GUIDE FOR MEMBERS

All you need to need to know about NSSF Services
The National Social Security Fund (NSSF) is a National Saving Scheme mandated by Government through the National Social Security Act, cap 222 (Laws of Uganda) to provide social security services to employees in Uganda. It is a scheme instituted for the protection of employees against the uncertainties of social and economic life.
Our Vision

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To be the Social Security Provider of Choice
Our Mission

To secure a better life for our growing membership by providing quality products, great customer service and offering competitive returns in a transparent and efficient environment.
Our Core Values

Our core values are an integral part of our culture which guides our decisions and actions:

**CUSTOMER CENTRIC**
We are committed to achieving higher levels of customer satisfaction through continuous improvement in our services.

**INNOVATION**
We are a robust organization that is always looking for new ways of delivering value to our members.

**INTERGRITY**
We commit to be ethical and honest to inspire trust by matching our words to our actions.

**EFFICIENCY**
We promise to continuously collaborate with stakeholders to discover and apply safer, better, faster and more cost-efficient ways to provide services that our customers value.

**TEAMWORK**
We are committed to developing and maintaining healthy internal relations that harnesses respect, positive attitude and open mindedness in order to meet the demands of our customers.
Funding
NSSF is a fully funded contributory scheme financed entirely by employees who pay 5% of their total monthly wages and their respective employers who top it up with 10% of earnings. Every member therefore saves 15% of their wages with NSSF.

Investment
We collect member contributions, invest them judiciously and pay commensurate benefits to qualifying members. The money collected monthly is maintained on individual member accounts, invested and it in turn earns a variable annual interest depending on the return on our investments. Our challenge is to secure and add as much value as possible to member savings while guaranteeing the member a minimum level of interest that will guard against erosion of value through inflation.

Benefits
NSSF administers and pays qualified contributing persons the following benefits;

Age
Invalidity
Survivors
Withdrawal
Emigration
ALL YOU NEED TO KNOW ABOUT NSSF BENEFITS

HOW TO APPLY FOR YOUR BENEFITS
1. Qualifying members shall apply for benefits at the nearest NSSF branch. Members may be required to provide further evidence.
2. In order to avoid inconveniences, a claimant is obliged to provide full proof of identity and where necessary, an investigation to this effect shall be conducted by The Fund.
3. Claimants shall be required to fill all relevant forms accurately.
4. Claim forms can be downloaded from our website www.nssfug.org or obtain from any NSSF branch near you.
5. Claimants are advised to submit the claim in person to the nearest branch.
6. All the processing of the benefits is done at any of our NSSF branches.

Age Benefit at 55
The common objective of the age benefit is to replace income security to the elderly through payment of their savings accumulated over the years during the period they were employed.

Qualifying Conditions;
- Attainment of retirement age of 55.
- Early retirement benefits can also be claimed on attaining 50 years, if the member is out of employment.

Requirements
- Current passport size photograph.
- Personal Identification (e.g. photocopy of Identity Card, Voters Card, Driving Permit, Passport)
- Photocopy of NSSF Card.
- Proof of Bank Account details e.g Bank Slip.

Withdrawal Benefit (Exempted Employment)
This is paid to a contributing member who joins employment categories that are exempted i.e have their social protection schemes that are recognized under the existing law and are exempted from contributing to NSSF.
For example;
- The army.
- Police.
- Prison.
- Civil service and government.
» Teaching service employees.
» Members of any scheme who have received exemption from the Ministry responsible for social security in writing.

Requirements
» Current passport size photograph.
» Personal Identification (e.g. photocopy of Identity Card, Voters Card, Driving Permit, Passport)
» Photocopy of NSSF Card.
» Proof of Bank Account details e.g. Bank slip.
» Disengagement letter OR Termination OR End of Contract letter.
» Certified copy of appointment letter and posting instructions.
» Certified copy of current pay slip, Warrant card for police officers, Movement order for the Army.

Emigration Grant;
This is paid to a contributing member who has been working in Uganda and is leaving the country permanently. It is paid to both Ugandans and non–Ugandans who have been contributing to the scheme and are leaving Uganda permanently.

Proof must be shown in order for one to qualify;

Requirements
» Current passport size photograph.
» Personal Identification (e.g. photocopy of Identity Card, Voters Card, Driving Permit, Passport)
» Photocopy of NSSF Card.
» Proof of Bank Account details e.g. Bank slip.
» Disengagement letter OR Termination OR End of Contract letter.
» Evidence of exiting the country permanently; Confirmation from the Embassy, One way exit airticket, Cancelled OR Expired work permit OR Special Pass clearance from the Immigration Department in case of absence of work permit, repatriation card for the case of refugees.
» Evidence of permanent residence, Green Card for US immigrants.
» Marriage certificate where applicable.

