



Insurance Coverage Bylaw Social Security Corporation

No. (14) of the year (2015) and its amendment



Social Security Corporation
المؤسسة العامة للضمان الاجتماعي

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No. (14) of the year (2015) and its amendment



His Majesty
King Abdullah II bin Al Hussein
king of The Hashemite Kingdom of Jordan



HRH Crown Prince
Prince Al Hussein bin Abdullah II

Contents

Chapter One: Definitions and General Provisions	9
Chapter two: contributions and deductible wage	15
Chapter Three: Voluntary subscription for Jordanians	29
Chapter Four: Coverage of self-employed and employers and the like who are working in their own firms	35
Chapter Five: Collecting amounts accrued to Corporation and Paying in installments	41
Chapter Six: Inspection	47
Chapter Seven: Principles of Legal Notification	53

Chapter One

Definitions and General Provisions

Article (1)

This Bylaw shall be titled (Bylaw of Coverage by the Social Security Corporation Insurance for the year (2015)) and shall enter into force as of 01/01/2015.

Article (2)

A) The following terms and phrases shall have the meanings ascribed thereto hereunder unless the context indicates otherwise:

Law: Social Security Law.

The director General Assistant: Concerned Director General Assistant.

Branch Administration: the Administration of branch or District Directorate at the Corporation.

Age: the age of sixty for males and fifty five for females.

Inspector: the employee delegated inspection by the Director General.

Forms: paper or electronic statements accredited by the Board of Insurances, which include the data to be provided to the Corporation by the firm.

Validity form: the form submitted by the firm and accredited by the Corporation for the insured joining work at the firm and who had previous coverage in law provisions.

Suspension form: form submitted by the firm and accredited by the Corporation for the insured who has suspended coverage in law provision for any legal justification that requires suspension of deduction.

Liaison Officer: employer or natural person authorized by the firm in writing for following up on its works at the Corporation.

Actual Contribution: insured contribution in law provisions through working for a firm that is subject to law provisions or through voluntary contribution. The periods added by the insured for the purposes of completing the period to be entitled for old-age pension shall not be considered an actual contribution.

Secondment: agreement between two firms over a temporary transfer of the insured from the firm for which he/she works to the other firm on condition that his/her wages are paid by the firm he/she is transferred to.

Delegation: agreement between two firms over a temporary transfer of the insured from the firm for which he/she works to the other firm while the firm from which he/she is transferred continues to pay his wage.

Debtor: firm, insured, retired, survivor, entitled beneficiary, any natural person or corporate body or any other firm indebted to the Corporation.

Indebtedness: amounts accrued upon the debtor to the Corporation pursuant to law provisions.

Primary Rights Settlement Committee: committee or committees formed pursuant to the provisions of Sub-paragraph (1) of paragraph (E) of article (13) of the law.

Appeal Rights Settlement Committee: committee formed pursuant to the provisions of Sub-paragraph (2) of paragraph (E) of article (13) of the law.

Social Security Affairs Committee: committee formed pursuant to the provisions of Sub-paragraph (3) of paragraph (E) of article (13) of the law.

Self-Employed: the person working individually in his/her own firm or profession with no workers working under his/her supervision.

Joint partner: natural person registered as a joint partner in a joint partnership, limited partnership, or private company limited by shares in accordance with the companies Law.

Notified person: the person concerned with the decision to be notified or the legal representative thereof.

Objection period: the period set under the provisions of the laws and Bylaws issued accordingly during which an objection to the decisions made by the corporation can be raised.

Appeal period: period set under the provisions of the laws and Bylaws issued pursuant thereto during which an appeal to the decisions issued by the corporation can be filed before court.

B) The definitions wherever stipulated herein shall be accredited for this Bylaw unless otherwise is proved by evidence.

Article (3)

For the purposes of applying the provisions of the law and Bylaws issued accordingly along with this Bylaw:

- A- The following official documents shall be approved to prove the age of the insured, beneficiary or dependent as per the following priorities:
 - 1) Data received from the Civil Status Department through electronic means of connection.
 - 2) Birth certificate issued by the Civil Status and Passports Department in the Kingdom.
 - 3) The ID card issued by the Civil Status Department for Jordanians and non-Jordanians.
 - 4) Birth certificate issued outside the Kingdom or the passport of a non-Jordanian.
- B- The date of birth mentioned in the birth certificate shall be considered in case of difference in the date of birth between any two documents.
- C- For the purposes of proving identity, the personal ID card issued by the Civil Status and Passports Department in the Kingdom and the passport of a non-Jordanian or the card issued by the Ministry of Interior shall be accredited.
- D- For the purposes of benefiting from maternity insurance, the birth certificate or the data received from the Civil Status Department through electronic means of connection are accredited for proving birth.

Article (4)

For the purposes of applying the provisions of the law and Bylaws issued accordingly along with this Bylaw:

- A- The fiscal year shall begin on the 1st of January of each year and end on the 31st of December of the same year.
- B- A month shall be thirty days.

Article (5)

For the purposes of raising objections, payment of accrued amounts, submitting forms, or taking any action imposed by the law or the Bylaws issued pursuant thereto, the deadlines specified in any of them expire at the end of the last day specified for each of them and in case the last day falls on an official holiday, then the date shall extend to the first working day following the day of the holiday and ends with it.

Article (6)

- A- The body that issued the decision in accordance with the provisions of the law or the Bylaws issued pursuant thereto shall initiate the notification procedures in accordance with the notification principles set forth in this Bylaw, or through any of the Corporation administrations and branches for those concerned.
- B- Decisions issued in accordance with the provisions of the law and the Bylaws issued pursuant to it are subject to objection in accordance with the following:
 - 1- The decision of the Director of Pension Administration or the Director of Branch Administration is subject to objection before the Appeal Rights' Settlement Committee within (15) days following the date of decision notification.
 - 2- The decision of the Primary Rights Settlement Committee is subject to objection before the Appeal Rights' Settlement Committee within (15) days following the date of decision notification.
 - 3- The decision of the Appeal Rights' Settlement Committee is subject to objection before the Security Affairs' Committee within (30) days following the date of decision notification.
 - 4- The decision of the Primary medical committee is subject to objection before the Appeal Medical Committee within (60) days following the date of decision notification.
- C- 1-The Director General or whom he delegates has the right to object to the decisions issued by the authorities stipulated in Paragraph (B) of this Article within a period not exceeding (120) one hundred and twenty days from the day following the date of notifying the concerned persons.

- 2- In case the objection is made in accordance with the provisions of Sub-paragraph (1) of this paragraph; then the person who made the objection is required to refrain from considering the objection over the decision in question.
- D- Decisions issued by the Security Affairs' Committee and the Appeal Medical Committee shall be considered as final administrative decisions that are appealable before the Administrative Court within (60) days from the day following the date of decision notification.
- E- The Director General may request the Appeal Medical Committee or the Social Security Affairs' Committee to reconsider any of the decisions issued by them if it appears that there is new data or evidence that requires that.
- F- Decisions issued by the competent authorities in the Corporation may not be implemented except after exhausting the means of objection or appeal.

Article (7)

- A- The Director General may delegate any authority granted to him under the provisions of this Bylaw and the instructions issued pursuant thereto to any employee, provided that such authorization is in writing and specific.
- B- The Director General Assistant, the Director of Pension Administration, the Director of Cases and Collection Administration and the Director of branch administrations may delegate any of the authorities granted to them under the provisions of this Bylaws and the instructions issued pursuant thereto to any of the employees working for them, provided that such delegation is in writing and specific.

Chapter Two

contributions and deductible wage

Article (8)

For the purposes of covering any non-public sector firm within the provisions of the law, it is required that it shall be officially registered with the relevant authorities or have a license to practice work if it is not.

