



صندوق الحماية الاجتماعية
SOCIAL PROTECTION FUND

Social Protection Law

First edition 2024

FOR YOU AND ALL

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SOCIAL PROTECTION FUND

Social Protection Law

First edition: **2024**





His Majesty
Sultan Haitham Bin Tarik



His Majesty
Sultan Qaboos Bin Said
May his soul rest in peace





Royal Decree 52/2023

Promulgating the Social Protection Law

We, Haitham bin Tarik, the Sultan of Oman

after perusal of the Basic Statute of the State,

Royal Decree 50/80 Establishing Petroleum Development Oman Limited Liability Company,

Royal Decree 86/82 Adopting the System of Pensions and End of Service Gratuity in the Sultan's Armed Forces,

the Social Security Law promulgated by Royal Decree 87/84,

the Law on Pensions and End of Service Gratuity for Omani Government Employees promulgated by Royal Decree 26/86,

the Social Insurance Law promulgated by Royal Decree 72/91,

Royal Decree 31/96 Determining the Rules Governing the Investment of the Funds of the Public Authority for Social Insurance and Pension Funds,

the Law on Pensions and End of Service Gratuity for Omani Employees of the Diwan of Royal Court promulgated by Royal Decree 86/96,

Royal Decree 49/98 Promulgating the System of Pensions and Gratuity for the Personnel of the Royal Guard of Oman,

the Law of Pensions and End of Service Gratuity for the Personnel of Royal Oman Police and the Constitution of the Royal Oman Police Pension Fund promulgated by Royal Decree 2/2000,

the System of Social Insurance of Omanis Working Abroad and Their Equivalent promulgated by Royal Decree 32/2000,

the Law of the Service and System of Pensions and End of Service Gratuity for the Personnel of the Royal Office promulgated by Royal Decree 94/2000,

the Banking Law promulgated by Royal Decree 114/2000,

the Law of Pensions and End of Service Gratuity for the Personnel of the Ministry of Defence and the Sultan's Armed Forces promulgated by Royal Decree 3/2002,

the Law of Pensions and End of Service Gratuity for the Employees of the Internal





Security Service promulgated by Royal Decree 29/2003,

Royal Decree 32/2003 Determining the Competences of the Ministry of Social Development and Adopting Its Organisational Structure,

the Labour Law promulgated by Royal Decree 35/2003,

the Civil Service Law promulgated by Royal Decree 120/2004,

Royal Decree 5/2006 regarding the Application of the Unified System to Extend Insurance Protection for Nationals of the States of the Cooperation Council for the Arab States of the Gulf Working in States Other than Their State,

the System of Social Insurance for Self-Employed Omanis and Their Equivalent promulgated by Royal Decree 44/2013,

the Employment Security System promulgated by Royal Decree 82/2020,

Royal Decree 15/2021 regarding the Application of the Unified System to Extend Insurance Protection for Military Personnel That Are Nationals of the States of the Cooperation Council for the Arab States of the Gulf Working in a Member State of the Council Other than Their State,

Royal Decree 33/2021 regarding the Systems for Pension and Social Protection,

the System of the Social Protection Fund promulgated by Royal Decree 50/2023,

and the System of the Military and Security Services Pension Fund promulgated by Royal Decree 51/2023,

and after presentation to Majlis Oman,

and in pursuance of public interest,

have decreed as follows



Article I

The provisions of the attached Social Protection Law shall apply.

Article II

The Chairman of the Board of Directors of the Social Protection Fund shall issue the executive regulation of the attached law within a period not exceeding 6 (six) months from the date of issuance of this decree, and shall also issue the decisions necessary for the implementation of the provisions of the attached law. Until they are issued, the systems, regulations, and decisions in force continue to operate to the degree that they do not contradict with the provisions of the attached law.

Article III

The text of article I of the aforementioned Royal Decree 15/2021 is hereby replaced with the following text:

The provisions of the attached Unified System to Extend Insurance Protection for Military Personnel That Are Nationals of the States of the Cooperation Council for the Arab States of the Gulf Working in a Member State of the Council Other than Their State shall apply.

Article IV¹

All provisions on pensions, gratuity, and grants stipulated in the laws and systems issued by the aforementioned Royal Decrees 26/86, 72/91, 86/96, and 94/2000 are hereby repealed.

The aforementioned laws and systems promulgated by Royal Decrees 86/82, 87/84, 49/98, 2/2000, 32/2000, 3/2002, 29/2003, 44/2013 and 82/2020 are also hereby repealed.

In exception to this, the provisions relating to the end-of-service gratuity or grant disbursed by employers shall continue to operate.

The aforementioned Royal Decree 31/96 is hereby repealed from the date of entry into force of the investment regulation issued in accordance with the provisions of the attached law.

Articles II and IV of the aforementioned Royal Decree 15/2021 are also hereby repealed.

¹ This article was corrected by Ministry of Justice and Legal Affairs Correction published in Official Gazette 1504.





Article V

All that is contrary to this decree and the attached law, or in conflict with their provisions, is hereby repealed.

Article VI

This decree shall be published in the Official Gazette and comes into force on 1 January 2024, with the exception of the following:

1. Articles 72, 75, 76, 77, 83, and 84 of the attached law, which come into force on the day following the date of its publication.
2. The provisions of the branch of insurance against work injuries and occupational diseases for non-Omani workers of the attached law, which come into force after 3 (three) years from the date of the issuance of this decree.
3. Chapter six of part three of the attached law, which comes into force after 2 (two) years from the date of the issuance of this decree.
4. Chapter seven of part three of the attached law, which comes into force one year after the date of the issuance of this decree.
5. Article 139(1) of the attached law, which comes into force from the date specified by the Board of Directors of the Social Protection Fund, not exceeding 3 (three) years from the date of the issuance of this decree.

Issued on: 1 Muharram 1445

Corresponding to: 19 July 2023

**Haitham bin Tarik
Sultan of Oman**



The Social Protection Law

Part One Definitions and General Provisions

Chapter One Definitions

Article 1

In the application of the provisions of this law, the following words and phrases have the meaning assigned to each of them, unless the context requires otherwise:

- 1. Fund:** The Social Protection Fund.
- 2. Board:** The board of directors of the fund.
- 3. Employer:** Every natural or legal person for whom one or more employees, personnel, or workers who meet the conditions stipulated in this law work.
- 4. Medical committee:** The committee stipulated in article 22 of this law.
- 5. Medical grievance committee:** The committee stipulated in article 23 of this law.
- 6. Branches of social protection benefits:** The branch of elderly benefit, the branch of persons with disabilities benefit, the branch of orphans and widows benefit, the branch of childhood benefit, the branch of family income support benefit, the branch of first-time job seekers benefit, the branch of maternity benefit, and any other branches approved under article 13 of this law.
- 7. Branches of social insurance:** The branch of insurance of the elderly and against disability and death, the branch of insurance against work injuries and occupational diseases, the branch of employment security insurance, the branch of insurance against sick leave and extraordinary leave, the branch of maternity leave insurance, the branch of social health insurance, and any other branches approved under article 13 of this law.
- 8. Benefit:** The amount due to be paid to the beneficiaries of the branches of social protection benefits stipulated in this law.
- 9. Pension:** The amount due for monthly disbursement under the provisions of this law to the pensioner or those entitled on his behalf.
- 10. Allowance:** The insurance amount payable to the insured from the branches of social insurance in accordance with the provisions of this law.





11. Insured: Whoever is subject to the provisions of the branches of social insurance in accordance with the provisions of this law in a compulsory or voluntary manner, including employees and personnel in the units of the administrative apparatus of the state and other public legal persons; workers in the private sector; self-employed Omanis and their equivalent; Omanis working in the states of the Cooperation Council for the Arab States of the Gulf and abroad, and their equivalent; and those voluntarily registered in accordance with the categories covered by each branch of social insurance.

12. Beneficiary: Every person entitled to a benefit in accordance with the provisions of the branches of social protection benefits stipulated in this law.

13. Saver: Every contributor to the savings system stipulated in this law.

14. Actuary: Every specialist in the mathematics of social protection insurance, working on estimating the probabilities of the value of pledges, obligations, reserves, allocations, and all works relating to their calculation and statistics, and the assessment of the value of insurance premiums and contributions, in accordance with the recognised systems in the field of insurance.

15. Wage: The gross salary or basic wage plus all allowances and stipends.

16. Contribution wage: The wage not exceeding the ceiling specified in each branch of social insurance.

17. Final salary: The final salary or wage subject to contribution, in accordance with a previous pension system, due for the final month of service before the date of entry into force of the provisions of this law, or the average of the wages subject to contribution for the final 5 (five) years of work or the period of service if it is less than this, preceding the date of entry into force of the provisions of this law in regard to those insured in accordance with the Social Insurance Law and the insurance systems applicable in the Public Authority for Social Insurance.

18. Average wage growth: The rate used to re-evaluate the wage and the final salary annually for all sectors.

19. Future value factor: It is equal to 1 (one) plus the annual percentage of the average wage growth.

20. Re-valued final salary: The final salary multiplied by the approved future value factor for each year subsequent to the date of entry into force of the provisions of this law until the date of entitlement, provided that it does not exceed the contribution wage ceiling on the date of entitlement. If the re-valued final salary is higher than the ceiling on the date of entitlement, the higher between the final salary and the ceiling on the date of entitlement is used.



21. Future value of wages: The monthly wages re-valued by multiplying the monthly wages by the approved future value factor for each of the years following the receipt of the wage until the date of entitlement of the pension, provided that the future value of wages does not exceed the contribution wage ceiling at the time of entitlement, and if the future value of some wages exceeds the ceiling, the ceiling is used at the time of entitlement instead.

22. Average future value of wages: The output of the arithmetic average value of the future value of wages, calculated on the basis of the monthly wages starting from the date of entry into force of the provisions of this law.

23. Age of the elderly: Reaching the age of 60 (sixty) years, in accordance with the provisions of article 6 of this law.

24. Early retirement age not subject to reduction percentages: The age at which the insured can apply for an early retirement pension, without applying the prescribed reduction percentages.

25. Early retirement age subject to reduction percentages: The age at which the insured can apply for an early retirement pension before reaching the age of the elderly, with the application of the prescribed reduction percentages.

26. Previous pension system: The law or system relating to pension or insurance applicable to the insured before the date of entry into force of the provisions of this law.

27. Prior service period: The actual service period or contribution period registered in a previous pension system.

28. Subsequent service period: The actual service period or the contribution period recorded from the date of entry into force of the provisions of this law, and any actual or nominal service periods that are ported or purchased after the date of entry into force of the provisions of this law.

29. Pension cash guarantee: A cash amount calculated on the date of entry into force of the provisions of this law for the insured who meets the conditions provided in article 74 of this law. It is deemed the guaranteed minimum amount for all pensions, except for the permanent partial occupational disability pension, and it is not to be re-calculated or re-evaluated in the future.

