NSSA 2021 Employers Guide

nssa
A Lifelong promise

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FOREWORD

The National Social Security Authority is mandated by Government through an Act of Parliament, The National Social Security Authority Act Chapter 17:04, to establish Social Security Schemes for the provisions of benefits for employees in Zimbabwe.

Social security is defined as the protection which society provides for its members through a series of public measures, against the economic and social distress that otherwise would be caused by the stoppage or substantial reduction of earnings resulting from sickness, maternity, employment injury, unemployment, old age, and death; the provision of medical care; and the provision of subsidies for families with children. In Zimbabwe whilst we have not yet reached the level where we can protect our members from all contingencies mentioned above, considerable strides have been made to provide protection to our labour force and families from hardships emanating from income stoppage due to sickness, employment injury, old age, and death. The protection has been achieved through the two schemes currently in place that is: Accident Prevention and Worker's Compensation and Pension and Other Benefits.

The National Social Security Authority (NSSA) publishes this guide, for potential and current employers. Its purpose is to assist employers in understanding the main procedures to be followed by them in the implementation of the provisions of:

1. Accident Prevention and Workers' Compensation Scheme Notice (Statutory Instrument 68 of 1990) and.
2. Pensions and Other Benefits Scheme Notice (Statutory Instrument 393 of 1993).

The guide is not a legal document; employers are encouraged to acquaint themselves with the above mentioned statutory instruments, accompanying amendments and the National Social Security Authority Act, Chapter 17: 04, as amended, that can be acquired from Print flow Pvt Ltd.

Some of the main forms in use are reproduced (reduced size) in Appendix 4. The forms may be revised from time to time to complement the changes in business processes.

We hope this guide will assist you in interacting with us. For further information please contact any of our offices listed in Appendix 5.

ARTHUR J. MANASE

GENERAL MANAGER/CEO

GENERAL

1. What is the Accident Prevention and Workers Compensation Scheme?

The Accident Prevention and Workers' Compensation Scheme (APWCS), formerly referred to as Workers' Compensation Insurance Fund (WCIF) is a Social Security Scheme, whose main objective is to prevent accidents at the workplaces and to compensate workers who get injured or die in work-related accidents or contract work-related diseases.

How is the APWCS funded?

The scheme is fully funded by employers, Employees do not contribute to the scheme. Employers who are exempted from contributing to the scheme are:

i. The Government
ii. Employers of domestic worker and.
iii. The informal Sector

The minimum insurance premium the employer is required to pay will be calculated using a risk factor depending on the type of industry the employer is involved in. The Insurance year runs from January 1st to December 31st every year.

2. What is the Pensions and Other Benefits Scheme?

The Pension and Other Benefits Scheme (POBS), formerly referred to as National Pension Scheme (NPS), is a social security scheme whose main objective is to provide cash benefits to insured persons during periods of income stoppage due to retirement, invalidity, and death.

How is the POBS funded?

With effect from 1 June 2021 each insured person (employee) and his/her employer are required to make monthly contributions of 4.5 % of salary up to maximum Pensionable earning that will be prevailing in the month of paying salaries. The maximum pensionable earning is based on 75% of the previous month's total poverty consumption line of a family of five (5) people as supplied by ZIMSTATS. The Maximum pensionable earnings will be published on the NSSA website, press, and will be sent to employers through their emails monthly. Thus, the employee and his/her employer contribute a total of 9% of salary up to the maximum pensionable earnings, which the employer shall remit to NSSA by the 10th day of the following month in which the contribution is due.

The contributions ordinarily payable in respect of each employee for any given month are calculated as follows:

Example based on June 2021 maximum pensionable earnings of ZWL21,641.

Where an employee earns basic wage of $21,641 and above, the deductions are as follows:

4.5%	Employee Contribution	$973.85
4.5%	Employer Contribution	$973.85
9%	**Total Payable to NSSA**	**$1,947.70**

N.B

- **If employee earns less than the maximum pensionable earnings, then 9% will be applied on actual earnings to determine contributions due.**
- **Where an employee earns a basic salary lower than the Maximum pensionable earnings but is paid allowances and benefits which exceed basic salary by 100% or more, the allowances and benefits will be grossed up with the basic salary to determine the pensionable earnings, subject to prevailing maximum pensionable**

PART ONE - REGISTRATION

1. How Does the Employer Register?

- All employers must register within 30 days of becoming an employer, by completing employer registration on the NSSA website, where the employer will be issued with a reference number: https://selfservice.nssa.org.zw/RegisterEmployer/MainDetails.

- The details previously provided on the form P2 and P3 are required for the registration of the employer and employee respectively, with both schemes, that is, Accident Prevention and Workers' Compensation Insurance Fund and Pensions and Other Benefits scheme. However, these will now be directly input by the Employer Representative onto the Employee Record online

- After verifying the registration, NSSA will notify the employer of his/her BP and SSR number The Social Security Number (SSR No) or the BP number should be quoted in every communication with NSSA in relation to the scheme. The Employer is also issued with a Data Input form for Self Service Portal Registration and a manual for the same. The employer is subsequently registered for Self Service access on the Portal and notified.

After Creation of Self-Service Portal Credentials, the employer can then carry out all previously manual activities pertaining to the employment history of the employee, be it registration, update, cessation, or upload of contributions.

- The employee on the other hand is issued with a Social Security Number and a Social Security Card which has the Social Security Number engraved on it. He/she should use the number through out his / her lifetime when communicating with NSSA. The number does not change when employee moves from one employer to another.

- The employee is obliged to verify their own employment history by registering on the NSSA Self Service portal and checking for correctness of the same and notifying NSSA of any discrepancies or missing employments.
  https://selfservice.nssa.org.zw/EmployeeSignup/FindPerson

- Registration to the schemes is compulsory and there are penalties that are charged for late registration

2. Registration of Businesses

- Where an employer has more than one business in the same type of industry such businesses shall be registered once and allocated one SSR Number. Where an employer has businesses in different types of industries, such businesses shall be registered separately, whether they are in one area or not.

- Different arrangements to the foregoing may, however, be operated if the different entities are separately registered by the Registrar of Companies, or in such circumstances as NSSA may determine.

3. Notice of Employer Changes to NSSA

The employer must notify NSSA of any changes that occur in any of his registration details. This should be done in writing, within one month of the following changes:

- Change of address and any other contact details
- Change of business name or designation
- Closure of business or branch of business
- Ceasing to be an employer
- Resuming to be an employer
- Commencement of business or enterprise
- Opening of a new branch
- Change of Banking details

4. Employer Obligations

- Employer must immediately update changes to employment status of his/her employees, that is, termination of employment or death of employee on the Employee record on Self Service Portal
- If the employer engages a new employee who is already a member to NSSA, the employer must update the new employment history of the employee on their record on the Portal
- Changes to addresses and beneficiary details may be affected by the Employee on their own once they register with NSSA for access to the Self-service Portal
- Employers must upload P4 return, on their SSP account on monthly basis

5. Coverage

Who is covered?

i. Accident Prevention and Workers Compensation Scheme (APWCS)

- All workers formally employed in a profession, trade or occupation who are above the age of 16.

Workers who are exempted are:

a. Civil servants.
b. Domestic workers.
c. Informal workers.

ii. Pension and Other Benefits Scheme (POBS)

- All employees working in a profession, trade or occupation who are above the age of 16 and who have not attained the age of 65. Once an employee attains the age of 65, deduction of contributions in respect of the employee should cease even if he/she continues to work.
- Zimbabwean citizens who are either employed in Zimbabwe, or outside Zimbabwe as a continuation of insurable employment in Zimbabwe.
- Persons who are ordinarily resident in Zimbabwe and are either employed in Zimbabwe, or outside Zimbabwe as a continuation of insurable employment in Zimbabwe.
- Civil servants.
- Membership to the scheme is compulsory regardless of whether the employee is covered by a private scheme.
- Workers who are exempted from membership are:
    a. Non-Zimbabwean citizens who are not ordinarily resident in Zimbabwe
    b. Diplomatic staff who are non-Zimbabwean and.
    c. Persons employed as domestic workers

6. What is Insurable Employment?

- Employment in Zimbabwe under any contract of service, written or implied.
- Employment in Zimbabwe whether registered or not.
- Employment within or outside Zimbabwe of a person domiciled or having a place of residence in Zimbabwe if the contract of service was entered into in Zimbabwe.
- Employment in the service of Diplomatic or Consular Missions in Zimbabwe.
- Casual employment when an employee is employed in any 6 weeks of a 12 week or receives payment in any one calendar month for at least 18 days of employment with one employer and.
- Employment in co-operatives. This refers to employees and members of the cooperative who are drawing a salary or wage from the co-operative.

PART TWO - CONTRIBUTIONS

How Much am I Required to Contribute

1. Pension and Other Benefits Scheme (POBS)

ZIM Dollar Earnings

Currently the Employer and Employee contribute an equal amount of 4.5% of salary up to maximum Pensionable earnings that will be prevailing in the month of paying salaries. The employer deducts the contribution due from each employee's salary and contributes an equal amount for each employee per month.

NB: Maximum pensionable earnings are subject to change each month in line with changes in the total consumption poverty line.

Example

EMPLOYEE EARNING AMOUNT GREATER THAN OR EQUAL TO CEILING e.g., Z$30,000	
EMPLOYEE MAXIMUM INSURABLE SALARY	= $21,641 for June 2021
EMPLOYEE CONTRIBUTION	4.5%X $21,641 = Z$973,85
EMPLOYER CONTRIBUTION	4.5%X $21,641 = Z$973,85
TOTAL DUE	9% X Z$21,641=Z$1,947 .70 (or $973.85+Z973.85)

US Dollar Earnings

For employers authorised to pay salaries in forex, the prevailing ZWL maximum pensionable earnings should be converted to the USD using the spot rate e.g., when Foreign Exchange Auction spot rate is US$ l: Z$84.73 and Maximum pensionable earnings is ZWL 21,641 for example, Converted insurable earnings = Z$21,641 ÷ Z$84.73 = US$255.41.

