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GOVERNMENT GAZETTE

STAATSKOERANT

VAN DIE REPUBLIEK VAN SUID-AFRIKA

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PRESIDENT'S OFFICE

KANTOOR VAN DIE PRESIDENT

No. 1058.

26 June 1996

It is hereby notified that the President has assented to the following Act which is hereby published for general information:—

No. 32 of 1996: Supervision of Financial Institutions Rationalisation Act, 1996.

No. 1058.

26 Junie 1996

Hierby word bekend gemaak dat die President sy goedkeuring geheg het aan die onderstaande Wet wat hierby ter algemene inligting gepubliseer word:—

No. 32 van 1996: Wet op die Rasionalisering van Toesig-houding oor Finansiële Instellings, 1996.

ACT

To repeal certain laws relating to financial institutions applying in the territories of the former Transkei, Bophuthatswana, Venda and Ciskei; to apply the laws of the Republic relating to the regulation and control of financial institutions to institutions registered in terms of the laws so repealed; and to extend the operation of the laws so applied to the whole of the national territory of the Republic; and to provide for matters connected therewith.

(English text signed by the President.)
(Assented to 21 June 1996.)

BE IT ENACTED by the Parliament of the Republic of South Africa, as follows:—

Definitions

1. In this Act, unless the context indicates otherwise—

- (i) "Board" means the Financial Services Board, established by section 2 of the Financial Services Board Act; (vi) 5
- (ii) "Constitution" means the Constitution of the Republic of South Africa, 1993 (Act No. 200 of 1993); (iii)
- (iii) "effective date" means the date of commencement of this Act; (i)
- (iv) "executive officer" means the executive officer of the Board referred to in section 13 of the Financial Services Board Act; (viii) 10
- (v) "financial institution" means—
 - (a) any institution of the nature of a financial institution referred to in the Financial Services Board Act;
 - (b) any institution of the nature of a bank as defined in section 1(1) of the Banks Act, 1990 (Act No. 94 of 1990), or of the nature of a mutual bank as defined in section 1(1) of the Mutual Banks Act, 1993 (Act No. 124 of 1993), 15
 and which immediately prior to the effective date carried on business in, or was regulated under any of the laws of, the former Transkei, Bophuthatswana, Venda or Ciskei repealed by section 2; (ii) 20
- (vi) "Financial Services Board Act" means the Financial Services Board Act, 1990 (Act No. 97 of 1990); (x)
- (vii) "Minister" means the Minister of Finance; (v)
- (viii) "prescribed", in relation to a financial institution— 25
 - (a) referred to in paragraph (a) of the definition of "financial institution", means prescribed by the Board;
 - (b) referred to in paragraph (b) of the definition of "financial institution", means prescribed by the Registrar referred to in paragraph (b) of the definition of "Registrar", 30
 with the concurrence of the Minister, by regulation in the *Gazette*; (ix)
- (ix) "Registrar", in relation to a financial institution—
 - (a) referred to in paragraph (a) of the definition of "financial institution", means the executive officer;
 - (b) referred to in paragraph (b) of the definition of "financial institution", means the Registrar of Banks, referred to in section 1 of the Banks Act, 1990; (vii) 35
- (x) "repealed law" means a law repealed by section 2(1); (iv)

WET

Om sekere wette betreffende finansiële instellings wat geld in die gebiede van die voormalige Transkei, Bophuthatswana, Venda en Ciskei te herroep; om die wette van die Republiek betreffende die beheer van en toesig oor finansiële instellings van toepassing te maak op instellings wat geregistreer is ingevolge wette aldus herroep; om die toepassing van wette aldus van toepassing gemaak tot die hele nasionale gebied van die Republiek uit te brei; en om voorsiening te maak vir aangeleenthede wat daarmee in verband staan.