30. Non-occupational disability: Any disability that occurs before the insured reaches the age of the elderly due to an illness or accident that is not considered a work injury or occupational disease, and makes it impossible to permanently earn one-third of the previous wage from the ordinary job or profession, or a similar job or profession, and is proven by a health establishment licensed by the medical committee.





31. Occupational disease: A disease arising out of work in an occupation or industry causing such disease, and not due to factors outside the work of the insured, in accordance with the provisions of the Regulation of Occupational Injuries and Diseases stipulated in article 89 of this law.

32. Permanent partial occupational disability: Disability caused by a work injury or occupational disease resulting in a permanent reduction in the ability of the insured to earn as determined by a health establishment licensed by the medical committee.

33. Permanent total occupational disability: Disability caused by a work injury or occupational disease resulting in a permanent total loss in the ability of the insured to earn as determined by a health establishment licensed by the medical committee.

34. Wages relative average: The relative arithmetic average of the re-valued final salary and the average future value of wages, in proportion to the prior and subsequent service period.

35. Supplementary programme: All pension programmes, whether with specified contributions or specified benefits, which are not provided in this law.

36. Regulation: The executive regulation of this law.



Chapter Two

General Provisions

Article 2

All units of the administrative apparatus of the state, other public or private legal persons, and the insured shall provide the fund with all data and information in requests in the application of the provisions of this law.

Article 3

The fund shall separate the revenues, expenditures, assets, and liabilities of each branch of social protection benefits, branches of social insurance, and other programmes, from an accounting point of view based on the accrual accounting principle.

Article 4

The board shall set the financing policy for the social protection system and shall issue the financing regulation, provided that it includes the following:

1. Regulating the provisions for the use of assets and revenues and the management of the funds of various branches of social protection benefits and branches of social insurance.
2. The mechanisms for calculating the average wage growth, evaluating the wage and final salary, and increasing the contribution wage ceiling.
3. The mechanisms for calculating the annual increase factor for pensions.
4. The principles for carrying out actuarial studies.
5. The mechanism for correcting the financing rates for the programmes; the necessary criteria, principles, and adjustments; and the selection of indicators and measures to ensure financial sustainability with the participation of the actuary for the branches of social protection benefits and the branches of social insurance in the long term, and to ensure fairness, adequacy, and the financing ability of the production parties.

In all cases, the financing regulation must be reviewed at each actuarial study.

Article 5

The board shall issue a decision at least one month before the end of each year to determine the average wage growth, the contribution wage ceiling, and the percentages of the increase in the pensions. The decision takes effect at the beginning of the year following it.





Article 6

The age of the elderly shall be raised from the date of entry into force of the provisions of this law at a rate of one year every 7 (seven) years until reaching the age of 65 (sixty-five). The age specified for the elderly shall be reviewed every 5 (five) years after reaching the age of 65 (sixty-five) years, according to the estimates of life expectancy at birth in accordance with the work capacity of the manpower in the Sultanate of Oman and other relevant considerations. A decision to amend it shall be issued by the board on the recommendation of the actuary, and after the approval of the Council of Ministers.

Article 7

The employer, the insured, and the person entitled to benefits, pensions, allowances, dues, and compensations, or his representative in accordance with the provisions of this law, shall inform the fund of any change that may modify the value of his entitlement or cancel it, in the manner specified by the regulation.

Article 8

The regulation shall specify the system, dates, and mechanism for the disbursement of all benefits, pensions, allowances, dues, and compensations prescribed by virtue of the provisions of this law; the entities from which they are disbursed; the necessary disbursement documents; and other provisions.

The regulation shall also set out the provisions for the residency requirement regarding the entitlement to social protection benefits and social insurance pensions, and the cases that are excluded from the residency requirement.

Article 9

It is not permitted to seize or assign the entitlements of the insured, the pensioner, those entitled on his behalf, or the beneficiary at the fund, except for the payment of a maintenance debt or a debt payable to the fund or the state to the extent that it does not exceed a quarter.

The amounts due to the fund—by virtue of the provisions of this law—shall have a privilege over all the property of the debtor, and in the case of concurrence, the maintenance debt shall be paid, then the debt of the fund, and then the debt of the state.

Article 10

The right of the beneficiary, the insured, or those entitled on his behalf to claim what they are entitled to are forfeited by the lapse of 5 (five) years from the date of entitlement.

The right of the employer and the insured to settle and recover the amounts paid to the fund in excess or by mistake are forfeited by the lapse of 5 (five) years from the date of the payment of such amounts to the fund.



The right of the fund to claim from the employer, the insured, the pensioner, those entitled on their behalf, the beneficiary, or their representative is forfeited by the lapse of 7 (seven) years from the date of entitlement or disbursement.

Article 11

The prescription period stipulated in article 10 of this law does not start to run except from the time when the debt becomes due for payment. The prescription period also does not apply whenever there is a legally acceptable impediment with which the creditor is unable to claim his right.

The prescription period is interrupted by a legally recognised claim, and a new prescription period starts to run from the date of the end of the effect resulting from the reason of the interruption.

The lapse of the prescription period without a legally recognised claim in accordance with the provisions of this law results in the forfeiture of the entitlements, benefits, pensions, allowances, and compensation prescribed by virtue of it, and their transfer to the fund.

Article 12

The fund, the employer, the insured, the pensioner, the beneficiary, those entitled on his behalf, or their representative does not have the right to dispute the value of what they are entitled to after the lapse of one year from the date of notification of the settlement of the entitlements, benefits, pensions, allowances, and compensation, or from the date of disbursement, except for cases of material errors that occur in the calculation at the settlement.

Article 13

The board shall regulate and determine the date of entry into force of the provisions for the first-time job seekers benefit, the maternity benefit, the branch for social health insurance, and any other branches of benefits or insurance that are approved, in accordance with the rules and conditions issued by a decision by the board after the approval of the Council of Ministers.

Article 14

The Ministry of Social Development and the competent entities, each according to its competence, shall undertake disbursing social assistance; providing rehabilitation services; and supervising social welfare homes, empowerment programmes, other support programmes approved by the government, economic and social integration programmes, and programmes for the rights of children, women, persons with disabilities, and other groups. The Council of Ministers may assign the management of any of these programmes or others to the fund.





Article 15

The payment of the value of any entitlements prescribed by the government outside the scope of the entitlements prescribed in this law or exceeding them shall be by the Ministry of Finance in light of the coordination that takes place between it and the fund.

Article 16

The funds of all branches of social protection benefits and branches of social insurance stipulated in this law, the contributions due in accordance with its provisions, the financial resources of the fund, its immovable and movable assets, and all its insurance and investment operations are exempted from taxes and fees.

Article 17

The fund may enter into agreements with insurance systems in other countries to exchange insurance and savings coverage, after the approval of the Council of Ministers.

Article 18

The periods stipulated in this law are calculated in accordance with the Gregorian calendar.

The years of service are calculated by dividing the number of days by 360 (three hundred and sixty) days, without rounding the number of years.

The daily allowances stipulated in this law are calculated in accordance with the monthly contribution wage in accordance with the definition provided in each of the branches of social protection benefits and the branches of social insurance divided by 30 (thirty) days.

Article 19

All entitlements, benefits, pensions, allowances, and compensation stipulated in this law are calculated and disbursed in Rial Omani, and the fund does not bear any fees or differences resulting from the exchange of the currency.

Article 20

Employees of the fund identified by a decision issued by the competent authority in agreement with the chairman of the board shall have judicial enforcement status with regard to the application of the provisions of this law and the regulations and decisions issued implementing it.

The fund may oblige those addressed by the provisions of this law, except for the military and security services, to submit any documents, data, records, books, or others relating to the implementation of the provisions of this law, in the manner specified by the regulation.





Article 21

The employees of the fund who have judicial enforcement status have the right to enter the premises of the employer, with the exception of military and security services, to collect the necessary evidence; access registers, books, papers, documents, data, records, files, and others related to the implementation of the provisions of this law; and obtain copies of them for the purposes of implementing the provisions of this law. They shall also have the power to police violations and write reports.

It is not permitted to prevent these employees from carrying out the tasks and powers entrusted to them in accordance with the provisions of this law, nor is it permitted to refrain from providing any data, information, documents, or other records requested by the fund.

Article 22

A medical committee shall be established, whose composition and governance of work shall be issued by a decision by the Minister of Health. It shall have the competence for licensing health establishments operating in the Sultanate of Oman to issue reports for assessing disability, its type, and its percentage, and for proposing the rules governing this for adoption by the board. It shall be responsible for monitoring compliance with such rules and any other works assigned to it by virtue of the provisions of this law.

The health establishments licensed by the medical committee shall issue the medical reports required for the entitlement of the branches of social protection benefits and the branches of social insurance stipulated in this law, in accordance with the controls issued by the committee.

Article 23

One or more medical grievance committees shall be established, whose composition and governance of work shall be issued by a decision by the Minister of Health. They shall have the competence to consider grievances against the reports of health establishments licensed by virtue of article 22 of this law.





Part Two

Branches of Social Protection Benefits

Chapter One

General Provisions

Article 24

A committee named the “Social Protection Benefits Entitlements Committee” shall be established, whose composition, competences, and work system shall be issued by a decision by the board, and its membership must include representatives of the Ministry of Finance, the Ministry of Social Development, the Ministry of Health, the fund, and other relevant entities.

The value of social protection benefits may be amended by a decision by the board after the approval of the Council of Ministers on the basis of the proposal of the fund in light of a study it conducts every two years.

A decision shall be issued by the board after the approval of the Council of Ministers regarding the governance of provisions for non-Omanis to benefit from social protection benefits.

Article 25

The sources of financing for each branch of social protection benefits consist of the following:

1. Appropriations allocated to the branch in the General Budget of the State.
2. Gifts, bequests, and donations allocated to the branch and approved by the board after the approval of the Council of Ministers.
3. Returns on the investment of the property of the branch.
4. Compensations and administrative and penal fines imposed as a result of the violation of the provisions of the branch stipulated in this law and the decisions issued implementing it.
5. Loans approved by the board for the branch after the approval of the Ministry of Finance.
6. Any other resources determined by the board for the branch after the approval of the Council of Ministers.



Article 26

The board shall submit the draft budget necessary to finance the branches of social protection benefits to the Ministry of Finance. The value of these benefits shall be paid by the Ministry of Finance to the fund in light of the coordination that takes place between them, and that is before the dates of entitlement to the benefits by their beneficiaries. If it is found that there is a deficit in any branch of these benefits, the Ministry of Finance shall pay it.

Article 27

The fund shall submit a quarterly report on each branch of social protection benefits to the Ministry of Finance. The fund shall coordinate with the Ministry of Finance to pay any unpaid settlements or liabilities within a maximum period of 3 (three) months. Surpluses shall be settled after the end of each year.

Article 28

The disbursement of social protection benefits is suspended if any of the conditions for their entitlement cease, and the disbursement is resumed from the day on which the reason for the suspension ceases to exist.