Example

EMPLOYEE EARNING $255.41AND ABOVE.	
EMPLOYEE CONTRIBUTION	4.5% X US$255.41=US$$11.49
EMPLOYER CONTRIBUTION	4.5% X US$255.41=US$$11.49
TOTAL DUE	9% X US$255.41= US$22.98 (or US$11.49+US$11.49)

N.B the amount must be remitted in USD.

Where the basic salary is split between USD & ZWL and on the allowances as well, Precedence is given to the Zimbabwean dollar earnings and if they are still below the maximum threshold, then consider the USD portion. Where contributions are computed from both ZWL and USD, remittances shall be made in respective currencies.

2. Accident Prevention and Workers Compensation Scheme (APWCS)

Businesses are classified according to industries and each industry is allocated an industrial code (IC) please refer to **Appendix 1B**, which is the Sixth Schedule to Statutory Instrument 68 of 1990, e.g., Farming is classified under Code 0110. Each Industrial classification is allocated an insurance rate based on risk analysis. The rates are regularly reviewed and gazetted into law each year, see **Appendix 1A** for rates applicable in 2009 gazetted under Statutory Instrument 161 of 2007. Employers are encouraged to check with NSSA or Government Printers (Printflow) for new rates at the end of each year.

There is no ceiling for both Z$ and US$ on APWCS insurable earnings. This means that there is no need for employers who pay salaries in forex to use bank rate to come up with the USD insurable earnings. Total basic salary is multiplied by applicable APWCS rate.

Example: ZW$

The monthly premium for an employer in the farming industry with a total wage bill of US $30 000.00 will be as follows:

Total Insurable APWCS Wage Bill for the month	ZW$30 000
IC Code	0110
Rate	1.38%
Monthly Contribution	0.0138 X $30 000 = ZW$414

Example: US$

The monthly premium for an employer in the farming industry with a total wage bill of US $30 000.00 will be as follows:

Total Insurable APWCS Wage Bill for the month	US$30 000
IC Code	0110
Rate	1.38%
Monthly Contribution	0.0138 X $30 000 = US$414

3. Are There Any Forms That I am Expected to Complete?

- Yes, after calculating the amount payable to NSSA in each month, you proceed to complete the following forms to accompany payment:
  a. P4A Form (remittance advice slip)
  b. Online P4 Form (which you download under your registered profile on the Self-service portal, add your employee contribution details to and re-upload)

4. Why Complete the Forms?

P4AForm

- The purpose of completing this form is to ensure that the money you are paying is credited to the correct account, period of payment and that the apportionment of funds between the two schemes is done as per your declaration.

Online P4Form

- The purpose of completing this form is to provide a breakdown of each employee's contribution (made up of employer and employee's contribution).
- This is important because it facilitates the crediting of individual employee's accounts and provides the base of calculating benefits for members.

5. New Employees

As soon as a person is paid a salary/wage, social security contributions are due that month. When adding new employees on the Online P4 form ensure registration has been affected on the self-Service Portal by the Employer Representative

6. Ceased Employees

Contributions in respect of employees ceasing employment are payable in the normal way up to the date of cessation.

The employer Representative is expected to cease the employments on the Self-Service Portal for employees who would have left your employment in each month to update your records.

7. Employment by Two or More Employers

- If an employee is engaged in two or more insurable employments concurrently, each employer is liable to collect and pay contributions on the salary/wages paid by him.
- The benefit of the worker will be based on the combined contributions made from the
- Various employers.
- The summary will list employees who were registered under the employer during the financial year reflecting the following details for each employee: -

    1. Social security number.
    2. Employee surname and first name.
    3. Commencement date and.
    4. Cessation date.

- The employer will be expected to insert the appropriate data in the blank columns provided.
- Employers are obliged to send in Annual Returns even if NSSA does not provide a form.
- NSSA may request an individual employer or all employers' detailed returns at any other intervals if deemed necessary.

8. Wage Declaration Form

- This form is for Accident Prevention and Worker's Compensation Scheme (APWCS) deductions.
- Its purpose is to assess the employer's risk and to come up with the rate (%) the employer will use to pay premiums the following year.
- NSSA will prepare an end of year summary for each employer.
- The employer will be expected to insert the appropriate data in the blank columns provided.

9. How do I Pay the Contributions /Premiums?

- Payment is either cash, electronic transfer RTGS, mobile money or other RBZ authorized medium.
- If you pay by electronic transfer, you should send a copy of the RTGS, and P4A forms to a NSSA office near you by email, and upload your P4

10. Official Receipts

- Receipts are issued over the counter in respect of all payments made at NSSA offices.
- Receipts are also issued in respect of all remittances made through RTGS system.

11. Erroneous Contributions

- Contributions paid in the erroneous belief that the contributions were payable shall be refunded by NSSA on receipt of an application for a refund made within twelve months from the end of the year in which the contribution was paid. For example, contributions made in respect of an employee who is over the age of sixty-five (65) are considered erroneous.

12. Overpayments

- If an employer discovers an overpayment that he has made, he should advise NSSA in writing.
- NSSA will then check whether the employer or employee has debts due to NSSA. Such debts can include the following:

    1. Surcharges due to the Fund
    2. Contribution underpaid
    3. Benefits overpaid and
    4. Benefits mistakenly paid.

- If there are any such debts due, the overpayments may be used to offset the debts.
- NSSA will then authorize the employer to deduct any net amount overpaid to NSSA from a subsequent month's contribution.

13. Recovery of Arrear Contributions/Premiums in cases of Negligence or Fraud

- If an employer, through negligence or fraud fails to register, or to pay contributions at the right time stipulated in the Act or to pay correct contributions and is subsequently required to pay arrears of contributions which include surcharges, penalties, or interest she/ he is not entitled to recover any part of surcharges, penalties, or interest charges from the employees.

PART THREE - RECORD KEEPING

1. Record - Keeping by Employers

- Every employer shall maintain a record in respect of every employee in his employ showing details listed below and shall at all reasonable times produce such records to NSSA inspectors on demand.
- The records must include, for each employee: -
    1. National Social Security Number National ID Number.
    2. Name of employee.
    3. Employee's date of birth.
    4. Date of commencement of employment Date of termination of employment.
    5. Date and amount of total earnings, each month, week, or other period the amount of the deduction from basic earnings in each contribution month and.
    6. Employer's contribution in respect of each month.

- In addition, the employer must also keep summary record of the number of workers in his employ per month and the total wage bill per month.

PART FOUR - INSPECTORS, ENFORCEMENT, PENALTIES

1. Inspectors Duties

- The ability of the schemes to provide services to its members is related to the degree of support it gets from employees and employers, and its success will be determined by the extent to which people comply with the Social Security law.
- NSSA employs inspectors who have statutory powers of inspection and inquiry to enforce compliance.

The inspector's duties and powers may be summarized as follows:

a. To inspect any premises or place where he/she has reasonable cause to believe there are eligible employees to register all unregistered employers and their employees and enforce payment of contributions (POB) and premiums (APWC).
b. To make an examination or inquiry which he/she considers necessary to establish that the scheme is being complied with.
c. To ask employers to produce any books, registers, wage records, accounts, monthly returns, receipts, computer databases and documents relevant to the Scheme and.
d. To copy, make extracts from and photocopy any relevant documents.

2. Inspector's Certificate of Appointment

- The Minister of Public Service, Labour and Social Welfare appoints inspectors in terms of S39 of the NSSA Act
- On appointment, every Inspector is issued with a Certificate of Appointment signed by or on behalf of the Minister of Labour and Social Welfare.
- On arriving at an employer's premises, an Inspector may be asked to produce his/her certificate of appointment for the employer to verify inspector's identity.
- If an employer has any grounds for suspicion, he/she should contact the nearest NSSA office.

3. Powers to Enforce the Act

- The General Manager of NSSA is responsible for administering the two schemes.
- He has legal powers to enforce the provisions of the Act under which the schemes are administered.
- He may invoke these legal powers to enforce compliance by employers and employees with the provisions of the scheme and may recover unpaid contributions and any other debts due to the Fund of the Scheme, as civil debts, by instituting legal proceedings against defaulters.

It is a criminal offence for any person to

a. Evade payment of any contribution through knowingly making false representation.

b. Falsely obtain or procure any payment or benefits for himself/herself or any other person.

c. Fail to comply with the instruments of the Act requiring him/her to register within the period specified in the Act.

d. Fail to ensure that any person gainfully employed by him /her on his/her establishment, is registered with NSSA.

e. Fail to maintain any relevant records, whether for the purpose of evading liabilities.

f. Fail to pay to the schemes any contributions within the stipulated period.

g. Obstruct any Inspector or Office or servant of the NSSA in the discharge of his/her duties.

h. Fail, without lawful excuse, to produce documents he/she is required to have and to produce and.

i. Knowingly deduct from an employee's wage/salary any amount exceeding the employee's share.

For clarity, Section 48(1) and 48(5) states that:

(1) Any person who contravenes any provision of a scheme with which it is his duty to comply shall be guilty of an offence and liable-

a. on first conviction, to a level five fine or to imprisonment for a period not exceeding six months or to both such fine and such imprisonment.
b. on a second or subsequent conviction, to a level five fine or to imprisonment for a period not exceeding one year or both such fine and such imprisonment.

(5) Any person who, in any claim, report, return or document in terms of this Act, makes a statement which he knows to be false in a material particular or does not believe on reasonable grounds to be true shall be guilty of an offence and liable to a level five fine or to imprisonment for a period not exceeding two years or both such fine and such imprisonment.

Section 48 also provides that on the conviction of a person for an offence which consists of:

- Failure to pay any contribution, surcharge, or other amount or
- Receiving any amount, whether by way of benefit or otherwise to which he/she was not entitled under a scheme.