Article (9)

- A) A person is considered insured and covered by the provisions of the law if he/she fulfills all the following conditions:
- 1- To perform work for the firm and receive a wage in return for this work.
 - 2- To be subordinate to the administration, direction and supervision of the firm.
- B) In order to achieve the purposes intended in Paragraph (A) of this Article, it is mandatory to cover the insured with the provisions of the law, regardless of the nature or duration of his/her work, whether by appointment, contracting, delegation, or in any other form, and regardless of the nature of the wage, title, method of payment, or the mechanism of its calculation, and whether he/she is paid such wage based on the job or contractual relationship or delegation or any reason requiring payment of such wage for the job he/she performs.
- C) The will of the employer or the worker or the agreement concluded between them, expressly or implicitly, does not prevent the application of the provisions of this article and the coverage of the insured with the provisions of the law.
- D) The conditions and mechanisms for covering partners in companies shall be determined in accordance with the executive instructions issued by the Board for this purpose.
- E) The mechanisms and conditions for covering employees in flexible work are determined in accordance with the executive instructions issued by the Board for this purpose.
- F) 1- Employees subject to civil retirement are covered by the provisions of the Social Security Law during the period of unpaid leave, either compulsorily or voluntarily.
- 2- The periods of coverage of the insured who were previously subject to the provisions of the law are considered acceptable periods for the application of its provisions, provided that their pension rights have not been settled by the Corporation.
- 3- In case of the death of any of the insured persons stipulated in Sub-paragraph (1) and (2) of this paragraph and their rights settlement in accordance with the provisions of the Civil Retirement Law by allocating the natural death pension; then their contributions shall be canceled according to the provisions of the law and the contributions shall be returned in accordance with the followed in the Corporation.

Article (10)

The firm is obligated to pay contributions for all wages received by the insured if the following conditions are jointly fulfilled:

- A) Generality; i.e. the firm pays the allowance to all its staff or part thereof on unified and established bases without this being dependent on its estimation.
- B) Stability; i.e. the firm shall not have a discretionary authority to grant or deprive the allowance in such a way that leaves no room for doubt that it has become part of the wage.
- C) Continuity; i.e. that the firm is constantly and continuously pays the allowance.
- D) Entitlement; i.e. the insured carries out the work for which the allowance is paid.

Article (11)

Despite the stipulated in Article (10) herein this Bylaw:

A- The Sub-paragraph stipulated below shall not be included in the concept of the monthly deductible wage and are not considered part of it:

- 1) Overtime allowance, i.e. allowance for additional working hours performed by the insured, which exceed the prescribed working hours in accordance with the provisions of the applicable labor law or any Bylaws issued in this regard.
- 2) Annual grants paid by the firm in the form of amounts in excess of the wage agreed upon on a given occasion.
- 3) The cash gratuities and gifts granted to the insured by the customer for serving them, either directly or through the firm.
- 4) Representation allowance; i.e., the allowance paid to the insured who represents his/her employer with another firm inside or outside the Kingdom.
- 5) In-kind and cash clothing allowance.
- 6) In-kind food allowance.
- 7) Expatriation allowance; i.e. the cash allowance paid to the insured who is assigned to reside temporarily outside the Kingdom.
- 8) Hospitality allowance.
- 9) Percentages granted to the insured in the event of achieving a specific percentage of revenue and profit, with the exception of commercial commission rates given to the insured working in the field of sales and collection.
- 10) Non-constant rewards and incentives.
- 11) Allowances and bonuses paid temporarily outside the Kingdom.
- 12) Cash allowance for paid vacations.
- 13) Child education allowance.
- 14) Remunerations of the Boards members and governing bodies.
- 15) Committees' membership allowance.
- 16) Allowance of travel tickets.
- 17) Allowance of washing and ironing clothes.
- 18) Remunerations of committee rapporteurs, trustees, boards of directors and boards of trustees.
- 19) Phone allowance

- 20) Allowance for parallel education bonus.
- 21) Field Bonus.
- 22) Scientific research bonus.

- B- In the event that the insured uses the firm's vehicle or his/her own for the benefit of work against remuneration; then an allowance equaling the cash transfer allowance granted to his/her counterparts working in the firm who are at his/her level of employment and who do not use the firm's vehicles or their private vehicles for work, shall be added to his/her deductible wage. If there are no counterparts, the Corporation has the right to estimate the transfer allowance not exceeding (5%) of the deductible wage after excluding the allowance corresponding to the use of the firm's vehicle or his/her own vehicle.
- C- Changing the name of the bonus by the firm does not preclude the application of the provisions of Paragraphs (A) and (B) of this article if it is proven to the Corporation that changing name was contrary to reality.
- D- Notwithstanding the stipulated in Sub-paragraph (15) of Paragraph (A) of this Article, the committee membership allowance is considered part and parcel of the deductible wage if it meets the following conditions collectively:
 - 1- The committee member shall be a public sector employee.
 - 2- The committee member shall be dedicated to the committee's work.
 - 3- The committee should be permanent and its formation is stipulated in any applicable legislation.
- E- The Board shall issue the necessary executive instructions to implement the provisions of this Article.

Article (12)

- A- The monthly contributions paid by the firm to the Corporation on behalf of the non-military insured for the purposes of being covered by the provisions of the law shall be calculated as follows
 - 1) Work injury insurance at a rate of (2%) of the insured's monthly wage paid by the firm.
 - 2) Maternity insurance at a rate of (0.75%) of the insured's monthly wage paid by the firm.
 - 3) Unemployment insurance at a rate of (0.5%) of the insured's monthly wage to be paid by the firm, and (1%) to be deducted by the firm from the monthly wages of the insured working for it.
 - 4) Old-age, disability and death insurance to be paid as follows:
 - A- (9.5%) to be paid by the firm from the monthly wages of the insured as of 1/1/2014 to reach by maximum (11%) on 1/1/2017 with an increase of (0.5%) at the beginning of each year.
 - B- (5.75%) to be deducted by the firm from the monthly wages of the insured as of 1/1/2014 to reach by maximum rate of (6.5%) on 1/1/2017 with an increase of (0.25%) at the beginning of each year.

C- (1%) to be paid by the firm from the monthly wages of the insureds working in hazardous professions as of 1/3/2015.

B- The monthly contributions paid by the Jordanian Armed Forces and the security corps to the Corporation for the military insureds shall be calculated for the purposes of applying old age, disability, death and work injuries' insurance as of 1/10/2019 as follows:

- 1) Work injuries insurance at a rate of (2%) of the monthly wages of the insureds, to be paid by the Jordanian armed forces and security corps.
- 2) Old-age, disability and death insurance at a rate of (18.5%) paid by the Jordanian armed forces and security corps from the wages of the military insureds to be increased by (1%) in January of each year to reach by maximum of (20.5%) on 1/1/2020.
- 3) (6.5%) deducted by the Jordanian armed forces and security corps from the wages of the military insured for the purposes of applying old age, disability and death insurance.

Article (13)

The (1%) reduction of the contributions of work injury insurance granted to the non-public sector firms, shall be suspended as of 1/1/2020.

Article (14)

A- The contributions made by the firm or that are deducted from the wages of the insured during a calendar year are calculated on the basis of the deductible wages he/she receives in January of each year. No amendment to this wage during the year shall be taken except in the following two cases:

- 1) If the amendment is retroactive as of January of the same year, taking into account the provisions of Paragraph (A) of Article (22) of the law.
- 2) If the amendment to the wage is based on a change in the job of the insured from a permanent unclassified job or a contractual job with a degree and class into a contractual job that involves all allowances and vice versa under the regulations in force. In such case, the deductible wages are amended under the discontinuation form and the validity form.

B- The contributions of the new insured who join the firm for employment are counted after January on the basis of their deductible wages for the whole month in which they commenced their work.