*(Engelse teks deur die President geteken.)
(Goedgekeur op 21 Junie 1996.)*

DAAR WORD BEPAAL deur die Parlement van die Republiek van Suid-Afrika, soos volg:—

Woordomskrywings

1. In hierdie Wet, tensy uit die samehang anders blyk, beteken—

- 5 (i) “effektiewe datum” die datum van inwerkingtreding van hierdie Wet; (iii)
- (ii) “finansiële instelling”—
 - (a) enige instelling van die aard van ’n finansiële instelling vermeld in die Wet op die Raad op Finansiële Dienste;
 - 10 (b) enige instelling van die aard van ’n bank soos omskryf in artikel 1(1) van die Bankwet, 1990 (Wet No. 94 van 1990), of van die aard van ’n onderlinge bank soos omskryf in artikel 1(1) van die Wet op Onderlinge Banke, 1993 (Wet No. 124 van 1993), en wat onmiddellik voor die effektiewe datum besigheid gedryf het in, of gereguleer is kragtens enige van die wette van, die voormalige Transkei, Bophuthatswana, Venda of Ciskei herroep deur artikel 2; (v)
 - 15 (iii) “Grondwet” die Grondwet van die Republiek van Suid-Afrika, 1993 (Wet No. 200 van 1993); (ii)
 - (iv) “herroepe wet” ’n wet deur artikel 2(1) herroep; (x)
 - (v) “Minister” die Minister van Finansies; (vii)
 - 20 (vi) “Raad” die Raad op Finansiële Dienste, ingestel by artikel 2 van die Wet op die Raad op Finansiële Dienste; (i)
 - (vii) “Registrateur”, met betrekking tot ’n finansiële instelling—
 - (a) vermeld in paragraaf (a) van die omskrywing van “finansiële instelling”, die uitvoerende beampte;
 - 25 (b) vermeld in paragraaf (b) van die omskrywing van “finansiële instelling”, die Registrateur van Banke, vermeld in artikel 1 van die Bankwet, 1990; (ix)
 - (viii) “uitvoerende beampte” die uitvoerende beampte van die Raad vermeld in artikel 13 van die Wet op die Raad op Finansiële Dienste; (iv)
 - 30 (ix) “voorgeskrewe”, met betrekking tot ’n finansiële instelling—
 - (a) vermeld in paragraaf (a) van die omskrywing van “finansiële instelling”, deur die Raad voorgeskryf;
 - (b) vermeld in paragraaf (b) van die omskrywing van “finansiële instelling”, deur die Registrateur vermeld in paragraaf (b) van die omskrywing van “Registrateur” voorgeskryf,
 - 35 met die instemming van die Minister, by regulasie in die *Staatskoerant*; (viii)
 - (x) “Wet op die Raad op Finansiële Dienste” die Wet op die Raad op Finansiële Dienste, 1990 (Wet No. 97 van 1990); (vi)

- (xi) "RSA financial services law" means any law relating to the regulation or supervision of any financial institution, or any law in terms of which such institution carries on business, referred to in Schedule 2. (xi)

Repeal of laws, and savings

2. (1) Subject to the provisions of this Act, the laws referred to in Schedule 1 are hereby repealed. 5

(2) Subject to subsection (3) anything done in terms of any repealed law, excluding the establishment of any office or the appointment of any person, committee or board charged with regulatory or supervisory functions in respect of financial institutions, shall be deemed to have been done in terms of the corresponding RSA financial services law. 10

(3) Any right to carry on the business of a financial institution in terms of subsection (2), except in the case of an insurer which is a subsidiary of an insurer registered in the Republic, may be exercised only in the territory in which the relevant repealed law in terms of which such right to carry on such business was acquired, applied immediately before the effective date. 15

(4) (a) A financial institution referred to in subsection (3) which intends to carry on business also in that part of the Republic outside the relevant territory referred to in that subsection, may in the prescribed manner and on payment of the prescribed fee apply to the Registrar for permission to carry on business also in that part of the Republic. 20

(b) The Registrar shall in considering an application submitted to him or her in terms of paragraph (a) have due regard to the public interest, the interests of existing financial institutions, the interests of the users of the financial services offered by them, and the conditions and requirements subject to which the right to carry on the business concerned is granted to any person in terms of the relevant RSA financial services law, and may, if he or she deems it necessary, impose reasonable conditions and lay down reasonable requirements with which the applicant shall comply before the permission applied for is granted. 25

(c) If the Registrar is satisfied that an applicant has complied with any such conditions and requirements he or she shall— 30

