

**South Africa**

**Covid-19 responses that may have an impact on insurers**

<b>Sector</b>	<b>Issuer</b>
Insurance	FSCA
Banking	PA
Health	Competition Commission
CIS	Council of Medical Schemes
Pensions	SARB
All financial sectors	JSE
Markets	CIPC
General	Government
Economic Policy	FSCA/PA
Payment System	FIC
Tax	Tax
Education	NCR
Judicial	ICASA
Transport	Information Regulator
Labour	Stats SA
Telecommunication	Industry Association-BASA
Banking/Insurance	Industry Association-SAIA
	FSCA/PA/SARB

<b>Date</b>	<b>Authority</b>	<b>Sectors</b>	<b>Summary</b>	<b>Source</b>
2020/04/29	FSCA/PA	All financial sectors	The Prudential Authority and the Financial Sector Conduct Authority has published a joint communication outlining revised implementation dates for specific joint regulatory frameworks in order to provide certainty and allow financial institutions to prepare for the implementation of the specific joint frameworks	<a href="https://www.fsca.co.za/Regulatory%20Frameworks/Temp/Joint%20Communication%203%20of%202020.pdf#search=joint%20co">https://www.fsca.co.za/Regulatory%20Frameworks/Temp/Joint%20Communication%203%20of%202020.pdf#search=joint%20co</a>
2020/04/28	Government	General	Instruction Note 3 of 2020/21 and Circular 101 on COVID-19 emergency procurement measures, published by National Treasury, has been replaced. The new measures provide a national regulatory approach to procure goods centrally, in response to the rapid changes in demand for specialised products	<a href="http://www.treasury.gov.za/comm_media/press/20/20200428%20Media%20Statement%20-%20Measures%20for%20">http://www.treasury.gov.za/comm_media/press/20/20200428%20Media%20Statement%20-%20Measures%20for%20</a>

2020/04/28	Government	General	National Treasury Instruction 05 of 2020/2021 prescribes emergency procurement procedures to deal with COVID-19 pandemic and avoid the abuse of the supply chain management (SCM) system to deal with Disaster. It addresses the procurement of PPE items and cloth masks for ease of supply to SMME's and create an environment for stimulation of local supply and	<a href="http://www.treasury.gov.za/comm_media/press/2020/Instruction%205.pdf">http://www.treasury.gov.za/comm_media/press/2020/Instruction%205.pdf</a>
2020/04/25	Government	General	Comments were invited by 27 April 2020 on a schedule of services to be phased in per the COVID-19 risk adjustment strategy. The document serves as a draft framework to bring different sectors of the economy back to work. On Level 4 the sale of tobacco products and personal information and communication technology products such as cellphones will be	<a href="https://www.gov.za/sites/default/files/gcis_document/202004/goods-services-movement-1.pdf">https://www.gov.za/sites/default/files/gcis_document/202004/goods-services-movement-1.pdf</a>
2020/04/24	Government	General	Loan Scheme for SMEs	<a href="http://www.treasury.gov.za/comm_media/press/2020/20200424%20Loan%2">http://www.treasury.gov.za/comm_media/press/2020/20200424%20Loan%2</a>
2020/04/23	FSCA/PA	All financial sectors	A joint communication has been issued to outline the Prudential Authority, the National Payment System Department, the Financial Surveillance Department of the South African Reserve Bank, as well as the Financial Sector Conduct Authority's current position concerning the COVID-19 pandemic and its impact on the ability of accountable institutions to adhere to their obligations regarding customer due diligence, particularly that of conducting on-going due diligence, in terms of section 21C of the Financial	<a href="https://www.fsca.co.za/Regulatory%20Frameworks/Temp/Joint%20Communication%202%20of%202020.pdf">https://www.fsca.co.za/Regulatory%20Frameworks/Temp/Joint%20Communication%202%20of%202020.pdf</a>
2020/04/23	Government	General	In an address to the nation, the President has indicated that Government will implement a risk-adjusted strategy to the easing of lockdown measures from 1 May 2020. The national coronavirus alert level will be lowered from level 5 to level 4 to allow some businesses to resume operations under specific	<a href="https://www.gov.za/speeches/president-cyril-ramaphosa-south-african-response-coronavirus-covid-19-pandemic-23-apr">https://www.gov.za/speeches/president-cyril-ramaphosa-south-african-response-coronavirus-covid-19-pandemic-23-apr</a>
2020/04/23	Government	General	Media Briefing by Minister of Finance following the President's Address to the Nation on R500bn package of economic measures	<a href="http://www.treasury.gov.za/comm_media/press/2020/20200424%20Media%20Advisory%20-">http://www.treasury.gov.za/comm_media/press/2020/20200424%20Media%20Advisory%20-</a>