C- In consideration of the stipulated in Article (10) of this Bylaw, and for the purposes of calculating the deductible wage, the following is conditioned:

- 1- The monthly deductible wage on the basis of which contributions are calculated shall not be less than the minimum wage approved in accordance with the applicable labor law.
 - 2- The maximum monthly deductible wage on the basis of which contributions are calculated shall not exceed (3000) dinars for the insured who joined work for the first time or returned to coverage again as of 1/3/2014 or any date thereafter provided that this limit is linked to the inflation at the beginning of January of each year.
 - 3- The maximum monthly deductible wage on the basis of which contributions are calculated shall not exceed five times the average wage approved by the Corporation for the insured who was covered by the provisions of the law for the first time in the period from 1/5/2010 to 28/2/2014, provided that the maximum of his/her deductible wage becomes (3000) dinars in accordance with the provisions of Sub-paragraph (2) of this paragraph as of 1/1/2015.
- D- The following categories are excluded from the provisions of Paragraph (C) of this Article:
- 1- The insured person covered by the provisions of the law before 1/5/2010 whose wage did not exceed (5000) dinars per month, whereas the maximum deductible wage is (5000) dinars.
 - 2- The insured person whose wage exceeded (5000) dinars per month before the date of 1/5/2010 and the contributions were calculated on this basis, provided that no increase in his/her wage after the mentioned date shall be considered.
 - 3- In case the insured's wage stipulated in Sub-paragraph s (1) and (2) of this Paragraph reaches the maximum deductible wage stipulated in Sub-paragraph (2) of Paragraph (C) of this Article, this wage shall be subject to an increase in accordance with the mechanism stipulated in Paragraph (b) of Article (20) of the law.
 - 4- If the insured's wage decreases to less than the maximum wage he/she had reached within the limits permitted by law, then he/she reserves the right t again in case his/her wage returns to be increased.

Article (15)

For the purposes of settling the rights of the insured person, the fraction of the month shall be considered a full month, and contributions shall be paid for it regardless of the days the insured has worked according to the following:

- A) The month in which the work injury occurred.
- B) The month in which the insured died during his/her actual service covered by the provisions of the law, or the month in which the service of the insured was terminated, or the deduction for him/her was suspended and he/she died during that.
- C) The month in which the insured person is entitled to old-age pension, obligatory old-age pension or natural total or partial disability pension, with the exception of those whose services were terminated on the first day of the month.

D) The month in which the insured person completed the age without fulfilling the conditions of entitlement to the retirement pension or disability pension in accordance with the provisions of Paragraph (A) of Article (70) of the law, with the exception of those who completed the age or whose services were terminated on the first day of the month

Article (16)

- A- The firm shall pay the contributions accrued from it and from the insured persons to the Corporation within the first fifteen days of the month following eligibility.
- B- In case of late payment within the period outline in paragraph A of this article, the firm shall pay 1% default interest for each overdue contribution over JD 1.
- C- Notwithstanding the stipulated in Paragraph (B) of this Article, the interests are calculated for the insured who joined the work for the firm for the first time after (60) days they must be included in the provisions of the law.

Article (17)

- A- In case the firm retains the data that it is required to submit to the Corporation, by any of the electronic means, then these data shall be approved and be effective if the following conditions are met collectively:
 - 1- It must be preserved in the form in which it was created, sent or received, and in a manner that ensures that no change or modification is made to its content.
 - 2- It should be preserved in such a way that it is possible to identify the issuer, the addressee, and the time and date of its issuance, sending or receiving.
 - 3- The authorized signatory on behalf of the firm shall submit an undertaking that the electronic data he/she has provided to the Corporation are correct, and the firm bears full responsibility for the validity and conformity of these data to reality.
- B- The data maintained by the firm by any of the electronic means, which the Corporation obtains, is considered an evidence against the firm, and the Corporation has the right at any time to verify its validity and to compare between these data and their paper copies or between these data and information obtained by the Corporation and it has the right to approve the data that proves its validity through investigation and inspection conducted by the Corporation.

Article (18)

- A- If the firm is late in providing the Corporation with the approved forms on the dates specified in Paragraph (A) of Article (21) of the Law, it shall pay a fine of (1%) of the contributions accrued for each delayed month.

- B- In case the firm does not provide the Corporation with the suspension form for any of its employees during the year, then the approved form for the insured who are on their job during the month of January of the following year and submitted by the firm shall be considered as a notification of the termination of their services during the year preceding the submission of the form, and the fine amounting to (1%) stipulated in Paragraph (A) of this Article shall be calculated of the amount of their monthly contributions from the end of the month following the end of their services until the end of December of the same year.
- C- In case the Corporation received more than one valid form for the insured at the same firm and in the same year without providing it with the suspension form between them, then the fine of (1%) stipulated in Paragraph (A) of this Article shall be calculated from the amount of the monthly contribution for him/her from the date of the end of the month following the end of his/her services to the date of the next validity form.

Article (19)

- A- firm that has not deducted contributions from all or some of its employees, or that pays contributions on the basis of actual wages, by increase or decrease, shall pay a fine of (30%) of the value of the following contributions without prior notice or notification from the Corporation:
- 1) Contributions that it has paid in excess of the prescribed amount as a result of providing the Corporation with wages higher than the actual wages.
 - 2) Contributions that were not paid as a result of providing the Corporation with wages less than the actual wages.
 - 3) Contributions that the firm has not paid as a result of its failure to cover all or some of its employees in accordance with the provisions of the law.
- B- The fine for any of the violations stipulated in Paragraph (A) of this Article shall be calculated according to the following:
- 1) If it is proven that the firm violated the provisions of the law according to the investigation and inspection conducted by the Corporation, then the fine shall be calculated from the date of the violation to the date of organizing the seizure and inspection report.
 - 2) In the event that the firm notifies the Corporation in writing of the occurrence of the violation under the approved form or by letter and it turns out through the inspection conducted by the Corporation that the notification contained correct and complete information about the violations at the firm, or if the notification was approved by the director of the branch administration without inspection in accordance with principles approved by the Board then the fine on the contributions accrued shall be calculated from the date of the violation to the date of notification. Otherwise, the fine is calculated from the date of the violation until the date of the seizure and inspection report.

- 3) In the event that the firm is covered by the provisions of the law retroactively through the inspection conducted by the Corporation, then the fine is calculated from the date of the retroactive coverage of the firm to the date of organizing the seizure and inspection report.

Article (20)

- A- The Board, based on the recommendation of the Board of Insurances, may exempt firms from not more than (70%) of the total fines stipulated in Articles (18) and (19) of this Bylaw, including the additional amounts incurred by the firms before 1/3/2014 and in accordance with the principles issued by the Board and published in the Official Gazette.
- B- Notwithstanding the stipulated in Articles (18) and (19) of this Bylaw, no fines shall be imposed in any of the following cases:
- 1) Differences arising after the issuance of a decision by the Appeal Rights' Settlement Committee or the Security Affairs Committee to estimate the wages, by increase or decrease, or change the insured's coverage status.
 - 2) Coverage of the firm with the provisions of the law retroactively and transferring the data of the insured to it from a previous firm that had continued to provide the Corporation with data after the date of its legal expiry.

Article (21)

- A) The indebtedness of the firm consists of any of the following amounts:
- 1) Contributions owed by the firm that are overdue.
 - 2) The interest of the delay incurred by the firm.
 - 3) Fines incurred by the firm
 - 4) Amounts paid by the Corporation to the injured, and the firm must pay them to the Corporation in accordance with the provisions of Articles (27) and (32) of the Law.
 - 5) Any other amounts incurred by the firm under the provisions of the law or any other legislation.
- B) In the event that the firm pays part of its indebtedness in accordance with the provisions of Paragraph (A) of this Article, it shall be paid according to the following order, regardless of eligibility date
- 1) The amounts stipulated in Sub-paragraph (5) of Paragraph (A) of this Article.
 - 2) The amounts accrued from the firm stipulated in Sub-paragraph (4) of Paragraph (A) of this Article.
 - 3) The amounts accrued from the firm stipulated in Sub-paragraph (1), (2) and (3) of Paragraph (A) of this Article, in order from the total of these amounts.

Article (22)

- A- If the firm delayed paying a total of two months' due out of the total amounts stipulated in Paragraph (A) of Article (21) of this Bylaw, then the branch administration shall notify the firm in writing by virtue of a notification in accordance with the legal reporting principles stipulated in this Bylaw.
- B- In case the firm does not initiate the payment of the indebtedness incurred by it after the passage of the legal period stipulated in Paragraph (D) of Article (49) of this Bylaw, then the Corporation must start the collection procedures stipulated in chapter five of this Bylaw.

