Stellenbosch UNIVERSITY IYUNIVESITHI UNIVERSITEIT

Centre for Household Finance
Department of Economics

CENTRE FOR HOUSEHOLD FINANCE
RESEARCH CHARTER

Department of Economics · Faculty of Economic and Management Sciences · Stellenbosch University

Adopted by the Governing Board on 30 October 2026 · Version 2.11

Status and authority. This Charter constitutes "broader policy" of the Centre within the meaning of clause 2.1.3 of the Centre's Constitution and is adopted by the Governing Board. It is not a contract. The Centre has no separate legal personality: Stellenbosch University ("SU") is the sole juristic person (Constitution §7), and every agreement referred to in this Charter is concluded by SU acting through the Centre. The Charter binds members through the SU instruments that carry it (Appendix B.2) and through applicable law. Where this Charter conflicts with a policy or rule of SU, the SU policy or rule prevails.

Contents

1. Purpose ... 3
2. Membership ... 3
3. Authorship ... 4
4. Projects: registration and completion ... 5
5. Departure and continuation ... 5
6. Authorship disputes ... 6
7. Independence and neutrality ... 7
8. Use of artificial intelligence ... 8
9. Ethical clearance and data security ... 9
10. General provisions ... 9
Appendix A — Abbreviations and defined terms ... 10
Appendix B — Binding instruments ... 11
B.1 Schedule of Stellenbosch University instruments ... 11
B.2 How members are bound ... 12
B.3 Charter acknowledgement ... 13
Appendix C — Project and authorship forms ... 13
C.1 Authorship standards: the ICMJE criteria and the CRediT roles ... 13
C.2 Project registration and ex-ante authorship declaration ... 14
C.3 Continuation undertaking ... 15
Appendix D — Recommended reporting for AI used in data analysis ... 16
Appendix E — The Centre's Standards and Guidance Notes ... 16

1. Purpose

1.1 The Centre for Household Finance ("the Centre") is a Type-1 research centre in the Department of Economics, Faculty of Economic and Management Sciences. Its mission is to produce original, high-quality research in household finance that is relevant to academics, to policymakers, and to the financial-services industry.

1.2 This Charter does four things. It governs the life cycle of the Centre's projects — authorship, registration and completion, and continuation when a member departs — and the path by which authorship disputes are resolved (§§3–6); it states the Centre's position on the editorial independence of its members and the Centre's neutrality with respect to government, industry, and funder interests (§7); it states the Centre's rules on the use of artificial intelligence in research (§8); and it sets the Centre's requirements for ethical clearance and the security of research data (§9).

1.3 The Charter does not restate SU policy. Where a rule already belongs to South African law or to SU, the Charter draws out its implications for the Centre's work and cites the governing instrument (Appendix B.1). Where those instruments leave the choice to the Centre, it adds the Centre's own rules, which sit beneath the SU instruments. Abbreviations and defined terms used in this Charter are listed in Appendix A.

2. Membership

2.1 **Members.** The members of the Centre are:

(a) the Director;

(b) the employees of the Centre — researchers (full- or part-time), research assistants, and technical and administrative staff appointed to the Centre;

(c) academic staff in one of the following categories who are affirmatively designated as members by the Director:

(i) academic staff members of SU, including those outside the Department of Economics — described in the Constitution as "affiliated faculty" (§3.1); and

(ii) extraordinary professors and research fellows in the Department of Economics whose primary appointment is at another institution;

(d) postdoctoral research fellows for whom a member under (a)–(c) is the designated supervisor, and whose research the Director has approved as falling within the scope of the Centre's work; and

(e) students supervised by a member under (a)–(d) whose thesis or research topic the Director has approved as falling within the scope of the Centre's work.

Membership in the Centre is voluntary and may be ended by either the member or the Centre. Membership typically ends on graduation, the termination of an employment relationship, the exhaustion of postdoctoral fellowship funding, or a divergence of research interests.

2.2 **Register.** The Director maintains a membership register recording each designation under 2.1(c), each approval under 2.1(d), and each approval under 2.1(e). The underlying appointments are made by SU on the recommendation of the Director; designation confers membership for the purposes of this Charter only.

2.3 **Non-members.** A person who is not a member — an external co-author, a visiting collaborator, or a casual contributor with no SU instrument carrying this Charter — is bound to

§§3–6 of this Charter, for each project to which they contribute, by signing the project registration and ex-ante authorship declaration (Appendix C.2); that signature covers every output of the registered project.

2.4 **How members are bound.** This Charter is not a contract; it binds each member through an SU instrument, not by any agreement with the Centre. The instrument that carries this Charter for each category of member, and the route by which it is enforced, is set out in Appendix B.2. (The SU policies in Appendix B.1 bind SU staff and students directly, independently of this Charter.) Every member signs the acknowledgement at Appendix B.3, which is appended to that instrument.