2020/04/22	FSCA	Insurance	Short-term insurers and independent intermediaries that provide premium relief to policyholders due to the COVID-19 pandemic have been exempted from regulation 5.2 and 5.3(1) of the Regulations under the Short-term Insurance Act, 1998. Regulation 5.2 determines the time and payment of commission, and regulation 5.3(1) caps the commission an insurer or intermediary	<a href="https://www.fsca.co.za/Notices/FSCA%20INS%20Notice%20of%202020.pdf">https://www.fsca.co.za/Notices/FSCA%20INS%20Notice%20of%202020.pdf</a>
2020/04/21	FSCA/PA	All financial sectors	The Financial Sector Conduct Authority and the Prudential Authority has issued a Guidance Note that seeks to provide clarification and to address any confusion that may have arisen between the content of the Joint Directive and the <b>Call Centre Directions</b> relating to appropriate precautionary measures to be taken when performing essential financial services in terms of Lockdown Regulations made in terms of section 27(2) of the Disaster Management Act, 2002, and the Joint Directive of 9 April	<a href="https://www.fsca.co.za/Enforcement-Matters/Directives/19%20April%202020%20Guidance%20re%20Joint%20Directive%20in%20terms%20of%20Disaster%20Management%20Regs_final.pdf">https://www.fsca.co.za/Enforcement-Matters/Directives/19%20April%202020%20Guidance%20re%20Joint%20Directive%20in%20terms%20of%20Disaster%20Management%20Regs_final.pdf</a>
2020/04/21	FSCA	All financial sectors	The deadlines by which statutory returns are due for submission to the Financial Sector Conduct Authority have been extended. The extension affects financial services providers, collective investment schemes managers, administrators, pension funds,	<a href="https://www.fsca.co.za/Notices/FSCA%20GENERAL%20Notice%20of%202020.pdf">https://www.fsca.co.za/Notices/FSCA%20GENERAL%20Notice%20of%202020.pdf</a>
2020/04/17	Government	General	Amendments have been made to the Lockdown Regulations. The amendments provide, among others, for: (a) the extension of the closure period of schools and partial care facilities; (b) the amendment of the definition of lockdown to mean from 23H59 on 26 March 2020 until 23H59 on 30 April 2020; (c) the movement of children from one parent to another on condition that a court order or parental responsibilities agreement exists;	<a href="http://www.gpwonline.co.za/Gazettes/Gazettes/432_32_16-04_Cogta.pdf">http://www.gpwonline.co.za/Gazettes/Gazettes/432_32_16-04_Cogta.pdf</a>
2020/04/16	FSCA/PA	Insurance	A Joint Communication has been published which outlines <b>regulatory and supervisory actions</b> that the Prudential Authority and Financial Sector Conduct Authority (“Authorities”) are implementing to alleviate the stress caused by COVID-19 on the insurance industry. Insurers are urged to take all necessary steps to maintain financial soundness throughout this period. However, insurers are advised not to take any drastic actions, including selling investments under these circumstances or implementing management actions, such as the removal of non-vested bonuses,	<a href="https://www.resbank.co.za/Lists/News%20and%20Publications/Attachments/9873/Joint%20Communication%20of%202020%20COVID-19%20Regulatory%20response.pdf">https://www.resbank.co.za/Lists/News%20and%20Publications/Attachments/9873/Joint%20Communication%20of%202020%20COVID-19%20Regulatory%20response.pdf</a>