Article (23)

- A) The firm is considered officially closed in any of the following cases:
- 1- Cancellation of the commercial register or termination of the firm with a certificate issued by the Ministry of Industry and Trade or any of the relevant official authorities, and the lack of any license for it.
 - 2- Merger of one firm into another; as in this case, the merged firm is considered officially closed.
 - 3- The merger of two or more firms and the establishment of a new firm resulting from the merger. In this case, the merged firms shall be considered officially closed
- B) The firm shall be considered suspended in activity in any of the following cases:
- 1- A decision is issued by the competent official authorities to close the firm for a specified period. In this case, the period of closure mentioned therein shall be approved for the purposes of considering the firm suspended in activity.
 - 2- It is proven that the firm did not practice any activity according to a control and inspection report, which shows that the firm is not existing in its place of business known to the Corporation through one inspection visit.
 - 3- It is proven that the firm did not practice any activity despite its presence, according to two control and inspection reports, through two inspection visits within a period not exceeding six months from the date of the first visit.
- C) For the purposes of applying the provisions of Paragraphs (A) and (B) of this Article, the date of closing the firm or suspending its activity is determined by a decision of the branch administration director.
- D) The Corporation may verify the continued suspension of an activity as stipulated in Paragraph (B) of this Article through inspection visits or through the competent official authorities.
- E) If the commercial register of the firm is eliminated before the 16th of the month in which it was closed, then the firm file will be closed from the beginning of that month, unless one of the cases stipulated in Article (15) of this Bylaw occurs; whereas the firm file will be closed at the end of the month of either occurrence.

- F) Notwithstanding the stipulated in Paragraph (A) of this Article, the firm whose commercial registration has been eliminated or former owner dies, continues to provide the financial statements to the Corporation and has a valid professions' license, shall continue to be covered along with its employee

Article (24)

- A- Calculation of delay interests on contributions accrued from the firm shall be suspended from the date of the issuance of the compulsory liquidation decision.
- B- The provisions of Paragraph (A) of this Article do not apply to the contributions accrued from the insured who continued to work or joined working after the issuance of the liquidation decision.

Article (25)

- A- If the worker works for more than one firm, he/she shall be covered according to the following:
- 1) If the insured's joining of work in the private sector with more than one firm occurred on different dates, then his/her coverage at the firm in which he/she first joined work shall be approved regardless of the amount of his/her wages.
 - 2) If the insured's joining of work in the private sector with more than one firm occurred on the same date, then his/her coverage at the firm from which he/she receives the highest wage shall be approved.
- B- The provisions of Paragraph (A) of this Article shall be applicable to workers employed by more than one firm in the public sector.
- C- If the insured works in a firm in the public sector and another firm in the private sector at the same time, then his/her coverage in the public sector firm shall be approved regardless of his/her wages and the date of joining the work.
- D- Despite the stipulated in this article, the Corporation may cover the insured who works in more than one firm in work injury insurance according to executive instructions issued by the Board for this purpose.
- E- The rights of the insured who has double insurance shall be settled according to the Corporation Insurance Coverage Bylaw, provided that their rights have not been settled until the enforcement date of this amended Bylaw, by returning the sums to the insured deducted for them and from them for old age, disability and death insurance upon request in accordance with the rules of coverage set forth in this article.

Article (26)

- A- The following rules shall be accredited for the purposes of the insured -[in the event of his/her injury, secondment, delegation, dispatching to a scientific mission, obtaining a study leave inside or outside the Kingdom, during sick leave, or any other reason that necessitates suspension or reduction of his/her wages:
- 1- The insured's contribution in the provisions of the law shall continue during the period of his/her unemployment resulting from the work injury, and his/her contribution shall be suspended in the following cases:
 - A- Official closure of the firm or suspending its activity.
 - B- Resignation, termination of his/her services, or joining a new job.
 - 2- The contribution of the insured shall be suspended if he/she is seconded through the firm of secondment, provided that he/she is covered in the firm he/she is seconded to if it is covered by the provisions of the law.
 - 3- The contribution of the insured shall continue if he/she was delegated through the firm of delegation, and contribution in this case shall be paid for the entire deductible wage he/she receives from that firm.
 - 4- The insured's contribution continues through the firm that dispatched him/her on a scientific mission or granted him a paid study leave inside or outside the Kingdom. Contribution is paid for the entire deductible wage he/she was receiving before obtaining this leave, with the exception of the insured whose status changes from an employee to become a student.
 - 5- The contribution of the insured shall continue through the firm that approved to grant him a sabbatical leave, and the contributions shall be paid for the entire deductible wage he/she was receiving prior to obtaining this leave.
 - 6- The contribution of the insured in the provisions of the law shall be suspended during his/her unpaid sick leave.
- B- When applying the provisions of Paragraph (A) of this Article, it is taken into account to add the annual increase to the wage of the insured, if he/she is entitled to it.
- C- The wage of the insured subject to deduction shall remain without reduction in case of his/her dismissal or any of the cases stipulated in Sub-paragraph s (4) ,(3) ,(1) and (5) of Paragraph (A) of this Article apply to him/her or obtaining paid sick leave.

Article (27)

- A- The firm may not be granted a clearance letter for the purpose of selling it, assignment or eliminating its registration, except after it has paid the amounts accrued to the Corporation in cash or by a certified check.
- B- It is not permissible for the firm to grant a letter of no objection to obtaining or renewing a professions' license unless its financial matters are settled by cash payment, certified check, or by installments of the amounts accrued thereon.
- C- The firm may not be granted an official letter to the Income and Sales Tax Department indicating the amounts accrued from it unless after it has paid the entire amounts accrued to the Corporation in cash or by certified check for the period required in the letter, provided that the firm settles the remaining amounts accrued to the Corporation for the subsequent periods, if any, by paying in cash or installments.
- D- It is not permissible for the firm to be granted any official letters or statements issued by the Corporation to be submitted to the official authorities not stipulated in paragraph (A), (B) and (C) of this article except after it has settled its financial matters by paying the amounts owed to the Corporation in cash, certified check or by installments.
- E- The official letters issued by the Corporation remain valid for a period not exceeding one month from the date of their issuance, except for the official letters granted to private schools and universities, which remain valid for a period not exceeding three months from the date of their issuance.
- F- The director of the branch administration shall issue the necessary decisions to implement the provisions of this chapter. Chapter Three: Voluntary contribution for Jordanians.

Chapter Three
Voluntary subscription for
Jordanians

Article (28)

For the purposes of this chapter:

- A) The term (insurance) wherever stipulated shall mean (old-age, disability and death insurance).
- B) The phrase (average wage) wherever stipulated shall mean (the average stipulated in Sub-paragraph (2) of Paragraph (A) of Article (90) of the law).

Article (29)

For the purpose of voluntary contribution of a natural person, the applicant must fulfill the following:

- A) To be of Jordanian nationality.
- B) Not to be obligatorily covered by the provisions of the law in this capacity.
- C) Must have completed at least (16) years of age.
- D) Must not have completed the age when he/she first requested contribution.
- E) His/her rights have not been settled by entitlement to any of the following insurance benefits:
 - 1- Old age pension.
 - 2- The mandatory old-age pension.
 - 3- Early retirement pension.
 - 4- Total permanent natural disability pension.
 - 5- Partial permanent natural disability pension.
 - 6- Payment of a lump-sum compensation accrued to the completion of the age or exceeding it.
 - 7- Payment of a lump-sum compensation in accordance with the provisions of Article (70) of the law, and it is no longer covered by the provisions of the law after the disbursement of this compensation and before reaching the age

Article (30)

- A- The insured who has suspended deduction for any reason without completing the age, or the insured whose service has ended due to completion of age or exceeding it, may request voluntary contribution in insurance for the purpose of completing the period required for entitlement to the old-age pension.
- B- The insured, within six months from the date of completing the age and having completed the period required for entitlement to the old-age pension, may continue to be voluntarily covered by insurance, up to the age of (65) for males and the age of (60) for females for the purposes of increasing the old-age pension and entitlement to the mandatory old-age pension.

Article (31)

The application for voluntary contribution shall be submitted in any branch of the Corporation, whether inside or outside the Kingdom, or any firm or means approved by the Director General for this purpose.

Article (32)

- A- The applicant shall be considered as covered by the provisions of insurance from the beginning of the month in which the application was submitted, provided that the Corporation approves it.
- B- The insured shall pay the full value of the contribution for the first month at least within the first fifteen days of the month following the date of coverage, otherwise the application shall be considered null.
- C- The Director General may, upon the assistant's recommendation, approve the voluntary contribution of the insured who is late in paying the first installment or pays part of it; if it was discovered that there are special circumstances that prevented the insured from paying the value of the first installment in full, or that the delay was not due to a fault on his/her part with settling a number of payments.