Invalidity Benefit;
Invalidity benefit is paid to a contributing member who has lost his/her earning capacity due to physical or mental incapacitation as will be certified by a medical doctor.

From this NSSF point of view, invalidity can be defined as a reduction of physical or mental capacities as a result of the loss or impairment of an organ or function.
Qualifying Conditions;
Certification by NSSF’s medical doctor that the contributing person has lost his/her earning capacity.

Requirements
» Current passport size photograph.
» Personal Identification (e.g. photocopy of Identity Card, Voters Card, Driving Permit, Passport)
» Photocopy of NSSF Card.
» Proof of Bank Account details e.g. Bank slip.
» Disengagement letter OR Termination OR End of Contract letter.
» Clinical notes or documents indicating history of illness together with attendant Doctor’s recommendation.
» Introduction letter from the previous Employer or Local Council.
» The customer may be required to see the Fund Doctor.

Survivors’ Benefit;
When a contributing member dies while working, spouses and children are the immediate beneficiaries. In case at the time of death the deceased had neither, then the parents qualify for the benefits if they depended solely on the deceased person.

Requirements
» Current passport size photograph of the person claiming.
» Personal Identification (e.g. photocopy of Identity Card, Voters Card, Driving Permit, Passport)
» Photocopy of NSSF Card of the deceased member.
» Proof of Bank Account details e.g. Bank slip of the person claiming.
» Certified copy of Letter of administration or Probate and petition for letters of Administration or Grant of probate.
» Death Certificate OR Letter from Local Council confirming demise of the member.

COMPUTATION OF BENEFITS
A verified claim is processed as follows;

1. All contributions remitted to The Fund during the members’ working period are computed.
2. The declared interest is added on the closing balance for each financial year.
3. The computed figures plus interest are properly verified before a money is transferred to the beneficiaries’ account.

THINGS YOU MUST DO IN ORDER TO SECURE YOUR BENEFITS
» Ensure you have attained the qualifying conditions.
» Fill in the correct forms for the correct benefit once you attain the qualifying conditions.
» Ensure that the information you give on the benefit form is correct. It must tally with the information you gave at the time of registration.
» Attach correct or authentic supporting documents depending on the benefit you qualify for.

INTEREST RATE AND PAYMENT SYSTEM
Interest rates are reviewed from time to time by the Minister on the advice of the board and adjusted in line with the actual valuation of The Fund.

The payment system shall be reviewed in accordance with the national payment system or in accordance with changes in technology to ensure prompt and smooth payment of benefits.

WARNING:
Any falsification of documents will lead to rejection of the claim and prosecution under the law.

GUIDE FOR EMPLOYERS AND EMPLOYEES

1. What is the National Social Security Fund (NSSF)?
NSSF is a National Saving Scheme for workers established under section 1 of the National Social Security Fund Act of 1985.

2. What is the employer required to do under the Act?
   » To register the organization with NSSF when the employer has five or more employees.
   » The employer ensures that all the employees between the age of 16 and 55 years are registered with NSSF.
   » Remit contributions at the end of every month for which wages/salaries are paid.

3. How does a qualifying employer register?
   » A qualifying employer registers by completing the employer data collection form.
   » This form is submitted to the nearest NSSF office for electronic registration.
   » An employer registration number is generated from the system and then a certificate of registration is issued to the employer.

GUIDE TO EMPLOYEES
» Remember your NSSF Number is your account number with The Fund.
» All your contributions (savings) are credited to this account. So please keep it safely.
» If you join a new employer, show him/her your NSSF membership card so that you maintain the same
account with The Fund.

» Never register more than once.

» Having more than one account number may present difficulties when you are claiming your benefit.

» Members must ensure that their contributions are remitted to The Fund. If contributions are deducted and not remitted, members should inform the nearest NSSF office.

» In case you lose your membership card report immediately to the nearest NSSF office.

GUIDE TO EMPLOYERS

» Are you employing five or more employees? If so, register with NSSF.

» Ensure that all your qualifying employees are registered.

» Endeavour to register only those employees who have never registered before with The Fund.

» Always ask a new employee whether he/she has a NSSF Number.

» Use that same number to send his/her contribution to The Fund.

PAYMENT OF CONTRIBUTIONS

Under section 10 of the National Social Security Fund Act, a registered employer is required to remit contributions to the National Social Security Fund for his employees every month during which he pays salaries/wages.

What is the mode of payment?

1. Employees’ share
   The employer must deduct 5% from the employee’s monthly wage. The term “wage” includes all allowances payable in cash to an employee under his/her contract of employment and must be based on the gross, not the basic salary/wage.