The Court convicting the person shall, in addition to any penalty, which it may impose, give summary judgment in favour of NSSA for the amount, which the person failed to pay or unlawfully received.

This list is not exhaustive, and employers are therefore urged to obtain a copy of the Act and Regulations which may be bought from Printflow Pvt Ltd.

PART FIVE - BENEFITS

ACCIDENT PREVENTION AND WORKERS COMPENSATION SCHEME (APWCS)

The Reporting of Workplace Injuries/ Accidents:

- Once an employee is injured in a work-related accident, the employer must immediately provide first aid before promptly referring him/her to the nearest medical centre. The employer is then required to report the accident to the nearest NSSA office by completing APWCS 14 (Accident Report Form).
- The employer is obliged in terms of the Statutory Instrument 68 of 1990 Section 48 to report an accident of a worker within 14 days of gaining knowledge of such a work related accident.
- Any Employer who fails to report the accident within 14 days will pay a surcharge of $10 per day beyond the maximum notification period that the accident remains as unreported, up to a maximum of $2000.
- When surcharged, employers should settle the amount without delay to avoid any litigation costs that may follow.

Types of Benefits

The Accident Prevention and Workers Compensation Scheme offers Short Term and Long -term Benefits. Currently payment of Short-Term benefits is decentralized to the six Regional Offices, whereas payment of Long-Term benefits is centralized at Head Office, in Harare.

1. Short Term Benefits

- Periodical Payments
- Lump sum
- Funeral Grant
- Medical Costs

I. Periodical Payments

Provision of compensatory income where this has been lost or stopped by work related accidents. This benefit is paid up to a maximum of 180 days.

II. Lump Sum

Where a worker’s injury results in residual disability, be it temporary or permanent, compensation will be paid to him/her as a lump sum (Once off payment in full and final settlement of the injury on duty claim) if the percentage disability is 30% or less provided the would-be pension is below the gazetted minimum pension.

iii. Funeral Grant/Expenses

If the work-related injury or disease results in the worker losing his/her life, the Scheme currently pays a grant towards funeral expenses. The Minister of Public Service, Labour & Social Welfare fixes the funeral grant payable from time to time. The Funeral Grant is currently pegged at ZWL$15,000.00.

iv. Medical Costs

The scheme pays all medical expenses related to the injury at work. Other related costs that are met by the scheme are in respect of transport and provision of artificial appliances. However, the payment of expenses such as drugs, hospitalisation, and surgical procedures are made using the ruling Association of Health Funders of Zimbabwe (AHFoZ) rates.

v. Temporary pension

It is paid where an injured worker has more than one medical report with a percentage disability. The benefit covers the period when the worker's disability was still unstable and subject to change. The benefit should not overlap with payment of periodical payments or a pension.

vi. Travel and subsistence(T&S)

This benefit is paid when an injured worker, nurse aids or escort of an injured worker travels for the purpose of treatment worker's injury, assessment of disability and when invited by NSSA. Bus fare is refunded upon production of bus tickets and breakfast, lunch, dinner, and accommodation are provided for at approved rates.

2. Long Term Benefits

- Workers' Pension
- Widow/Widower's Pension
- Dependency Allowance
- Constant Attendance Allowance
- Rehabilitation Benefits

i. Worker's Pension

In instances where a worker's injury results in permanent disablement compensation will be paid to the employee as a pension if monthly pension is equal or greater than gazetted minimum pension.

II. Widow/Widower's Pension

If a worker dies because of a work-related accident or disease, the surviving spouse receives a pension equivalent to two-thirds of the deceased's pension. In the case of a worker with more than one surviving spouse, the proceeds will be shared equally between/among them. If the surviving spouse remarries, he/she gets a lump sum equivalent to 24 months' pension.

iii. Children's Allowance

Children's allowances are included in the employee's pension for children up to the age of 19 years or for life if they are disabled.

iv. Dependency Allowance

If a single worker dies because of a work-related accident, the dependants can be parents, sisters, or brothers. However, proof of dependency must be established.

v. Constant Attendance Allowance

This is a monthly allowance paid to constant attendants (nurse aides) for the service of caring for paraplegics, quadriplegics, and other severely disabled workers.

vi. Rehabilitation Benefits

The APWC Scheme offers full rehabilitation services for injured workers at a fully equipped Workers' Compensation Rehabilitation Centre in Bulawayo. The Workers' Compensation

Rehabilitation Centre aims to provide the disabled worker with an enabling environment where they can be rehabilitated both physically and mentally. After successful completion of prescribed treatment programmes, a disabled worker should be able to lead a near normal or normal life and participate in normal activities in society as an equal member. Vocational training is a key and integral part of the rehabilitation process. The rehabilitates are offered vocational training in the following areas: Carpentry, Leather craft, Poultry and Market Gardening, Metal Work and Tailoring to assist them to rejoin society as employable or self-supporting members.

PENSION AND OTHER BENEFITS SCHEME (POBS)

The Pensions and Other Benefits Scheme offers Short Term and Long -Term Benefits. Currently payment of Short-Term Benefits is decentralised to the six Regional Offices, whereas payment of Long-Term benefits (pensions) is centralised at Head Office although all documentation is processed at the regional offices.

1. Short Term Benefits are:

- Retirement Grant.
- Invalidity Grant.
- Survivor's grant and
- Funeral Grant

i. Retirement Grant

This is a once-off payment to a member who has retired from work.

ii. Invalidity Grant

This is a once off payment to a member who has become permanently incapable of working due to continuous illness or mental disability or injury.

iii. Survivors Grant

This a once off payment made to any dependent of a deceased member who at the time of death must have been entitled to an invalidity or retirement grant.

iv. Funeral Grant

This is a flat rate benefit payable at death of a member to cover funeral expenses.

2. Long term Benefits are:

- Retirement Pension,
- Invalidity Pension,
- Survivors Pension and
- Children's Allowance.

i. Retirement Pension

This is a monthly, life payment to a member who has:

a. Attained 60 years of age, for normal retirement, or 65 years, for late retirement, and is no longer employed.
b. Been employed in arduous employment or strenuous work, has attained the age of 55 year and is no longer employed. Arduous employment refers to all strenuous work as listed in the 2nd schedule to SI 393 of 1993 such as agricultural work, heavy

truck drivers, underground operation such as mining, quarry work, forestry work but not office work.

ii. Invalidity Pension

This is a monthly, life payment to a member who has become permanently incapable of working due to continuous illness or mental disability or injury but has not reached the retirement age of 60 years. However, the payment ceases once the member has fully recovered or has been employed.

iii. Survivors Pension

This is a monthly, life payment to the surviving spouse or to parents of deceased member who at the time of death was single.

iv. Children's allowance

Paid to the children of the deceased contributor. Children should be below the age 18 or (25 if they are in full time academic education) or any age if disabled.

NB Members or their dependents, subject to certain qualifying conditions, may claim these benefits.

The following table gives a summary of benefits under the Pension and Other Benefits Scheme.

Benefit Type	Qualification Criteria	Formula	Documents Required
1. Retirement Pension	• Age 55 years early retirement • (If in arduous occupation) • Age 60 years normal retirement • Age 65 years late retirement • 120 months or more contributory period. • Retired from work. • Credits*if aged 49 years on • 1October 1994 • Claim must be submitted within 12 months from date of retirement	• 1 1/3 % x average insurable earnings of the last 12 months • x no of years of contribution in months (Up to a maximum of 30 years) • Plus, I% x last insurable earnings x no. of years in excess of 30 years (Where contribution period exceeds 30 years)	• P9/I 0 form completed by employer and employee. • Certified copy of ID or valid passport / driver's license. • Payslips for the last 3 months of employment. • Current bank statement
2. Retirement Grant	• Age as in retirement person. • Minimum of 12 months and less than 120 months contributory period. • Credits* if aged 49 years on 1 October 1994	• I /12 x annual insurable Earnings x contributory Period in months.	• As in (1) above
3. Invalidity Pension	• Medical certificate confirming permanent incapability to work as a result of continuous ill health (mental / physical) • Contributory period of 12 months and above • Less than 60 years of age. • Claim must be submitted within 12 months from date of retirement. • Medical review is done every 2 years.	• 1% x average insurable earnings x contributory period. • 1 1/3 x average insurable earnings of the last 12 months earnings x contributory period (were contributory period exceeds 10 years). • -Free credits* are given $\frac{60-A}{2}$ • (Where A is member's age at last birthday before invalidity)	• P11 (a) completed by medical doctor and signed by claimant. • P9/ I0 completed by employee and employer. • Certified copy of ID or valid passport or driver's license. • Payslips for the last 3 months of employment. • Current bank statement.
4. Invalidity Grant	• Medical certificate confirming permanent incapability to work as a result of continuous ill health (mental / physical) • Contributory period of at least 6 months but less than 12 months. • Free credits* (as in 3 above) • Less than 60 years of age.	• 1 x Annual Insurable Earnings x contributory period	• As in (3) above.
5. Survivors Pension	• A surviving spouse of a deceased member who would have qualified for either a Retirement or Invalidity pension or was in receipt of Retirement / Invalidity pension. • Children up to 18 years or 25 years if in full time education or for life if disabled. • Where there is no surviving spouse and children, parents and other defendants qualify. • Claim must be submitted within 12 months from date of death of the contributor.	• Widow: 40% of what member would have been entitled to as Retirement Pension or Invalidity Pension. • Children: 40% of pension. • Parents: 12% of pension. • Other defendants: 8% of pension.	• Certified copy of contributor's death certificate • Certified copy of marriage certificate or affidavit • 2 affidavits from relatives with the same surname and certified copies of Id's. • P/10 completed by employer. • Certified copies of children's long birth certificates. • Guardianship certificate where applicable. • Proof of dependency in case of other claimants. • Deceased member 's long birth certificate in case of Parent Allowance. • Payslips for the last 3 months of employment • Current bank statement for claimant

Benefit Type	Qualification Criteria	Formula	Documents Required
6. SURVIVORS GRANT	• A surviving dependant as in 5 above, of a deceased contributor who at the time of death would have been entitled to an Invalidity Grant or Retirement Grant.	• Widow: 40% of what member would have been • Entitled to as Retirement Grant or Invalidity Grant • Children: 40% of grant. • Parents: 12% of grant. • Other defendants: 8% of grant	• As in (5) above.
7. FUNERAL GRANT	• Deceased contributor • At least 12 months contribution	• Fixed rate - Currently at $15,000	• Certified copy of contributor's death certificate or burial order. NB: Burial order is only accepted before burial of deceased contributor. • Marriage certificate if claimant is spouse or affidavit of claimant who met funeral expenses • 2 Affidavits from relatives with same surname of the deceased and their certified copies of ID's. • Proof of expenses • Certified copy of ID or passport or driver's license of person who met funeral expenses. • Claimant's current bank statement

N.B. If the fund is performing well, pensioners may at the General Managers discretion, be paid a Christmas Bonus.