3. Authorship

3.1 **Governing policy.** Authorship is governed by SU's Policy for Responsible Research Conduct ("RRC", s12.4). This section applies that policy and also draws on the international guidelines the RRC reflects: the authorship criteria of the International Committee of Medical Journal Editors ("ICMJE") and the Contributor Roles Taxonomy ("CRediT"), a standard of the National Information Standards Organization (NISO) that defines fourteen contributor roles. It then adds the conventions of the discipline of economics. The ICMJE criteria and the CRediT roles are set out in Appendix C.1.

3.2 **Who is an author.** Authorship requires all four ICMJE criteria, which RRC s12.4 mirrors: (a) a substantial contribution to the conception or design of the work, or to the acquisition, analysis, or interpretation of data; (b) drafting the work or revising it critically; (c) approval of the final version; and (d) agreement to be accountable for the work. Each criterion is necessary, but satisfying one alone is not enough. Acquisition of funding, collection of data, or general supervision does not, alone, justify authorship (RRC s12.4). Gift authorship and ghost authorship are prohibited. An artificial-intelligence tool is never an author (see also §8).

3.3 **Contributors who are not authors.** A contribution that falls short of authorship — including most research-assistance work — is recognised in the output's acknowledgements. For example, a person who has only secured the project's funding or provided general supervision of the research group — as a Director often will — is acknowledged as a contributor rather than named as an author (RRC s12.4; ICMJE). Attribution does not depend on whether the contributor was paid, or on their employment status.

3.4 **Order of names.** Authors are listed alphabetically by surname, the custom of the discipline of economics; RRC s12.4.5 expressly allows the order of names to follow "the custom of the discipline." Every output names a corresponding author; for student work the default is the supervisor.

3.5 **Agreed at the start.** Authorship "should be discussed and agreed upon during the planning phase" of research (RRC s12.4.1). The expected authors and their provisional CRediT roles are recorded in the project registration (Appendix C.2) at inception, and updated by dated amendment when the contributor set changes.

3.6 **Confirmed at the end.** At completion (§4.2) the final author list, order, and CRediT record are confirmed against actual contributions. The confirmation is made by the Director — or, where the Director is an author of the output, by the co-authors jointly, with any disagreement following §6.

3.7 **Theses and dissertations.** Where a member incorporates a co-authored output into a thesis or dissertation, any statement of the candidate's contribution required for submission by the SU General Rules (Yearbook Part 1) and by the candidate's faculty is prepared from, and

must be consistent with, that output's confirmed author list and CRediT record (§3.6); the supervisor and co-authors sign any co-author declaration the faculty requires, consistent with that record. Incorporation of a co-authored output into a thesis or dissertation is a completion event for that output (§4.2) where its authorship has not already been confirmed. The Centre structures a member's Centre-based work so that the outputs forming the substance of a thesis or dissertation are ones to which the member's contribution is principal, enabling the candidate to make the declaration the General Rules require.

4. Projects: registration and completion

4.1 **Registration.** A project begins on the date its registration (Appendix C.2) is filed; the trigger to file is the first commitment of Centre resources or data to an idea. The registration is a short, dated record of the working title, research question, data sources, funding, and expected contributors with provisional CRediT roles. Material changes are logged as dated amendments.

4.2 **Completion.** For the purposes of this Charter, a paper is complete at its first submission to a journal or working-paper series, or on posting to the Centre's website, whichever is first; a dataset is complete at its first public release or deposit. The incorporation of a co-authored output into a member's thesis or dissertation is also a completion event for that output, where its authorship has not already been confirmed (§3.7). Completion triggers the authorship confirmation (§3.6). Attribution of the Centre on a completed output — acknowledgement of the Centre's support and the naming of the Centre as an affiliation — is governed by §7.2.

4.3 **Short-form outputs.** A blog post, op-ed, policy brief, or similar piece that presents no original empirical results requires only a byline, the §7.2 disclaimer and acknowledgement of the Centre's support, and any disclosure §8.4 requires; no registration is needed, and any authorship question is settled by the Director, or, where the Director is an author of the piece, under §6.2(c). An output presenting original empirical results follows §§3–4 in full, whatever its format or label.

5. Departure and continuation

5.1 **Principle.** Projects survive the departure of any member, whether by graduation, expiry of a fellowship, or termination of an appointment.

5.2 **Basis.** Intellectual property created in the Centre's activities vests in SU (SU IP Policy, 2023; Constitution §6(1)), as does copyright in a thesis or dissertation to the extent the SU IP Policy provides. Research undertaken within the scope of the Centre may be published under the name(s) of the author(s) and/or the name of the Centre, with the approval of the University and subject to that Policy (Constitution §6(3)).