- (i) by notice in the *Gazette* make known the fact that the permission which had been applied for has been granted, with effect from a date determined in the notice;
- (ii) inform the applicant accordingly; and
- (iii) cause the necessary endorsements to be made in or on the relevant official records and documents. 35

(5) (a) The President may, after consultation with the Minister, by proclamation in the *Gazette*, repeal or amend, with retrospective effect, any law not mentioned in Schedule 1, which applies in any of the former territories of the Transkei, Bophuthatswana, Venda and Ciskei, and which relates to the financial or investment services industry, the existence of which had come to light at any time subsequent to the date of the passing of this Act, and the repeal or amendment of which is necessary for the effective application of this Act and the achievement of its objects: Provided that such repeal or amendment shall not adversely affect any permission or authority granted in terms of the law so repealed or amended. 40 45

(b) The provisions of paragraphs (b) and (c) of section 235(7) of the Constitution shall *mutatis mutandis* apply to any proclamation contemplated in paragraph (a).

(6) Where any official or employee who immediately prior to the effective date was employed by any of the former states of Transkei, Bophuthatswana, Venda or Ciskei in connection with the administration of any repealed law is immediately after that date or within such period thereafter as may be approved by the Board, employed by the Board, the provisions of section 15 of the Financial Services Board Act shall *mutatis mutandis* apply to such person, his or her pension rights, the pension fund of which he or she was a member and the pension fund of which he or she requests to become a member. 50

Powers of Board and Registrar in respect of financial institutions 55

3. (1) The Board may in terms of section 15A of the Financial Services Board Act

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- (xi) "wet op finansiële dienste in die RSA" enige wet betreffende die regulering van of toesighouding oor enige finansiële instelling, of enige wet ingevolge waarvan sodanige instelling sake doen, vermeld in Bylae 2. (xi)

Herroeping van wette, en voorbehoude

2. (1) Behoudens die bepalings van hierdie Wet, word die wette vermeld in Bylae 1 hierby herroep.

(2) Behoudens subartikel (3) word enigiets wat gedoen is ingevolge 'n herroepe wet, uitgesonderd die instelling van 'n kantoor, of die aanstelling van 'n persoon, komitee of raad met regulerende of toesighoudende funksies ten opsigte van finansiële instellings, geag gedoen te wees ingevolge die ooreenstemmende wet op finansiële dienste in die RSA.

(3) 'n Reg om die besigheid van 'n finansiële instelling ingevolge subartikel (2) te dryf, uitgesonderd in die geval van 'n versekeraar wat 'n filiaal is van 'n versekeraar geregistreer in die Republiek, kan slegs uitgeoefen word in die gebied waarin die betrokke herroepe wet ingevolge waarvan die reg om sodanige besigheid te dryf, verkry is onmiddellik voor die effektiewe datum gegeld het.

(4) (a) 'n Finansiële instelling vermeld in subartikel (3) wat voornemens is om sake te doen ook in daardie deel van die Republiek buite die betrokke gebied in daardie subartikel bedoel, kan op die voorgeskrewe wyse en by betaling van die voorgeskrewe geld by die Registrateur aansoek doen om verlof om sake te doen ook in daardie deel van die Republiek.

(b) Die Registrateur moet by die oorweging van 'n aansoek aan hom of haar voorgelê ingevolge paragraaf (a) behoorlik ag slaan op die openbare belang, die belange van bestaande finansiële instellings, die belange van die gebruikers van die finansiële dienste deur hulle aangebied, en die voorwaardes en vereistes onderworpe waaraan die reg om die betrokke besigheid te dryf aan enige persoon ingevolge die betrokke wet op finansiële dienste in die RSA verleen word, en kan, indien hy of sy dit nodig ag, redelike voorwaardes oplê en redelike vereistes stel waaraan die aansoeker moet voldoen alvorens die verlof waarom aansoek gedoen word, verleen word.

(c) Indien die Registrateur oortuig is dat 'n aansoeker voldoen het aan sodanige voorwaardes en vereistes, moet hy of sy—

- (i) by kennisgewing in die *Staatskoerant* die feit bekend maak dat die verlof waarom aansoek gedoen is, met ingang van 'n datum in die kennisgewing bepaal, toegestaan is;
- (ii) die aansoeker dienooreenkomstig inlig; en
- (iii) die nodige inskrywings laat doen in of op die tersaaklike amptelike rekords en stukke.