*Credits-Retirement pension

Up to September 2005, members who were aged 49 years and above, who joined the scheme on 1 October 1994 were awarded credits on retirement up to a maximum of 7 years for them to qualify for a pension.

Example

Credits = Age in October 1994 less 49 years

Member	Age on October 1994	Calculation	Credits
X	53	53 Years - 49 Years = 4Years	4
Y	58	58 Years - 49 Years = 8 Years	7

In addition to this Guide, employers should acquaint themselves with the Regulations and Information Leaflets as they become available, so that they can advise and assist their employees in applying for these benefits from the two schemes whenever the employees fulfill the conditions.

CONCLUSION

Employers are reminded that this Guide does not include all the details on the various aspects of the two schemes.

Employers should therefore obtain and read the Regulations, which are listed In Appendix 1.

The staff administering the schemes are reliant on employers for information. Accordingly, the cooperation of all employers is sought to ensure that information in respect of all employees is given to NSSA in full detail and precision.

If an employer requires clarification on any point in this Guide, or experiences problems in connection with any documentation associated with the scheme, he/she should not hesitate to consult the nearest NSSA office.

With time, there will be changes in the operation of the schemes, which may lead to the revision of this Guide. Employers should always ensure that they secure the latest copy of the Guide, which is obtainable from any NSSA Office.

Confidentiality

Section 40 of the NSSA Act, 1989(No.12 of 1989) states:

No member or employee of the Authority shall for his personal gain, make use of any information, which has come to his knowledge in the exercise of his powers or the performance of his functions and duties in terms of this Act.
You are therefore assured that all information submitted to the Authority, or our inspectors is treated in strict confidence.

Threats and Compulsion

Section 77 of S.I. 393 of 1993 and Section 80 of S.I. 68 of 1990 state that:

Any person who, by means of unlawful threats or in any other manner whatsoever, unlawfully compels or attempts unlawfully to compel any employee to do or omit to do any act, the doing or omission of which deprives or is intended to deprive him or his dependent of any entitlement to a benefit shall be guilty of an offence.
Therefore, all employers are encouraged to co-operate fully with our official’s and abide by the law.

APPENDIX IA

APWCS INDUSTRIAL CODES AND RATES EFFECTIVE 1 JANUARY 2014 TO DATE: STATUTORY INSTRUMENT 155 OF 2013

0110	General Farming and Ranching	1,38
0200	Forestry	1,67
0400	Fish Production Hatcheries	1,13
0402	Commercial Fishing	1,15
1000	Hwange Colliery Company	1,18
1100	General Mining	1,77
2010	Slaughtering	1,53
2020	Milking Production and Dist	1, 38
2030	Canning and Preserving	2,16
2040	Manufacture of Veg/Animal Oils	1,15
2050	Manufacture of processed Food	1,47
2051	Milling	1,76
2061	Baking	1,49
2130	Distilling	1,51
2210	Tobacco Grading	1, 91
2230	Textile Manufacture	1,60
2250	Carpet and rug Manufacture	2,16
2260	Other Clothing Manufacture	1, 18
2263	Rope, Cord, Twine etc	1,30
2310	Tanners, Curriers, Curers	1,67
2312	Bags and other Leather Goods	1,40
2340	Footwear Manufacturing	1,76
2360	Carpentry and Joinery	1,58
2361	Handicraft Product s, Baskets, Cork etc	2,16
2363	Sawmill and Wood Industries	2,16
2390	Wood pulp and Papermill	2,16
2400	Packing Material Manufacture	1,30
2420	Print- Publishing and Distribution	1,23
2430	Gas Man-Bottling and Distribution	1,15
2431	Industrial Chemical Man.	1,95
2441	Chem, Fertiliser and Compost Man	2,16
2450	Raw Plastic Material Man.	1,79
2460	Painting, Varnish, Glue etc	1,76
2470	Drug & Medicine Manufacture	1,18
2490	Soap, Candles, Toiletries etc.	1,40
2510	Manufacture & Supply Fuel Bitumen	1,13
2530	Rubber Prods, -Man Dist etc.	1,44
2550	Man of Plastics, Fibreglass Products	1,40
2560	China Earthenware etc	1,44

2590	Cement lime and Plaster Man	2.16
2601	Man. Of Asbestos/Concrete and Supply	2.16
2621	Iron. Steel and Alloys etc Man.	2.16
2641	Refining of mining Products	1,23
2685	Fabrication of Metal Non-Ferrous Products	2.0
2686	Sheet Metal/Steel Products Production	1,60
2725	Man. Repair Install Equipment	1,32
2726	Man.Repair Install Agr/Ind. Products	1,53
2727	Mechanical and Gen. Engineering	1,71
2780	Manufacture/Assembly Radio, TV etc	1,13
2790	Battery Man Reconditioning/Maint	1,40
2792	Man/Repair Other Electrical Goods	1,53
2820	Rail Transport Man/ Maint/ Assembly	2.16
2830	Man/Assembly Motor Vehicles	1,61
2831	Man.Caravans,Trailers & Parts	1,50
2860	Boat Building (Exel. Fibre glass)	1,30
2902	Man/Repair Artificial Limbs	1,30
2994	Man.Miscellaneous Items	1,44
3000	Electric Power Production Supply	1,67
4007	Civil and Construction Engineering	1,98
4008	General Building Operations	1,53
4009	Railway Track Construction	2.16
5400	Banking, Finance & Insurance	1,25
6112	Bulk Agricultural Products	1,34
6113	Oil and Petrol Products	1,28
6122	Other Business Services	1,25
6300	Catering Industry	1,20
7130	Chauffeuring and Driving	2.16
7140	Road and Water Transportation	2.02
7150	National Railways of Zim (All operations)	1,12
7300	All Transportation	1,31
8102	Public Administration	1,40
8210	Education	1,15
8221	Health Services	1,20
8391	Security and Protective Services	1,47
8422	Post and Telecommunications	2,16
8468	Professional Sport	1,22
8490	Motor Vehicle Repair	1,32

APPENDIX IB

STATUTORY INSTRUMENT 68 OF 1990 - (EXTRACT)
SIXTH SCHEDULE (Section 73)
ASSESSMENTS ON EMPLOYERS

PART 1

ACCIDENT PREVENTION AND WORKERS' COMPENSATION EMPLOYER CLASS IDENTIFICATION CODES

Code Class of businesses relating to employers covered under code

AGRICULTURE, HUNTING AND GAME-PROPAGATION

0110 General farming and ranching, including all operations relating thereto; Irrigation contractors' operations other than civil engineering; hunting, wild game Ranching and capturing of wild animals.

0200 Forestry in all its aspects of timber-growing, maintenance of forestry estates, tree-lopping and felling, stumping, and logging, including delivery to sawmills; cutting and supply of firewood where no saw milling is involved.

FISHING

0400 Fish-production, hatcheries and fishing not elsewhere classified. 0402 Commercial fishing, involving the use of boats or other transport.

MINING

1000 Hwange Colliery Company-all operations. 1100 General mining-all operations: Quarrying, extraction of stone and minerals, and similar operations, including open cast. mining involving the use of earth-moving mechanical equipment; crushing, grinding, shaping and processing when performed in conjunction with the first mentioned operations.

MANUFACTURE OF FOOD AND DRINK PRODUCTS

2010 Slaughtering; cold storage; preparing and preserving meat; manufacture of meat products; including canning.

2020 Milk production and distribution, manufacture of dairy products; manufacture of dehydrated and condensed milk; manufacture of condensed milk, manufacture of ice cream.

2030 Canning, preserving and deep freezing of fruits and vegetables, manufacture of jams, pickles and sauces.

2040 Manufacture of vegetable and animal oils and fats, manufacture of margarine and other associated products.

2050 Manufacture of prepared and processed human and animal foods not elsewhere classified, including dehydrated foods and powders, sweets, chocolates and sugar confectionery; manufacture and refining of sugar and glucose and packing and blending of tea, coffee, and chicory.

Code Class of businesses relating to employers covered under code.

2051 Milling of grain, sugar and other substances for human or animal consumption, manufacture of milled products, including fishmeal and bonemeal, into foods for poultry, dogs, cattle, and other animals.
2061 Baking and biscuit-making
2130 Distilling, including the rectifying and blending of spirits; brewing; manufacture of soft drinks and carbonated water, distribution of spirits, beer, soft drinks, and carbonated water.

TOBACCO INDUSTRY-PROCESSING AND MANUFACTURE

2210 Tobacco-grading when operated as a separate business from growing; warehousing, auctioning, bulk processing and packing of tobacco; manufacture of tobacco products, including cigarettes, cigars, pipe-tobacco, and snuff.