2020/04/16	FSCA	All financial sectors	The Financial Sector Conduct Authority has <b>exempted financial services providers</b> , key individuals and representatives, subject to certain conditions, <b>from the Continuous Professional Development</b> (“CPD”) Requirements, in respect of the 2021 CPD cycle. The date by which FSPs, key individuals and representatives, must obtain the minimum CPD hours has also	<a href="https://www.fsca.co.za/Notices/FSCA%20FAIS%20Notice%2022%20of%202020.pdf">https://www.fsca.co.za/Notices/FSCA%20FAIS%20Notice%2022%20of%202020.pdf</a>
2020/04/15	FSCA	All financial sectors	The FSCA <b>exempts financial services providers</b> and juristic representatives from certain <b>financial soundness requirements</b> .	<a href="https://www.fsca.co.za/Notices/FSCA%20FAIS%20Notice%2021%20of%202020">https://www.fsca.co.za/Notices/FSCA%20FAIS%20Notice%2021%20of%202020</a>
2020/04/15	FSCA	Insurance	<b>Short-term and long-term insurers that provide premium relief to policyholders</b> due to the national state of disaster brought on by the COVID-19 outbreak have been exempted from the requirements for the time and payment of commission, in the case of short-term insurance policies, and the adjustment and refund of commission, in the case of long-term insurance policies. Insurance Notice 6 and 7. Notice 6 is withdrawn and replaced by	<a href="https://www.fsca.co.za/Notices/FSCA%20INS%20Notices%206%20and%207%20of%202020%20and%20FSCA%20COMMUNICATION%2019%20OF%202020%20(INS).zip">https://www.fsca.co.za/Notices/FSCA%20INS%20Notices%206%20and%207%20of%202020%20and%20FSCA%20COMMUNICATION%2019%20OF%202020%20(INS).zip</a>
2020/04/09	FSCA/PA	All financial sectors	The Financial Sector Conduct Authority and the Prudential Authority has issued a Joint Directive to financial institutions regarding appropriate <b>precautionary measures to be taken when performing essential financial services</b> . Among others, a financial institution must develop and implement an infectious disease preparedness and response plan that can help guide protective actions against COVID-19, which must include plans and policies	<a href="https://www.fsca.co.za/Regulatory%20Frameworks/Temp/9%20April%202020%20Joint%20directive%20to%20Disaster%20Management%20Regulations.pdf">https://www.fsca.co.za/Regulatory%20Frameworks/Temp/9%20April%202020%20Joint%20directive%20to%20Disaster%20Management%20Regulations.pdf</a>
2020/04/09	Government	All financial sectors	A new Directive has been published, to clarify the extent and conditions upon which, <b>call centres</b> may operate during the lockdown. The Directive provides, among others, for conditions call centres must adhere to which includes: (a) conducting a risk assessment in the call centre to identify, mitigate and eliminate potential exposure to COVID-19 transmission; (b) providing and displaying in the call centres premises dispensers of alcohol-based hand sanitiser for use by all persons within the call centre and its precinct; and (c) displaying a copy of the Directive in the premises	<a href="http://www.gpwonline.co.za/Gazettes/Gazettes/43224_09-04_DTI.pdf">http://www.gpwonline.co.za/Gazettes/Gazettes/43224_09-04_DTI.pdf</a>