2. Employers’ share
   The employer must pay for each employee 10% of the total monthly wage.

3. Total standard contribution for an employee
   An employer must submit to the National Social Security Fund a total contribution of 15% of an employee’s gross monthly wage.

For example an employee getting a gross wage of shs 100,000 an employer must remit to the fund a monthly contribution for that employee amounting to a total of shs. 15,000 made up of the employee’s share of shs. 5,000 (5%) and the employer’s share of shs 10,000 (10%).
4. When should the NSSF contribution be paid into The Fund?
NSSF contributions must be paid by the 15th day of the following month. For example, contribution for the month of April must reach The Fund by the 15th of May.

5. Statement of account
Each member is entitled to get his/her statement of account annually. However, statements can be accessed through the e−channels any time.

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**NSSF E−SERVICE CHANNELS**

**HOW TO ACCESS YOUR NSSF E−STATEMENT ON OUR WEB SITE**

1. Send an e−mail to customerservice@nssfug.org requesting a password. Please send the following details:
   a) NSSF Number (13 digits)
   b) Your full names (please ensure you provide your full name as at the time of registration with NSSF)
   c) Your date of birth.
   d) Father’s full names.
   e) Mother’s full names.

2. A password will be sent to your e−mail within 24 hrs.

3. After getting the password, login to the NSSF website. [www.nssfug.org](http://www.nssfug.org)

4. Fill in your NSSF number and your password on the e−statement feature, after selecting pre−registration on the self−service drop down icon. The e−statement will be generated and will appear on your screen.

Note: If you forget your password, repeat the steps above.

**How to Change your password**

1. When viewing your e−statement, click change password.

2. Fill in your NSSF number and new password.

3. Confirm new password and submit.

For further help call toll free line 0800286773.
HOW TO USE SMS TO CHECK YOUR NSSF ACCOUNT BALANCE
1. Type NSSF <space> NSSF No <space> Date of Birth <space> full Name.
2. Send to 6773.
3. You will receive confirmation of receipt of SMS immediately.
4. A PIN will then be generated within an hour.
5. You can now use your PIN to check your Balance: type Bal <space> PIN.
6. You will receive your Balance immediately * For further help call toll free 0800286773.

REQUESTS ON SMS PLATFORM

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<td>PIN</td>
<td>Type PIN&lt;space&gt;[OLD PIN]&lt;space&gt;[NEW PIN] and send to 6773</td>
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<tr>
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</tr>
<tr>
<td>FOR ENQUIRIES</td>
<td>HELP</td>
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PRE-REGISTRATION
The procedure for pre-registration is as follows:

1. Please visit the website: www.nssfug.org
2. At the home page click on the self-service drop down.
3. Select pre-registration.
4. Select appropriate option of:
   - Employee pre-registration.
   - Or Employer registration if you would like to register as a new employer.
5. You will see a form and fill in your details up to the last page.
6. Click on send button.
7. A reference number will be generated.
8. Present the reference number to the nearest NSSF office within five working days.
9. The NSSF officer will take your photo and thumb prints.
10. An NSSF Card will then be issued.

HOW TO RECEIVE YOUR STATEMENT ON E-MAIL
To instantly get your statement, follow the steps below:
1. Start a new email addressed to statement@nssfug.org (Please use email address provided at the time of registration with NSSF.)
2. In the subject line, type: Statement.
3. In the message body, type your NSSF number.
4. Send the message and you will receive a response with your statement immediately.

Should you require more information about this service, please do not hesitate to write to us through e-mail customerservice@nssfug.org or call us on 0800286773 toll-free.

HOW TO USE INTERACTIVE VOICE RESPONSE (IVR)
1. Ensure that the telephone number you are using to dial is already registered with NSSF, and a PIN has been generated through SMS.
2. Dial number 0312314605.
3. You will get a response addressing you by your name since the telephone number is already registered with NSSF.

4. You will be required to enter your 4 digit PIN which was created by NSSF through SMS.

5. Two options will be presented, i.e. your balance or a Mini-statement

6. Choose the option you need by voice command

7. You will receive your balance or the last three transactions on your account.

**HOW TO UPDATE YOUR MEMBER INFORMATION**

Areas that need to be updated by members include:

» Marital status.
» Spouse and Children.
» Contacts (e.g. phone number, e-mail)

**Procedure**

1. Access the Member detail update form from your nearest branch or our website: www.nssfug.org

2. Properly fill the form and attach the relevant documents required below:

   » Marriage certificate, Introduction certificate or consent letter as proof of marriage.
   » Birth certificate, immunization card or baptism card as proof of children.

3. Submit the form and relevant requirements to the nearest NSSF office or email them to customerservice@nssfug.org