(5) (a) Die President kan, na oorleg met die Minister, by proklamasie in die *Staatskoerant* enige wet wat nie in Bylae 1 vermeld word nie, wat van toepassing is in enige van die voormalige gebiede van die Transkei, Bophuthatswana, Venda en Ciskei, en wat betrekking het op die finansiële of die beleggingsdienstebedryf, die bestaan waarvan aan die lig gekom het te eniger tyd na die datum waarop hierdie Wet aangeneem word, en waarvan die herroeping of wysiging vir die doeltreffende toepassing van hierdie Wet en die bereiking van sy oogmerke nodig is met terugwerkende krag herroep of wysig: Met dien verstande dat sodanige herroeping of wysiging nie enige verlof of gesag verleen ingevolge die wet aldus herroep of gewysig, nadelig mag raak nie.

(b) Die bepalings van paragrafe (b) en (c) van artikel 235(7) van die Grondwet is *mutatis mutandis* van toepassing op enige proklamasie in paragraaf (a) beoog.

(6) Waar enige beampte of werknemer wat onmiddellik voor die effektiewe datum in diens was van enige van die voormalige state van Transkei, Bophuthatswana, Venda of Ciskei in verband met toepassing van enige herroepe wet, onmiddellik na daardie datum of binne so 'n tydperk daarna as wat die Raad goedkeur, deur die Raad in diens geneem word, is die bepalings van artikel 15 van die Wet op die Raad op Finansiële Dienste met die nodige veranderinge van toepassing op so 'n persoon, sy of haar pensioenregte, die pensioenfonds waarvan hy of sy 'n lid was en die pensioenfonds waarvan hy of sy versoek om 'n lid te word.

Bevoegdhede van Raad en Registrateur ten opsigte van finansiële instellings

3. (1) Die Raad kan ingevolge artikel 15A van die Wet op die Raad op Finansiële

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impose a special levy, which shall apply to the exclusion of any other levies payable by an institution in terms of section 15A, on any financial institution referred to in paragraph (a) of the definition of "financial institution"—

- (a) in respect of the year in which the effective date falls, or may decide that no levies shall be payable in respect of such year; and 5
- (b) in respect of any year thereafter, until permission in terms of section 2(4)(c) has been granted in respect of that institution.

(2) The Registrar may—

- (a) take such steps as may be necessary for the transfer of any official documents and records relating to financial institutions in territories in which repealed laws applied, to offices in the Republic; 10
- (b) in such manner as he or she may deem fit, including a public notice, request any financial institution to provide him or her within a specified period with such information and particulars as he or she may require for effective administration or supervision of that financial institution, and any such financial institution shall within that period comply with such request; 15
- (c) take such other administrative steps as may be necessary for the effective application of the provisions of this Act, or of any RSA financial services law in respect of financial institutions referred to in any repealed law; and
- (d) with the concurrence of the Minister, grant written temporary exemption to 20 any financial institution referred to in any repealed law, subject to the conditions which he or she so determines, from any provision of a law referred to in section 4.

Application of certain laws to whole of Republic

4. The laws mentioned in Schedule 2 shall, subject to the provisions of this Act, with effect from the effective date apply to the whole of the national territory of the Republic. 25

Short title and commencement

5. This Act shall be called the Supervision of Financial Institutions Rationalisation Act, 1996, and shall come into operation on a date fixed by the President by proclamation in the *Gazette*. 30

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Dienste 'n spesiale heffing oplê, wat van toepassing sal wees met die uitsluiting van alle ander heffings wat deur 'n instelling ingevolge artikel 15A betaalbaar is aan enige finansiële instelling vermeld in paragraaf (a) van die woordomskeywing van "finansiële instelling"—