The continuation of a project after a contributor's departure — including completing and revising the work, and substituting or adding contributors — rests on SU's ownership of the intellectual property under the IP Policy and on the consent each contributor gives at Appendix C.3 or, for a contributor who is not a member, at Appendix C.2. The continuation undertaking at Appendix C.3, signed at registration, is a consent and accountability undertaking, not a grant of intellectual property: the IP Policy makes a direct grant by a student invalid and unenforceable. For students and postdoctoral fellows the undertaking is also attached as a schedule to the Bursary Agreement, the student–supervisor MoU, or the postdoctoral MoU. Any actual assignment or licence of intellectual property is arranged through SU's Division for Research Development, and Innovus. SU remains accountable for the integrity of research data after a member's departure (RRC s13).

5.3 The departing member:

(a) retains earned authorship credit for the contributions actually made (§3);

(b) hands over data, code, documentation, and materials; they may retain copies to the extent permitted by any data transfer agreement, data licence, or other condition under which the Centre obtained data access (Appendix C.3, cl. 3);

(c) remains reasonably available to assist with revisions; and

(d) may publish their own version of work they contributed to — in particular their own thesis or dissertation chapters — on reasonable prior notice to the Director and with appropriate acknowledgement of the Centre and SU.

6. Authorship disputes

6.1 **Design.** Sections 3–5 are built so that most disputes are settled by the record: a dated registration, an ex-ante agreement, and a confirmation at completion. A dispute that remains follows the path below, which tracks the Constitution's conflict-management route (Constitution §9). No new disciplinary procedure is created.

6.2 **Path.**

(a) The authors attempt to resolve the dispute directly.

(b) Failing that, the Director decides, with brief written reasons, applying §3 and RRC s12.4.

(c) **Recusal. Where** the Director is an author of the disputed output, or otherwise has an interest in it, step (b) is skipped: the matter goes directly to the Governing Board, and the Director takes no part in the decision. The Director may attend to the extent the Board's quorum requires (Constitution §2.1.4(5)) but does not vote on the matter.

(d) The Governing Board decides. It may co-opt an independent academic to advise. Where a dispute arises between scheduled meetings, the Chairperson may convene an extraordinary meeting to deal with it (Constitution §2.1.4(3)).

(e) A dispute the Board cannot resolve is escalated to the Dean of the Faculty (Constitution §9).

6.3 **Disputes and misconduct distinguished.** A good-faith disagreement about how the authorship criteria apply — who contributed what, whose contribution qualifies, the order of names, or the CRediT record — is a dispute and follows §6.2. An allegation that a member has acted dishonestly — by claiming or conferring authorship that was not earned (gift authorship), by concealing a person who qualifies as an author or who wrote the work (ghost authorship), or by plagiarism or fabrication — is an allegation of research misconduct, not a dispute: it is referred to SU's Procedure for the Investigation of Allegations of Breach of Research Norms and Standards, and to the Staff or Student Disciplinary Code as applicable; for a postdoctoral fellow, additionally to the conditions of the fellowship. Where a §6.2 dispute discloses evidence of misconduct, it is referred to that procedure.

6.4 **Non-members.** A non-member co-author is bound to §§3–6 for a registered project by their Appendix C.2 signature (§2.3), and the same path applies to outputs of that project.

7. Independence and neutrality

7.1 **Editorial independence of members.** The Centre's institutional independence is rooted in the individual independence of its members. Members retain final authority over, and responsibility for, their research — its questions, methodology, analysis, conclusions, and presentation. No funder, donor, data provider, government agency, or industry partner may predetermine or improperly influence a finding, require a favourable result, or veto publication. This clause states the Centre's application of the honesty and accountability requirements of the RRC, on the model of the research-independence policies of other nonpartisan research institutions such as the Brookings Institution.

7.2 **No institutional positions.** Author-attributed outputs represent the sole conclusions of their authors; the Centre itself takes no positions on the issues its members study. Every author-attributed output carries the disclaimer: "The views expressed are those of the author(s) alone." Every output produced with the Centre's support acknowledges that support, and every author of it who is a member names the Centre among their affiliations: the Centre reserves a right to recognition in work it has supported (Constitution §6(2)).

7.3 **Neutrality.** The Centre is nonpartisan. Members may provide nonpartisan policy analysis and recommendations to any public official, party, regulator, or firm. No member may conduct partisan political activity, or lobby, on the Centre's behalf.

7.4 **Funding.**

(a) Every donor, grant, and data agreement is contracted through SU's Division for Research Development (Research Contracts) (Constitution §7).

(b) The Centre accepts no funding conditioned on a predetermined finding, and publishes nothing whose purpose is to promote a funder's interest.

(c) A funder seeking intellectual-property rights is routed to the Division for Research Development, and Innovus (IP Policy, 2023); no Centre agreement may grant them.