TEXTILE AND CLOTHING INDUSTRY AND MANUFACTURE OF GOODS FROM LEATHER AND OTHER MATERIALS

2230 Spinning, weaving, and finishing of textile materials manufactured from, felt, cotton, wool and synthetic materials, including the manufacture of tapes, elastics, sewing thread and similar items not elsewhere classified.
2250 Manufacture of carpets and rugs using machinery.
2260 Manufacture of clothing and wearing apparel not elsewhere classified, including dress making and tailoring. Manufacture by machinery of knitted goods, including hosiery and goods made from cotton, wool, and synthetics.
2263 Manufacture of rope, cord, twine, string, canvas, hessian, and goods made principally from these materials.
2310 Work of tanners, curries, and curers of hides, leathers, and furs.
2312 Manufacture of suitcases, bags, harnesses, saddles, and other goods made of leather or leather substitutes, not elsewhere classified.
2340 Manufacture of footwear.

MANUFACTURE OF WOOD, CANE AND CORK PRODUCTS, INCLUDING HANDCRAFT AND COTTAGE INDUSTRIES

2360 Carpentry and joinery, including cabinetmaking, furniture manufacture and shop fitting, box and packing-case making; coopering; vat-making and manufacture of compo board, plywood and other wooden products not elsewhere classified.
2361 Manufacture of baskets, cork products and hand craft products not elsewhere classified produced by “cottage” or “home” industries.
2363 Sawmill operations and wood industries using power-driven machinery and planning equipment.

MANUFACTURE OF PULP, PAPER AND PAPER BOARD

2390 Wood pulp and paper-mill operations, including the manufacture of cardboard, card and paper.
2400 Manufacture of products, including packing materials, from cardboard, card, and paper.

PRINTING AND PUBLISHING AND ALLIED INDUSTRIES

2420 Printing, publishing, engraving, lithographing, printing on cloth where this is not part of the process of manufacturing textiles and clothing, printing and distribution of newspapers and periodicals.

MANUFACTURE OF CHEMICALS, CHEMICAL PRODUCTS AND FERTILIZERS

2430 Manufacture of all gases, and the bottling and distribution thereof.
2431 Manufacture of industrial chemicals (except fertilizer), including insecticides, fungicides and
fumigants, synthetic resins, explosive materials, detonators, and fireworks.
2441 Manufacture of chemical fertilizer and compost, guano, and manure (artificial or otherwise).
2450 Manufacture of raw plastic materials in unfinished form for industrial use
2460 Manufacture of paints, varnishes, lacquers, glues, and adhesives
2470 Manufacture of drugs and medicines, including pharmaceutical products and patent medicines.
2490 Manufacture of soap, candles, cleaning preparations, perfumes, cosmetics and other toilet preparations.

Code Class of businesses relating to employers covered under code.

MANUFACTURE, DISTRIBUTION AND SUPPLY OF MISCELLANEOUS PRODUCTS NOT ELSEWHERE CLASSIFIED

2510 Manufacture and supply of bitumen, asphalt, coal, tar, and associated products, manufacture of solid fuels from purchased coal or lignite.
2530 Manufacture, remoulding, vulcanizing or distribution of tyres, tubes, rubber belting and other rubber products not elsewhere classified.
2550 Manufacture of plastic and fibreglass products, including fibreglass boats.
2560 Manufacture of china, pottery, earthenware, glass, structural clay products, including bricks and tiles and gypsum products; manufacture of fibrous plasterboard; monumental work and masonry not including building and constructional work.
2590 Manufacture of cement, lime, and plaster
2601 Manufacture and supply of asbestos and concrete products.

METAL INDUSTRIES

2621 Manufacture of iron, steel and alloys, pig iron, sheet metal, steel reinforcing; operation of foundries, blast-furnaces, smelters and rolling mills.
2641 Refining of mining products, including refining carried out in mining locations and roasting-plants.
2685 Manufacture of fabricated metal and non-ferrous products not elsewhere classified, including cutlery, kitchenware, safes, and locks, sewing machines, scales and weighing machines except for those used for scientific purposes, anodizing and electroplating. 2686
Manufacture of sheet metal products, steel furniture; enameling; japanning and galvanizing of sheet metal and metal products; manufacture of wire products, including wire springs, pipes and tubes rolled and drawn, including manufacture and installation of boilers and storage tanks.
2725 Manufacture, repair and renovation of lifts, heating apparatus, ventilation equipment and refrigerating equipment, and installation of these items in premises.

2726 Manufacture, supply, installation, and repair of agricultural and industrial equipment and machinery, including pumps and windmills.

2727 Mechanical and general engineering not elsewhere classified, including welding, metal turning and metal-grinding; work of blacksmiths and chain-makers; manufacture of nuts, bolts, nails, and munitions.

MANUFACTURE AND ASSEMBLY OF ELECTRICAL EQUIPMENT AND APPARATUS

2780 Manufacture and assembly of radio, television, recording, communications and electronic equipment and apparatus.

2790 Battery-manufacturing, reconditioning, maintenance, and charging.

2792 Manufacture and repair (other than by a business whose main activity is retailing) of electrical equipment not elsewhere classified, including electrical cable; electrical contracting and wiring.

Code Class of businesses relating to employers covered under code.

OTHER MANUFACTURING AND REPAIR INDUSTRIES NOT ELSEWHERE CLASSIFIED

2820 Manufacture, assembly, and maintenance of rail transport.

2830 Manufacture and assembly of motor vehicles, motorcycles, and cycles

2831 Manufacture of caravans, trailers and motor-vehicles parts not elsewhere classified, including coachbuilding.

2860 Boat-building other than the building of fibreglass boats; boat repairs.

2902 Manufacture and repair of artificial limbs, eyes, and related appliances, medical instruments, professional and scientific measuring and controlling instruments, scientific apparatus and measuring instruments for use in laboratories; manufacture of precision glass and lenses.

2994 Manufacture of miscellaneous items not elsewhere classified, including jewellery and watches, musical instruments, sports goods, toys (except toys made of rubber or extruded plastics), lampshades, tablemats, (except tablemats made of cork), fishing-lures, buckles, buttons, badges, crown corks, hooks and eyes, metal caps, needles, paperclips, pins and rubber stamps, taxidermy, brushes.

ELECTRICAL POWER-SUPPLIES

3000 Production and supply of electric power, including production and supply of power by the Central African Cooperation and the Zimbabwe Electricity Supply Authority but excluding production and supply of power by local authorities.

CIVIL ENGINEERING, BUILDING AND CONSTRUCTION

4007 General civil and constructional engineering including public works contracting, bridge and dam building, well-sinking, drilling, road construction and maintenance (other than by local authorities) involving the use of machinery, and includes asphalting and bitumen laying, earth-moving, contouring, land-levelling, and terracing, the erection and hire of scaffolding and cranes used in construction.

4008 General building operations, including bricklaying, plastering, painting, carpentry, plumbing, sewerage, water, water, and sanitary engineering, trenching, and pipe-laying, operations of fibrous and ceiling-board contractors, glaziers, slaters, tillers, and thatchers.

4009 Railway-track constructions when not involving constructional engineering. BANKING,

BANKING, FINANCE AND BUSINESS AND OTHER CLERICAL SERVICES

5400 Banking, finance; insurance; operations of building societies, medical aid and mutual benefit societies, estate agents, auctioneers, assessors of property, employment agencies, market-research agencies, business and professional associations, labour associations, political associations and bookmakers; services provided by automobile or motoring associations to their members; secretarial services, typing and duplicating services, legal and accounting services; computer services; advertising services; commercial art; building care taking services provided by tourist, travel and forwarding agencies not involving the use of transport operated by such agencies, and other clerical services not elsewhere classified.

WHOLESALE AND RETAIL TRADE AND OTHER SIMILAR SERVICES

6112 Bulk handling of grain, cotton, and other agricultural products, for marketing by certain agencies, including the Grain Marketing Board and the Cotton Marketing Board.

6113 Importation, distribution and retail of oil and petrol products.

6122 Wholesale, retail trade, repair and business services not elsewhere classified, including importation and exportation of goods and provision by shops and similar establishment of services, including dry-cleaning, dying, haircutting, hair-dressing, manicuring, beauty care, photographic services and repair, film-processing, launderette services, undertakers, watch, and jewellery sales and repairs, fence erectors, scrap dealers, commercial travellers, cleaning services undertaken, cleaning services including window cleaning, post examination, fumigating and disinfecting. Telephone, telegraphic and communication services other than those provided by the Posts and Telecommunications Corporation.

CATERING INDUSTRY

6300 Catering industry not elsewhere classified, including the operations of tea-rooms restaurants, cafes, milk bars, take away food shops, fish and chips shops, hotels, boarding houses, motels, residential and other clubs, bars, beerhalls, canteens, military messes, campsites, and related places providing catering facilities.

TRANSPORT INDUSTRY

7130 Chauffeuring; operation of driving schools, car hire agencies, and tourist agencies providing tours involving the use of transport operated by such tourist agencies.

7140 Road and water transportation of passengers and goods, including operation of buses and taxis, hire of cranes and forwarding and shipping involving the use of transport, warehousing, mechanical conveyancing and container transport involving the use of workers in the employment of the employer.

7300 Air-transport of passengers and goods, including crop-spraying aircraft maintenance and supporting services (ground staff).

PUBLIC ADMINISTRATION

8102 Operations of municipalities, town councils, organizations performing the functions of a local authority, local boards, local committees, councils, and community boards.

EDUCATION

8210 Operations of schools, colleges, universities, and other educational institutions, including day nurseries and institutions offering professional and technical training.

PROFESSIONAL SERVICES, PERSONAL AND ADVISORY, COMMUNITY, SOCIAL SERVICES, ENTERTAINMENT AND ACTIVITIES NOT ELSEWHERE CLASSIFIED

8221 Medical, dental, optical, and other health services not elsewhere classified, including. medical laboratory services.