- 5 (a) met betrekking tot die jaar waarin die effektiewe datum val, of kan besluit dat geen heffings ten opsigte van daardie jaar betaalbaar sal wees nie; en
- (b) met betrekking tot enige daaropvolgende jaar, totdat verlof ingevolge artikel 2(4)(c) ten opsigte van daardie instelling verleen is.
- (2) Die Registrateur kan—
- 10 (a) die stappe doen wat nodig is om amptelike stukke en rekords wat betrekking het op finansiële instellings in gebiede waar die herroepe wette van krag was, te laat oorplaas na kantore in die Republiek;
- (b) op die wyse wat hy of sy goetvind, met inbegrip van 'n openbare kennisgewing, enige finansiële instelling versoek om hom of haar binne 'n
- 15 bepaalde tydperk van die inligting en besonderhede te voorsien wat hy of sy mag nodig hê vir die effektiewe administrasie van of toesighouding oor daardie finansiële instelling, en sodanige finansiële instelling moet binne daardie tydperk aan daardie versoek voldoen;
- (c) die ander administratiewe stappe doen wat nodig mag wees vir die doeltreffende toepassing van die bepalings van hierdie Wet, of van enige wet op
- 20 finansiële dienste in die RSA ten opsigte van finansiële instellings wat in enige herroepe wet bedoel word; en
- (d) met die instemming van die Minister, skriftelike tydelike vrystelling verleen aan enige finansiële instelling bedoel in enige herroepe wet, onderworpe aan die voorwaardes wat hy aldus bepaal, van enige bepaling van 'n wet in artikel
- 25 4 bedoel.

Toepassing van sekere wette in die hele Republiek

4. Die wette in Bylae 2 vermeld, is, behoudens die bepalings van hierdie Wet, met ingang van die effektiewe datum van toepassing op die hele gebied van die Republiek.

30 Kort titel en inwerkingtreding

5. Hierdie Wet heet die Wet op die Rasionalisering van Toesighouding oor Finansiële Instellings, 1996, en tree in werking op 'n datum deur die President by proklamasie in die *Staatskoerant* bepaal.

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SCHEDULE 1

Laws repealed
(Section 2(1))

No. and year of law	Title	Territory in which applicable
Act No. 27 of 1943	Insurance Act, 1943	Transkei
Act No. 20 of 1983	Insurance Amendment Act, 1983	Transkei
Act No. 24 of 1956	Pension Funds Act, 1956	Transkei
Act No. 68 of 1962	Inspection of Financial Institutions Act, 1962	Transkei
Act No. 23 of 1965	Banks Act, 1965	Transkei
Act No. 27 of 1980	Transkei Building Society Act, 1980	Transkei
Act No. 28 of 1980	Banks Amendment Act, 1980	Transkei
Act No. 22 of 1981	Financial Institutions Amendment Act, 1981	Transkei
Act No. 39 of 1984	Financial Institutions (Investment of Funds) Act, 1984	Transkei
Act No. 15 of 1985	Financial Institutions Amendment Act, 1985	Transkei
Decree No. 12 of 1992	Amendment of Insurance Act Decree, 1992 (Decree No. 12 of 1992)	Transkei
Act No. 27 of 1943	Insurance Act, 1943	Bophuthatswana
Act No. 18 of 1947	Unit Trusts Control Act, 1947	Bophuthatswana
Act No. 24 of 1956	Pension Funds Act, 1956	Bophuthatswana
Act No. 25 of 1956	Friendly Societies Act, 1956	Bophuthatswana
Act No. 68 of 1962	Inspection of Financial Institutions Act, 1962	Bophuthatswana
Act No. 48 of 1964	Participation Bonds Act, 1964	Bophuthatswana
Act No. 56 of 1964	Stock Exchanges Control Act, 1964	Bophuthatswana
Act No. 23 of 1965	Banks Act, 1965	Bophuthatswana
Act No. 24 of 1965	Mutual Building Society Act, 1965	Bophuthatswana
Proclamation No. 28 of 1979	Regulations for the Licensing of Insurance Brokers and Insurance Sales, 1979	Bophuthatswana
Act No. 61 of 1980	Building Societies Amendment Act, 1980	Bophuthatswana
Act No. 39 of 1984	Financial Institutions (Investment of Funds), Act, 1984	Bophuthatswana
Act No. 35 of 1980	Banks Amendment Act, 1980	Bophuthatswana
Act No. 54 of 1981	Unit Trusts Control Act, 1981	Bophuthatswana
Act No. 35 of 1988	Banks Amendment Act, 1988	Bophuthatswana
Act No. 13 of 1989	Insurance Amendment Act, 1989	Bophuthatswana
Act No. 14 of 1989	Financial Institutions Amendment Act, 1989	Bophuthatswana
Act No. 18 of 1989	Financial Institutions Second Amendment Act, 1989	Bophuthatswana
Act No. 19 of 1989	Insurance Second Amendment Act, 1989	Bophuthatswana