(d) Where a funder's or other interest bears on an output, the contributor declares it before publication under the SU Policy on Conflict of Interest ("COI Policy", 2013); declaration is not approval to proceed. Declared conflicts are managed by the Director; the Director's own declarations are managed by the Chair of the Department of Economics.

(e) **Contract research and commissioned work.** The Centre may undertake research, a report, or a training output commissioned by a firm, a government agency, or another external party. Such work is contracted through the Division for Research Development in the ordinary way (§7.4(a)); the interest is declared under §7.4(d); and §7.1 applies to it unmodified — the client may define the question, the scope, and the form of the deliverable, but may not predetermine or improperly influence a finding, require a favourable result, or veto publication. A deliverable prepared for a client is not, of itself, an output of the Centre for the purposes of §§3–4 and §7.2; where such work is published, or its results are carried into an output, §§3–4 and §7.2 apply to that output in full. Work a member undertakes in a personal capacity is consultation or private work under §7.5, not contract research, and is not conducted in the Centre's name.

7.5 **Outside and consulting work.** The SU Consultation Work Policy (2022) governs, and its rules differ by category:

(a) Employees (including the Director) may undertake SU consultation work and private work with line-manager and departmental approval (for the Director, the Chair of the

Department of Economics), acting in a personal capacity — no SU or Centre name, resources, or confidential data — carrying their own liability insurance, never competing with services SU delivers commercially, and with any conflict declared up front under the COI Policy. The policy's priority order applies: research, then SU consultation work, then private work.

(b) Students and postdoctoral fellows (§2.1(d)–(e)), and extraordinary professors and research fellows whose primary appointment is at another institution (§2.1(c)), may not perform consultation work under the auspices of the University: the Consultation Work Policy excludes them from its definition of an employee.

(c) Ordinary academic activity — invited lectures, external examination, journal and book authorship and editing, short courses — falls outside the policy's definition of consultation and is open to all members, subject to the disclaimer in §7.2.

8. Use of artificial intelligence

8.1 **Governing instruments.** The use of AI in the Centre's research is governed by two SU instruments: SU's Position Statement on the Ethical Use of AI in Research and Teaching-Learning-Assessment (Senate, 22 November 2024) (the "SU AI Statement"), which sets the ethical principles; and SU's AI Security & Privacy Guidelines (V3, April 2026), which govern what data may be entered into an AI tool. Both are listed in Appendix B.1.

8.2 **Permitted and prohibited.** AI tools may be used for brainstorming, structuring, copy-editing, and coding assistance. They may not be used to invent or fill in facts, quotations, citations, references, or data; to produce empirical claims that have not been verified against primary sources; or to generate work presented as the author's own (RRC s12.4; SU AI Statement, principles 1(c)–(d) and 2).

8.3 **Accountability.** The human author remains fully accountable for the accuracy, integrity, and originality of the work, including any AI-generated content, and must verify AI output against primary sources. **An AI tool is never an author**. However, its use may be acknowledged, either voluntarily or e.g. by the requirements of a journal (SU AI Statement, principle 1(d); ICMJE).

8.4 **Disclosure.** The SU AI Statement's two tiers apply (principle 2(d)). Routine writing and coding assistants that do not generate a substantial part of the work need not ordinarily be declared. Generative use that produces novel content must be fully disclosed in the output — always for generated images and for verbatim text used at length — stating the tool, the extent of use, and the nature of the contribution. When in doubt, declare. Postgraduate students complete SU's Internal Student AI Use Declaration, discussed and co-signed with their supervisor.

8.5 **AI in data analysis.** Where an AI tool forms part of the empirical method of a study — for example in data extraction, labelling, coding, transcription, or summarisation, or where an AI system is itself the object of study — contributors are encouraged, but not required, to report its use in the structured form set out in Appendix D.

8.6 **Data protection.** No confidential or sensitive data — in particular household financial records — may be entered into an AI tool except as permitted by SU's AI Security & Privacy Guidelines, whose data-classification rules determine which tools, if any, may be used; together with any funder conditions and any applicable non-disclosure agreement. This Charter does not restate those rules, which SU maintains and updates.

9. Ethical clearance and data security

9.1 **Governing instruments and the Centre's Standards and Guidance Notes.** Ethical clearance and the handling of research data are governed by SU instruments and by South African law; this Charter does not restate them. The principal instruments are listed in Appendix B.1. Below this Charter the Centre issues two classes of operating document, described in Appendix E: *Standards*, which are written to be incorporated by reference into a project's data management plan, data transfer agreement or ethics application, and *Guidance Notes*, which explain how members meet obligations that live elsewhere. The Centre's Guidance Note GN-01, *Preparing a Research Ethics Application*, sets out how members meet the obligations in this section in practice and is the Centre's operating reference for it. Where this Charter, a Standard or Guidance Note, an SU instrument, or the law conflict, the SU instrument or the law prevails (§9.4; §10.3).