Chapter Two

Elderly Benefit

Article 29

The elderly benefit is due at 115 (one hundred and fifteen) Rial Omani per month, if the person meets the following conditions:

1. Be Omani.
2. Be of the age of the elderly.
3. Resides in the Sultanate of Oman in accordance with the provisions of article 8 of this law.

Article 30

It is permitted to simultaneously receive the elderly benefit along with all benefits and pensions, with the exception of the following:

1. Persons with disabilities benefit: In this case, the highest between them is disbursed.
2. Widows benefit: In this case, the elderly benefit is disbursed.





Chapter Three

Persons with Disabilities Benefit

Article 31

The persons with disabilities benefit is due at 130 (one hundred and thirty) Rial Omani per month, if the person meets the following conditions:

1. Be Omani.
2. Has a permanent disability or a chronic disease requiring care or support in the manner specified by the regulation.
3. Resides in the Sultanate of Oman in accordance with the provisions of article 8 of this law.

The regulation shall specify the controls for the entitlement of the persons with disabilities benefit, the types of disabilities, the classification of their degree, the permanent disabilities and diseases covered, and the mechanism for proving them, after coordination with the competent entities.

Article 32

It is permitted to simultaneously receive the persons with disabilities benefit along with all benefits and pensions except the childhood benefit and the elderly benefit. In the event that the entitlement of the persons with disabilities benefit coincides with the childhood benefit or the elderly benefit, the highest of them is disbursed.

Chapter Four

Orphans and Widows Benefit

Article 33

The orphans and widows benefit is due at a maximum of 80 (eighty) Rial Omani per month for the orphan or the widow. The regulation shall specify the controls for the entitlement of the orphans and widows benefit and the amount of the benefit in the event of the presence of more than one orphan or widow and the death of both parents or one of them. If the orphan or widow is entitled to a pension or a share of pensions due from branches of social insurance that is less than the value of the orphans and widows benefit, the difference between them is disbursed from the branch for orphans and widows benefit.



Article 34

The following is required for entitlement to the orphans benefit:

1. That the orphan is Omani.
2. That one or both of his parents are dead, and a person whose father or both parents are unknown is deemed an orphan.
3. The age of the orphan must not exceed 18 (eighteen) years.
4. That he resides in the Sultanate of Oman in accordance with the provisions of article 8 of this law.

Article 35

The following is required for entitlement to the widows benefit:

1. That the widow is Omani.
2. That she has not reached the age of the elderly.
3. That she resides in the Sultanate of Oman in accordance with the provisions of article 8 of this law.

The entitlement to the widows benefit ceases after marriage and is only re-disbursed in the event of a further widowhood.

Article 36

It is permitted to simultaneously receive the orphans and widows benefit along with all benefits and pensions except the elderly benefit. The disbursement of the widows benefit to the widow is suspended upon her entitlement to the elderly benefit.

Chapter Five Childhood Benefit

Article 37

The childhood benefit is due at 10 (ten) Rial Omani per month for each child, if the following conditions are met:

1. The child is Omani.
2. The child must not have reached the age of 18 (eighteen) years.
3. That he resides in the Sultanate of Oman in accordance with the provisions of article 8 of this law.

The regulation shall determine the controls for the disbursement of the childhood benefit.





Article 38

It is permitted to simultaneously receive the childhood benefit along with all other benefits and pensions except the persons with disabilities benefit. In the event of the entitlement of the child to the persons with disability benefit, the higher between them is disbursed.

Chapter Six Family Income Support Benefit

Article 39

The family income support benefit is due if the following conditions are met:

1. That the family resides in the Sultanate of Oman in accordance with the provisions of article 8 of this law.
2. That one of the members of the family is an Omani, with the exception of the non-Omani widow who has no Omani children, provided that she resides in the Sultanate of Oman continuously after the death of her Omani husband, in the manner specified by the regulation.
3. That the total family income is less than the level specified in accordance with the provisions of article 40 of this law.

The regulation shall determine the controls for the disbursement of the family income support benefit, the categories and the cases entitled to it, the cases of its suspension, and the conditions for the resumption of its disbursement.

Article 40

The target value for the family income support benefit is 115 (one hundred and fifteen) Rial Omani for a family consisting of one member, and this value is multiplied by the square root of the number of family members to determine the target value for families with more than one member.

Every person who takes care of an elderly person or a person with disabilities who requires care is counted as two individuals in the calculation of the target value, and the regulation shall specify the mechanism for proving that care is taken.

The branch of the family income support benefit bears the difference between the target value for the family and any other income received by the family in accordance with the provisions of article 42 of this law.

The family income support benefit is disbursed monthly.



Article 41

The family includes, in the application of the family income support benefit, the husband, the wife, non-working sons until reaching the age of 26 (twenty-six) years, and non-working daughters who have not reached the age of 40 (forty) years if they are unmarried or divorced and do not have children. Fostered children are deemed as children in the composition of the family.

The following cases are also deemed equivalent to a family:

1. The divorced woman who has no children and has reached the age of 40 (forty) years and above.
2. The unmarried woman who is 40 (forty) years old and above.
3. The widow.
4. The divorced woman who has children.

and other cases specified by the regulation.

Article 42

The regulation shall specify the mechanism for calculating the family income for the purpose of determining the family income benefit, and it must include the sources of income that are countable and non-countable in the calculation; the types of assets, their income, and the expenses related to the operation of those assets that can be deducted; the mechanisms for calculating hypothetical income from those assets and income equivalent to the ability to work; and any excluded assets or income when calculating income.

Article 43

The fund may, for the purpose of deciding on the application for the disbursement of the family income support benefit, contact any government entity—including the Central Bank of Oman—or private entity to disclose the income or property of the benefit applicant, and those entities shall disclose the income or property of the benefit applicant.

Article 44

The Ministry of Social Development shall, at the request of the fund, conduct the necessary social research for the family income support benefit applicants, in accordance with the conditions and controls specified by the regulation.

Article 45

Without prejudice to the provisions of article 42 of this law, it is permitted to simultaneously receive the family income support benefit along with all benefits, entitlements, pensions, allowances, and compensations.





Part Three

Branches of Social Insurance

Chapter One

General Provisions

Article 46

The provisions of the branches of social insurance apply according to the categories indicated in each branch. The board may add new categories or make any amendment to these categories based on an actuarial cost study and after the approval of the Council of Ministers, provided that the decision of the board includes a statement of the conditions and rules for applying the provisions of this law to these categories, and a statement of their entitlements to pensions and allowances.

The regulation shall specify the rules and controls necessary to implement the provisions of this article and the provisions relating to the statement of the categories covered by each branch.

Article 47

The provisions of the branches of social insurance stipulated in this law may be amended by a decision by the Council of Ministers upon the recommendation of the board.

Article 48

Without prejudice to the provisions of article 71 of this law, the categories voluntarily covered, those working for employers abroad, or are self-employed shall bear the total contributions stipulated in each branch of social insurance.

Article 49

The employer shall register all those who join its employment or terminate their service at it, with the competent entities and the fund within the period specified by the regulation.

First-time registration for the branches of social insurance requires the age not to be less than 15 (fifteen) years and not exceed the age of the elderly.

The employer or the insured shall not submit the registration application for periods of service exceeding one year prior to the date of submitting the application.

If the insured works for more than one employer or is self-employed, those entities or the insured, as the case may be, shall register with the competent entities and the fund, and shall pay his contributions, for each work separately.



The fund shall, if a violation of the provisions of this article is proved, claim contributions and additional amounts arising from the violation, without prejudice to the administrative penalties specified by the regulation.

Article 50

The competent entities shall not renew the permits or licences granted to practise business or professions for the self-employed and their equivalent, unless evidence is provided that contributions and amounts due to the fund have been paid.

Article 51

The regulation shall specify the following:

1. The records that the employer is obliged to keep for each insured person.
2. The information and forms that the employer is obliged to submit to the fund about insured persons, their wages, and contributions, and the dates of submitting this information and forms.

Article 52

The contribution wage ceiling for the insurance branch for the elderly, disability, and death, and for the branch of insurance against work injuries and occupational diseases shall be 3,000 (three thousand) Rial Omani per month. The regulation may indicate longer periods for the application of the wage ceiling proportionate to the specified period. It is permitted to increase the ceiling based on the average wage growth by a decision by the board in accordance with the controls stipulated in the financing regulation.

The pensions and entitlements from these branches are calculated based on the ceiling on the date of entitlement. Contributions are calculated from the monthly wage. The regulation shall stipulate the categories exempted by way of the contribution payment notice from the contributions calculated on wages that exceed the contribution wage; the categories whose contributions are settled annually for the worker, employer, or both; the categories whose surplus contributions are deposited from wages that exceed the contribution wage in the savings system account for the benefit of the insured; and any other categories. The regulation shall also stipulate the mechanisms for deducting, calculating, and processing contributions in the periods of service and the wage used to calculate entitlements and pensions for the branch of insurance of the elderly, disability, and death, and for the branch of insurance against work injuries and occupational diseases.

Contributions and entitlements from the branch of employment security insurance, the branch of insurance of sick leave and extraordinary leave, and the branch of insurance of maternity leave are calculated on the basis of the wage.





Article 53

The financial position of each branch of social insurance must be examined at least once every 5 (five) years by one or more actuaries. This examination must cover the estimation of the value of existing obligations and the contributions required for its continuity. If it is found that there is an imbalance in the financing of a branch of social insurance in a manner that affects its continuity or that there is a financial deficit in its funds, then the board shall take the necessary measures to strengthen the financial position of this branch, including proposing to amend the contributions stipulated in this part, and that is on the basis of the financing regulation and the recommendation of the actuary.

Article 54

In the application of the provisions of this law, the Military and Security Services Pension Fund shall undertake the following:

1. Collecting the contributions of the personnel prescribed for the branches of social insurance and transferring them to the fund in the manner specified by the regulation.
2. Paying the payable insurance entitlements it receives from the fund to the insured and those retired in the military and security services in the manner specified by the regulation.
3. Providing the fund with the data of personnel and pensioners from them that it requests for the purposes of implementing the provisions of this law, in the manner agreed upon between the fund and the Military and Security Services Pension Fund.

Article 55

The board shall issue the investment regulation, which shall include, in particular, the following:

1. Strategic objectives and considerations in asset management.
2. Any responsibilities delegated to investment managers, and the provisions for the use of delegation.
3. Controls for the entitlement to management fees and performance fees for investment managers.
4. Performance monitoring controls.
5. Controls and provisions for the use of external consultants, portfolio managers, and asset preservation activities.
6. Controls for casting votes representing the fund in the companies in which the fund invests its funds.