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BYLAE 1

Wette herroep
(Artikel 2(1))

No. en jaar van wet	Titel	Gebied waar van toepassing
Wet No. 27 van 1943	Versekeringswet, 1943	Transkei
Wet No. 20 van 1983	Wysigingswet op Versekering, 1983	Transkei
Wet No. 24 van 1956	Pensioenfondswet, 1956	Transkei
Wet No. 68 van 1962	Inspeksie van Finansiële Instellingswet, 1962	Transkei
Wet No. 23 van 1965	Bankwet, 1965	Transkei
Wet No. 27 van 1980	Transkei Bouverenigingswet, 1980	Transkei
Wet No. 28 van 1980	Wysigingswet op Banke, 1980	Transkei
Wet No. 22 van 1981	Wysigingswet op Finansiële Instellings, 1981	Transkei
Wet No. 39 van 1984	Wet op Finansiële Instellings (Belegging van Fondse), 1984	Transkei
Wet No. 15 van 1985	Wysigingswet op Finansiële Instellings, 1985	Transkei
Dekreet No. 12 van 1992	Wysiging van Versekeringswet Dekreet, 1992 (Dekreet No. 12 van 1992)	Transkei
Wet No. 27 van 1943	Versekeringswet, 1943	Bophuthatswana
Wet No. 18 van 1947	Wet op die Beheer van Effekte-trustskemas, 1947	Bophuthatswana
Wet No. 24 van 1956	Pensioenfondswet, 1956	Bophuthatswana
Wet No. 25 van 1956	Wet op Onderlinge Hulpverenigings, 1956	Bophuthatswana
Wet No. 68 van 1962	Wet op Inspeksie van Finansiële Instellings, 1962	Bophuthatswana
Wet No. 48 van 1964	Wet op Deelnemingsverbande, 1964	Bophuthatswana
Wet No. 56 van 1964	Wet op Beheer van Effekte-beurse, 1964	Bophuthatswana
Wet No. 23 van 1965	Bankwet, 1965	Bophuthatswana
Wet No. 24 van 1965	Wet op Onderlinge Bouverenigings, 1965	Bophuthatswana
Proklamasie No. 28 van 1979	Regulasies vir die Lisensiëring van Versekeringsmakelaars en -verkope, 1979	Bophuthatswana
Wet No. 61 van 1980	Wysigingswet op Bouverenigings, 1980	Bophuthatswana
Wet No. 39 van 1984	Wet op Finansiële Instellings (Belegging van Fondse), 1984	Bophuthatswana
Wet No. 35 van 1980	Wysigingswet op Banke, 1980	Bophuthatswana
Wet No. 54 van 1981	Wet op Beheer van Effekte-trustskemas, 1981	Bophuthatswana
Wet No. 35 van 1988	Wysigingswet op Banke, 1988	Bophuthatswana
Wet No. 13 van 1989	Wysigingswet op Versekering, 1989	Bophuthatswana
Wet No. 14 van 1989	Wysigingswet op Finansiële Instellings, 1989	Bophuthatswana
Wet No. 18 van 1989	Tweede Wysigingswet op Finansiële Instellings, 1989	Bophuthatswana
Wet No. 19 van 1989	Tweede Wysigingswet op Versekering, 1989	Bophuthatswana

