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# Curriculum Vitae

***Mrs Mathilda Marais***

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**Work Contact Number:** +27 11 384 5100  
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**Date Updated:** February 2019

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## Summary



I am a qualified Certified Internal Auditor (CIA) and until recently (14 October 2018) I was a Senior Manager in the Financial Services - Risk Assurance division at PwC. I joined Bonitas Medical Fund as the General Manager: Governance, Risk and Compliance on 15 October 2018.

My main areas of expertise are internal audit, governance, controls and risk management and my main industry over the past couple of years is medical schemes. I have over 15 years' experience in internal audit services at PwC of which more than 7 years was as a Senior Manager.

I am currently a member of the Institute of Internal Auditors (IIA) as well as being certified by the IIA to perform Quality Assurance reviews. I also have a certification through the IIA in Risk Management Assurance (CRMA).

Some of my larger internal audit and other assurance clients I worked on during my career at PwC included but are not limited to:

Alexander Forbes, Telesure, FirstRand Group, Land Bank Insurance Company Limited, African Reinsurance, PSG Online, China Construction Bank, Deutsche Bank, Sanlam and Sanlam Capital Markets, Postbank, PMSA, Investec, Strate, Vukile Property Fund, Bonitas Medical Fund, Bankmed, Infiniti and Hyprop.

An example of the key services I provided to clients at PwC included but are not limited to:

- Outsourcing and co-sourcing internal audit functions;
- Quality assurance reviews of internal audit functions including benchmarking;
- Establishing and reviewing internal audit functions and professional practices units within internal audit functions;
- Creating/reviewing and updating internal audit methodologies, including integration into audit software (e.g. TeamMate);
- King IV and other governance consulting and assurance;
- Enterprise risk management and compliance consulting and assurance;
- Assisting with the implementation of combined assurance within organisations;
- Internal audit, governance, controls and risk management related training; and
- Specific specialised/ complex internal audit reviews (assurance and consulting type reviews) requested by executive management/ audit and risk committees.

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## Personal Information

**Surname:** Marais  
**First Name(s):** Mary Mathilda  
**Known as:** Mathilda  
**Title:** Mrs  
**Job Title:** General Manager: Governance, Risk and Compliance  
**Date of Appointment:** 15 October 2018  
**Date of Birth:** 18 October 1979  
**Race:** White  
**Gender:** Female  
**Disabilities:** None  
**Language(s):** Afrikaans (Fluently Speak, Read, Write)  
English (Fluently Speak, Read, Write)

## Address Information

### Residential Address

810 Bergview Private Estate  
Atterbury Extension  
Olympus AH  
Pretoria  
0081

### Mailing Address

PO Box 101276  
Moreleta Plaza  
Pretoria  
0167

### Current Work Address

Bonitas Medical Fund  
2nd Floor, 34 Melrose Boulevard  
Melrose Arch  
Johannesburg  
2076

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## Secondary Education

**School:** Oos-Moot High School, Pretoria  
**Highest Standard / Grade:** Grade 12 (Standard 10/ Matric)  
**Year of Completion:** 1997  
**Subjects Passed:** Afrikaans (HG)  
English (HG)  
Mathematics (HG)  
Science (HG)  
Accounting (HG)  
Geography (HG)

## Tertiary Education

**Institution:** University of Pretoria  
**Qualification:** B.Com Financial Accounting  
**Year of Graduation:** 2001

**Institution:** University of Pretoria  
**Qualification:** B.Com (Hons.) Internal Audit  
**Year of Graduation:** 2002

**Institution:** Institute of Internal Auditors (IIA)  
**Qualification:** Certified Internal Auditor (CIA)  
**Year of Graduation:** 2008

## Other (Courses/ Certifications)

**Institution:** Institute of Internal Auditors (IIA)  
**Qualification:** Certified to perform Quality Assurance reviews  
**Year:** 2009

**Institution:** Institute of Internal Auditors (IIA)  
**Qualification:** Certification in Risk Management Assurance (CRMA)  
**Year:** 2013

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## Employment / Work History

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**Employer:** Bonitas Medical Fund  
**Job Title:** **General Manager: Governance, Risk and Compliance**  
**Period:** 15-10-2018 – Current  
**Section:** Governance, Risk and Compliance

**Key responsibilities:**

Risk Management:

- Developing and implementing a risk management framework (framework encompass the overall risk framework (policy, manual, relevant templates etc.) and related processes including the risk management sub processes.
- Coordinating, facilitating, monitoring and reporting of risk within the Scheme.
- Preparing and presenting a quarterly risk management report to the Audit and Risk Committee.
- Risk awareness and training to staff as and when required.

