

What is expected for resolution of Uncredited Contributions (UC)

The below guidance relates to those with details on the published list of uncredited contributions:

(a) Employee with RSA PIN

For employees who already have Retirement Savings Account (RSA) PIN with any Pension Fund Administrator (PFA), please follow the following steps:

- i. Provide a copy of your welcome letter (obtained from your PFA).
- ii. Provide a copy of your employment letter.
- iii. Confirm completion of data recapture with your PFA (applicable to those that registered before July 2019)

(b) Employee without RSA PIN

For employees who are yet to register with any Pension Fund Administrator (PFA), please follow the following steps:

- i. Approach the PFA of your choice to open a Retirement Savings Account.
- ii. Upon registration, provide a copy of welcome letter obtained from your PFA as well as provide the welcome letter to your employer to guide subsequent remittances.
- iii. Provide a copy of your employment letter to your PFA of choice.

UNCREDITED CONTRIBUTION - EMPLOYERS

For employers on Uncredited Contributions list who have employees that already have Retirement Savings Account (RSA) PIN with any Pension Fund Administrator (PFA):

- i. Engage relevant employees to provide the welcome letter obtained from their PFAs as well as confirmation that they have done data recapture (applicable to those that registered before July 2019)
- ii. For payment made without schedule, provide the PFA with the relevant schedule corresponding with the pension remittances made.

For employers whose employees are yet to register with any Pension Fund Administrator (PFA):

- i. Provide an instruction for the opening of nominal accounts (Temporary PINs – TPINs) to enable the PFA process affected contributions using the TPINs.
- ii. Engage relevant employees to approach any PFA of their choice to register for the opening of an RSA and revert with a copy of the welcome letter obtained from their PFAs.

Note: The employer has 6 months window to regularize a nominal account by ensuring the employee registers with a PFA and the RSA details of such employee is provided to the PFA with the TPIN.