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No. and year of law	Title	Territory in which applicable
Act No. 18 of 1991	Insurance Amendment Act, 1991	Bophuthatswana
Act No. 50 of 1992	Banks Amendment Act, 1992	Bophuthatswana
Act No. 25 of 1993	Building Societies Amendment Act, 1993	Bophuthatswana
Act No. 27 of 1943	Insurance Act, 1943	Venda
Act No. 24 of 1956	Pension Funds Act, 1956	Venda
Act No. 25 of 1956	Friendly Societies Act, 1956	Venda
Act No. 68 of 1962	Inspection of Financial Institutions Act, 1962	Venda
Act No. 23 of 1965	Banks Act, 1965	Venda
Act No. 24 of 1965	Mutual Building Societies Act, 1965	Venda
Act No. 39 of 1984	Financial Institutions (Investment of Funds) Act, 1984	Venda
Act No. 26 of 1987	Building Societies Amendment Act, 1987	Venda
Regulations in <i>Regulation Gazette</i> No. 13 of 1991	Regulations relating to Deposit-taking Institutions, 1991	Venda
Proclamation No. 18 of 1991	Deposit-taking Institutions Proclamation, 1991	Venda
Act No. 27 of 1943	Insurance Act, 1943	Ciskei
Act No. 18 of 1947	Unit Trusts Control Act, 1947	Ciskei
Act No. 24 of 1956	Pension Fund Act, 1956	Ciskei
Act No. 68 of 1962	Inspection of Financial Institutions Act, 1962	Ciskei
Act No. 56 of 1964	Stock Exchanges Control Act, 1964	Ciskei
Act No. 23 of 1965	Banks Act, 1965	Ciskei
Act No. 24 of 1965	Mutual Building Societies Act, 1965	Ciskei
Act No. 35 of 1985	Building Societies Amendment Act, 1985	Ciskei
Decree No. 8 of 1993	Pension Funds Act Decree, 1993	Ciskei
Decree No. 15 of 1993	Building Societies Amendment Decree, 1993	Ciskei
Decree No. 16 of 1993	Deposit-taking Institutions Decree, 1993	Ciskei

WET OP DIE RASIONALISERING VAN TOESIGHOUDING
OOR FINANSIËLE INSTELLINGS, 1996

Wet No. 32, 1996

No. en jaar van wet	Titel	Gebied waar van toepassing
Wet No. 18 van 1991	Wysigingswet op Versekering, 1991	Bophuthatswana
Wet No. 50 van 1992	Wysigingswet op Banke, 1992	Bophuthatswana
Wet No. 25 van 1993	Wysigingswet op Bouverenigings, 1993	Bophuthatswana
Wet No. 27 van 1943	Versekeringswet, 1943	Venda
Wet No. 24 van 1956	Wet op Pensioenfondse, 1956	Venda
Wet No. 25 van 1956	Wet op Onderlinge Hulpverenigings, 1956	Venda
Wet No. 68 van 1962	Wet op Inspeksie van Finansiële Instellings, 1962	Venda
Wet No. 23 van 1965	Bankwet, 1965	Venda
Wet No. 24 van 1965	Wet op Onderlinge Bouverenigings, 1965	Venda
Wet No. 39 van 1984	Wet op Finansiële Instellings (Belegging van Fondse), 1984	Venda
Wet No. 26 van 1987	Wysigingswet op Bouverenigings, 1987	Venda
Regulasies in <i>Regulasiekoerant</i> No. 13 van 1991	Regulasies betreffende Depositonemende Instellings, 1991	Venda
Proklamasie No. 18 van 1991	Proklamasie oor Depositonemende Instellings, 1991	Venda
Wet No. 27 van 1943	Versekeringswet, 1943	Ciskei
Wet No. 18 van 1947	Wet op Beheer van Effekte-trustskemas, 1947	Ciskei
Wet No. 24 van 1956	Wet op Pensioenfondse, 1956	Ciskei
Wet No. 68 van 1962	Wet op die Inspeksie van Finansiële Instellings, 1962	Ciskei
Wet No. 56 van 1964	Wet op Beheer van Effekte-beurse, 1964	Ciskei
Wet No. 23 van 1965	Bankwet, 1965	Ciskei
Wet No. 24 van 1965	Wet op Onderlinge Bouverenigings, 1965	Ciskei
Wet No. 35 van 1985	Wysigingswet op Bouverenigings, 1985	Ciskei
Dekreet No. 8 van 1993	Dekreet op Pensioenfondse, 1993	Ciskei
Dekreet No. 15 van 1993	Wysigingsdekreet op Bouverenigings, 1993	Ciskei
Dekreet No. 16 van 1993	Dekreet op Depositonemende Instellings, 1993	Ciskei