9.2 **Ethics first, then contracts.** No member may collect, access, link, or process research data — including confidential microdata obtained from a financial-services provider or other third party — until ethical clearance (or a recorded exemption; see GN-01) has been issued and the applicable data-security requirements — those of the SU instruments, any data agreement, and any Standard it incorporates — are in place. Responsibility for compliance rests with the member who is the project's principal investigator ("PI"); for student work the default PI is the supervisor. The project itself begins on registration (§4.1); collection of, or access to, data begins only on clearance.

9.3 **AI tools and research data.** No confidential or participant data may be entered into any AI tool except as §8.6 and SU's AI Security & Privacy Guidelines permit, and any AI tool used on research data is declared in the ethics application and documented in the project's data management plan ("DMP"). This bars putting confidential data into an AI tool; it does not bar AI-assisted coding on a sensitive-data project. Where a project uses AI coding tools on a sensitive dataset, the Centre's Standards STD-01, *The Secure Environment — Design and Workflow*, and STD-02, *The Secure Environment — Operation, Evidence and Incidents*, set out the workflow that gives effect to this and how it is operated and evidenced; the project's DMP incorporates them by reference and describes the approach adopted.

9.4 **How this section binds.** Like the rest of this Charter, this section binds members through the SU instruments identified in Appendix B.2 and through POPIA, not by any agreement with the Centre (§2.4). It creates no new disciplinary procedure; a breach is dealt with under the existing SU procedures (§6.3; §10.4). The Centre's operating routine for meeting this section is GN-01 and, for sensitive-data projects using the Environment, STD-01 and STD-02 (Appendix E). A Guidance Note is guidance only. A Standard binds a project through the DMP, data transfer agreement or ethics application that incorporates it, not through this Charter. Where any of them and this section or an SU instrument differ, this section and the instrument govern.

10. General provisions

10.1 **Delegation.** Any function of the Director under this Charter, other than the decision of a dispute under §6.2(b), the confirmation of authorship at completion under §3.6, or the settlement of an authorship question under §4.3, may be exercised by a member of the Centre whom the Director designates.

10.2 **Incorporation.** The Centre procures that each instrument in Appendix B.2 that it controls carries the clause: "The signatory agrees to be bound by the CHF Research Charter and the SU policies it references, as amended from time to time." Where the instrument is an SU-wide instrument that the Centre does not control — in particular the employment contract and the

student registration contract — the Charter is carried by SU's existing incorporation of University policy, and the acknowledgement at Appendix B.3 is confirmatory.

10.3 **SU policy prevails.** Where this Charter is inconsistent with a policy or rule of SU, the SU policy or rule prevails. If a provision is invalid or unenforceable, the remaining provisions continue in force, read down as necessary.

10.4 **Breach.** A breach of this Charter is dealt with under the existing SU procedures identified in Appendix B.2 and §6.3. This Charter creates no new disciplinary procedure.

10.5 **Adoption, review, and amendment.** This Charter takes effect on adoption by the Governing Board and is reviewed at least every three years. It is amended by the Governing Board (Constitution §2.1.3); an amendment to §§3–6 applies to projects registered after its adoption, and the remaining provisions apply from adoption.

Appendix A — Abbreviations and defined terms

Term	Meaning
CHF; the Centre	Centre for Household Finance
Charter	This Research Charter, as amended from time to time (§10.5).
COI Policy	SU Policy on Conflict of Interest (2013)
completion	The point at which an output is complete and its authorship is confirmed: first submission to a journal or working-paper series, posting to the Centre's website, first public release or deposit of a dataset, or incorporation into a thesis or dissertation (§4.2; §3.6).
Constitution	The Constitution of the Centre for Household Finance; the instrument under which this Charter is made (clause 2.1.3).
CRediT	Contributor Roles Taxonomy — a NISO standard defining fourteen contributor roles (Appendix C.1)
DMP	Data management plan; required where the guidance note or the applicable SU process calls for one (§9.3; guidance note).
DRD	Division for Research Development (SU)
DTA	Data transfer / data sharing agreement; the load-bearing document for provider data — gatekeeper permission, the POPIA s15(3)(e) conditions, and security obligations (guidance note).
guidance note	The Centre's Preparing a Research Ethics Application — the operating reference for §9; guidance only (§9.1; §9.4; Appendix E).
GUIDE-LLM	Reporting checklist for large language models in behavioural science; basis of the recommended reporting in Appendix D
ICMJE	International Committee of Medical Journal Editors — source of the four authorship criteria (Appendix C.1)
Innovus	SU's technology-transfer and commercialisation company
IP	Intellectual property
member	A person falling within one of the categories in §2.1 and recorded in the register kept under §2.2; a person who is not a member is a non-member (§2.3).
MoU	Memorandum of Understanding
NDA	Non-disclosure agreement
NISO	National Information Standards Organization