Operations of religious organizations, including religious bodies propagating social work and missions, but excluding mission farms when operated separately from such missions.

Undertaking of welfare organizations and institutions of all types, including homes for aged, for children and for handicapped and disabled persons, the Society for the Prevention of Cruelty to Animals, the Red Cross and St. John Ambulance Associations; so cial and community services not elsewhere classified.

Veterinary services, including the services of animal hospitals, related research establishments, animal boarding establishments and kennels and the services of farriers.

Holding of agricultural, motor, dog, horse, ideal home, industrial, flower horticultural and other similar shows.

Architectural, engineering, and agricultural consulting and advisory services, land and quantity surveying, topographical surveying, including aerial surveys, geology, geophysics, industrial and technical consulting, scientific research, analytical chemistry, and laboratory work not elsewhere classified.

Operations of film-studios; filmmaking; motion-picture distribution and projection at cinemas and other places; operations of orchestras, bands, musician groups, theatre booking agents, sound recorders, theatres and cabarets, journalists, reporters, and commentators; commercial radio and television services not covered by the Zimbabwe Broadcasting Corporation; undertakings of art galleries; exhibitions (including photographic exhibitions), libraries and museums.

Operations of social clubs which do not provide bar and catering facilities. Maintenance and management of sports grounds, school grounds, recreation grounds, parks, and gardens, including bird sanctuaries, car parks, caravan parks and campsites where no catering facilities are provided, and horticultural nurseries.

8391 Security and protective services, including the services of private investigators and security guards, debt collection

8422 Operations of the Post and Telecommunications Corporation.

8468 Professional sport; riding schools; horse-racing; racehorse training, stable-care, and work done by jockeys, stable-lads, and apprentice jockeys; dog racing, motor, and motorcycle and cycle racing; dirt track racing and similar outdoor commercial entertainment, including entertainment at circuses, animal training menageries, zoos, and fairs.

8490 Repair of motor-vehicles and motorcycles, including repairs by panel beaters and spray painters; operations of car-breakers.

APPENDIX 2

GUIDING STATUTES

1. The National Social Security Authority Act, 1989 (No 12 of 1989)

2. The National Social Security Authority (Pension and Other Benefits Scheme) Notice, 1993(S.I.393 of 1993)

3. The National Social Security Authority (Accident Prevention and Workers Compensation Scheme) Notice, 1990(S.I.68 of 1990)

4. Gazetted amendments.

APPENDIX 3

FORMS AND THEIR PURPOSE

The table below lists the forms used and their purpose. Please complete all forms in full to minimize processing time.

ACTIVITY	FORM	SCHEME(S) WHERE APPLICABLE
Employer Registration	P2	POBS & APWCS
Employee Registration	P3	POBS & APWCS
Employee detail changes (Registered employees moving from one employer to the other)	P4C	POBS
Payments	P4A (remittance advice slip)	POBS & APWCS
	P4	POBS & APWCS
End of year assessment	Wage declaration	APWCS
Benefit claim	P9/10	POBS
	APWC 14	APWCS

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FORM P3

REGISTRATION FORM

NSSA Address Stamp	

EMPLOYER'S SSR NUMBER
EMPLOYER'S NAME

EMPLOYER'S B.P. NUMBER
EMPLOYEE'S B.P. NUMBER

(Complete the following details in pen. Use block letters.)

EMPLOYEE DETAILS

Title:		Mr.		Mrs.		Ms.		Miss		Dr.		Sir.		Professor						
Employee SSN:																				
Surname		**First Name**		**Other Names**																
Sex:		Male		Female	**Date of Birth**	D	D	/	M	M	/	Y	Y	Y	Y					
Marital Status		Single		Married		Separated		Widowed												
Maiden Name		**Nationality**																		
National ID			-										-			**Birth Certificate No**				
Citizenship		**Passport No.**																		
Driver's Licence Number																				

EMPLOYEE OCCUPATION DETAIL

Occupation Category		**Occupation**											
Works Number										**Work Station City**			
Ministry (Government workers only)													
Nature of Employment		Arduous		Normal									
Status of Employment		Permanent		Fixed - Term		Part - Time		Casual					
Employment Start Date	D	D	/	M	M	/	Y	Y	Y	Y	**Salary on Commencement**	$	

EMPLOYEE CONTACT DETAILS

Physical Address		Postal Address			
Flat Name [1]		Box/ Bag			
Flat Number [1]					
Street Number		City/ Town			
Street Name		Telephone Numbers			
Suburb		Area Code		No.	
City/ Town		Mobile No.			
E-mail Address		Website			

PLEASE TURNOVER TO COMPLETE THE FORM

FOR OFFICIAL USE ONLY

Date Received	*Regional Code*	*Date Recorded*
D D M M Y Y Y Y		D D M M Y Y Y Y

Received By:...

Captured By:...

[1] *For those living in flats*

SPOUSE(S) DETAILS & CHILDREN DETAILS

NB: If you have more than 2 (TWO) spouses please complete Form 3a for additional spouses.

SPOUSE A

SPOUSE'S SSN		**Title:**	Mr.	Mrs.	Ms.	Miss	Dr.	Sir.	Professor		
Surname		**First Name**				**Other Names**					
Maiden Name		**Date of Birth**	/ /					**Nationality**			
Citizenship		**Date of Marriage**	/ /					**National ID**	- -		
Passport No		**Driver's Licence No**									

Children's Detail

(Own Children below 18 years of age unless Disabled or still in School up to 25 years of age.)

No.	Surname	First Name	Sex (M/F)	Date of Birth	National ID	Education	Disabled (Y/N)
1.				D D / M M / Y Y Y Y	- -		
2.				D D / M M / Y Y Y Y			
3.				D D / M M / Y Y Y Y			
4.				D D / M M / Y Y Y Y			
5.				D D / M M / Y Y Y Y			

SPOUSE B

SPOUSE'S SSN		**Title:**	Mr.	Mrs.	Ms.	Miss	Dr.	Sir.	Professor		
Surname		**First Name**				**Other Names**					
Maiden Name		**Date of Birth**	/ /					**Nationality**			
Citizenship		**Date of Marriage**	/ /					**National ID**	- -		
Passport No		**Driver Licence No**									

Children's Detail

(Own Children below 18 years of age unless Disabled or still in School up to 25 years of age.)

No.	Surname	First Name	Sex (M/F)	Date of Birth	National ID	Education	Disabled (Y/N)
1.				D D / M M / Y Y Y Y	- -		
2.				D D / M M / Y Y Y Y	- -		
3.				D D / M M / Y Y Y Y	- -		
4.				D D / M M / Y Y Y Y	- -		
5.				D D / M M / Y Y Y Y	- -		

OTHER DEPENDANT'S DETAILS

	Surname	First Name	Other Names	Sex (M/F)	Date of Birth	National ID
1.					DD/MM/YYYY	- -
2.					DD/MM/YYYY	- -
3.					DD/MM/YYYY	- -
4.					DD/MM/YYYY	- -
5.					DD/MM/YYYY	- -
6.					DD/MM/YYYY	- -

FINGER PRINTS

LEFT HAND					RIGHT HAND				
Little	Ring	Middle	Index	Thumb	Little	Ring	Middle	Index	Thumb

STATEMENT OF DECLARATION

I hereby declare that the information I have provided on this form is correct and complete. I am aware that giving false information is a criminal offense in terms of Section 48 of the NSSA Act [Chapter 17:04].

Employee's Signature :	Date:
Name of Employer's Representative:	Designation:

Employer's Official Stamp

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NPS P9/10

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PENSION AND OTHER BENEFITS SCHEME STATUTORY INSTRUMENT 393 OF 1993

NPS CLAIM FORM

This form must be fully completed and sent to the nearest NSSA Office with the required documents under Section B

SECTION A: DETAILS OF CONTRIBUTOR/EMPLOYEE

SSN ______ NATIONAL I.D No. ______

SURNAME ______ FORENAMES ______

SEX

M	F

DATE OF BIRTH

DATE	MONTH	YEAR

EC/WORKS NUMBER ______

DATE OF RETIREMENT/INVALIDITY/DEATH
(Please tick applicable)

DATE	MONTH	YEAR

MARITAL STATUS (tick)

SINGLE	MARRIED	DIVORCED	SEPARATED	WIDOWED

If married provide the following details of spouse(s)

SURNAME	FORENAME(S)	SSN	I.D. NO.	DATE OF BIRTH	DATE OF MARRIAGE

CONTRIBUTOR'S OWN CHILDREN BELOW 18 YEARS OF BELOW 25 YEARS IF STILL GOING TO SCHOOL *(N.B. Indicate if child is disabled by a star in front of the child's name, and provide medical evidence).*

SURNAME	FORENAME(S)	DATE OF BIRTH	I.D NO.	SEX

POSTAL ADDRESS ______

RESIDENTIAL ADDRESS ______

Telephone (Business/Home)______ **Mobile Number**______ **E-mail Address**______

Page 1 of 4

EMPLOYMENT HISTORY

LAST DATE OF EMPLOYMENT:

DATE	MONTH	YEAR

LAST MONTH'S SALARY

$	C

GIVE NAMES OF EMPLOYERS SINCE 1 ST OCTOBER 1994 (Start with current employer)

NAME OF EMPLOYER	SSR	PERIOD OF EMPLOYMENT	
		FROM	TO

SECTION B : BENEFIT TYPE (Please tick the appropriate box of benefit being claimed and submit the indicated documents)