SCHEDULE 2**Laws of the Republic which apply to the whole of the national territory of the Republic****(Section 4)**

1. Insurance Act, 1943 (Act No. 27 of 1943)
2. Pension Funds Act, 1956 (Act No. 24 of 1956)
3. Friendly Societies Act, 1956 (Act No. 25 of 1956)
4. Mutual Building Societies Act, 1965 (Act No. 24 of 1965)
5. Unit Trusts Control Act, 1981 (Act No. 54 of 1981)
6. Participation Bonds Act, 1981 (Act No. 55 of 1981)
7. Inspection of Financial Institutions Act, 1984 (Act No. 38 of 1984)
8. Financial Institution (Investment of Funds) Act, 1984 (Act No. 39 of 1984)
9. Banks Act, 1990 (Act No. 94 of 1990)
10. Financial Services Board Act, 1990 (Act No. 97 of 1990)
11. Safe Deposit Securities Act, 1992 (Act No. 85 of 1992)
12. Financial Supervision of Multilateral Motor Vehicle Accidents Fund Act, 1993 (Act No. 8 of 1993)
13. Mutual Banks Act, 1993 (Act No. 124 of 1993)
14. Policy Board for Financial Services and Regulation Act, 1993 (Act No. 141 of 1993)
15. Section 17 of the Financial Institutions Amendment Act, 1990 (Act No. 64 of 1990)
16. Any provision—
 - (a) of any Act of Parliament which amends any law or provision of a law mentioned in this Schedule; and
 - (b) of any regulation, notice or similar subordinate legislative or administrative measure made, issued or taken in terms of any law referred to in this Schedule,and which has on the effective date not yet come into operation.

BYLAE 2

**Wette van die Republiek wat van toepassing is op die hele nasionale gebied van die
Republiek van Suid-Afrika**

(Artikel 4)

1. Versekeringswet, 1943 (Wet No. 27 van 1943)
2. Wet op Pensioenfondse, 1956 (Wet No. 24 van 1956)
3. Wet op Onderlinge Hulpverenigings, 1956 (Wet No. 25 van 1956)
4. Wet op Onderlinge Bouverenigings, 1965 (Wet No. 24 van 1965)
5. Wet op Beheer van Effekte-trustskemas, 1981 (Wet No. 54 van 1981)
6. Wet op Deelnemingsverbande, 1981 (Wet No. 55 van 1981)
7. Wet op Inspeksie van Finansiële Instellings, 1984 (Wet No. 38 van 1984)
8. Wet op Finansiële Instellings (Belegging van Fondse), 1984 (Wet No. 39 van 1984)
9. Bankwet, 1990 (Wet No. 94 van 1990)
10. Wet op die Raad op Finansiële Dienste, 1990 (Wet No. 97 van 1990)
11. Wet op die Veilige Bewaring van Effekte, 1992 (Wet No. 85 van 1992)
12. Wet op Finansiële Toesighouding oor die Multilaterale Motorvoertuigongelukkefonds, 1993 (Wet No. 8 van 1993)
13. Wet op Onderlinge Banke, 1993 (Wet No. 124 van 1993)
14. Wet op die Beleidsraad vir Finansiële Dienste en Regulering, 1993 (Wet No. 141 van 1993)
15. Artikel 17 van die Wysigingswet op Finansiële Dienste, 1990 (Wet No. 64 van 1990)
16. Enige bepaling—
 - (a) van enige Wet van die Parlement wat enige wet of enige bepaling van 'n wet in hierdie Bylae vermeld, wysig; en
 - (b) van enige regulasie, kennisgewing of soortgelyke ondergeskikte wetlike of administratiewe maatreël wat uitgevaardig, uitgereik of getref is, ingevolge 'n wet in hierdie Bylae vermeld,en wat op die effektiewe datum nog nie in werking getree het nie.