Term	Meaning
output	A work presenting the Centre's research — a paper, a dataset, or a short-form output — to which §§3–4 and §7.2 apply.
PI	Principal investigator; for student work the supervisor by default (§9.2).
POPIA	Protection of Personal Information Act 4 of 2013; its research-processing conditions govern the reuse of administrative data (§9; guidance note).
PPIIA	Preliminary Personal Information Impact Assessment (SU Division for Information Governance); attached to the ethics application (Appendix C.2; guidance note).
project	A body of research work registered under §4.1; it begins on the date its registration is filed.
REC: SBE	Research Ethics Committee: Social, Behavioural and Education Research (SU); reviews the Centre's work (§9.1).
RRC	SU Policy for Responsible Research Conduct (V3, 2022)
short-form output	A blog post, op-ed, policy brief, or similar piece presenting no original empirical results; no registration is required (§4.3).
SOP	REC: SBE Standard Operating Procedures — risk categories, exemptions, consent waivers, the retention minimum, and review timelines (§9).
SU	Stellenbosch University
SU AI Security & Privacy Guidelines	SU AI Security & Privacy Guidelines (April 2026) — data-classification rules governing what data may be entered into an AI tool (§8.6)
SU AI Statement	SU Position Statement on the Ethical Use of AI in Research and Teaching-Learning-Assessment (Senate, 22 November 2024)

Appendix B — Binding instruments

This appendix collects the instruments through which the Charter binds members: the schedule of SU instruments incorporated by reference (B.1), the route by which each category of member is bound (B.2), and the acknowledgement each member signs (B.3).

B.1 Schedule of Stellenbosch University instruments

The following SU instruments are incorporated by reference. Where this Charter and an SU instrument conflict, the SU instrument prevails. Operative extracts are held in the Centre's SU Policy Register; official versions are maintained by SU.

SU instrument	What it governs here
Policy for the Protection and Commercialisation of Intellectual Property (2023)	Ownership of IP and thesis copyright; SU's publication right; basis of the continuation undertaking; routing of funder IP via DRD / Innovus (§§5, 7.4).
Policy for Responsible Research Conduct (V3, Council 28 Nov 2022), s12.4 and s13	Authorship qualification; ex-ante agreement; order by custom of the discipline; data integrity and handover (§§3–5).

SU instrument	What it governs here
University Consultation Work Policy (2022)	Outside and consulting work; employees only (§7.5).
Policy on Conflict of Interest (2013)	Declaration and management of conflicts; declaration is not approval (§7.4(d)).
Position Statement: Ethical Use of AI in Research and Teaching-Learning-Assessment (Senate, 22 November 2024)	Ethical principles for AI use; accountability; two-tier disclosure; student declaration (§8).
AI Security & Privacy Guidelines (V3, April 2026)	Data classification for AI; which tools may process which data; POPIA compliance (§8.6).
SU Postdoctoral Policy (2017), cl. 15, 21–22	The postdoctoral MoU as binding instrument; limits on additional work (Appendix B.2).
Yearbook Part 1, point 7 (code of conduct: supervisor and student)	Spine of the student–supervisor MoU (Appendix B.2).
Yearbook Part 1, §§5.7 and 6.9–6.10 (format, requirements and final submission of master's theses and doctoral dissertations)	Thesis and dissertation contribution declarations (§3.7).
Disciplinary Code for Students (2021); Disciplinary Code for Staff; Procedure for the Investigation of Allegations of Breach of Research Norms and Standards	Enforcement (Appendix B.2; §§6.3, 10.4).
Code 2040 — Integrated Ethics Code (2022)	Umbrella ethics code under which this Charter sits.
REC: SBE Standard Operating Procedures (v1.6, 2020)	Risk categories, exemptions, consent waivers, the retention minimum, and review timelines (§9.1).
Protection of Personal Information Act 4 of 2013 (POPIA) — statute, listed for reference	Lawful processing of personal information — above all further processing for research (s15(3)(e)), which governs the reuse of administrative data (§9; guidance note).

B.2 How members are bound

This Charter is not a contract; it binds each member through an SU instrument, as follows (§2.4). The SU policies in Appendix B.1 bind SU staff and students directly, independently of this Charter.