BENEFIT			DOCUMENTS REQUIRED:
RETIREMENT	GRANT PENSION	☐ ☐	P9/10 Form , Certified Copy of ID/Driver's Licence/Valid Passport, Payslips (for the last 3 month), Current Bank Statement
INVALIDITY	GRANT PENSION	☐ ☐	P9/10 Form, Certified Copy of ID/Driver's Licence/Valid Passport/P11a Form, Payslips (for the last 3 months), Current Bank Statement
SURVIVOR'S	GRANT PENSION	☐ ☐	P9/10 Form, Certified Copy of Claimant's ID/Driver's Licence/Valid Passport. Certified Copy of Death Certificate, Certified Copy of Marriage Certificate/Original Affidavit. Payslips (for the last 3 months) Current Bank Statement, Certified Copy of Certificate of Guardianship Letter of Guardianship. Certified Copies of Children's Birth Certificates.
FUNERAL	GRANT	☐	P9/10 Form, Certified Copy of Claimant's ID/Driver's Licence/Valid Passport/Payslips, Certified Copy of Burial Order/Notice of Death/Death Certificate, Payslips (for the last 3 months),Current Bank Statement, Marriage Certificate/Affidavit

SECTION C: DETAILS OF CLAIMANT/GUARDIAN

SURNAME:

FORENAMES:

DATE OF BIRTH:

DATE	MONTH	YEAR

ID NUMBER

SOCIAL SECURITY NUMBER (if any)

POSTAL ADDRESS

____
____
____
____
____

RESIDENTIAL ADDRESS

____
____
____
____
____

Telephone (Business/Home)____________________**Mobile Number**_________________ **E-mail Address** ____________________

Relationship to contributor ____

Page 2 of 4

SECTION D : EMPLOYMENT DETAILS (To be completed by the Employer)

EMPLOYER'S CERTIFICATE IN SUPPORT OF CLAIM

I certify that the above named employee was employed by me/us

Company Name.. SSR No...

From (Date)... To (Date)..

At (address where work was done)...

As (Job title).. Telephone Number....................................

E-mail Address ....

BREAKDOWN OF INSURABLE EARNINGS AND CONTRIBUTIONS IN THE LAST 12 MONTHS OF EMPLOYMENT

	MONTH AND YEAR (Start with the last month of employment)	MONTHLY INSURABLE EARNINGS $	CONTRIBUTION PAID (6% OR 7%) $
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			

SECTION E: IRREGULAR OR BROKEN PERIODS OF EMPLOYMENT

(To be completed by employer for employees whose employment was irregular)

Dates of Employment for each period

	FROM (Date)	TO(Date)
1		
2		
3		
4		
5		
6		
7		

DECLARATION BY EMPLOYER

I hereby certify that the Information I have provided is correct and accurate and I am aware that giving false Information shall render me liable to prosecution.

______________________________	______________________________
SIGNATURE OF AUTHORISED PERSON	**FULL NAMES IN CAPITAL LETTERS**

POSITION IN COMPANY OR FIRM ....

COMPANY STAMP

EMPLOYER'S SOCIAL SECURITY NO....

SECTION F : PAYMENT METHOD

(To be completed by Contributor/Claimant/Guardian)

1. BANK DEPOSIT

Name of Bank/Building Society/POSB ______________________________

Account Number ______________________ **Branch** ____________________

2. MOBILE MONEY TRANSFER

Name of Services Provider ______________________

Mobile Number ______________________

NB: **Please ensure that the line is registered in your name**

DECLARATION BY CLAIMANT:

I hereby declare that the information I have provided is correct and I am aware that giving false information shall render me liable to prosecution. I undertake to repay any monies paid to me by the Authority in the event of a wrongful claim. I further declare that the information given by my employer is correct.

SIGNATURE ______________________________ **DATE**________________

OR THUMBPRINTS

Left Hand	Right Hand

Page 4 of 4

WCIF 14

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ACCIDENT PREVENTION & WORKER'S COMPENSATION SCHEME (S.I. 68/1990)

EMPLOYER'S REPORT OF AN ACCIDENT TO A WORKER
CLAIM FORM

CLAIM FORMS ARE TO BE SUBMITTED WITHIN 14 DAYS OF THE OCCURRENCE OF THE ACCIDENT

NSSA DATE STAMP

CLAIM NO

THIS CLAIM FORM MUST BE COMPLETED IN FULL AND SENT TO THE NEAREST NSSA REGIONAL/ SUB OFFICE

SECTION	***A***	***BELOW TO BE COMPLETED BY EMPLOYER, OR AUTHORISED AGENT***
SECTION	***B***	***BELOW TO BE COMPLETED BY WORKER/REPRESENTATIVE***
SECTION	***C***	***BELOW TO BE COMPLETED BY WORKER***

SECTION [A]

DATE OF ACCIDENT	TIME OF ACCIDENT

EMPLOYER: Name SSR No

EC No IC No

Trading as

Postal Address

Email:

Telephone No. Cell No.

If the worker is not in your direct employ, give name and address of the sub-contractor................

....

....

....

WCIF 14

WORKER: Surname | | Other names | |

WORKER: Surname		Other names	
National Registration Identity Number		SSN	

DATE OF BIRTH	SEX	MARITAL STATUS	NATIONALITY

Worker's Residential Address	
Cell Number	
Email Address	
Occupation	

SPOUSE (S) DETAILS

SURNAME	FORENAMES	DATE OF BIRTH	I.D. NUMBER	SSN (if any)	DATE OF MARRIAGE

DETAILS OF CHILDREN UNDER 19 YEARS

SURNAME	FORENAMES	SEX	DATE OF BIRTH

Prior to the accident, has the worker had any physical defect, suffered from any serious illness or received compensation for permanent disablement? [Yes/No].
If Yes give full particulars:..
....

EARNINGS:

Basic monthly earnings	For Official Use
$ c	

Normal working hours on the day of accident: FROM...hrs TO..............................hrs
Nature of work performed...

PLACE OF OCCURRENCE

a) Full physical address of property or place at which accident occurred:
....
....

b) Description of site of accident: examples, workshop, road, building site:
....
....

c) Mine accident: state on surface or below surface.
....
....

2

WCIF 14

Details of how accident happened

(Give a brief description)..

....

....

When was accident reported to immediate supervisor? Date....................................... Time..............................

Period when worker was off duty due to incapacitation: From....................................... To...................................

Light duty period: From....................................... To...................................

Percentage of work performed while on light duty...

During period of incapacity worker received full / part salary . State Amount..

Was any safety rule deliberately disobeyed? Yes ☐ No ☐

EMPLOYMENT HISTORY [For loss of hearing and Pneumoconiosis only]

	Name & Address of Employer	Period of Employment		Nature of Work	Whether or not a Noisy/ Dusty Occupation
		From	To		
1					
2					
3					
4					
5					
6					

When was loss of hearing first diagnosed

D D	M M	YYYY

Other relevant medical or working history....................Y/N

If yes, state the history...

INJURIES Part of body injured...

Fatal.. Y N

Is employer claiming for funeral expenses? Y N

Percentage Disability [If known].................................%

INVESTIGATIONS Was the action of the injured worker in line with his/her duty Y N

If NO please explain...

....

In case of road accident/assaults please indicate name of police

station...

EMPLOYER'S BANK DETAILS

BANK.. BRANCH...

ACCOUNT NUMBER...

THIS DECLARATION MUST BE COMPLETED AND SIGNED BY THE EMPLOYER'S AUTHORISED OFFICIAL

I declare that I am the employer/authorised agent and that to the best of my knowledge and belief

the above statements are true.

Full Names in Capital...Signature.................................Date.....................

Position in Business...

OFFICIAL DATE STAMP

3

SECTION [B]

WCIF

DECLARATION BY WORKER REPRESENTATIVE

I do hereby agree with the above recorded statements.

Full Names in Capital..Worker Representative.............................

Date.. SIGNATURE...

SECTION [C]

DECLARATION BY WORKER

PAYMENT INSTRUCTIONS (Tick Relevant box and Supply Details)

☐ Collect from NSSA (For once off payments only) - Your contact address and Telephone Number.........................

....

....

☐ Bank Deposit-Name of Bank/Building Scciety/Post Office...

....

Account Number...Branch..

☐ Post cheque to Claimant's postal address as follows..

....

☐ Collect from Post Office-Please state name of Post Office preferred:...

....

DATE..WORKER'S SIGNATURE..

4

FORM P2

REGISTRATION FORM

SSR NUMBER
B.P. NUMBER

NSSA Address Stamp

(Form to be completed by new employers only)

(Complete the following details in pen. Use block letters.)

SECTION 1. : EMPLOYER DETAILS

1.1. Legal Name	
1.2. Trade Name	
1.3. Company Contact Details	

Physical Address		Postal Address			
Building Name		Box/ Bag			
Floor Number					
Street Number		City/ Town			
Street Name		Telephone Numbers			
Suburb		Area Code		No.	
City/ Town		Area Code		No.	
Email Address		Website			

1.4. Main Business Activity	

1.5. Commencement Date of Business	D	D	/	M	M	/	Y	Y	Y	Y	

1.6. Type of Company *(Tick Applicable)*							
	Private (Ltd.)		Public (Ltd.)		Private Business Corp.		Farming
	Partnership		Statutory Corporation		Local Authority		Co-operatves
	Other *(Specify)*						

1.7. Related Company Details				
Please Tick Appropriate Box:		Holding Company		Subsidiary Company
SSR No.		Legal Name		

1.8. Banker's Details			
	Name of the Bank	Branch	Account Number
(1)			
(2)			

1.9. Contributions Detail *(Total Employer's Wage Bill s - Salaries and Wages)*		
(a)	**NPS Monthly Wage Bill** *(Maximum Insurable Earning of **US$700.00** per employee)* $	
	Total Number of NPS Contributors *(Workers and Working Directors)*	
(b)	**WCIF Monthly Wage Bill** *(Total Basic Salary for WCIF per employee)* $	
	Total Number of WCIF Contributors *(Workers and Working Directors)*	

1.10. Details of Owner, Managing Director or Responsible Person

Please Tick Applicable:		*Please Tick Applicable:*	
Owner	Non - Working Director	Owner	Non - Working Director
Director's SSN		Director's SSN	
Start Date	D D / M M / Y Y Y Y	Start Date	D D / M M / Y Y Y Y
Surname		Surname	
First Name		First Name	
Nationality		Nationality	
National ID		National ID	
Date of Birth		Date of Birth	
Gender	Male Female	Gender	Male Female
Position		Position	
Residential Address		Residential Address	
Street Number		Street Number	
Street Name		Street Name	
Suburb		Suburb	
City/ Town		City/ Town	
Telephone No. STD	No.	Telephone No. STD	No.
Email	Mobile:	Email	Mobile:

1.11. Declaration

I hereby declare that the information provided is correct and complete.