Article (33)

A- Subject to the provisions of Paragraphs (C) and (D) of Article (14) of this Bylaw:

- 1- The voluntary contribution applicant who is covered by insurance for the first time determines the monthly wage for which contributions are paid, provided that this wage is not less than the minimum wage approved in accordance with the Labor Law and that this wage does not exceed the maximum limit indicated below:

The age of the voluntary contribution applicant on the date of submitting the application	The maximum monthly wage to which contributions are paid
From (50) years or more	Average wage multiplied by (0.9)
From (45) years to less than (50) years	Average wage
From (40) years to less than (45) years	Average wage multiplied by (1.5)
From (35) years to less than (40) years	Average wage multiplied by (2)
From (30) years to less than (35) years	Average wage multiplied by (2.5)
Less than (30) years	Average wage multiplied by (3)

2- For the purposes of determining the maximum monthly wage for which contribution will be paid, the average wage on the date of coverage shall be approved.

B- The voluntary contribution applicant who has already been covered by the provisions of the law has the right to choose the monthly wage on the basis of which the insurance is to be subscribed, provided that it is not less than the minimum wage approved in the Labor Law and according to any of the following bases:

- 1) On the basis of his/her wage for which contributions were paid when the deduction for him/her was suspended, when he/she left work or when his/her contribution was voluntarily suspended.
- 2) On the basis of his/her wage stipulated in Sub-paragraph (1) of this paragraph, after increasing it by a percentage determined in accordance with the principles issued by the Director General for this purpose, provided that this increase does not exceed (10%) annually for each of the years in which he/she ceases to contribute and does not exceed ten increments.
- 3) On the basis of a wage less than his/her wage for which contribution were paid when the deduction was suspended or when he/she left work, provided that the reduction is made for once, and that the insured has not completed the age of (55) for males and age (50) for females and that it is not less than (80%) of his/her last wage.

C- In the event of an increase in the minimum wage approved in accordance with the Labor Law, the wage of the voluntarily contributed insured, whose wage is less than this limit, shall be modified to the new minimum wage as of the beginning of January of the year following the decision of the increase, if the decision takes effect during the year and as of the beginning of January of the same year if the decision takes effect in that month.

Article (34)

A- Subject to the provisions of Paragraphs (C) and (D) of Article (14) of this Bylaw, the voluntarily contributed insured may increase his/her deductible wages by a percentage determined in accordance with the executive instructions issued by the Board for this purpose, provided that this increase does not exceed (%10) annually, and he/she has the right to cancel the renewal of the increase in the years following its request.

B- The application for increase or cancellation shall be submitted from the beginning of January of each year until the fifteenth of February and in case the application is submitted outside this period, then the increase will be canceled or included in the wage of the insured as of January of the year following the year in which the application was submitted, provided that the insured is contributed during that period.

Article (35)

A- The voluntary contribution shall be suspended in any of the following cases:

- 1) The insured's joining a job covered by the provisions of the law. In this case, the contribution shall be suspended from the beginning of the month in which he/she was covered by the provisions of the law mandatorily, provided that he/she is obligated to pay the amounts accrued from him/her to the Corporation. In the event that he/she pays the accrued contribution and interests within the period specified in Sub-paragraph (2) of this paragraph, then the suspension date shall be modified to the end of the month for which the accrued amounts were paid.
- 2) The insured's failure to pay the accrued amounts of twelve contributions, including the delayed interest. In this case, the contribution shall be suspended as of the beginning of the month for which the contribution was not paid.
- 3) Upon the request of the insured in accordance with the following:
 - (a) from the beginning of the month in which the suspension application is submitted; if he/she submits it on or before the fifteenth day of the month and he/she has paid the contribution for the previous month. Otherwise, the contribution shall be suspended as of the beginning of the month for which the contribution was not paid.
 - (b) at the end of the month in which the application is submitted; if he/she submitted it on or after the sixteenth day of the month and had paid the contribution for the previous month. Otherwise, the contribution shall be suspended as of the beginning of the month for which the contribution was not paid.

B- Subject to the provisions of Paragraph (A) of this Article and Article (37) of this Bylaw, the insured who has voluntarily suspended his contribution in insurance may re-contribute in this capacity in accordance with the provisions of this chapter.

C- The date of the insured's submission of an application to suspend voluntary contribution is considered the date of termination of service for the purposes of implementing the provisions of Paragraph (E) of Article (64) of the law.

D- The Director General, upon the recommendation of the Assistant, may consider continuing voluntary contribution for the insured whose voluntary contribution has been suspended, if it was indicated that there are special circumstances that prevented the insured from paying the amounts accrued from him/her according to the periods he/she determines from the date of suspension. In all cases, the period of his/her failure to pay shall not exceed (24) months if he/she is alive or (60) months if he/she is dead, and provided that he/she or his/her beneficiaries pay the full amount and interest within three months from the date of the issuance of the decision.

E- Notwithstanding the stipulated in Paragraph (D) of this Article, if the insured dies after suspending his voluntary contribution and the survivors request that his/her voluntary contribution be considered as continuous, then the amounts accrued shall be paid for the entire period in which he/she ceased his/her contribution, within three months from the date of the decision issuance.

Article (36)

The fraction of the month is considered a full month, and contribution are collected for it in any of the following cases

- A) The month in which the deduction for the insured was suspended due to his/her completion of age or the fulfillment of the conditions for eligibility to the old-age pension or the mandatory old-age pension.
- B) The month in which the insured's total or partial permanent natural disability is proven during his/her voluntary contribution.
- C) The month in which the insured died during his/her voluntary contribution, or the month in which the deduction was suspended and during which he/she died.

Article (37)

A person who has been allocated an early retirement pension, old-age pension, mandatory old-age pension, total permanent natural disability pension, or partial permanent natural disability pension is not entitled to voluntary contribution insurance even if the owner of this pension returns to the coverage in the provisions of the law through a firm after receiving that pension.

Article (38)

A- If the non-Jordanian insured was voluntarily contributed to the insurance in accordance with the provisions of the temporary provisions of Social Security Law No. (30) of the year 1978, then he/she is entitled to continue to be contributed in this capacity.

B- If the Jordanian insured voluntarily contributed to the insurance in accordance with the provisions of the law, he/she has the right to continue the contribution in this capacity even if he/she lost, waived or abandoned his/her Jordanian nationality after that.

C- If the deduction is suspended from the insured who voluntarily contributes to the insurance in accordance with the provisions of Paragraphs (A) and (B) of this article for any reason, he/she is not entitled to return to his contribution in this capacity

Article (39)

Branch administration director shall issue the decisions necessary for implementing the provisions of this chapter

Chapter Four

coverage of self-employed and
employers and the like who are
working in their own firms

Article (40)

For the purposes of this chapter, the phrase (employer and the like) wherever stipulated shall mean (self-employed, employer, joint partner and owner of individual firm working in their own firms).

Article (41)

- A- The employer and the like shall be covered by all the insurances applied according to the provisions of the law, in the month in which he/she initiates the coverage or from the date of the control and inspection report, provided that the principle of sixteen days or more, in the same month, is applied and according to the following conditions:
- 1) Being a worker in his/her firm that is licensed or registered in accordance with the legislations in force, or his/her work is proven through the control and inspection report that he/she works individually in his firm and does not have one or more workers.
 - 2) Must not be under (16) years of age.
 - 3) Must not have completed the age if he/she is covered by the provisions of the law for the first time.
 - 4) Shall not be entitled to any of the following insurance benefits:
 - a. Early retirement pension.
 - b. Partial permanent natural disability pension.
 - c. A lump-sum compensation due to his/her completion of age or exceeding it.
 - d. A lump-sum compensation under the provisions of Article (70) of the law and is no longer subject to the provisions of the law after payment of this compensation and before completing the age.
- B- If the employer and the like are subject to any of the mandatory retirement schemes under the legislation in force, he/she is not required to be covered by the provisions of the law, and in this case he/she is entitled to voluntary contribution if he/she is Jordanian.
- C- If the employer and the like receives a civil or military retirement pension in accordance with the legislations in force, he/she is not required to be covered by the provisions of the law, and he/she has the right to be covered in this case through his/her firm upon his/her request.
- D- If the employer and the like owns more than one firm and his/her work is established in each of them, he/she may not be covered except in one firm, and in this case he/she has the right to specify the firm through which he/she wishes to be covered, when he/she is covered by the provisions of the law for the first time.
- E- The coverage of the insured as an employer and the like shall be suspended in any of the following cases.