Member	Instrument carrying the Charter	Enforcement route
Director; employees (2.1(a)–(b))	Employment contract and annual work agreement, into which SU policies are incorporated	Disciplinary Code for Staff

Member	Instrument carrying the Charter	Enforcement route
Designated academic staff employed by SU (2.1(c))	Existing SU employment contract; the Appendix B.3 acknowledgement is confirmatory	Disciplinary Code for Staff
Extraordinary professors and research fellows (2.1(c))	Appendix B.3 acknowledgement signed as a condition of the SU appointment letter; re-signed on renewal	Terms of appointment; non-renewal
Postdoctoral fellows (2.1(d))	Postdoctoral MoU, as a condition of the fellowship (SU Postdoctoral Policy 2017, cl. 15)	Conditions of the fellowship
Students (2.1(e))	Student registration contract; Bursary Agreement (where applicable); student–supervisor MoU	Bursary terms; Disciplinary Code for Students (2021)

Every member signs the acknowledgement at Appendix B.3, which is appended to the instrument identified above. The Director's own acknowledgement is countersigned by the Chair of the Department of Economics.

B.3 Charter acknowledgement

Signed by every member and appended to the member's governing SU instrument (Appendix B.2). A non-member co-author signs per project under Appendix C.2 instead.

I confirm that I have read the Centre for Household Finance Research Charter (the version in force at the date of signature) and will abide by it, together with the SU policies it incorporates (Appendix B.1), as amended from time to time.

Full name: ……

Membership category (§2.1): ……

Governing SU instrument (Appendix B.2): ……

_____ _____

Signature of member Date

Acknowledged for the Centre: signed by the Director; or, where this is the Director's own acknowledgement, by the Chair of the Department of Economics.

_____ _____

Director or Chair: Department of Economics Date

Appendix C — Project and authorship forms

This appendix collects the authorship standards the Charter applies (C.1) and the forms filed for a project: the project registration and ex-ante authorship declaration (C.2) and the continuation undertaking (C.3).

C.1 Authorship standards: the ICMJE criteria and the CRediT roles

The ICMJE criteria. The International Committee of Medical Journal Editors (ICMJE) sets four criteria for authorship, all of which must be met. An author must have: (a) made a substantial contribution to the conception or design of the work, or to the acquisition, analysis, or

interpretation of data; (b) drafted the work or revised it critically for important intellectual content; (c) approved the final version to be published; and (d) agreed to be accountable for all aspects of the work. Activities that alone do not qualify a person as an author include acquisition of funding, collection of data, general supervision of a research group or general administrative support, and writing assistance, technical or language editing, and proofreading; contributors in these categories are recognised in the acknowledgements. The RRC (s12.4) mirrors these criteria.

The CRediT roles. CRediT (the Contributor Roles Taxonomy) is a standard of the National Information Standards Organization (NISO) that describes fourteen roles used to record each contributor's part in a work. The roles are: Conceptualization; Data Curation; Formal Analysis; Funding Acquisition; Investigation; Methodology; Project Administration; Resources; Software; Supervision; Validation; Visualization; Writing — original draft; and Writing — review & editing. A CRediT role does not by itself confer authorship; authorship is determined by the four ICMJE criteria above.

C.2 Project registration and ex-ante authorship declaration

Filed at the inception of every project (§4.1); the filing date is the inception date. Material changes are logged as dated amendments. Short-form outputs under §4.3 need no registration.

Working title: .....

Research question / aim: .....

Data sources (and any access conditions or NDA): .....

Data pathway / classification (public-domain / provider-confidential / identifiable / primary collection; and, where personal information is involved, the SU data classification under the AI Security & Privacy Guidelines):

Ethics status (REC: SBE clearance ref. / exemption ref. / not-yet-filed) and PPIIA (completed / not required): .....

Data agreement (DTA / NDA reference and SU contract number, if any): .....

Funding source(s) and SU contract number (if any): .....

Date filed (= inception date): .....

Corresponding author (student work: supervisor by default): .....

Expected contributors and provisional CRediT roles (the fourteen CRediT roles are listed at Appendix C.1):

Name	Provisional CRediT role(s) / expected contribution

Each named contributor agrees that authorship of outputs from this project will be determined under §3 of the Charter (ICMJE qualification, CRediT record, alphabetical order) and confirmed

at completion (§3.6). A contributor who is not a member (§2.3) signs below, and that signature is their undertaking, for this project and its outputs, to be bound by §§3–6 of the Charter. Every contributor who signs below also consents to the Centre continuing, completing, and revising the work, and substituting or adding contributors, after their departure (§5.2); a contributor who is a member gives the fuller undertaking at Appendix C.3.

_____ _____

Signature(s) Date

Confirmation at completion (§3.6). Final author list (alphabetical) and CRediT record confirmed against actual contributions by the Director — or, where the Director is an author, by the co-authors jointly:

_____ _____

Director / co-authors Date

Where an output is incorporated into a thesis or dissertation, this confirmed CRediT record is the Centre's basis for the statement of the candidate's contribution required at submission: that statement is derived from it, and the co-authors undertake to sign any contribution declaration the candidate's faculty requires, consistent with it.