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7. Controls for the representation of the fund in the boards of directors of companies.
 8. Controls for managing various investment risks.
 9. Controls for cash and liquidity management.
 10. Strategic asset allocation.
 11. Provisions for any permitted temporary deviation from the strategic allocation.
 12. Provisions for rebalancing the investment portfolio.
 13. Indicators used to calibrate the performance of the investment portfolio.
 14. Controls for the selection of investments and the selection of the timing of the investment.
 15. Requirements and limits of ownership in companies.
 16. Permitted and non-permitted investment activities.
 17. Regulating guarantees over assets, and borrowing against assets.
 18. Controls for managing conflicts of interest.
 19. Provisions for dealing with disputes and legal matters relating to investments.

Article 56

The fund shall periodically examine the alignment of the structure of the assets and liabilities of each branch of social insurance in terms of maturity, risk, and liquidity transactions, and shall include this in the investment regulation.

Article 57

The sources of financing for each branch of social insurance consist of the following:

1. The contributions stipulated in this law.
2. Appropriations allocated to the branch in the General Budget of the State.
3. Gifts, bequests, and donations allocated to the branch and approved by the board after the approval of the Council of Ministers.
4. Returns on the investment of the property of the branch.
5. Compensations and administrative and penal fines as well as the additional amounts imposed as a result of the violation of the provisions of the branch stipulated in this law and the decisions issued implementing it.
6. Loans approved by the board for the branch.
7. Whatever the board determines from other resources for the branch after the approval of the Council of Ministers.





Article 58

The employer and the insured shall, as the case may be, pay the contributions stipulated in this law to the account of the branch of social insurance within the first 15 (fifteen) days of the month following the month for which such contributions are due. In all cases, the employer shall be responsible for paying the contributions due from it and from the insured, and it shall have the right, for this purpose, to deduct from the wage of the insured the contributions due from him.

Article 59

The employer shall, at the request of the fund, deduct from the monthly wage of the insured, within the limits that may be legally seized or assigned, the amounts owed to the fund under the provisions of this law or that were disbursed to him from the fund without a legitimate right, provided that they are transferred to the fund on the dates specified by the regulation.

Article 60

The merger of the employer with another, or its transfer by inheritance, bequest, sale, assignment, or other legal disposals shall not preclude the payment of all the dues of the fund, and the successor shall be responsible for the implementation of all obligations owed to the fund.

Article 61

It is permitted to increase the elderly pension and the permanent partial occupational disability pension, after the insured reaches the age of the elderly, and it is also permitted to increase the non-occupational disability pension, permanent total occupational disability pension, and death pension annually on the basis of a decision by the board in accordance with the financing regulation and the recommendation of the actuary.

In all cases, pensions may not be increased beyond the ceiling of the contribution wage.

Article 62

Those entitled on behalf of the insured or the pensioner shall be paid a grant for burial and funeral expenses in the amount of 1,000 (one thousand) Rial Omani. The regulation shall govern the mechanism for disbursing this grant.

The value of this grant may be amended by a decision by the board.

Article 63

In the event that the insured or the pensioner is missing, those entitled on his behalf shall be paid a monthly subsidy equivalent to the pension to which they are entitled assuming his death in accordance with the provisions of this law, starting from the first



month in which the incident of him being missing is proven until his death becomes apparent or is established in fact or by law. If the insured becomes missing during the performance of his work, the subsidy shall be estimated at the equivalent of the pension prescribed in the event of death in the branch of insurance of work injuries and occupational diseases.

The board shall issue a decision indicating the procedures to be taken to prove the state of being missing.

The payment of the subsidy is suspended from the date of the issuance of the death certificate of the insured, and those entitled on his behalf shall be paid a pension calculated on the date of being missing.

If it is established that the incident of being missing or death ceases, he shall return the value of the subsidy disbursed to those entitled on his behalf in accordance with the rules and conditions stipulated in the regulation.

Article 64

The proceeds of the contributions of the branch of insurance of the elderly, disability, and death, and the returns on its investment for whoever loses Omani nationality, or has it withdrawn or revoked from him, and does not meet the conditions of pension entitlement, are transferred to the savings system for his benefit, after deducting the costs of the risks insured in prior years of service, in the manner specified by the regulation.

Article 65

In the case where the entitlement to the maternity leave allowance, the employment security allowance, the work injury and occupational disease allowance, or other sick leave or extraordinary leave allowance coincide, the entitlement and value of allowances and the priorities for their disbursement shall be governed in the manner specified by the regulation.

Article 66

The board shall issue a decision regulating the controls of simultaneously receiving a wage and pensions.

Article 67

The board may approve financial and non-financial support programmes for the insured, pensioners, and those entitled on their behalf, by allocating some of the funds of the branches of social insurance for this purpose in accordance with the controls specified by the regulation.





Chapter Two

Branch of Insurance of the Elderly, Disability, and Death

Article 68

The provisions of the branch of insurance of the elderly, disability, and death are compulsory for:

1. All Omanis working in the Sultanate of Oman, and this covers all types of contracts, including temporary contracts, training contracts, part-time workers, and retired workers.
2. The members of Majlis Oman and the municipal councils, provided that the member bears the payment of his share and the share of the employer of the contributions prescribed in accordance with the provisions of this law.
3. Self-employed Omanis and their equivalents.
4. Omanis who are subject to the systems extending insurance protection to nationals of the states of the Cooperation Council for the Arab States of the Gulf.

The provisions of this branch shall also apply voluntarily to Omanis other than the categories mentioned in the first paragraph of this article.

Section One

Finances of the Branch of Insurance of the Elderly, Disability, and Death

Article 69

The financing of the branch of insurance of the elderly, disability, and death shall be from the amounts due in exchange for porting previous actual or nominal periods of service in addition to the sources of financing stipulated in article 57 of this law.

Article 70

The monthly contributions of the branch of insurance of the elderly, disability, and death shall be as follows:

1. The share that the employer is obliged to pay to the fund at the rate of 11% (eleven percent) of the monthly wage of the insured in accordance with the provisions of article 52 of this law, calculated on a daily basis.
2. The share that the insured is obliged to pay at the rate of 7.5% (seven and a half percent) of the monthly wage of the insured in accordance with the provisions of article 52 of this law, calculated on a daily basis.



Article 71

The self-employed Omani and the Omani working abroad, and their equivalents, and the Omani to whom the provisions of this chapter voluntarily apply, shall pay the appropriate contribution for his level of income, in the manner specified by the regulation, and the contribution paid shall be calculated as a contribution wage by dividing the amount by the total contribution shares stipulated in article 70 of this law. The contribution wage of the rest of the categories covered by the contributions paid for this branch may also be calculated by the same mechanism.

The regulation shall specify the mechanisms for calculating the periods of service and the wage used in calculating entitlements and pensions for the branch of insurance for the elderly, disability, and death, and for the branch of insurance against work injuries and occupational diseases in cases where the paid contribution results in a wage lower or higher than the minimum wage.

The Ministry of Finance may pay a share of the contribution of the insured on a monthly basis as a subsidy to Omanis in accordance with the provisions of the first paragraph of this article, and any other categories, in accordance with a decision issued by the board after the approval of the Council of Ministers.

Section Two

Provisions and Conditions for the Entitlement to the Elderly Pension

Article 72

The elderly pension is due to everyone who reaches the age of the elderly. The regulation shall specify any other controls related to the end of service of the insured for the entitlement to the elderly pension.

Article 73

The elderly pension is calculated by adding:

1. 2% (two percent) multiplied by the average future value of wages, multiplied by the subsequent service period starting from the date of entry into force of the provisions of this law.
2. 2% (two percent) multiplied by the re-evaluated final salary until the time of entitlement, multiplied by the service period prior to the date of entry into force of the provisions of this law.

In all cases, after the application of the reduction rates provided in article 78 of this law in the cases of early retirement subject to the reduction percentages on the total for calculating the pension, the pension must not be less than the value of the pension cash guarantee in accordance with the provisions of article 74 of this law, if any.





Article 74

The insured is entitled to a guarantee of the cash value of the pension, which is calculated on the date of entry into force of the provisions of this law in accordance with the previous pension system for the prior service period, and using the final salary if one of the following conditions is met:

1. The insured has a registered actual service period of not less than 20 (twenty) years in the previous pension system before the issuance of this law, and meets any other pension conditions—if any—in accordance with the pension system applicable to him before the entry into force of the provisions of this law, and has applied to disburse a pension before meeting the conditions for early retirement that are not subject to the reduction percentages stipulated in this law.
2. The insured has a registered actual service period of not less than 20 (twenty) years in the previous pension system before the issuance of this law, and meets any other pension conditions—if any—in accordance with the pension system applicable to him before the entry into force of the provisions of this law, and has applied to disburse a pension after meeting the conditions for early retirement that are not subject to the reduction percentages stipulated in this law, or is entitled to a pension due to disability or death, and in such cases, the reduction percentages stipulated in the previous pension system do not apply when calculating the guarantee, if any.
3. The insured has an actual period of service registered in any previous pension system in accordance with the criteria specified by the regulation before the issuance of this law, and has not met the conditions stipulated in paragraphs 1 or 2 of this article. In this case, the pension cash guarantee is not due unless the service of the insured ends after reaching the early retirement age that is not subject to reduction percentages stipulated in this law, or by disability or death, without applying the reduction percentages stipulated in the previous pension system, if any, and the minimum pension in the previous pension system is not applied when calculating the guarantee.

In all cases, the provisions of this article do not apply to the insured who is a pensioner, except for the permanent partial occupational disability pension. The guarantee also does not apply to the calculation of permanent partial occupational disability pensions.

Article 75

The insured may request early retirement that is not subject to reduction percentages in the following cases:

1. That the insured man has reached the age of the elderly.
2. That the insured woman has reached an age that is less than the age of the elderly by 5 (five) years.
3. That the insured working in dangerous and difficult work has reached an age that is less than the age of the elderly by 5 (five) years for men and by 10 (ten) years for



women, provided that the period of service in dangerous and difficult work is not less than 20 (twenty) years, in accordance with the provisions of article 79 of this law.

4. The insured working in military and security services has reached an age that is less than the age of the elderly by 5 (five) years, provided that the period of his service in such services is not less than 20 (twenty) years, in accordance with the provisions of article 79 of this law.
5. That the insured with disabilities has reached an age that is less than the age of the elderly by 10 (ten) years, provided that the period of his actual service with a disability is not less than 15 (fifteen) years, in accordance with the provisions of article 79 of this law.

Article 76

The insured may request early retirement that is subject to reduction percentages after reaching an age that exceeds the early retirement age not subject to reduction percentages by 5 (five) years, provided that the periods of service stipulated in article 75 of this law are met for dangerous and difficult work and personnel of military or security services, and provided that the number of years of actual service is not less than 20 (twenty) years for all categories, and 15 (fifteen) years for the insured with disabilities.

In all cases, all categories have the right to request early retirement subject to reduction percentages upon completion of 30 (thirty) years of actual service without the requirement of a specific age, and the number of years of service required for early retirement without the age requirement shall be amended upon each change to the age of the elderly by adding a number of years equal to the increase in the age of the elderly.