- 1- Withdrawal from the firm, its official closure, or the suspension of its activity.
- 2- An acknowledgment that he/she is no longer working in the firm or his/her authorization in administrative matters has expired, provided that he/she has one or more workers in the firm.
- 3- Completion of age and unwillingness to continue in coverage.
- 4- Joining a job in the public sector, a public shareholding company, or one of the companies in which the government is the owner or a shareholder.
- 5- Applicability of the concept of natural total disability to his/her condition by a decision issued by the medical reference.
- 6- His/her death.

Article (42)

The firm is obligated to pay the full contributions and the monthly amounts resulting from the coverage of the employer and the like, and he/she shall be jointly and severally liable for the payment of these contributions

Article (43)

For the purposes of determining the wage subject to deduction for the employer and the like, the provisions of Articles (33) and Paragraph (A) of Article (34) of this Bylaw shall apply.

Article (44)

- A- For the purposes of applying work injury insurance to the employer and the like, working hours shall be for a period of (12) hours per day, provided that it does not exceed (72) hours per week.
- B- For the purposes of implementing the provisions of Paragraph (A) of this Article, the employer and the like determines his/her working hours, break, holidays and days off, when he/she is covered for the first time with the provisions of the law, and he/she may apply to change any of them, provided that the change is approved as of the beginning of the month following application submission.
- C- The provisions related to inspection stipulated in this Bylaw shall be applied for the purposes of inspection and verification of the application of the provisions of the law to the employer and the like.

Article (45)

- A- The employer and the like may stop his/her contributions in his/her firm through which he/she is covered in this capacity, so that he/she is covered through another firm he/she owns or owns part thereof and works therein, and in this case he/she is covered as of the beginning of the month following the date of submitting an application for this purpose.

- B- If the insured worker owns a firm or part of it and becomes working in it as an employer, in this case he/she remains covered by the firm in which he/she works as a worker.
- C- For the purposes of settling the insurance rights of the employer and the like, his/her contributions shall be suspended according to the provisions of the law through his/her firm, and the suspension form shall be considered as a termination of service.
- D- The coverage of the employer and the like as a worker shall continue until 1/1/2015 and from this date shall be covered as an employer and the like.
- E- The Appeal Rights Settlement Committee shall reconsider the decisions to cover employers and the like that were issued prior to the enforcement date of this Bylaw in accordance with the principles issued by the Director General for this purpose.
- F- It is not permitted to disburse the insurance rights of the employer and the like, except after paying the indebtedness incurred by the firm(s) owned by him/her, in cash or in installments.
- G- The director of the concerned branch administration or whomever he/she delegates shall issue the necessary decisions to implement the provisions of this chapter.

Article (46)

- A- Self-employed workers in the professions and crafts set forth below for whom the provisions of Article (8) of this Bylaw are not applicable, are obligatorily covered by the provisions of the law and all the insurances applied thereunder, provided that they obtain a self-employment permit for non-Jordanians:
 - 1- Agriculture.
 - 2- Construction.
 - 3- Transportation.
 - 4- Tourism.
 - 5- The field of general services and maintenance.
 - 6- Field of arts and media production.
 - 7- Any profession or craft that the Board decides, upon the recommendation of the Director General, to cover its employees
- B- If any of the persons covered by the provisions of Paragraph (A) of this Article is voluntarily contributed, then his/her voluntary contribution shall be suspended and shall be obligatorily covered.
- C- The wage subject to deduction for those covered by the provisions of Paragraph (A) of this Article shall be determined in accordance with the provisions of Articles (33) and (34) of this Bylaw.
- D- The insured covered by the provisions of Paragraph (A) of this Article shall abide by the following:

- 1- Pay the full contributions incurring upon coverage in the insurances applicable to him/her under the law and this Bylaws, including the contributions accrued in accordance with the provisions of Paragraph (C) of Article (64) of the law and the contributions for disability and death insurance at a rate of (1%).
 - 2- Pay the indebtedness incurred by him/her before obtaining any insurance benefit, and that the balance of his/her unemployment insurance's saving account is not in debt.
- E- The provisions of Paragraph (A) of this Article do not apply to a person who receives a pension under any legislation, with the exception of the work-related disability pension.
- F- The conditions and principles necessary for the coverage of workers in the professions and crafts stipulated in Paragraph (A) of this Article shall be determined in accordance with executive instructions issued by the Board. Amended on 23/11/2020

Article (47)

- A- The insured covered by the provisions of Paragraph (A) of Article (46) of this Bylaw may be covered in the old-age insurance, entirely or partially, according to any of the sections indicated below:
- 1- First section: (75%) of the old-age insurance contribution rate.
 - 2- Second section: (50%) of the old-age insurance contribution rate.
 - 3- Third section: (25%) of the old-age insurance contribution rate.
 - 4- Fourth section: (10%) of the old-age insurance contribution rate.
- B- The insured may submit an application to the Corporation during the month of January of each year to move from one section to another.
- C- The rights of the insured in old-age insurance shall be settled in accordance with the provisions of Article (90) of the Social Security Corporation's insurance benefits' Bylaw, and the following shall be taken into consideration:
- 1) The full coverage period of the insured shall be approved in the contribution periods necessary to obtain insurance benefits.
 - 2) A percentage of the coverage period is calculated in proportion to the section chosen by the insured for the purposes of calculating the old-age pension, the early retirement pension, the minimum pension and the increases to pensions in accordance with the provisions of the law and the lump-sum compensation. amended on 23/11/2020

Article (48)

Notwithstanding the stipulated herein this Bylaw, the insured to whom the provisions of Paragraph (A) of Article (46) of this Bylaw are applicable shall be covered by the provisions of the law from the date of submitting the application for coverage, or from the date of the inspection report, whichever is earlier, and his/her coverage shall be suspended in either of the following cases:

Chapter Four

coverage of self-employed and employers and the like who are working in their own firms

- A) The Jordanian insured's acknowledgment that he/she is no longer working.
- B) Cancellation of the self-employment permit for the non-Jordanian insured.
- C) The insured receiving an early retirement pension.
- D) The insured person completing the age, and not wishing to continue in coverage.
- E) Coverage of the insured with the provisions of Article (41) of this Bylaw.
- F) Applicability of the concept of natural total disability to the insured by a decision issued by the medical reference.
- G) Death of the insured.

Chapter Five

Collecting amounts accrued to
Corporation and Paying in installments

Article (49)

- A- In the event that the firm is late in paying the amounts accrued in accordance with the provisions of Article (22) of this Bylaw, the branch administration shall notify the firm in accordance with the legal notifications principles stipulated herein this Bylaw.
- B- Despite the stipulated in the provisions of Article (22) of this Bylaw, the branch administration shall notify the firm that is late in paying the amounts accrued to the Corporation by virtue of a notice in accordance with the legal notification principles stipulated herein this Bylaw without considering the total amounts accrued from it in the event of stopping its activity or being officially closed.
- C- The branch administration or any of the administrations of the Corporation related to the collection of the amounts owed to the Corporation shall notify the debtor, other than firms, as soon as the indebtedness is incurred upon him/her as per the legal notification principles stipulated herein this Bylaw.
- D- The Director General, upon the endorsement of the assistant that is based on the recommendation of the Director of Cases and Collections Administration, shall issue a seizure decision against the debtor who has not committed to paying the amounts accrued to the Corporation after (30) days from the date following notice in accordance with the legal notification principles stipulated herein this Bylaw.

Article (50)

The Administration of Cases and Collection in the Corporation, upon being notified of the declaration of bankruptcy of any firm or placing it under liquidation, shall initiate the procedures for listing the Corporation's indebtedness in the firm's list of creditors and follow up the procedures for the purposes of collection.

