



THE REPUBLIC OF UGANDA

**THE NATIONAL SOCIAL SECURITY FUND
(VOLUNTARY CONTRIBUTIONS AND BENEFITS)
REGULATIONS, 2024**

S.I. No. 91 of 2024

STATUTORY INSTRUMENTS SUPPLEMENT

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S T A T U T O R Y I N S T R U M E N T S

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**THE NATIONAL SOCIAL SECURITY FUND (VOLUNTARY
CONTRIBUTIONS AND BENEFITS) REGULATIONS, 2024**

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S T A T U T O R Y I N S T R U M E N T S

2024 No. 91

The National Social Security Fund (Voluntary Contributions and Benefits) Regulations, 2024

(Under sections 13 (7) and 26(h) of the National Social Security Fund Act, Cap. 230)

IN EXERCISE of the powers conferred upon the Minister responsible for social security by section 13 (7) of the National Social Security Fund Act, and in consultation with the Board, these Regulations are made this 23rd day of October, 2024.

1. Title

These Regulations may be cited as the National Social Security Fund (Voluntary Contributions and Benefits) Regulations, 2024.

2. Interpretation

In these Regulations, unless the context otherwise requires—

“Act” means the National Social Security Fund Act, Cap. 230;

“Fund” means the National Social Security Fund established by section 2 of the Act;

“Managing Director” means the Managing Director of the National Social Security Fund appointed under section 40 of the Act;

“standard contribution” means a contribution payable under section 10 of the Act;

“voluntary contribution” means a contribution made under the section 13 of the Act.

3. Application for registration for voluntary contribution

(1) A member, self-employed person or other person qualified to make voluntary contributions under section 13 of the Act may apply to the Managing Director for registration to make voluntary contributions.

(2) The application referred to in subregulation (1) shall be in Form 1 set out in the Schedule to these Regulations and shall state—

- (a) the name of the applicant;
- (b) the national identification number of the applicant, in the case of a Ugandan citizen;
- (c) in the case of a non-Ugandan citizen, the details of the applicant and the identification document issued to the applicant in accordance with the applicable law;
- (d) the physical address of the applicant, including the telephone number and email address;
- (e) the details of the next of kin and the beneficiaries of the applicant, if any;
- (f) in the case of a member of the Fund, his or her registration number;
- (g) the category of voluntary contribution of choice as prescribed in regulation 6;
- (h) the amount of money to be voluntarily contributed;
- (i) the frequency of payment;
- (j) the payment date; and
- (k) any other information as the Managing Director may require from the applicant.

(3) Where the applicant is employed and wishes to have voluntary contribution deducted and remitted from his or her salary by the employer to the Fund, he or she may authorise his or her employer, in writing, to deduct an agreed rate from his or her wage payment and remit the voluntary contribution to the Fund.

4. Registration for voluntary contribution

(1) The Managing Director shall, within three days from the

date of receipt of an application under regulation 3, decide whether to register the applicant or reject the application for registration.

(2) Where the Managing Director rejects an application for registration for voluntary contribution, he or she shall communicate the decision to the applicant in writing, stating the reasons for rejecting the application.

(3) Where the Managing Director is satisfied with the application, the Managing Director shall—

- (a) where the applicant is not a member, register the applicant and open an account in the Fund for the member in accordance with section 35 (1) of the Act; or
- (b) where the applicant is a member of the Fund—
 - (i) create a sub-account for the member where the voluntary contributions shall be credited; or
 - (ii) maintain the members account.

5. Issuance of membership card

(1) The Managing Director shall, upon registration of a person for voluntary contribution under these Regulations—

- (a) issue the person with a membership card; where the person was not a member of the Fund; or
- (b) amend and update the membership card of the member to indicate that the member is registered to make voluntary contribution in addition to other contributions, where a person is already a member.

(2) The membership card referred to under subregulation (1) shall state—

- (a) the name of the person or member;
- (b) registration number; and
- (c) any other information as the Managing Director may determine.

(3) A membership card issued under subregulation (1) may be in electronic form or a hard copy.

6. Categories of voluntary contribution

(1) The voluntary contributions shall be in any of the following categories—

- (a) voluntary top up contribution for a member required to make standard contribution;
- (b) voluntary contribution by member who has ceased to be an eligible member; or
- (c) voluntary contribution subject to programmed withdrawal.

(2) For the purpose of this regulation—

- (a) voluntary top up contribution applies to a member who is subject to standard contribution under the Act, and wishes to make a voluntary contribution in addition to the standard contribution required under section 11 of the Act;
- (b) voluntary contribution by a member who has ceased to be an eligible member applies to a member of the Fund in respect of whom a standard contribution has ceased to be payable under the Act but wishes to continue making voluntary contributions to the Fund for a specified period of time before withdrawing his or her benefits under the Act; and
- (c) voluntary contribution subject to programmed withdrawal applies to a member of the Fund, self-employed person or any other person registered under these Regulations who wishes to make voluntary contributions for a specific product or program offered by the Fund subject to the applicable terms and conditions.

(3) For the avoidance of doubt, section 19 of the Act applies to a member making voluntary contributions under subregulation (1) (a) or (b).

7. Rate of voluntary contribution

A person required to make voluntary contributions under these Regulations, shall make periodic voluntary contributions to the Fund of a minimum of five thousand shillings for each remittance.

8. Mode of payment of voluntary contribution

Voluntary contributions into the Fund under these Regulations shall be paid through—

- (a) bank deposit;
- (b) mobile money deposit; or
- (c) any other method of payment system licensed or approved under the National Payment Systems Act, as the Managing Director may determine.

9. Frequency of payments

(1) The periodic voluntary contributions referred to in regulation 7 may be made daily, weekly, monthly, quarterly, annually or at any other frequency, as specified by the member in the application form.