Article 77

The insured may apply for early retirement, provided that he has an actual registered service period of not less than 20 (twenty) years before the date of the issuance of this law, and that he meets any other conditions for retirement—if any—in accordance with the provisions of the previous pension system before the entry into force of the provisions of this law, as an exception to the provisions of age and periods of service stipulated in article 76 of this law. The years of service for this entitlement are rounded if they are less than 20 (twenty) years in accordance with the provisions of the system applicable to the insured before the issuance of this law. The periods of service that were ported or purchased in the previous pension system do not fall under this exception if they were conditional on the fulfilment of a specified age or period of service before being accounted for in determining pension entitlements in that system, unless those conditions were met before the date of the issuance of this law, without prejudice to the rights acquired from those periods in the calculation stipulated in articles 73 and 74 of this law.





Article 78

The pension is calculated in cases of retirement before the age of early retirement that is not subject to reduction based on the entitlement formula of the age of the elderly pension stipulated in article 73 of this law, reduced by a reduction percentage based on the number of years between the age at the date of submitting the early retirement application and the early age that is not subject to the reduction percentages.

The reduction percentage shall be 5% (five percent) per year for five years between the age of the insured at the date of submitting the retirement application and the early age that is not subject to reduction percentages, and the percentage shall be 1% (one percent) for the years that exceed this.

The reduction percentages stipulated in this article may be amended by a decision by the board based on an actuarial cost study.

Article 79

The office of the supreme commander shall issue a decision determining the categories of the insured from military and security services to which the provisions of article 75 of this law apply on the basis of a proposal by the military and security services, and that is after studying the actuarial cost and coordinating with the Ministry of Finance.

The board shall issue—on the basis of a proposal by the Ministry of Labour—a decision to determine dangerous and difficult work to which the provisions of article 75 of this law apply, after studying the actuarial cost.

The board shall also issue a decision on disability cases to which the retirement provisions for persons with disabilities stipulated in this section apply.

The board may increase the contribution percentage for the employer to whom the provisions of this article apply.

Article 80

The board shall issue—after studying the actuarial cost—a decision governing the rules, provisions, and pension entitlements of the branches of social insurance for the insured working in dangerous and difficult work, persons with disabilities, and other categories, who have special conditions stipulated in the decision.

Article 81

Any person whose work service ends and applies for an early retirement pension that is not subject to reduction percentages, and has not completed 15 (fifteen) years of service, may purchase nominal service periods at the cost specified in the actuarial table issued by a decision by the board, provided that the total period of service after the purchase of the nominal periods does not exceed 15 (fifteen) years.





Article 82

The insured, who has obtained Omani nationality and whoever has Omani nationality reinstated to him, may request porting the previous service periods to the service periods of the branch of insurance of the elderly, disability, and death, in accordance with the controls and procedures specified in the regulation.

Article 83

The insured who is paid a pension—with the exception of the permanent partial occupational disability pension—is entitled at the end of his service to a gratuity for the loss of the pension as a lump sum for the period of his service subsequent to receiving the pension, unless the service periods are ported in accordance with the provisions of this law. This gratuity is not disbursed until after the retirement age subject to reduction percentages, disability, or death.

The gratuity for the loss of the pension is calculated by multiplying the subsequent service period that begins from the date of entry into force of the provisions of this law by the average future value of wages. If there is a period of service prior to the date of entry into force of the provisions of this law, the formula for calculating the gratuity for the loss of the pension stipulated in the previous pension system—if any—applies for that period, in accordance with the final salary before the date of entry into force of the provisions of this law.

Article 84

It is not permitted to disburse the gratuity for the loss of the pension or the gratuity in lieu of a pension, or to return the contributions or the like, to the insured who does not receive a pension. The rights of the insured prescribed by virtue of the provisions of this law are not forfeited by the interruption of periods of service.

Section Three

Provisions and Conditions for the Entitlement to the Pension for Disability and Death Due to Non-occupational Cause

Article 85

If the service of the insured ends due to disability or death due to a non-occupational cause, before reaching the age of the elderly, the insured or those entitled on his behalf are entitled to a pension in accordance with the provisions of article 86 of this law, if he meets one of the following conditions:

1. If the period of contribution in the branch of insurance of the elderly, disability, and death is at least 6 (six) continuous months before the occurrence of disability or death.
2. If the period of contribution in the branch of insurance of the elderly, disability, and death is 12 (twelve) intermittent months, of which at least 3 (three) insurance contribution months are continuous before the occurrence of disability or death.





3. If the disability does not occur or the death does not occur after meeting the minimum contribution periods referred to in the previous two clauses and the insured ceases to contribute to the insurance for any reason, the insured or those entitled on his behalf—as the case may be—have the right to a pension if the disability occurs within a year from the date of cessation of contribution to insurance and before the insured reaches the age of the elderly, or if the death occurs within a year from the date of cessation of contribution to insurance.

In the event that any of the conditions stipulated in this article are not met, and the insured has a prior period of actual service, the insured or those entitled on his behalf in the event of disability or death due to non-occupational cause are entitled to a pension calculated in accordance with the formula for calculating the elderly pension stipulated in article 73 of this law without accounting the reduction percentage, and the provisions of article 86 of this law do not apply in this case.

The regulation shall specify the provisions for proving disability or death.

Article 86

The pension for disability and death due to non-occupational cause is calculated as follows:

0.5% (half a percent) for each year of actual service plus 50% (fifty percent) of the wages relative average, provided that the pension is not less than the elderly pension in accordance with the provisions of article 73 of this law without accounting the reduction percentage.



Chapter Three

Branch of Insurance Against Work Injuries and Occupational Diseases

Article 87

The provisions of the branch of insurance against work injuries and occupational diseases apply compulsorily to all Omanis working in the Sultanate of Oman, and this covers all types of contracts, including temporary contracts, training contracts, part-time workers, and retired workers. A decision shall be issued by the board to determine the date of entry into force of the provisions of this branch for self-employed Omanis. The provisions of this branch shall also apply to members of Majlis Oman and municipal councils, provided that the member bears the payment of his share and the share of the employer of the prescribed contributions in accordance with the provisions of this law.

The provisions of this branch do not apply to Omanis working in the states of the Cooperation Council for the Arab States of the Gulf or abroad.

The provisions of this branch apply to non-Omani workers in accordance with the categories, rules, and controls issued by a decision by the board.

Article 88

A work injury is any injury resulting from an accident that occurs to the insured during or due to work, or being infected with an occupational disease indicated in the Regulation of Occupational Injuries and Diseases and other diseases determined by a decision by the board based on a proposal by the medical committee. An injury resulting from stress or fatigue from work is considered a work injury if it meets the conditions and rules stipulated in the Regulation of Occupational Injuries and Diseases issued in accordance with the provisions of article 89 of this law. The following is deemed equivalent to an occupational injury:

1. Every case of relapse or complication arising from a work injury in accordance with the provisions of the Regulation of Occupational Injuries and Diseases.
2. Every case of occupational disease whose symptoms appear within a year from the date of the end of the service of the insured, unless the Regulation of Occupational Injuries and Diseases specifies a longer period for certain occupational diseases, and the first medical diagnosis associated with the occupational disease is considered to be the date of the injury.



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3. Every accident that occurs to the insured during the period of his commute to undertake his work or returning from it, or while moving from his workplace to the place where he eats or performs his prayers in the workplace or near it. It is always required that the commute and return are without stopping or deviation from the normal route, or that the route he takes is considered an acceptable route to commute to work or return from it. Accidents that occur during the movements of the insured that are carried out with the intention of performing a task assigned to him by the employer are also considered as such.
 4. Cases of injury resulting in total disability or death due to accidents on the way from the permanent place of residence to the place of residence to perform work, in accordance with the conditions specified by the Regulation of Occupational Injuries and Diseases.

Article 89

The board shall issue the Regulation for Occupational Injuries and Diseases in coordination with the medical committee, and it must include in particular a schedule of occupational diseases, their symptoms, and the acts that cause them; a classification of work injuries; the controls and provisions for assessing the degrees of disability; and the conditions and rules for considering an injury resulting from stress or fatigue from work as a work injury.

Section One

Finances of the Branch of Insurance Against Work Injuries and Occupational Diseases

Article 90

The employer shall pay the monthly contributions of the branch of insurance against work injuries and occupational diseases to the fund at the rate of 1% (one percent) of the wage of the insured per month in accordance with the provisions of article 52 of this law, calculated on a daily basis.

The regulation shall specify the principles for increasing the percentage of contributions, and the criteria for applying any increase to a specific sector or entity on the basis of the number of work injury cases observed, or the extent of compliance with the safety standards stipulated in the Labour Law or other relevant employment systems.



Section Two

Provisions and Conditions for the Entitlements of the Branch of Insurance Against Work Injuries and Occupational Diseases

Article 91

The insured who is injured is entitled to compensation in a lump sum in the case of permanent partial occupational disability resulting from work injury, which percentage does not reach 30% (thirty percent) of the permanent total occupational disability, according to the following formula:

$36 \text{ (thirty-six)} \times 75\% \text{ (seventy-five percent)} \times \text{percentage of disability} \times \text{wages relative average}.$

The permanent partial occupational disability stipulated in this article shall not be used as a ground for terminating the service of the insured.

Article 92

The insured who is injured is entitled to a pension in the case of permanent partial occupational disability resulting from work injury, which is 30% (thirty percent) or more, and does not reach permanent total occupational disability, and it is calculated according to the following:

$75\% \text{ (seventy-five percent)} \times \text{percentage of disability} \times \text{wages relative average}.$

The insured shall simultaneously receive the permanent partial occupational disability pension and the rest of the pensions, benefits, and wages.

Article 93

If the work injury results in permanent total occupational disability or the death of the insured in the manner stipulated in the Regulation of Occupational Injuries and Diseases, the insured or those entitled on his behalf are entitled to a monthly pension equivalent to 75% (seventy-five percent) of the wages relative average, provided that it is not less than the elderly pension in accordance with the provisions of article 73 of this law.

Article 94

If a work injury occurs to the insured in war, military, security, or order maintenance operations or major military exercises, for which directives from the office of the supreme commander are issued, resulting in permanent total occupational disability of the insured or his death, as stipulated in the Regulation of Occupational Injuries and Diseases, the insured or those entitled on his behalf are entitled to a monthly pension equivalent to 85% (eighty-five percent) of the wages relative average, provided that it is not less than the elderly pension in accordance with the provisions of article 73 of this law.





Article 95

If the insured is a pensioner, except pensioners of the permanent partial occupational disability pension for a prior period of service, and he is entitled to a permanent total occupational disability pension or a death pension due to an occupational cause, the highest of the two is paid to him. If the highest of them is the previous pension, the insured is entitled to a gratuity for the loss of the pension in accordance with article 83 of this law from the branch of insurance of the elderly, disability, and death, and a lump sum in accordance with the provisions of article 91 of this law for the percentage of disability resulting from his last injury, irrespective of the percentage of disability from the branch of insurance against work injuries and occupational diseases.