2020/04/09	PA	Banking/Insurance	The compliance periods for the submission of annual financial statements by banks, controlling companies, mutual banks, and insurers, has been extended by the Prudential Authority, in response to COVID-19. Banks, controlling companies and branches of foreign institutions are given a 60-day extension and must submit their consolidated annual financial statements	<a href="https://www.resbank.co.za/Publications/Detail-Item-View/Pages/Publications.aspx?sarbweb=3b6aa07d-92ab-441f-b7bf-bb7dfb1bedb4&amp;sarblast=2">https://www.resbank.co.za/Publications/Detail-Item-View/Pages/Publications.aspx?sarbweb=3b6aa07d-92ab-441f-b7bf-bb7dfb1bedb4&amp;sarblast=2</a>
2020/04/09	FSCA/PA	All financial sectors	A Directive has been issued to financial institutions regarding appropriate precautionary measures when performing essential financial services. <b>Directive under the Regulations in terms of section 27(2) of the Disaster Management Act, 2002</b>	<a href="https://www.resbank.co.za/Lists/News%20and%20Publications/Attachments/9856/9%20April%202020">https://www.resbank.co.za/Lists/News%20and%20Publications/Attachments/9856/9%20April%202020</a>
2020/04/09	Government	General	A new Directive detailing measures to address, prevent and combat the spread of COVID-19 with regards to <b>human resources</b> has been issued. The Directive provides for, among others: (a) additional health personnel to be recruited or seconded and deployed in strategic areas; (b) a shortened recruitment process in relation to critical COVID-19 related posts; (c) the sourcing of all retired health personnel, community services personnel, extended public works programme workers, Community Based Organisations and NGOs to fill positions on a temporary basis to assist in responding to the pandemic; and (d) accommodation providers to inform the Department of Health of visitors from	<a href="http://www.gpwonline.co.za/Gazettes/Gazettes/43217_08-04_Health.pdf">http://www.gpwonline.co.za/Gazettes/Gazettes/43217_08-04_Health.pdf</a>
2020/04/06	Industry Association-SAIA	Insurance	The South African Insurance Association SAIA, representative body for the non-life insurance industry, made the following commitments on behalf of its members: (i) Insurers will expedite payments for work done to assist with the cash flow of their suppliers, and especially small businesses. (ii) Assist small businesses impacted negatively by COVID 19 by contributing to Solidarity Fund or another fund – amount to be determined. •Pre-payment of claims or parts thereof before final assessment and full indemnity payment, increasing the “grace” period for premium payment. •Business interruption (BI) claims due to COVID-19 to be considered on a case by case basis. •Premium holidays on a case by case basis •Paying suppliers in shorter periods to assist with improved cash flow in the system.	<a href="https://saia.co.za/saia-news/2020/04/06/saia-media-cov-19/">https://saia.co.za/saia-news/2020/04/06/saia-media-cov-19/</a>

2020/04/04	Competition Commission	All financial sectors	New Competition Tribunal rules have been published to regulate complaint referrals for alleged contraventions of section 8(1)(a) of the Competition Act, 1998 ( <b>Abuse of dominance</b> ), read with Regulation 4 of the Consumer and Customer Protection Regulations (Excessive pricing), and the National Disaster Management Regulations and Directions, during the period of the COVID-19 Lockdown period. The Tribunal may direct that urgent complaint referral proceedings be conducted wholly as video or	<a href="https://www.gov.za/sites/default/files/gcis_document/202004/43205rg43205gon448.pdf">https://www.gov.za/sites/default/files/gcis_document/202004/43205rg43205gon448.pdf</a>  <a href="https://www.gov.za/sites/default/files/gcis_document/202003/4311619-">https://www.gov.za/sites/default/files/gcis_document/202003/4311619-</a>
2020/04/03	FSCA	Insurance	The Financial Sector Conduct Authority has published a communication that outlines the its expectations regarding the culture and responsibilities of insurers and financial services providers in respect of <b>premium collection of funeral policies</b> during the COVID-19 crisis. Insurers are advised to take into consideration that the Policyholder Protection Rules issued to the Long-term Insurance Act, 1998, provide for a grace period in instances where a premium has not been paid on its due date.	<a href="https://www.fsca.co.za/Regulatory%20Frameworks/Temp/FSCA%20COMMUNICATION%2014%20OF%202020%20(INS).pdf#search=fscacom%20communication%2014%20of%202020">https://www.fsca.co.za/Regulatory%20Frameworks/Temp/FSCA%20COMMUNICATION%2014%20OF%202020%20(INS).pdf#search=fscacom%20communication%2014%20of%202020</a>
2020/04/03	FSCA	All financial sectors	Due to the impact of the COVID-19 on the financial services industry; the FSCA has <b>extended</b> the period for regulated persons (with a financial year end Dec 2019 or Jan 2020) to have their accounting records and annual financial statements audited – by 2 months. The period of compliance with certain JSE Listing and Debt Listing timeframes are similarly extended by 2 months.	<a href="https://www.fsca.co.za/Regulatory%20Frameworks/Temp/FSCA%20Communication%2015%20of%202020%20(FM).pdf#search=communication%2015%20of">https://www.fsca.co.za/Regulatory%20Frameworks/Temp/FSCA%20Communication%2015%20of%202020%20(FM).pdf#search=communication%2015%20of</a>
2020/04/03	Competition Commission	All financial sectors	As a result of the COVID-19 pandemic, the COMESA Competition Commission has issued interim processes for merger reviews. Parties to a merger are encouraged to submit all notifications and filing of mergers and acquisitions electronically. Parties will not be expected to submit the hard copies within the specified 7 days under the COMESA Merger Assessment Guidelines. As long as the parties have engaged the Commission on the notification process, they will not be penalised for failure to submit complete	<a href="https://www.comesacompetition.org/wp-content/uploads/2020/03/Notice_4_2020COVID_19_Merger-Reviews-Interim-Measures.pdf">https://www.comesacompetition.org/wp-content/uploads/2020/03/Notice_4_2020COVID_19_Merger-Reviews-Interim-Measures.pdf</a>