(2) The voluntary contributions shall be paid to the Fund by the designated payment date specified by the member in the application form referred to in regulation 3.

(3) A member who is registered and on boarded for voluntary contribution subject to programmed withdrawal shall be required to make a voluntary contribution by the agreed date, failure of which shall amount to a breach of the programmed withdrawal product.

(4) Where the breach referred to under subregulation (3) continues for a period exceeding twelve months, the Fund shall terminate the programmed withdrawal product and pay the member his or her benefits in accordance with these Regulations.

10. Interest on accounts

A member who is registered and on boarded for voluntary contribution under regulation 6 (1) (a) or (b) is entitled to annual interest credited on his or her account in accordance with section 36 of the Act.

11. Programmed withdrawal benefits

(1) A member who is registered and on boarded for voluntary contribution subject to programmed withdrawal at maturity of the programmed withdrawal product is entitled to be paid programmed withdrawal benefits.

(2) The programmed withdrawal benefits referred to in subregulation (1), shall be the aggregate of the total voluntary contribution plus the accrued return, as the Board may determine.

(3) The Board may, in determining the accrued return referred to in subregulation (2) consider—

- (a) the performance of the Fund;
- (b) the prevailing market prices;
- (c) the nature of the product; and
- (d) any other factor as the Managing Director may consider appropriate.

12. Early exit

(1) A member who is registered and on boarded for voluntary contribution subject to programmed withdrawal and who has continuously made voluntary contributions for a period exceeding one year may apply to the Fund for early exit from the programmed withdrawal product.

(2) A member who has applied for early exit from his or her programmed withdrawal under subregulation (1) is entitled to receive programmed withdrawal benefits.

13. Refund of voluntary contributions

A member who is registered and on boarded for voluntary contribution subject to programmed withdrawal and who does not—

- (a) qualify for programmed withdrawal benefits under regulation 11; or

- (b) qualify for early exit under regulation 12, is entitled to a refund of his or her voluntary contributions with accrued returns.

14. Claims for benefits

(1) A member may make a claim for benefits in Form 2 set out in the Schedule to these Regulations.

(2) The claim form referred to in subregulation (1) may be filled in electronic form or hard copy.

(3) The claim form referred to in subregulation (1) shall be accompanied by—

- (a) a copy of valid identification; and
- (b) proof of active bank account details or registered mobile money number of the claimant.

(4) The Fund shall, upon receipt of a claim, issue an acknowledgment of receipt to the claimant.

(5) The Fund shall process and pay benefits to a claimant within a period specified in the terms and conditions of the category referred to in regulation 6.

15. Mode of payment of benefits

The Fund shall pay benefits to a claimant for benefits through—

- (a) a bank account of the claimant;
- (b) a registered mobile money number; or
- (c) any other payment system licensed or approved under the National Payment Systems Act as the Managing Director may determine.

16. Determination of claims and questions

(1) The Managing Director shall determine any claim for benefit or any question relating to voluntary contributions to the Fund, in accordance with section 27(1) (a) of the Act.

(2) Where a person is not satisfied with the decision of the Managing Director, he or she may appeal to the Minister within thirty days from the date of the decision.

17. Revocation of S.I. 222-4

The National Social Security Fund (Voluntary Registration and Contributions) Regulations are revoked.

18. Transitional provision

(1) A person who was registered as a voluntary member under the National Social Security Fund (Voluntary Registration and Contributions) Regulations, S.I. 222-4 and who made voluntary contributions before the 7th day of January, 2022 shall continue to make the voluntary contributions and is entitled to benefits in accordance with section 19 of the Act.

(2) A person who was registered and who is making voluntary contributions to the Fund after 7th January, 2022 shall, within twelve months from the date of the commencement of these Regulations, be given an option to choose the category of voluntary contribution that he or she may wish to be on boarded to by the Fund.

(3) Subregulation (2) shall apply to voluntary contributions made after 7th January, 2022, and any other contributions made before 7th January, 2022 shall be treated as standard contributions under the Act.

(4) A person who fails to comply with subregulation (2) after the lapse of twelve months from the commencement of these Regulations shall be deemed to have opted for the voluntary contribution category specified in regulation 6 (1) (a) or (b), depending on the manner in which the member is registered and on boarded, and is entitled to benefits in accordance with section 19 of the Act.

SCHEDULE FORMS

Regulation 3

FORM 1

APPLICATION FOR REGISTRATION FOR VOLUNTARY CONTRIBUTION

(Please use block letters throughout the form)

1. Full name
2. NSSF number
- (For existing members)*
3. Nationality
4. Identification number

(Attach copy of National ID, Passport, Aliens Identification Card, asylum seeker or refugee registration documents)

5. Telephone number
6. Email address
7. Source of income
8. Expected periodic contribution
9. Purpose of saving

(Retirement or programmed withdraw benefits)

Certification by member

I certify that the foregoing information is correct.

Signature or thumb print of member

Date:.....

Name of signatory (**BLOCK CAPITALS**).....

For NSSF Official use only

Officer in charge Branch:

Date:.....

FORM 2

Regulation 14

CLAIM FORM

1. Full name
2. NSSF number
3. Nationality
4. Identification number

(Attach Copy National ID, Passport, Aliens Identification Card, asylum seeker or refugee registration documents)

5. Telephone number
6. Email address
7. Category of contribution
8. Amount claimed for

Certification by member

I certify that the foregoing information is correct.

Signature or thumb print of member

Date:

Name of signatory (**BLOCK CAPITALS**).....

For NSSF Official use only

Officer in charge Branch:

Date:

Cross Reference

National Payment Systems Act, Cap. 59

AMONGI BETTY ONGOM,
Minister of Gender, Labour and Social Development.