Article 96

If the insured is a pensioner for a prior period of service, and he is entitled to a permanent partial occupational disability pension, he is entitled to a lump sum in accordance with the provisions of article 91 of this law for the percentage of disability resulting from his last injury, irrespective of the percentage of disability.

Article 97

The insured Omani who suffers a work injury is entitled to receive treatment, medical care, and rehabilitation services in government hospitals and medical centres.

The fund shall also provide the insured with prosthetic limbs and any medical and surgical equipment that contributes to treating the injury or preventing its exacerbation, and that is in cases where prosthetic limbs are not provided by the Ministry of Health or by the insurance policy.

The fund may provide rehabilitation services to the injured if they are not available in government medical centres, provided that the board issues a regulation specifying the controls and conditions for providing rehabilitation services, their duration, value, and places of delivery.

Article 98

The employer shall bear the wage on the day of the work injury, irrespective of the time of its occurrence. If the injury prevents the insured from performing his work, the payment of his wage shall be suspended, and the fund shall bear a daily allowance that it pays to the insured throughout the period of his inability to perform his work until his recovery or the stability of his condition by establishing permanent disability or the occurrence of death, whichever is earlier in accordance with the decision of the treatment entity. This allowance shall be paid at intervals in accordance with the periods of interruption from work that are proven in the manner specified by the regulation.



Article 99

The allowance stipulated in article 98 of this law shall be at the percentage of 100% (one hundred percent) of the final contribution wage for a period of 6 (six) months, and 75% (seventy-five percent) of the final contribution wage for the following 6 (six) months, and the insured must, upon the end of the treatment or the aforementioned two periods, be presented to a licensed health establishment to determine the extent to which he can continue to work or not, his entitlement to the pension for the disability resulting from the work injury, or the continuation of the payment of the aforementioned allowance for other periods at the percentage of 75% (seventy-five percent) of the final contribution wage.

The employer shall continue to pay the contributions due against it to the branches of social insurance throughout the period of the payment of the allowance, and the contributions of the insured stipulated in this law shall be deducted from the allowance if the allowance is equal to 100% (one hundred percent). The branch of insurance against work injuries and occupational diseases shall bear the difference of the contributions of the insured resulting from the reduction of the allowances to 75% (seventy-five percent) after deducting the contribution percentages from the allowance.

Article 100

The insured shall be entitled to the daily allowance during the period of his absence from work due to the installation, maintenance, or replacement of a compensatory device or prosthetic limb, or the rehabilitation period, provided that the period of interruption is approved by the treatment entity.

Article 101

There is no entitlement to the daily allowance for work injury or the compensation for permanent partial occupational disability in the following cases:

1. If the insured intentionally injures himself.
2. If the injury is caused by a deliberate deviation in the behaviour of the insured, and the following cases are deemed equivalent to this:
 - (a) Every act committed by the insured under the influence of alcohol, narcotics, or psychotropic substances.
 - (b) Every explicit violation of the instructions of the employer or the instructions of precaution and safety standards.

This provision does not apply if the injury in the aforementioned cases results in the death of the insured or his permanent occupational disability the percentage of which reaches 30% (thirty percent) or more of the permanent total occupational disability.





Article 102

If it is established to the fund that the work injury occurred as a result of the violation by the employer of occupational safety and health provisions stipulated in the Labour Law or other relevant employment laws and systems, the employer shall bear the costs of the work injury allowance, rehabilitation services, prosthetic limbs—if any—, and the expenses of transportation for treatment paid by the fund, without prejudice to the penalties and administrative fines prescribed in accordance with the provisions of this law and the decisions issued in its implementation.

Article 103

The fund may suspend the disbursement of the disability pension or the disbursement of the daily allowance stipulated in article 98 of this law if the insured does not present himself to the treatment entity on the date notified to him; if he refrains from complying with treatment, visits, and medical examinations or from continuing the rehabilitation determined by the licensed health establishments or the medical grievance committee, as the case may be; if he does not refrain from practising any activity that is not allowed by the licensed health establishment or the aforementioned committee; or if he refrains from the re-examination required by the treatment entity or the fund.

The pension and the allowance are suspended from the date on which the insured refrains from performing his obligation unless he has an acceptable reason, and the disbursement is resumed from the date on which he complies with the inspection in accordance with the result of the examination.

Article 104

The fund, or whoever it assigns, may conduct an investigation into complaints and reports relating to social insurance programmes submitted to it, in the manner specified by the regulation.

The Regulation of Occupational Injuries and Diseases shall specify the procedures to be followed with regard to reporting the injury and the controls relating to dealing with the insured who has suffered a work injury, and the rules of compensation for this injury. The regulation shall specify the allowances and compensations payable by the employer in cases of non-compliance with the reporting procedures. It shall also specify contributions and additional amounts arising from the violation, without prejudice to the penalties and administrative fines prescribed in accordance with the provisions of this law.



Section Three

Determining the Disability Percentage

Article 105

The disability percentage of the insured shall be assessed by a decision by the licensed health establishment or the medical grievance committee, as the case may be, based on the physical disability the insured has suffered and his ability to earn, in accordance with the standards and percentages stipulated in the Regulation of Occupational Injuries and Diseases. Any report issued by any entity other than these establishments and the committee is not to be considered.

Article 106

If the insured has previously suffered a work injury or his injury has relapsed or has complications, the following rules shall be observed in compensating him for the new injury:

1. If the percentage of disability arising from the new injury and previous injuries is less than 30% (thirty percent), the insured shall be compensated for his last injury on the basis of the percentage of disability resulting from it alone in accordance with the provisions of article 91 of this law at the time of the last injury.
2. If the percentage of disability resulting from new injury and previous injuries is 30% (thirty percent) or more, the insured shall be treated according to the following:
 - (a) If he has been compensated for his previous injury in a single payment compensation, his pension shall be assessed on the basis of the percentage of disability resulting from all his injuries, by re-evaluating the case again in accordance with the provisions of article 92 of this law at the time of the last injury.
 - (b) If he is entitled to a disability pension for his previous injury, his pension shall be assessed on the basis of the percentage of disability resulting from all his injuries, by re-evaluating the case again in accordance with the provisions of article 92 of this law at the time of the last injury, provided that this pension is not less than the pension he is entitled to for the previous injury.

Article 107

If the insured suffering a total occupational disability or non-occupational disability returns to work, he is entitled to a gratuity for the loss of the pension in accordance with the provisions of article 83 of this law for the period of his service subsequent to his return to work, unless he submits an application to suspend the pension and port the prior service periods.





Article 108

The fund shall present again the insured for periodic medical examinations in accordance with the periods stipulated in the Regulation of Occupational Injuries and Diseases, unless the licensed health establishment or the medical grievance committee decides, as the case may be, that no change is likely to occur during this period. Proof of the permanent occupational disability, its degree, the occurrence of any change to it, the recovery of the insured, or his return to work shall be by a decision by the licensed health establishment or the medical grievance committee, as the case may be, in accordance with the standards and controls specified in the Regulation of Occupational Injuries and Diseases.

Article 109

Each of the insured, the fund, and the treatment entity has the right to request re-examination once every 6 (six) months during the first year from the date of proving the disability, and once every year during the following three years. The licensed health establishments or the medical grievance committee, as the case may be, shall re-examine the insured and assess the degree of disability each time, and it is not permitted to re-assess after the end of 4 (four) years from the date of proving the disability. The Regulation of Occupational Injuries and Diseases shall specify the provisions that are applicable in the event of changing the percentage of disability and the mechanism of settlement between the pensions and the compensation due.

Article 110

The insured or the fund shall have the right to file a grievance against any decision issued by the treatment entities or licensed health establishments before the medical grievance committee, in accordance with the rules set in the Regulation on Occupational Injuries and Diseases.

The decisions issued by the medical grievance committee are final and binding on both the fund and the insured.

Chapter Four

Those Entitled to the Death Pension

Article 111

If the insured or pensioner dies, those entitled listed below are entitled to shares of the death pension:

1. The sons and daughters, including the fostered child, provided that the foster period before death is not less than 6 (six) months.
2. The widower.
3. The widow.



Article 112

The following is required for the entitlement to the pension by those entitled specified in article 111 of this law:

1. Son: Not to be over the age of 22 (twenty-two) years, and the disbursement of the pension to the son continues until he reaches the age of 26 (twenty-six) years if he is a student in a stage of education that does not exceed the stage of university education. The regulation shall govern non-university certificates covered by this exception.

In all cases, the right of the son to a pension is forfeited upon marriage or employment.

2. Daughter: Not to be over the age of 30 (thirty) years, and her right to the pension is forfeited upon marriage or employment.
3. Widower or widow: Not to marry after the death of the insured or the pensioner, and the right to the pension is forfeited upon marriage.

As an exception to the conditions stipulated in clauses 1 and 2 of this article, the disbursement of the pension shall continue without the requirement of a certain age for the son or daughter unable to earn if it is proven that they are unable to work by a report from a licensed health establishment, and in accordance with the controls specified by the regulation.

In all cases, the disbursement of the pension does not resume after forfeiting the entitlement for all cases.

The entitlement of non-Omanis to the death pension requires that the person entitled resides in the Sultanate of Oman in accordance with the provisions of article 8 of this law.

Article 113

The distribution of the death pension among those entitled shall be equal, in accordance with the following cases:

1. If the number of those entitled is 3 (three) or more persons, 100% (one hundred percent) of the death pension is disbursed.
2. If the number of those entitled is 2 (two) persons, 80% (eighty percent) of the death pension is disbursed.
3. If those entitled to the pension are a single person, 60% (sixty percent) of the death pension is disbursed.





The death pension is disbursed at the percentage of 100% (one hundred percent) for a period of 6 (six) months from the date of the death of the insured or the pensioner, and after this the pension is redistributed in accordance with the percentages stipulated in this article.

In all cases, the total death pension—after the application of the percentages mentioned in this article—shall not be less than an amount equal to double the elderly benefit or the death pension, whichever is less, before the application of the percentages mentioned in this article.

Article 114

Sons and daughters shall simultaneously receive the two pensions due to their parents, and the widow or widower shall simultaneously receive the pension due to him and the pension due to his deceased spouse.

Chapter Five Branch of Employment Security Insurance

Article 115

The provisions of the branch of employment security insurance apply compulsorily to all Omanis working in the Sultanate of Oman, and this includes all types of contracts, including temporary contracts, training contracts, and retired workers. The provisions of this branch do not apply to the self-employed and part-time workers.

The provisions of the branch of employment security insurance shall also voluntarily apply to Omanis working in the states of the Cooperation Council for the Arab States of the Gulf, Omanis working abroad, and their equivalent, and a decision governing this shall be issued by the board.

Section One Finances of the Branch of Employment Security Insurance



Article 116

The monthly contributions of the branch of employment security insurance shall be as follows:

1. The share that the employer is obliged to pay at the rate of 0.5% (half a percent) of the wage monthly, calculated on a daily basis.
2. The share that the insured is obliged to pay at the rate of 0.5% (half a percent) of the wage monthly, calculated on a daily basis.