C.3 Continuation undertaking

Signed at project registration by every contributor who is a member; for students and postdoctoral fellows it is also attached as a schedule to the Bursary Agreement, the student MoU, or the postdoctoral MoU (§5.2). This is not an assignment of intellectual property: IP already vests in SU under the SU IP Policy.

I, the undersigned member of the Centre for Household Finance, undertake, in respect of the project(s) I contribute to under the Centre's auspices:

1. I acknowledge that intellectual property in the work, and copyright in any thesis or dissertation I submit, vest in Stellenbosch University to the extent the SU IP Policy provides (SU IP Policy, 2023; Constitution §6(1)); and I consent to SU, acting through the Centre, continuing, completing, and revising the work, and substituting or adding contributors, after my departure.

2. I retain earned authorship credit for the contributions I have actually made, and will be named on outputs accordingly (§3).

3. On my departure I will hand over the data, code, documentation, and materials relating to the project. I may retain copies only to the extent permitted by any data transfer agreement, data licence, or other condition under which the data was obtained; SU remains accountable for the integrity of the data after my departure (RRC s13).

4. I will remain reasonably available to assist with revisions.

5. I may publish my own version of work to which I contributed — in particular, my own thesis or dissertation chapters — on reasonable prior notice to the Director and with appropriate acknowledgement of the Centre and SU (§5.3(d)).

6. Any assignment or licence of actual intellectual-property rights must be arranged through SU's Division for Research Development, and Innovus; I cannot grant such rights directly (SU IP Policy).

Member's full name: .....

Project / registration reference: .....

_____ _____

Signature of member Date

Received for the Centre:

_____ _____

Director (or nominee) Date

Appendix D — Recommended reporting for AI used in data analysis

This appendix is recommended, not mandatory (§8.5). Where an AI tool forms part of a study's method, contributors are encouraged to record the following in the output or its supplementary materials. The items are drawn from the GUIDE-LLM reporting checklist for large language models in behavioural science.

Scope of use. The stage(s) at which AI was used — for example research design, data processing, analysis, AI as a research object, AI as an evaluator, or communication.

Degree of automation. Whether each output was reviewed, edited, or approved by a person (human-in-the-loop) or used automatically without supervision, and who provided the oversight.

Model and version. The exact model name, provider, and version or ID, and the date of access — avoiding generic labels such as "ChatGPT" or "GPT-4"; a source link for openly available models.

Access and mode. How the model was accessed (API, web interface, or local) and whether it was used in chat (ongoing conversation) or stateless mode.

Configuration. Relevant settings — for example temperature or system prompts — where they bear on reproducibility.

Verification. How outputs were checked against primary sources (§8.3).

This reporting supplements, and does not replace, the disclosure required by §8.4 or by the target journal.

Appendix E — The Centre's Standards and Guidance Notes

This appendix is guidance, not a new rule (cf. Appendix D). It points members to the operating routine for §9 and does not enlarge it; where it and §9 or an SU instrument differ, §9.4 governs.

The Centre keeps a register of its operating documents in its governance folder (*standards-and-guidance/*). There are two classes. A *Standard* (STD-nn) is written to be incorporated by reference into a project's data management plan, data transfer agreement or ethics application, so that third parties rely on it; it is versioned, and the register lists every document that cites it. A *Guidance Note* (GN-nn) explains how members meet obligations that live in SU instruments, POPIA or this Charter; it is advisory. Neither class is a policy — SU policy prevails (§10.3) — and a document's designed, implemented or evidenced status is recorded in its document-control table, not its title. At the adoption of this version the register holds three documents.

GN-01, *Preparing a Research Ethics Application*, is the operating reference for §9. It covers, in the depth this Charter deliberately omits: the data-pathway decision path and the review route each pathway takes; POPIA compliance, including the original-collection versus further-processing (s15(3)(e)) distinction and the narrow scope of de-identification; the PPIIA; the data management plan to the Science Europe specificity standard, and the SU-approved storage platforms; data security and the data transfer agreement; worked cases; and the timeline and workflow from scoping through review to retention. For secure AI-assisted coding it points to STD-01 and STD-02 (§8.6, §9.3).

STD-01, *The Secure Environment — Design and Workflow*, is the entry point for the Centre's controlled environment for confidential data — the Environment — and the AI-assisted coding workflow that runs on it: the zones, the separation of code development from real-data access, the secure-run sequence, output screening, the AI classification rule, and the build checklist and go-live gate.

STD-02, *The Secure Environment — Operation, Evidence and Incidents*, records how the Environment is operated, audited and evidenced: roles and access, standing obligations and their cadence, the division of responsibility with SU ICT, backup and retention, evidence, and incident response.

The Standards and Guidance Notes are maintained by the Centre and updated as SU process changes; they are not legal advice, and where they conflict with the current SOP, an SU instrument, or advice from SU's Division for Information Governance, the latter govern.