
EXPATRIATE VOLUNTARY CONTRIBUTION

INDEX

Title	Page
Expatriate Voluntary Contribution	
Concept of Expatriate Voluntary Contribution	3
Categories Included in the Expatriate Voluntary Contribution	3
Requirements for Expatriate Voluntary Contribution	3
Required Documents for the Expatriate Voluntary Contribution	4
The Wage according to which The Contribution Fee Is Being Paid	4
Has The Insured the Right To Increase The Deductible Wage?	4
Settlement of the Contributions for the Voluntary Contribution	4
Cases of Voluntary Contribution Discontinuation for Voluntary Contribution Insured	5
Is The Voluntary Contribution Allowed After Reaching The Statutory	5
Does the insured has the right to re-contribute Voluntarily after a period this non-contribution	5
Has the Insured the Right to Combine (Buy) Any Periods	5
Contribution Fees Payment Method	6
List of approved Hospital in the Kingdom of Saudi Arabia for the Purposes of Medical Examination	6

EXPATRIATE VOLUNTARY CONTRIBUTION

1ST: CONCEPT OF EXPATRIATE VOLUNTARY CONTRIBUTION:-

To give the opportunity to the Jordanian laborer residing outside the Hashemite Kingdom of Jordan of voluntarily contribution in the insurance against old age, disability and death, whether he/she works for an employer or a self-employee, or if he/she has a previous contribution under the rules of law provided not to be less than sixteen years old and not to exceed the legal old age (60 years old for male and 55 for female).

2ND: CATEGORIES INCLUDED IN THE EXPATRIATE VOLUNTARY CONTRIBUTION:-

1. Expatriate working for an employer.
2. Self-employees residing abroad.
3. Expatriate persons who become uncovered by the provisions of the Law so they shall have the opportunity to continue their contribution voluntarily.

3RD: REQUIREMENTS FOR EXPATRIATE VOLUNTARY CONTRIBUTION:-

The applicant shall be considered covered by the rules of the Law starting from the beginning of the month in which he/she submits the application together with the contribution fee for the first month provided that:

- 1- To pass the Medical examination pre-decided by the Corporation on his/her own expense in case of applying for the first time.
 - 1- The applicant shall be considered covered by the rules of the Law following to the approval of the competent director as from the beginning of the month in which the application was submitted within six months after being uncovered by the rules of the Law without any medical examinations.
 - 2- If the expatriate applicant presents a voluntary contribution application after six months from the date of being uncovered by the rules of the Law, then he/she shall be considered covered by the rules of the Law starting from the beginning of the month in which he/she submits the application provided that to pass the medical examination decided by the Corporation on his/her own expense.

The Director-General is authorized to approve the specialized medical centers outside the Hashemite Kingdom of Jordan for carry out the medical examinations required for this insurance.

4TH: REQUIRED DOCUMENTS FOR THE EXPATRIATE VOLUNTARY CONTRIBUTION:-

- A. A work contract authenticated as per rules for those who contribute for the first time.
- B. A verification of residence
- C. National Identification Card.
- D. Birth Certificate.
- E. Medical tests including:
 - C.B.C.
 - F.B.S
 - K.F.T
 - L.F.T
 - C.B
 - TG, HDL, LDL
 - Chest X-ray photograph.
 - Back X-ray photograph.
 - E.C.G
 - Eyes Test.
 - Adopted clinical tests.

5TH: THE WAGE ACCORDING TO WHICH THE CONTRIBUTION FEE IS BEING PAID:-

The monthly wage is to be determined by the first time voluntary insured person and based on a category that varies between JD (100-1000). The monthly wage is to be determined for the previously insured person if he/she was covered by the social security insurance, according to the last contribution provided that the salary is not less than JD (100) where determined monthly contributions of the Voluntary contribution for the Insurance against old age, disability and death is to be paid at the rate of (%14.5) from the monthly wage that already has been determined, the insured has the right to pay any in advance contributions to the account of his/her contribution.

6TH: HAS THE INSURED THE RIGHT TO INCREASE THE DEDUCTIBLE WAGE?

The insured has the right to increase the deductible wage to a maximum of (12%) annually starting from December 1st of each year provided that he/she submits the increase request maximum within the first 15 days of February of that year. The applicant can also cancel the request of increase within the same period of that year.

7TH: SETTLEMENT OF THE CONTRIBUTIONS FOR THE VOLUNTARY CONTRIBUTION:-

The insured shall have to pay the contributions monthly within the first 15 days of the month that follows the due date, and in case of delay he/she shall have to pay a delay interest to the amount of (2%) monthly for the due contributions so the value of such an interest should not exceed (12%) of the value of the annual contributions.

8TH: CASES OF VOLUNTARY CONTRIBUTION DISCONTINUATION FOR VOLUNTARY CONTRIBUTION INSURED:-

- 1- in case of returning to the Kingdom and joining a job that is obligatory covered by the rules of law, in such a case the in-advance paid amounts are to be refunded as of the date of deduction discontinuation.
- 2- Upon the request of the insured to discontinue of his/her contribution where the in-advance paid amounts are to be refunded as of the date of deduction discontinuation.
- 3- If the insured person fails to pay his/her due contributions for a total of six months where the in-advance paid amounts are to be refunded as of the date of deduction discontinuation.

9TH: IS THE VOLUNTARY CONTRIBUTION ALLOWED AFTER REACHING THE STATUTORY:-

The insured who comes to the end of his/her service for reaching the statutory age or the one who already reached the statutory age and continued to be covered shall have the right to apply for the voluntary contribution on the basis of completion of the period required for the entitlement of an old age pension before completing the age of sixty-five for the male insured and the age of sixty for the female insured.

10TH: HAS THE INSURED THE RIGHT TO RE-CONTRIBUTION IF HIS/HER CONTRIBUTION WAS DISCONTINUED:-

The insured which his/her voluntary contribution was discontinued has the right of taking advantage of the rules of the Law once again by presenting a new application according to the previous conditions.

11TH: HAS THE INSURED THE RIGHT TO COMBINE (BUY) ANY PERIODS:-

The voluntary contribution years are considered actual periods and the voluntary insured included in by the rules of the Law is entitled to combine any periods of his/her previous service during his/her contribution whether inside the Kingdom or abroad in order to complete the period necessary for entitlement of old age pension or for the purposes of increasing the pension.

12TH: CONTRIBUTION FEES PAYMENT METHOD:-

1. By opening a non-residents bank account (transfers in hard currencies).
2. Foreign transfers to the Corporation's account.

List of approved Hospital in the Kingdom of Saudi Arabia for the Purposes of Medical Examination for the Social Security:

1. Central Region

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| 1- Al Watani Hospital | 01/4761211 |
| 2- Al Riyadh Care Hospital | 01/4933000 |

2. Eastern Region

- | | |
|-----------------------------|------------|
| 3- Al Mane' Public Hospital | 03/8987000 |
|-----------------------------|------------|

3. Western Region

- | | |
|--------------------------------|------------|
| 4- Dr. Suleiman Faqih Hospital | 02/6655000 |
| 5- Baqdou & Dr. Erfan Hospital | 02/6820022 |

4. Southern Region

- | | |
|--------------------------|------------|
| 6- Saudi-German Hospital | 07/2355000 |
| 7- Abha Private Hospital | 07/2292222 |

5. Al Madina Al Munawwara

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|--------------------------------|------------|
| 8- Al Muwasah Private Hospital | 04/8422211 |
| 9- Al Zahra Private Hospital | 04/8488808 |
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