Section Two

Provisions and Conditions of Entitlement

Article 117

A committee named the "Employment Security Committee" shall be established, whose composition, competence, and work system shall be issued by a decision by the board, and its membership must include representatives of the Ministry of Finance, the Ministry of Labour, the fund, the Oman Chamber of Commerce and Industry, the General Federation for Workers of the Sultanate of Oman, and other relevant entities.

The Ministry of Labour shall supervise the administrative aspect of the branch of employment security insurance in terms of managing the registration of the insured, training, offering employment opportunities, and determining the entitlement to and discontinuation of the employment security allowance. The fund shall manage the financial aspect of this branch in terms of collection of contributions, investment, and disbursement of the allowance.

Article 118

The regulation shall specify the conditions for the entitlement to the employment security allowance, the contribution periods for the entitlement to the allowance, the cases for discontinuing the allowance and for resuming the disbursement, the cases to be taken into consideration, the cases for simultaneously receiving the employment security allowance and other entitlements, and the mechanism for determining the date of entitlement.





Article 119

The employment security allowance shall be paid on a monthly basis for a maximum period of 6 (six) consecutive or intermittent months at the rate of 60% (sixty percent) of the average of the wages for the last 2 (two) years without a ceiling, provided that it is not less than 115 (one hundred and fifteen) Rial Omani. The branch of employment security insurance shall pay the required contributions from the branch of the elderly, disability, and death insurance for the amount to be disbursed. The period shall be counted as a period of actual service.

The value of the allowance and the maximum period of disbursement may be amended after studying the cost by a decision by the board after the approval of the Council of Ministers.

It is also permitted by a decision by the board for the fund to support the wages of the employer by paying an amount not exceeding the employment security allowance if the reason for the termination of the service is due to a temporary financial situation with the employer so that it commits to keeping the insured with it.

Article 120

The employer shall, before terminating the employment of the insured, notify the Ministry of Labour in accordance with the periods specified in the Labour Law before the date specified for termination. Additional amounts shall be imposed against employers who are proven to have terminated the service of the insured in violation of the provisions of this article by virtue of a report issued by the Employment Security Committee. The regulation shall specify the value of the additional amounts and the mechanism for calculating them, provided that it does not exceed the wage for the specified period or the remainder of it.

Chapter Six

Branch of the Insurance of Sick Leave and Extraordinary Leave

Article 121

The provisions of the branch of insurance of sick leave and extraordinary leave shall apply compulsorily to all Omanis working in the Sultanate of Oman, and this shall include all types of contracts, including temporary contracts, training contracts, and retired workers.



The provisions of this branch do not apply to self-employed Omanis, part-time Omani workers, Omanis working in the states of the Cooperation Council for the Arab States of the Gulf, and Omanis working abroad.

The provisions of this branch shall apply compulsorily to non-Omani workers working in the Sultanate of Oman in accordance with the categories issued by a decision by the board.

Article 122

In the application of the provisions of the branch of insurance of sick leave and extraordinary leave, the leave arising from a work injury from this branch is not covered during their coverage by the branch of insurance against work injuries and occupational diseases, as well as maternity leave covered by the branch of insurance of maternity leave.

Section One

Finances of the Branch of Insurance of Sick Leave and Extraordinary Leave

Article 123

The employer shall pay the monthly contributions of the branch of insurance of sick leave and extraordinary leave to the fund at the rate of 1% (one percent) of the wage monthly, calculated on a daily basis.

Section Two

Provisions and Conditions for the Entitlements of the Branch of Insurance of Sick Leave and Extraordinary Leave

Article 124

The insured is entitled to sick leave allowance not exceeding 182 (one hundred and eighty-two) days per year. The employer shall cover the wages of the first seven days with the full wage, and the remaining periods are covered by the branch of insurance of sick leave and extraordinary leave based on the following percentages of the final wage:

- 
1. From day 8 (eight) to day 21 (twenty-one): 100% (one hundred percent) of the wage.
 2. From day 22 (twenty-two) to day 35 (thirty-five): 75% (seventy-five percent) of the wage.
 3. From day 36 (thirty-six) to day 70 (seventy): 50% (fifty percent) of the wage.
 4. From day 71 (seventy-one) to day 182 (one hundred and eighty-two): 35% (thirty-five percent) of the wage.

Article 125

The insured shall be entitled to an extraordinary leave allowance of 100% (one hundred percent) of the final wage in the following cases:

1. 3 (three) days in the event of marriage.
2. 3 (three) days in the event of the death of the father, mother, grandfather, grandmother, brother, or sister.
3. 2 (two) days in the event of the death of the paternal uncle or aunt or the maternal uncle or aunt.
4. 10 (ten) days in the event of the death of the wife or a son or a daughter.
5. 130 (one hundred and thirty days) for the Muslim woman in the event of the death of the husband, and 14 (fourteen) days for the non-Muslim woman, from the date of the death of the husband.
6. A maximum of 30 (thirty) days per year to accompany a patient for treatment in the category of husband, parent, sons and daughters, or brothers and sisters, so that the percentage of 100% (one hundred percent) of the final wage is disbursed for the first 15 (fifteen) days, and then 50% (fifty percent) of the final wage for the remainder of the period. It is permitted, on the basis of the application of the insured, to extend the abovementioned period in accordance with the controls and conditions issued by a decision by the board.

The board may amend the leave stipulated in this article after studying the actuarial cost and the approval of the Council of Ministers.

Article 126

The branch of insurance of sick leave and extraordinary leave shall pay the contributions of the employer in the branch of insurance of the elderly, disability, and death for the



entire period of the leave of the insured. The branch of insurance of sick leave and extraordinary leave shall also pay the contributions of the insured in the branch of insurance of the elderly, disability, and death if the value of the allowance is less than 100% (one hundred percent) of the final contribution wage.

Chapter Seven

Branch of the Insurance of Maternity Leave

Article 127

The provisions of the branch of the insurance of maternity leave shall apply compulsorily to all Omanis working in the Sultanate of Oman, and this shall include all types of contracts, including temporary contracts, training contracts, and retired workers.

The provisions of this branch do not apply to self-employed Omanis, part-time Omani workers, Omanis working in the states of the Cooperation Council for the Arab States of the Gulf, and Omanis working abroad.

The provisions of this branch shall apply compulsorily to non-Omani workers working in the Sultanate of Oman in accordance with the categories issued by a decision by the board.

Section One

Finances of the Branch of the Insurance of Maternity Leave

Article 128

The employer shall pay the monthly contributions of the branch of insurance of maternity leave to the fund at the rate of 1% (one percent) of the monthly wage, calculated on a daily basis.





Section Two

Provisions and Conditions for the Entitlements of the Branch of the Insurance of Maternity Leave

Article 129

The insured shall be entitled to maternity leave allowance for a period of 98 (ninety-eight) days, of which 14 (fourteen) days may be prior to the date of delivery. The insured shall also be entitled to paternity leave allowance for a period of 7 (seven) days, provided that the child is born alive and that the leave does not exceed the 98th (ninety-eighth) day of the age of the child. These periods shall be included in the period of actual service.

The employer shall not oblige the insured to start working during the period of leave, and in the event that the insured moves to another employer, the maternity leave allowance shall continue to be paid in accordance with the final wage before moving.

Article 130

The branch of the insurance of maternity leave shall bear the total contributions of the insured male, the insured female, and the employer for the branch of insurance of the elderly, disability, and death throughout the period of leave, provided that the contribution of the insured male and the insured female are deducted from the maternity leave allowance in cases where the allowance is equal to 100% (one hundred percent) of the contribution wage.

Article 131

It is required for the entitlement of the insured female, or those entitled to the employment security allowance, to a maternity leave allowance for the pregnancy to have exceeded the 25th (twenty-fifth) week. In the event of the death of the child after the 25th (twenty-fifth) week, the insured female is entitled to the leave allowance stipulated in article 129 of this law. In the event of the death of the insured female during childbirth or during the aforementioned leave, the insured father is entitled to the remaining leave allowance for the mother to care for the child. The insured father is also entitled to the same leave allowance in the event of the death of the uninsured mother during childbirth or during the aforementioned leave.





Article 132

The insured female is entitled to the maternity leave allowance stipulated in article 129 of this law in the event of fostering a child deprived of his natural family if the supporting documents are submitted, provided that the age of the child does not exceed 3 (three) months at the time of submitting the leave application. The leave shall be for a period not exceeding 98 (ninety-eight) days from the date of the birth of the child.

The insured male is also entitled—in the event of fostering—to the paternity leave allowance stipulated in the same article, provided that the age of the child does not exceed 3 (three) months at the time of submitting the leave application.

Article 133

The insured female is—on the basis of her application—entitled to childcare leave without maternity leave allowance for a period of 98 (ninety-eight) days within one year from the date of the end of the period referred to in articles 129 and 132 of this law. The branch of the insurance of maternity leave shall pay the total contributions of the insured female and the employer throughout the period of leave to the branch of insurance of the elderly, disability, and death, and the branch of employment security insurance. It is permitted to distribute this leave among the insured parents.

Article 134

The maternity leave allowance shall continue to be paid in the event of the end of the service of the insured female during the period of leave, provided that she is entitled to the allowance of the employment security insurance. The maternity allowance shall be the same amount as the allowance of the employment security insurance, provided that the allowance of the employment security insurance is resumed after the lapse of the period of the maternity leave.





Part Four

The Savings System

Article 135

The savings system is a defined contribution system, and the regulation shall specify the provisions governing the savings system.

Article 136

The provisions of the savings system shall apply compulsorily to non-Omani workers within the limits of the amount of compulsory savings stipulated in article 139(1) of this law.

The provisions of the savings system shall also apply voluntarily to the following categories:

1. Omanis insured in the branches of social insurance.
2. The employer wishing to pay savings amounts on behalf of its employees.
3. Non-Omani workers for savings exceeding the mandatory limit.
4. Omanis who are not insured in the branches of social insurance.

The board may add other categories.

Article 137

The savings system replaces the end-of-service grant or gratuity disbursed by the employer to non-Omanis.

Article 138

The employer shall pay the end-of-service grant or gratuity for the service period prior to the date of commencement of the contribution provisions stipulated in article 139(1) of this law to the non-Omani worker in accordance with the provisions of the Labour Law or other related employment systems upon the end of the service, or shall settle it in accordance with the provisions of the Labour Law to the savings system or to the worker.

The savings due from the savings system are disbursed for the period following the date of commencement of the contributions stipulated in article 139(1) of this law to the



insured non-Omani in the cases stipulated in article 143 of this law.

Article 139

The financing of the savings system shall be as follows:

1. 9% (nine percent) of the monthly basic wage of the insured non-Omani.
2. Any amounts of savings paid by the employer, the insured, or others to the system to make savings in favour of the covered groups in accordance with the provisions of the regulation.
3. Gifts, bequests, and donations allocated to this system and approved by the board.
4. Loans approved by the board for the savings system after the approval of the Ministry of Finance.