Compliance Management:

- Developing and implementing a compliance framework (framework encompass the overall compliance framework (policy, manual, relevant templates etc.) and related processes including the compliance sub processes) in order to identify, assess, monitor and report all material compliance risks.
- Advising / guiding business on compliance matters to enable them to implement policies and procedures that are compliant with legislation.
- To co-ordinate and support the activities of the various compliance operations and provide expertise in compliance-related matters and advise on policy and strategic decisions which might have compliance implications.
- Preparing and presenting a quarterly compliance report to the Audit and Risk Committee.

Governance:

- Performing various oversight roles with regards to governance principles.

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**Employer:** PricewaterhouseCoopers (PwC)  
**Job Title:** **Senior Manager – Risk Assurance**  
**Period:** 01-10-2010 – 14-10-2018  
**Section:** Financial Services Insurance and Investment Management Practice (FSIIM) – Risk Assurance

**Key responsibilities:**

- Day to day engagement management responsibilities with regards to outsourced and/ or co-sourced internal audit services.
- Managing and coaching teams.
- Liaison with executive management including audit and risk committees.
- Preparation of reports to executive management including audit and risk committees.
- Conducting specific specialised/ complex internal audit reviews (assurance and consulting type reviews) requested by executive management/ audit and risk.
- Performing risk management function effectiveness reviews.
- Development of risk management policies, manuals and templates.
- Performing compliance function effectiveness reviews.
- Development of compliance policies, manuals and templates.

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- Involvement in King IV and other governance consulting services (e.g. review and updating of charters, Board and sub-committee performance evaluations).
  - Assisting with the implementation of combined assurance within organisations.
  - Presenting training.

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**Employer:** PricewaterhouseCoopers (PwC)  
**Job Title:** **Manager** – Risk Assurance  
**Period:** 01-10-2008 – 30-09-2010  
**Section:** Advisory Practice - Risk Assurance

**Key responsibilities:**

- Day to day engagement management responsibilities with regards to outsourced and/ or co-sourced internal audit services.
- Managing and coaching teams.
- Liaison with executive management.
- Preparation of reports to executive management including audit and risk committees.
- Conducting specific specialised/ complex internal audit reviews (assurance and consulting type reviews) requested by executive management/ audit and risk committees.
- Performing risk management function effectiveness reviews.
- Performing compliance function effectiveness reviews.
- Presenting training.
- In 2009, I was part of the team responsible for creating the “Integrated Internal Audit Solution” for PwC. This involved revamping internal audit functions starting from the internal audit strategy all the way through to audit committee reporting. Key deliverables include internal audit manuals, charter updates, annual audit planning base on a risk-based methodology, review of all the individual processes within the internal audit lifecycle, reporting and internal audit management information. The team have delivered this successfully to large listed banking and insurance institutions as well as other financial services clients.

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**Employer:** PricewaterhouseCoopers (PwC)  
**Job Title:** **Assistant Manager** – Risk Assurance  
**Period:** 01-04-2007 – 30-09-2008  
**Section:** Advisory Practice - Risk Assurance

**Key responsibilities:**

- Assisting with the day to day engagement management with regards to outsourced and/ or co-sourced internal audit services.
  - Assisting with managing and coaching teams.
  - Liaison with executive management.
  - Assisting with the preparation of reports to executive management including audit and risk committees.
  - Conducting internal audit outsourced and/ or co-sourced reviews (assurance and consulting type reviews).
  - Assisting with presenting training.
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**Employer:** PricewaterhouseCoopers (PwC)  
**Job Title:** **Senior Consultant** – Risk Assurance  
**Period:** 01-07-2005 – 31-03-2007  
**Section:** Advisory Practice - Risk Assurance

**Key responsibilities:**

- Conducting internal audit outsourced and/ or co-sourced reviews (assurance and consulting type reviews).
- Assisting with the preparation of draft reports.
- Coaching junior team members.

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**Employer:** PricewaterhouseCoopers (PwC)  
**Job Title:** **Junior Consultant** – Risk Assurance  
**Period:** 01-01-2003 – 30-06-2005  
**Section:** Advisory Practice - Risk Assurance

**Key responsibilities:**

- Conducting internal audit outsourced and/ or co-sourced reviews (assurance and consulting type reviews).
  - Involvement in international secondments to clients operating in the Sarbanes-Oxley manufacturing space specifically Hayes Lemmerz and Arvin Meritor.
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## References

**Name of Referee:** Mr Gerhard van Emmenis  
**Company:** Bonitas Medical Fund  
**Position:** Principal Officer  
**Contact Number:** +27 82 465 7935  
**Relationship:** Direct reporting line

**Name of Referee:** Mrs Alexandra Muller  
**Company:** PwC  
**Position:** Director  
**Contact Number:** +27 82 903 5928  
**Relationship:** Direct reporting line for 12 years