Article (51)

The seizure issued against the debtor is entirely eliminated upon payment of the full amounts owed by him/her to the Corporation in cash or by certified check subject to a decision issued by the Director of the Administration concerned with the collection or whoever he/she authorizes to do so.

Article (52)

The Director General or his/her authorized representative may:

- A- Postpone the seizure procedures when the debtor pays in installments the debt owed by him/her to the Corporation.
- B- Lift the seizure on some of the movable and immovable assets of the debtor when he/she pays in installments the debt owed by him/her to the Corporation.
- C- Lift the seizure on the debtor's accounts at banks in case of having no movable or immovable assets other than bank accounts seized, provided that the debtor settles his/her financial matters by installments of the indebtedness accrued upon him/her.

Article (53)

- A- The Corporation may allow paying the amounts owed to it on firms in installments by interest rate of (9%) annually.
- B- The Board may, upon the recommendation of the Director General and for justified circumstances, reduce the interest rate of installments for all firms for a specified period and by not less than (5%).
- C- The Corporation may allow paying in installments the amounts owed to it by firms as follows:
 - 1) The director of the concerned branch administration may allow paying in installments the amounts that do not exceed (200,000) two hundred thousand dinars and for a period not exceeding (60) months, provided that the percentage of the first payment is not less than (20%) of the value of the amounts accrued.
 - 2) The assistant may allow paying in installments amounts that do not exceed (500,000) five hundred thousand dinars and for a period not exceeding (120) months, provided that the percentage of the first payment is not less than (5%) of the value of the amounts accrued.
 - 3) The Director General has the right to allow paying in installments the amounts accrued to the Corporation for the period he/she determines, and he/she also has the right to determine the amount of the first payment according to what he/she deems appropriate.
- D- The Corporation may allow paying in installments the amounts owed by the debtor from other than the firm, with installment interest at the rate of (5%) annually in accordance with the following authorities:
 - 1) To the director of the branch administration or any of the administrations of the Corporation that is related to the collection of the amounts owed to the Corporation for a period not exceeding (60) months.
 - 2) To the assistant for a period not exceeding (120) months.
 - 3) To the Director General for the period he/she deems appropriate.

Article (54)

In consideration of the stipulated in Article (53) of this Bylaw:

- A) It is not permissible to proceed in a new installment transaction for any debtor who has a valid installment transaction.
- B) The assistant may, upon the recommendation of the director of the branch administration or the concerned administration, agree to reschedule the remaining balance from a valid installment transaction by adding subsequent accrued amounts to that balance for the first and second time.
- C) The Director General, based on the assistant's recommendation, may agree to reschedule the remaining balance from a valid installment transaction by adding the amounts accrued later to that balance for the third and fourth time.
- D) The director of the Pension Administration may agree to reschedule the amounts owed by a debtor other than firms, taking into account the periods specified in Sub-paragraph (1) of Paragraph (D) of Article (53) of this Bylaw.
- E) The director of the concerned branch administration may accept a maximum of (9) checks or bills of exchange per month, of which the maturity period does not exceed nine months for all installments, for the firm on which amounts have accumulated for the Corporation and which does not have a valid installment transaction, or the firm committed to a valid installment process and other amounts have accumulated thereafter. The interest for delay in any of these two cases shall continue to be calculated as stipulated in Paragraph (A) of Article (22) of the Law on those amounts.
- F) 1- The branch administration shall transfer the checks returned from the bank and the unpaid bills of exchange to the Cases and Collection Administration within a period of (14) working days from the date of returning the check without cashing or from the date of the unpaid bill of exchange, and the Cases and Collection Administration in the event of non-payment of these checks and bills of exchange, within a period of (14) working days, shall deliver the checks and bills of exchange to the Corporation's lawyer.
2- The Corporation's lawyer shall initiate legal and judicial procedures to collect the value of returned checks and unpaid bills of exchange within a period not exceeding (30) days from the date of their delivery to him/her.
- G- In the event that the debtor pays the value of the returned check or the outstanding and unpaid bill of exchange in cash or by a certified check before a judicial decision is issued against it, the interest on the check or bill of exchange shall be calculated from the due date until the date of payment regardless of the origin of those amounts as follows:
 - 1) If the original check was a payment on the contributions' account, the interest shall be calculated in accordance with the provisions of Paragraph (A) of Article (22) of the Law.
 - 2) If the original check or bill of exchange resulted from an installment process, the interest shall be calculated at the rate of (9%) annually.

3- If the original check or bill of exchange resulted from unlawfully disbursed amounts, it shall be calculated according to the percentages stipulated in Article (56) of this Bylaw.

H- If the debtor settles the value of the checks or bills of exchange related to the installment before its maturity date, then the interest calculated for the remaining period of the installment process shall be canceled if the settlement is made by cash payment, and the interest shall be recalculated on the new installment in the event of rescheduling.

Article (55)

A- The firm shall, upon the Corporation's approval of the installment, be obligated to submit bank checks, bills of exchange, or bank guarantee for the amounts owed by it to the Corporation.

B- It is permissible to pay in installments the amounts accrued to a debtor other than a firm without obligating him/her to submit bank checks or bills of exchange in accordance with the principles set by the Director General.

C- Public sector firms are excluded from submitting a bank guarantee, bank checks or bills of exchange for the amounts owed on them, which are to be paid in installments, provided that they conclude an installment payment agreement with the Corporation.

D- It is permissible to accept paying the amounts owed by municipalities and public shareholding companies in installments according to a letter of commitment, provided that a senior real estate mortgage is submitted, and the amounts of this mortgage should not be less than the value of the amounts owed to the Corporation.

Article (56)

A- A fine of (5%) per year shall be imposed on the amounts owed by the debtor other than the firm and which are unlawfully disbursed, such amounts shall be calculated as follows:

- 1) From the beginning of the month following the receipt of these amounts until the date of returning these amounts to the Corporation, and that is for the amounts unduly disbursed to the pensioner, disability pensioner, or any of the beneficiaries.
- 2) From the date of disbursing those amounts until the date of returning them to the Corporation, and that is for the amounts unlawfully disbursed to the insured as unemployment allowance, maternity allowance and any other amounts that are disbursed unlawfully.

- B- Despite the stipulated in Paragraph (A) of this Article, a fine of (9%) per year shall be imposed on the early retirement pension and the partial permanent natural disability pension unlawfully disbursed to the pension holder who returns back to work in violation of the provisions of Paragraphs (D) and (F) of Article (85) of the law, and the fine in this case is calculated in accordance with the provisions of Sub-paragraph s (1) and (2) of Paragraph (A) of this article.
- C- The Social Security Affairs Committee may eliminate the interests and fines owed by a debtor other than the firm if it is proven to it that the amounts disbursed were not resulting from the beneficiary's fault or responsibility.

Chapter Six

Inspection

Article (57)

The firm shall comply with the following:

- A) Providing the necessary facilitations for the inspector to perform his/her duties and allowing him/her to enter the firm or any workplace affiliated to it during its working hours.
- B) Enable the inspector to view all documents, including records, books and electronic data that show the numbers of workers and their wages, and what is related to the health and job history for any of them, and to verify the compliance of the firm and the insureds with occupational health and safety standards, and to obtain copies of the documents necessary for that.
- C) Enable the inspector of investigating any issue related to the implementation of the provisions of the law and the Bylaws issued pursuant thereto and the executive instructions issued pursuant to any of them and any violation of its provisions.

Article (58)

- A- The Corporation has the right to conduct a periodic inspection of the firm to verify the validity of the submitted data and any matters related to the application of the provisions of the law.
- B- In the event that any evidence appears to prove the firm's violation in terms of not covering its employees with the provisions of the law or being covered by incorrect periods or incorrect wages. regardless of the periods of the violation, the Corporation shall take the necessary decision in accordance with the provisions of the law in the light of these evidences.

Article (59)

A- The inspector shall undertake the following duties:

- 1) Inspection of firms not covered by the provisions of the law to ensure that the necessary conditions for their coverage are fulfilled.
- 2) Inspection of the covered firms to ensure their compliance with the provisions of the law and the validity of the data provided by them to the Corporation.
- 3) Verify the validity of the evidences and data submitted to the Corporation for the purposes of disbursing insurance rights and the validity of the continuation of their disbursement to all beneficiaries.