Article 140

The regulation shall specify the dates for the payment of the contributions stipulated in article 139 of this law and the additional amounts imposed on the employer in the event of non-compliance with these dates.

Article 141

The saver shall be entitled to the sum of the contributions, the amounts deposited in his personal account, and the returns on its investment. It is permitted for the regulation to specify a minimum for the investment returns.

Article 142

It is permitted, on the basis of an application by the saver, to disburse his savings in one of the following ways in the manner specified by the regulation:

1. One-time payment.
2. An annual or monthly instalment, taking into account the additional returns collected until the end of the savings.

Article 143

The saver is entitled to his savings from the fund in any of the following cases:

1. The end of the employment relationship for the non-Omani worker, unless he engages in another employment contract within the period specified by the regulation.



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2. The end of the service of the Omani saver and his entitlement to a pension, except for the permanent partial occupational disability pension, or if he is entitled to a gratuity for the loss of a pension in accordance with the provisions of this law.
 3. Payment of monthly contributions or deposits for a period of not less than 180 (one hundred and eighty) months.
 4. The death of the saver, and in this case the savings are disbursed to the legal heirs. The savings are transferred to the savings system in the absence of those entitled in accordance with the provisions of this clause.
 5. Permanent disability.

It is also permitted to use the savings to pay the contributions of the insured in the branch of insurance of the elderly, disability, death, and the branch of insurance against work injuries and occupational diseases in the cases specified by the regulation.

It is permitted, by a decision by the board, to add or amend the cases of entitlement in the savings system, provided that the decision specifies the principles and controls for entitlement.

Article 144

In the event that the saver leaves the savings system or loses any of its conditions, he shall notify the fund in the manner specified by the regulation. The regulation shall also specify the administrative fines resulting from the failure to notify the fund.



Part Five

Supplementary Programmes

Article 145

The board shall issue a decision governing the controls for the establishment of supplementary programmes for specific sectors, professions, or entities. The decision shall include the controls necessary to supervise and control the supplementary programme and audit its accounts periodically to ensure its solvency to cover the obligations resulting from it, and that is to the extent it does not conflict with the provisions of this law.

Article 146

It is permitted to establish special supplementary programmes for specific categories of employees and personnel of the units of the administrative apparatus of the state or other public legal persons by decree, after fulfilling the controls issued by the board.

Article 147

It is permitted to establish special supplementary programmes for workers in the private sector after obtaining the approval of shareholders or partners in the same majority prescribed for increasing or decreasing the share capital of the company stipulated in the Commercial Companies Law, after fulfilling the controls issued by the board.

Article 148

The financing of any supplementary programme of defined benefits must be fully funded, with the exception of supplementary programmes established by the units of the administrative apparatus of the state or other public legal persons, provided that the percentage of its financing is not less than the percentage that makes its continuity equivalent to the targeted continuity of the branch of the insurance of the elderly, disability, and death provided in this law.

Article 149

Supplementary programmes of defined contributions must comply with the provisions governing targeted investment returns and administrative expenses specified by the board.

Article 150

The funds of the supplementary programme must be independent of the remainder of the funds of the employer who establishes it in a manner that ensures that they do not overlap or are claimed by its creditors.





Article 151

The fund may manage supplementary programmes of defined contributions or defined benefits on the basis of an application by the employer in accordance with the agreement concluded by the fund with that entity.

Article 152

The fund may discontinue any supplementary programme by a reasoned decision by the board after the approval of the Council of Ministers. The discontinuation of the programme shall result in the liquidation of all its assets and liabilities, or their transfer to the savings system of the fund, with the obligation of the entity establishing the supplementary programme to transfer any differences between the liabilities and the transferred assets, and that is in the manner specified by the regulation.



Part Six

Punishments, Penalties, and Administrative Fines

Article 153

Whoever deliberately gives incorrect data or refrains from giving the data stipulated in this law shall be punished by imprisonment for a period no less than 10 (ten) days and not exceeding one year, and a fine no less than 100 (one hundred) Rial Omani and not exceeding 1,000 (one thousand) Rial Omani, or one of those two punishments. The fine shall be doubled in the case of recidivism. A ruling—in addition to the aforementioned fine—shall be made against the violator to refund the amounts disbursed illegitimately to him and to confiscate the amounts paid to the fund.

Article 154

Whoever prevents the employees of the fund with judicial enforcement status from entering the workplace of the employer to implement the requirements of the provisions of this law, its regulation, and the decisions issued in its implementation; fails to enable them to access the required records and documents; or prevents them from carrying out any work legally prescribed to them, shall be punished by imprisonment for a period no less than 10 (ten) days and not exceeding 2 (two) years, and a fine no less than 1,000 (one thousand) Rial Omani and not exceeding 3,000 (three thousand) Rial Omani, or one of those two punishments.

Article 155

Each employer who is not registered for insurance for all or some of the insured, does not pay the contributions on the basis of the actual wages, or refrains or delays paying the contributions due on the dates stipulated in this law, shall be charged an additional amount of 5.5% (five and a half percent) annually of the amounts due, unless there are specific compelling reasons for this by the employer in accordance with the controls set by the board in this regard. The additional amounts shall be calculated cumulatively for the period between the date of the entitlement of the fund to the contributions and the date of their payment. The regulation shall specify the maximum limit for the additional amounts.

Article 156

The regulation shall specify the penalties, administrative fines, and additional amounts arising from the violation of the provisions of this law, the regulation, and the decisions





issued in its implementation, provided that the administrative fine does not exceed 3,000 (three thousand) Rial Omani. The fine shall be doubled in the case of repetition of the violation within a period not exceeding 3 (three) years.

Article 157

The chairman of the board, or whoever he authorises, may settle the crimes committed in violation of the provisions of this law, before a final judgment is issued in the lawsuit. The board shall issue a decision governing the policies of negotiation, settlement, and the minimum amounts payable in these cases.

The settlement results in the lapse of the public lawsuit and the annulment of its consequences.

Chapter Seven Transitional Provisions

Article 158

The amounts transferred from the pension and insurance systems in force before the date of entry into force of the provisions of this law are deemed sources of financing of the branches of social insurance.

The settlements resulting from the integration of the branches of insurance of the elderly, disability, and death into the pension and insurance systems in force before the date of entry into force of the provisions of this law are also considered sources of financing of the branch of insurance of the elderly, disability, and death stipulated in this law. These settlements are not subject to the prescription provisions stipulated in it.

Article 159

Every insured is entitled, in accordance with the provisions of the Social Insurance Law, on the date of issuance of this law, to an end-of-service gratuity calculated in accordance with the provisions of the Social Insurance Law, assessed in accordance with the wage registered for him and the prior service period before the date of entry into force of the provisions of this law. It shall not be disbursed unless the service of the insured ends with reaching the early retirement age not subject to the percentages of reduction, disability, or death as stipulated in this law.



Article 160

Cases of death pensions due before the date of entry into force of the provisions of this law are dealt with in accordance with the following rules:

- The pensions of those entitled to the death pension before the date of the entry into force of this law continue to be paid in the previous shares in accordance with the systems that were applicable to them, until a change in the list of the beneficiaries of the pension takes place, so that the shares are redistributed in accordance with the conditions and controls stipulated in articles 112 and 113 of this law. If the share of any individual, as a result of the reduction of the number of beneficiaries, after the redistribution becomes lower than the amount disbursed to him before the redistribution, the disbursement of the previous amount continues without prejudice to the entitlements of the rest of the beneficiaries to the degree that the total pension does not exceed the amount before redistribution. In the case of redistribution as a result of the increase in the number of entitled individuals to whom articles 111 and 112 of this law apply, the total pension shall be fixed without regard to the individual amounts of the beneficiaries.
- The conditions for entitlement stipulated in article 112 of this law enter into force after 3 (three) years for eligible daughters whose date of entitlement precedes the date of entry into force of the provisions of this law if their age is less than 30 (thirty) years on the date of entry into force of the provisions of this law.
- The eligible daughters—whose date of entitlement precedes the date of entry into force of the provisions of this law—continue to be deemed entitled if their age is over 30 (thirty) years on the date of entry into force of the provisions of this law. The entitlement of daughters is forfeited in the cases of marriage or employment, and if the pension system under which the daughter is entitled to a pension allows simultaneously receiving the wage and the death pension, the discontinuation is applied after 3 (three) years from the date of entry into force of the provisions of this law.
- The entitlement of disabled children—whose date of entitlement precedes the date of entry into force of the provisions of this law—continues, and their entitlement is forfeited if their ability to work is proven.
- Without prejudice to the provisions of clause 1 of this article, the entitlement of this category to the same previous amount continues without annual increases in retirement pensions, so that the increases due for the total pension are distributed to the beneficiaries who meet the conditions stipulated in article 112 of this law,





if any. The increase is not disbursed in the absence of beneficiaries who meet the conditions stipulated in the same article.

- Eligible fathers, mothers, brothers, or sisters—whose date of entitlement precedes the date of entry into force of the provisions of this law—continue to be deemed eligible.
- The entitlement of sisters is forfeited in cases of marriage, employment, or reaching the age prescribed for daughters in article 112 of this law, subject to the provisions of clauses 2 and 3 of this article. The entitlement of brothers is forfeited if their ability to work is proven or if they reach the age prescribed for sons mentioned in article 112 of this law, or in cases of marriage.
- The entitlement of fathers and mothers is forfeited in cases of marriage or if the existence of another provider or employment is proven. The pension is discontinued for cases in which there is proof of marriage, in which a provider is found, or in which there is employment before the application of this law after 3 (three) years from the date of entry into force of the provisions of this law at most.
- The entitlement of fathers, mothers, sisters, and daughters to the death pension is reduced by an amount equivalent to the amount of the benefit of the elderly stipulated in this law when they are entitled to the benefit. Without prejudice to the provision of clause 1 of this article, the entitlement of this category to the same previous amount continues without annual increases in pensions, so that the increases due for the total pension are distributed to those entitled who meet the conditions stipulated in article 112 of this law, if any. The increase is not disbursed in the absence of those entitled who meet the conditions stipulated in the same article.
- The entitlement by any of the categories mentioned in this article is not reinstated after the discontinuation of disbursement for any of the reasons mentioned in it, unless the conditions stipulated in article 112 of this law are met.

Article 161

The medical committees formed to assess cases of occupational and non-occupational disability before the date of issuance of this law shall continue to carry out their work until decisions to form the medical committee and the medical grievance committee and to govern their work in accordance with the provisions of this law are issued.





Article 162

The financing of the branch of employment security insurance continues at a percentage of 5% (five percent) added to the fee of every licence or renewal of licence to recruit non-Omani manpower relating to commercial businesses, and this is per worker, until the provisions of the branch of first-time job seekers come into force.