2020/04/02	Government	General	Critical amendments to the Lockdown Regulations have been published. The amendment allows for all Cabinet Ministers to issue Directives required by their relevant portfolios during the national lockdown period. Changes have been made to the requirements for movement of persons cross-border and in respect of funerals/cremations. Taxis are allowed to now carry 70% of their licenced capacity. New essential goods and services have been added. Provision is made for the establishment of a	<a href="http://www.gpwonline.co.za/Gazettes/Gazettes/43199_02-4_COGTA.pdf">http://www.gpwonline.co.za/Gazettes/Gazettes/43199_02-4_COGTA.pdf</a>
2020/04/01	Government	All financial sectors	A <b>debt relief finance scheme</b> has been implemented to assist Small, Medium and Micro-sized Enterprises which are, directly or indirectly affected by COVID-19. Among others, companies must: (a) have been registered with the Companies and Intellectual Property Commission, by at least 28 February 2020; (b) be 100% owned by South African citizens; and (c) be registered and compliant with the South African Revenue Service and the	<a href="https://www.gov.za/sites/default/files/gcis_documents/SMME%20Debt%20Relief%20Scheme.pdf">https://www.gov.za/sites/default/files/gcis_documents/SMME%20Debt%20Relief%20Scheme.pdf</a>
2020/03/31	FSCA	All financial sectors	The Financial Sector Conduct Authority has published a communication that outlines its <b>expectations on Regulated Entities regarding the culture and main responsibilities</b> of financial institutions during the COVID-19 crisis. Financial institutions must ensure that all customers are treated fairly during the entire product cycle, from advertising, sales, claims, renewals and complaints. Profiteering off those that are	<a href="https://www.fsca.co.za/Regulatory%20Frameworks/Temp/FSCA%20COMMUNICATION%2012%20OF%202020%20(GENERAL).pdf">https://www.fsca.co.za/Regulatory%20Frameworks/Temp/FSCA%20COMMUNICATION%2012%20OF%202020%20(GENERAL).pdf</a>
2020/03/30	CIPC	All financial sectors	The Companies and Intellectual Property Commission (“CIPC”) has closed all services relating to companies, closed corporations and co-operatives including its call centre, self service centres and online enquiry system, among others, from 24 March 2020 to 1 April 2020. Other deadlines relating to the filing of returns, name reservations and business rescue have also been extended.	<a href="http://www.cipc.co.za/files/5515/8504/8297/Notice_Company_Close_Corporation_Co-operative_services_during_government_lock_down">http://www.cipc.co.za/files/5515/8504/8297/Notice_Company_Close_Corporation_Co-operative_services_during_government_lock_down</a>
2020/03/30	FSCA	Insurance	The FSCA published a media statement on insurers performing medical underwriting during lockdown period.	<a href="https://www.fsca.co.za/News%20Documents/FSCA%20Press%20Release%20FSCA%20statement%20on">https://www.fsca.co.za/News%20Documents/FSCA%20Press%20Release%20FSCA%20statement%20on</a>