- 4) Collecting evidences and data on work incidents and occupational diseases to which the insured is exposed.
 - 5) Verify the commitment of the firm and the insured to apply the conditions and standards of occupational health and safety related to work incidents and occupational diseases.
 - 6) Investigate the complaints he/she is entitled to follow up.
 - 7) Hearing and transcribing the statements of employers, workers and any related persons.
 - 8) Investigate any violation of the provisions of the law or any other tasks assigned to inspect it.
- B- The inspector may be assisted by the public security forces and to write a report of the facts in the event that the firm does not cooperate with him/her to carry out his/her duties.

Article (60)

- A- All firms that employ five persons or more are considered to be covered by the provisions of the law obligatorily as of 1/6/1987 or any date thereafter.
- B- All firms that employ one person or more are considered to be covered by the provisions of the law obligatorily from the date of 1/11/2008 or any date thereafter, in accordance with the decisions issued by the Council of Ministers and in accordance with the dates specified in the decisions of the Council issued in this regard.
- C- All Jordanians working in regional and international missions, as well as Arab and foreign political or military missions operating in the Kingdom, and attachés and their affiliated technical and educational centers, are considered to be covered by the provisions of the law obligatorily through these bodies as of 1/6/1987 or any date thereafter, regardless of their number.
- D- Subject to the provisions of Article (4) of the Law, the following categories shall not be included in its provisions:
- 1) A person who has completed the age without having had any previous contributions in the provisions of the law.
 - 2) The holder of a total permanent natural disability pension or a holder of an old-age pension or a holder of a mandatory old-age pension.
 - 3) The insured who received a lump-sum compensation and completed the age after that without having any subsequent contribution to the payment of the compensation before he/she completed the age.
 - 4) The insured for whom the lump-sum compensation was paid due to the completion of or exceeding the age.

Article (61)

- A- When the firm is covered by the provisions of the law, it shall provide the Corporation with its documents, including the following:
- 1) A copy of the commercial register of the firm that is obligated to obtain this register, or professions' license, or any license to practice work approved by the Corporation if it does not have a commercial register.
 - 2) Statements of the names of its employees, their salaries and their work contracts. In the event that these statements or contracts are not available, the firm shall submit a written declaration of the amount of the salaries of its employees and their work periods.
 - 3) Identification documents for its employees.
 - 4) Forms approved by the Corporation with complete data.
 - 5) A written letter nominating a liaison officer for the firm and a copy of his/her identification document.
- B- The branch administration director may approve the accreditation of the liaison officer nominated by the firm. In the event that it is not approved, the firm shall nominate another liaison officer and the branch director may accept the nomination of more than one liaison officer in special cases that he/she is satisfied with.
- C- The firm's liaison officer shall comply with the following:
- 1- Providing the Corporation with the forms approved by it with complete data for the purposes of implementing the provisions of the law.
 - 2- Providing the Corporation with the maternity leave notice, the work injury notice, and all documents related to each of them, and following up with the Corporation.
 - 3- Following up on the monthly supply of the amounts accrued from the firm on the dates specified in accordance with the provisions of the law.
 - 4- Following up on the decisions issued by the Corporation regarding the firms or its employees.
 - 5- Facilitating the task of the Corporation's inspectors.
 - 6- Providing the Corporation with any data or documents it requests related to the firm and its employees, or any matters related to the application of the provisions of the law.
 - 7- Any other tasks delegated to him/her by the firm in writing and approved by the Corporation.

- D- The firm shall comply with the data provided by the liaison officer and shall be responsible for it.
- E- The Director General may cancel the accreditation of the firm's liaison officer based on the Director General assistant's recommendation, and the firm shall nominate a replacing liaison officer.

Article (62)

- A- The firm shall be covered by a decision of the director of the concerned branch administration through the field inspection carried out by the Corporation.
- B- Despite the stipulated in Paragraph (A) of this Article, the branch director may cover the initiating firm before inspecting it.
- C- The director of the concerned branch administration or whomever he/she delegates shall issue the necessary decisions to implement the provisions of this chapter.

Chapter Seven

Principles of Legal Notification

Article (63)

- A- The decisions issued by the Corporation are notified by its employees assigned to do so, and for the purposes of establishing the capacity of the person to whom the decision to be notified has been delivered, the identification document must be viewed and its data recorded.
- B- The Corporation may notify the decisions issued by it, using electronic means in accordance with the principles established by the board for this purpose.

Article (64)

The notification shall include the following information:

- A) The date by day, month, year and hour in which the notification took place.
- B) The name of the authority that issued the decision, its date and number, if any.
- C) The content of the decision.
- D) The full name and address of the notified
- E) The name of the person to whom the notification was delivered and his/her signature on the original acknowledgment of receipt or proof of his/her refusal.
- F) The name of the employee who made the notification and his/her signature on each copy.
- G) Determining the duration of the objection or the duration of the appeal and the authority that has jurisdiction to consider the objection or appeal.

Article (65)

The following procedures must be followed when notifying the decision:

- A) No notification or execution may be made before seven o'clock in the morning and after seven o'clock in the evening and on official holidays.
- B) In the event that the person to whom the decision was delivered refuses to sign that he/she has been notified, then the reporting employee shall confirm this in writing and write down the name of the person to whom the decision was delivered, if possible, and then sign after writing the phrase (he/she was notified of my presence and refused to sign).
- C) If it is proven that the person to be notified is incapacitated by virtue of a decision issued by the competent court, as appropriate, then the decision shall be notified to his/her guardian.

Article (66)

- A- If the notified writes down any statement expressly stating that he/she agrees to the decision, then his/her right to object to it will be forfeited and the decision will be implemented, and he/she does not have the right to withdraw his/her consent even if the objection period has not expired.
- B- If the notified writes down any statement indicating his/her objection to the decision, then his/her objection is referred, immediately and without waiting for the objection period to expire, to the authorities concerned of considering the objection, and the notified has the right to withdraw his/her objection and cancel it, even if his/her objection is considered by the authority concerned of considering the objection.
- C- The notified decision is considered final and irrevocable if the objection is not submitted within the specified period in accordance with the provisions of the law and the Bylaws issued pursuant thereto.

Article (67)

For the purposes of notifying the Corporation's decisions that are not related to firms, the following procedures shall be followed:

- A) After the Corporation's decision is issued, the employee shall wait for the notified to come to him/her for a period of ten working days to notify him/her of the decision. In the event that he/she is not attending during that period, the employee shall send the decision in a sealed envelope by registered mail to the address chosen of the notified or to the address determined at the Corporation, and the notified shall be deemed to have been notified by virtue of the lapse of (30) days from the date of sending the decision by mail.
- B) In the event that there is no address or if the consignment is returned from the registered mail for any reason preventing its delivery, then the Corporation shall publish the notification in two local daily newspapers or in the Official Gazette, provided that the name of the Corporation, its logo and the name of the person to be notified in full is mentioned in the notification. In this case, notification shall be considered legal and productive for all its effects from the day following publication.

Article (68)

For the purposes of notifying the firms, the following procedures shall be followed:

- A) The firms shall be notified of the decisions related to them or of the amounts owed by them at their address.
- B) If the employee entitled of notification did not find the person to be notified, he/she shall notify the decision to his/her legal representative or to one of his/her workers.

C) If it is not possible to notify the firm as stipulated in Paragraphs (A) and (B) of this Article, or in the event that its address is not found, or there are no persons who may be notified on its behalf in accordance with the legislations in force, the Corporation shall submit the notification by publishing in two local daily newspapers or in the Official Gazette, or both, and the notification in this case is considered legal and productive for all its effects from the day following publication.

Article (69)

Any person or body may assign a selected location for notifying decisions issued by the Corporation.

Article (70)

The board may, upon the recommendation of the Director General, approve one or more private companies for the purposes of notification in accordance with the provisions of this chapter; and for this purpose, the company's employee entitled of notification shall have the capacity of Corporation's employee.

Article (71)

Board shall issue the instructions necessary for implementing the provisions of this Bylaw.

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