………………………………………………………………	………………………………………………………………
Name	**Signature**

FOR OFFICIAL USE ONLY

Date Received D D M M Y Y Y Y	*Regional Code*	*IC Code*
Date Recorded D D M M Y Y Y Y		*IC Rate*

FORM P4C

NSSA Address Stamp

CHANGES IN EMPLOYEES' REGISTRATION DETAILS

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SSR NUMBER ____ EMPLOYER'S NAME ____
B.P. NUMBER ____ EMPLOYER'S TEL. ____
EMPLOYER'S E-MAIL ____

Monthly Schedule of **Registered** Employees who **Commenced** Employment and **All** Employees who **Ceased** Employment.
(NB: Registered Employees are those who have received Social Security Numbers.)

(Complete the following details in pen.)

Work No.	SSN/B.P. No.	Surname	First Name(s)	Date of Birth	National ID	Exit Type[1]	Commencing Date	Cessation Date	Current Insurable Earnings
				DD/MM/YYYY			DD/MM/YYYY	DD/MM/YYYY	
				DD/MM/YYYY			DD/MM/YYYY	DD/MM/YYYY	
				DD/MM/YYYY			DD/MM/YYYY	DD/MM/YYYY	
				DD/MM/YYYY			DD/MM/YYYY	DD/MM/YYYY	
				DD/MM/YYYY			DD/MM/YYYY	DD/MM/YYYY	
				DD/MM/YYYY			DD/MM/YYYY	DD/MM/YYYY	
				DD/MM/YYYY			DD/MM/YYYY	DD/MM/YYYY	
				DD/MM/YYYY			DD/MM/YYYY	DD/MM/YYYY	
				DD/MM/YYYY			DD/MM/YYYY	DD/MM/YYYY	
				DD/MM/YYYY			DD/MM/YYYY	DD/MM/YYYY	
				DD/MM/YYYY			DD/MM/YYYY	DD/MM/YYYY	
				DD/MM/YYYY			DD/MM/YYYY	DD/MM/YYYY	
				DD/MM/YYYY			DD/MM/YYYY	DD/MM/YYYY	

.... Name of Employer's Representative
.... Designation
.... Signature
.... Date

[1] Insert **C** for Casual Employee, **R** for Retirement, **D** for Death, **I** for Invalidity and **M** for Misconduct.

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REMITTANCE ADVICE : FORM P 4A

NATIONAL SOCIAL SECURITY AUTHORITY

SSR No_______________ Industry Code (IC) ___________WCIF Rate ___________%

Contribution Month: ____________________20________

Employer's Name ____

Address:____

Tel:____

Cash/RTGS / Cheque Number: ______________________________

CONTRIBUTION PAYABLE FOR	NPS	WCIF
Number of Employees		
Total Insurance Earnings		

Current contributions (see notes on the instructions page)		
Arrears		
Pre-payments		
Surcharge		
Total Payment		

GRAND TOTALS	

In terms of SI 393 of 1993 as amended, the employer must remit contributions by the 10th day of the month following deduction, whether or not an invoice has been received.

Failure to pay contributions by the 10th of the month will result in surcharges and interest being levied on your account. In the event of WCIF payment not being made by the due date, you are considered uninsured.

In case of any queries, please contact the Collections Enquiry Office at your nearest Regional Office.

DECLARATION I declare that the above information is a true reflection of the contribution due in respect of all insured employees for the month.

Signed ______________________________ Date ____________________

Name ______________________________ Position Held____________________

Company Stamp

Form P4

Monthly Payment Schedule of Employees

National Social Security Authority
Selous Ave/Sam Nujoma
P.O. Box CY 1387
Causeway
Telephone 706523-5
Fax 796320

Employer SSR No. ....

Employer's Name ....
Employer's Physical Address ....
....

Payment Month & Year ....
Sector ....
Email Address ....
Contact Telephone No ....

Reason for Cessation - Insert C if Casual Employee, R for Retirement, D for Death, O for any other reason for cessation

Nature of Employment - Insert A if Arduous Employment and N for Normal Employment

* Sector e.g mining, agricultural, commercial, tourism, transport, manufacturing

SSR	Employee work number	Employee SSN number	National ID No.	Period	Date of Birth	Surname	First Name (s)	Commence ment Date	Cessation Date	Reason for Cessation	Nature of Employement	NPS Insurable Earnings	Total NPS (7%)	Basic Salary (WCIF) Ex. Allowances
TOTALS														

Please add more rows to capture other employees' details.

Employer Representati .... nation .... Date ....

Official Stamp:

Note: *Use the National I.D. to identify employees pending the issue of Social Security Numbers.*
The information given in this form may be used for the purposes of other Schemes administered by NSSA.

APPENDIX 4

NSSA OFFICES AND TELEPHONE NUMBERS

Harare: Head Office
NSSA House
Selous Avenue/Sam Nujoma Street
PO Box CY 1387 Causeway
Tel:(04) 706523/5, 706545/8, 799030/1/3/5

APWC Head Office: NSSA House
Pension Office PO Box CY 1232
Causeway
Tel :(04) 723822-4, Fax: 724055

Bosha House - Willowvale
(Occupational Health and Safety) PO Box CY 1418
Causeway
Tel: (04) 661458, 661475/7, Fax: (04) 665973

REGIONAL OFFICES

Harare: Nssa House
Selous Avenue/Sam Nujoma
PBag 7749
Tel: (04) 799030/1/3/5, Fax: (04) 799034

Bulawayo: Compensation House
Comer L. Takawira Avenue/Main Street
PO Box 12-94/184/1395
Tel: (09) 71013-4, 78904-6,74094-6
Fax: (09) 77600

Worker's Compensation Rehabilitation Centre
Vera Road, PO Box 2019
Tel: (09)207739/210083/4, Fax: (09)214360

Gweru: Compensation House
45-5th Street, PO Box 414
Tel: (054) 222379, 221014, 222707
Fax: (054)225907

Mutare: Compensation House
Cm.Aerodrome Rd/3rd Street P Bag 7009,
Tel:(020) 63294,62916,65666, 65652
Fax: (020) 65659

Masvingo: Compensation House
Robertson Street PO Box 195
Tel: (039) 265882/3/4, 264644,262398, 263906
Fax: (039) 63587

Chinhoyi: Compensation House
Masonic Lane PO Box 197
Tel: (067) 22404,22827,24140-9
Fax: (067) 24394

Bindura: NSSA Complex
1837 Atherstone P Bag 987,
Tel/Fax: (0271) 6801

Marondera: 2 First Street
4th Street, PO Box 850 Tel/Fax: (0279) 25221

Gwanda: Nssa Shopping Complex
Cnr Soudam Street/Old Gwanda Road
PO Box 444
Tel: (084) 22849, Fax: (084) 22723

Victoria Falls: 7 Galleria Building Vic Falls
Tel: (013) 43051, Fax: (013) 43052

Hwange: Compensation House
Independence Drive /Mukwa Drive PO Box 22
Tel: (081) 32347, Fax: (081) 33226

Kwekwe: NSSA
Cnr Gokwe/ Bulawayo Road PO Box 1609
Tel/Fax: (055) 24975

Chipinge: Hurudza House
Cnr Main Street/7th Street
PO Box 565, Tel/Fax: (027) 4400.

Rusape:
Stand No 62 Chimoio Avenue
PO Box 3754, Tel: (025) 2444

Chiredzi: Compensation House
PO Box 91
Tel: (031) 2927, Fax: (031) 4055

Kadoma: 21 Mashonganyika Avenue
PO Box 1460
Tel: (068) 23757, Fax: (068) 24395

Kariba: Zambezi Valley
643 Nyamhunga Drive
PBag 2020
Tel: (061) 3543/4

Beitbridge: NSSA Complex
Stand No. 1401-1590
Great North Road P Bag 2020 Tel:
(0286)22273,23916,23946 Fax:
(0286) 22908

SATELLITE OFFICES

Willowvale
56 Glen Eagles Road
Willowvale, Harare
Tel: 0242-661458/ 661475/7
Fax: (0242) 796320/799042

Chivu
Stand 362 Chivhu Post Office
Tel: 0542122618

Murewa
Stand 233 Murewa Township
Tel: +263 652122448

Chitungwiza
Shop 15, Chitungwiza Shopping Centre, Chitungwiza
Tel: 0242130696

Gokwe
Stand No. 112-114, NSSA Building, Gokwe
Tel: 0552592960

Zvishavane
Stand No. 710, Light Industrial Sites, Mandava, Zvishavane
Cell: 0779668505/0717842409

Binga
Stand no. 702, Binga centre, Binga
Cell: 07747103844

Nkayi
Stand No. 916,
Nkayi Industrial Area, Nkayi
Tel: 0552558252

Nyanga
Stand 246 Rochdale, Nyanga
Tel: 0262098-390

Murambinda
1688 Murambinda Growth Point
Tel: 0252062-081

Gutu
Stand 588 Mpandawana Gutu
Cell: 0774546402/0774165414

Ngundu
Stand 60 Ngundu Masvingo
Tel: 0312370281

Karoi
Petroltrade Buliding
Cell: 0776171265

Guruve
Agri Bank Guruve Complex
Cell: 0776171265

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