2020/03/30	Government	General	A media statement relating to an online portal to register businesses that provide essential goods and services during the lockdown period has been published. Most of the companies are in the food supply, medical and pharmaceutical services and transport services. A further update will be provided on communication platforms as to the number of registered	<a href="http://www.thedti.gov.za/editmedia.jsp?id=7187">http://www.thedti.gov.za/editmedia.jsp?id=7187</a>
2020/03/30	Government	General	The Department of Trade and Industry has issued guidelines for the completion of the permit to perform essential services during the COVID-19 lockdown period. All staff permitted to work during the lockdown period must always carry an original “permit to perform essential service” and a photo identification issued by	<a href="http://www.gpwonline.co.za/Gazettes/Gazettes/43148_25-3_COGTA.pdf">http://www.gpwonline.co.za/Gazettes/Gazettes/43148_25-3_COGTA.pdf</a> <a href="http://www.gpwonline.co.za/Gazettes/Gazettes/43168_26-3_COGTA.pdf">http://www.gpwonline.co.za/Gazettes/Gazettes/43168_26-3_COGTA.pdf</a>
2020/03/27	FSCA	All financial sectors	The comment date for the <b>Adviser Categorisation</b> Discussion Document and the Second Investments Related matters Discussion Document has been extended to 15 May 2020, due to the impact of COVID-19 on South Africa.	<a href="https://www.fsc.co.za/Regulatory%20Frameworks/Temp/FSCA%20COMMUNICATION%208%20OF%20">https://www.fsc.co.za/Regulatory%20Frameworks/Temp/FSCA%20COMMUNICATION%208%20OF%20</a>
2020/03/27	Government	General	Key amendments to the Disaster Management Act in response to the outbreak of the COVID-19 coronavirus pandemic has been published. It makes provision for operations of non-essential services to be performed remotely from employees’ homes and outside the Republic. Private vehicles may carry a maximum of 60% of its licensed capacity; all other vehicles may carry to a maximum of 50% of the licensed capacity. Persons will be allowed to claim compensation for loss and damage arising out of any bona fide action or omission by an enforcement officer under these Regulations. Baby products and personal toiletries have been added to the list of Essential Goods. Several additional	<a href="http://www.gpwonline.co.za/Gazettes/Gazettes/43148_25-3_COGTA.pdf">http://www.gpwonline.co.za/Gazettes/Gazettes/43148_25-3_COGTA.pdf</a> <a href="http://www.gpwonline.co.za/Gazettes/Gazettes/43107_18-3_COGTA.pdf">http://www.gpwonline.co.za/Gazettes/Gazettes/43107_18-3_COGTA.pdf</a>



2020/03/27	Government	General	The purpose of the Directive is to facilitate the availability and use of digital technologies to combat the spread of COVID-19 in South Africa, though, among others, (a) ensuring the smooth operations of the electronic communications industry (telecommunications infrastructure and services) as essential services during the disaster period; and (b) enabling electronic communications service licensees and other service providers to rapidly deploy networks and facilities as contemplated in the Electronic Communications Act, 2005, thus increasing the demand and	<a href="http://www.gpwonline.co.za/Gazettes/Gazettes/43164_26-3_Telecommunications.pdf">http://www.gpwonline.co.za/Gazettes/Gazettes/43164_26-3_Telecommunications.pdf</a>
2020/03/26	CIPC	All financial sectors	A new practice notice has been issued by the Companies and Intellectual Property Commission. The Commission will issue notices, and if necessary, compliance notices to companies, which the Commission has reasonable grounds to believe is trading or carrying on business recklessly, with gross negligence or for a fraudulent purpose. The Commission will not invoke its powers in the case of a company which is temporarily insolvent and still carrying on business or trading, unless the Commission has reason to believe that the insolvency is due to business	<a href="http://www.cipc.co.za/files/1015/8504/6745/Practice_Note_1_of_2020.pdf">http://www.cipc.co.za/files/1015/8504/6745/Practice_Note_1_of_2020.pdf</a>
2020/03/26	CIPC	All financial sectors	Due to the national lockdown the Companies and Intellectual Property Commission has closed its offices until 30 April 2020. Documents relating to legal proceedings and extensions of any time periods that fall due during the lockdown period will now be	<a href="http://www.cipc.co.za/files/5515/8504/8297/Notice_Company_Close_Corporation_Co-">http://www.cipc.co.za/files/5515/8504/8297/Notice_Company_Close_Corporation_Co-</a>
2020/03/26	Government	General	Key amendments to the Disaster Management Act in response to the outbreak of the COVID-19 coronavirus pandemic has been published. This includes the addition of new regulations setting out the expected code of conduct among those within the borders of South Africa during the upcoming 21-day national lockdown, starting on Thursday 27 March 2020 at midnight until	<a href="http://www.gpwonline.co.za/Gazettes/Gazettes/43107_18-3_COGTA.pdf">http://www.gpwonline.co.za/Gazettes/Gazettes/43107_18-3_COGTA.pdf</a>  <a href="http://www.gpwonline.co.za/Gazettes/Gazettes/431">http://www.gpwonline.co.za/Gazettes/Gazettes/431</a>

2020/03/24	FSCA	All financial sectors	The Financial Sector Conduct Authority acknowledges the impact of the COVID-19 on South Africa in general and the financial services industry specifically. The Authority is aware of the challenges the regulated entities might face in complying with various regulatory requirements. As a result, the Authority has communicated <b>various arrangements in respect of submission of statutory returns and fit and proper related deadlines</b> . The Authority will accommodate anyone that is experiencing problems in complying with specific regulatory requirements	<a href="https://www.fsca.co.za/Regulatory%20Frameworks/Temp/FSCA%20COMMUNICATION%209%20OF%202020%20(GENERAL).pdf#search=communication%209%20of%202020">https://www.fsca.co.za/Regulatory%20Frameworks/Temp/FSCA%20COMMUNICATION%209%20OF%202020%20(GENERAL).pdf#search=communication%209%20of%202020</a>
2020/03/24	Government	General	The President has addressed the country to announce further measures to combat the COVID-19 pandemic. The National Coronavirus Command Council has decided to enforce a nationwide lockdown from midnight on Thursday, 26 March 2020, until midnight on Thursday, 16 April 2020. The supply of goods remains	
2020/03/19	Government	General	Treasury Instruction No. 8 of 2019/2020 - Emergency Procurement in response to National State of Disaster	<a href="http://www.treasury.gov.za/legislation/pfma/TreasuryInstruction/National%20Treasury%20Instruction%2008%202019-2020%20-">http://www.treasury.gov.za/legislation/pfma/TreasuryInstruction/National%20Treasury%20Instruction%2008%202019-2020%20-</a>
2020/03/19	Government	General	New Consumer and Customer Protection and National Disaster Management Regulations and Directions have been published effective from 19 March 2020. The purpose of the Regulations is to: (a) promote concerted conduct to prevent an escalation of COVID-19 and to alleviate, contain and minimise the effects thereof; and (b) protect consumers and customers from unfair	<a href="http://www.gpwonline.co.za/Gazettes/Gazettes/43116_19-3_DTI.pdf">http://www.gpwonline.co.za/Gazettes/Gazettes/43116_19-3_DTI.pdf</a>
2020/03/18	Government	General	Media Statement by the National Treasury on the escalation of procurement scams amid Covid-19 environment.	<a href="http://www.treasury.gov.za/comm_media/press/2020/2020031801%20Media%20statement%20-">http://www.treasury.gov.za/comm_media/press/2020/2020031801%20Media%20statement%20-</a>
2020/03/18	Government	General	New Regulations in terms of the Disaster Management Act in response to the outbreak of the COVID-19 coronavirus pandemic has been published. This includes the addition setting out the steps necessary to prevent an escalation of the disaster or to	<a href="http://www.gpwonline.co.za/Gazettes/Gazettes/43107_18-3_COGTA.pdf">http://www.gpwonline.co.za/Gazettes/Gazettes/43107_18-3_COGTA.pdf</a>

2020/03/15	Government	General	Owing to the magnitude and severity of the COVID-19 pandemic, it has been classified a national disaster and a national state of disaster has been declared.	<a href="http://www.gpwonline.co.za/Gazettes/Gazettes/43096_15-">http://www.gpwonline.co.za/Gazettes/Gazettes/43096_15-</a>
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