



SAMOA

NATIONAL PROVIDENT FUND ACT 1972

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NATIONAL PROVIDENT FUND ACT 1972

1972

No. 1

AN ACT for the establishment and administration of a Samoa National Provident Fund, for contributions to,

investments by and the provisions and other benefits to members and for related purposes.

[Assent date: 23 March 1972]

[Commencement dates:

Part 12 except sections 71 & 79 – 23 March 1972

Sections 71 & 79 – 1 November 1990

Part 15 – 1 July 2007

Substituted Parts 2 to 10 – 24 June 2010]

BE IT ENACTED by the Legislative Assembly of Samoa in Parliament assembled as follows:

PART 1

PRELIMINARY

1. Short title – This Act may be cited as the National Provident Fund Act 1972.

2. Interpretation – (1) In this Act, unless the context otherwise requires:

“alternative fund” means a provident fund or other scheme declared to be an alternative fund by the Board under section 29(1);

“amount of wages for the month” means the amount paid or payable for a month;

“Board” means the Board of Directors of the Samoa National Provident Fund established under section 4(1);

“Chief Executive Officer” means the Chief Executive Officer appointed under section 12(1), and includes any person appointed by the Board to act as Acting Chief Executive Officer;

“child” means a natural child of the person and an adopted child, whether legally or de facto adopted;

“Controller and Auditor General” means the person appointed under Article 97 of the Constitution;

“date of entitlement” means, in respect of any member of the Fund, the day (whichever shall first occur) on which it is proved to the satisfaction of the Fund that such member:

- (a) has attained the age of 55 years;
- (b) has died;
- (c) is physically or mentally incapacitated from ever engaging in any further employment;

- (d) intends to depart or has departed from Samoa to reside permanently outside Samoa;
 - (e) intends to depart or has departed from Samoa temporarily in order to be employed for not less than 3 years;
 - (f) the member's spouse, has been accepted to undertake a course of theological study approved by the Board for a period of not less than 12 months;
 - (g) has reached the age of 50 years and no contribution under section 22 has been made in respect of the member for 5 years;
- “death benefit” means the amount declared by the Board from time to time under section 37;
- “default” means failure to comply with a provision of this Act requiring compliance in any form;
- “dependant” means a wholly dependent person;
- “Director” means a Director appointed under section 4;
- “education account” means an account opened by a member for the purpose of paying the education costs of a dependent child or children of the member, the amount in which shall be the sole property of the member;
- “education costs” means the expenses of a dependent child attending full-time at a university or other post-secondary educational institution in Samoa or elsewhere;
- “employee” means a person who:
- (a) is employed, engaged or called in Samoa, whether under a contract of service or apprenticeship or learnership or otherwise, whether written or oral or whether expressed or implied; or
 - (b) being in Samoa, is under a contract for the performance of manual labour or personal service entered into by him or her either as an individual person or as one of a group of persons; or
 - (c) being a resident of Samoa, is employed in the manner specified in paragraph (a) or (b) outside Samoa by an employer having a place of business in Samoa; or
 - (d) being a resident of Samoa, is employed under a contract of service entered into in Samoa as a master or member of the crew of any vessel, or as

captain or member of the crew of any aircraft, the owners of which have a place of business in Samoa; or

- (e) is a member of a co-operative society employed by the society of which he or she is a member; or
- (f) is declared by the Minister to be an employee for the purposes of this Act, not being a person detained in a prison or other penal institute; or
- (g) is not in fulltime or part-time education, has attained 18 years of age and is working in a family or village business or the like, whether or not in receipt of wages or in return for reward, board, lodging or any other form of support, sustenance or livelihood;

“employee registration form” or “voluntary member registration form” means a form approved by the Chief Executive Officer to be used for the purpose of section 20;

“employer” means:

- (a) for an employee as defined in paragraph (a) of the definition of “employee”, the person with whom such employee has entered into a contract of service, of apprenticeship or learnership;
- (b) for an employee as defined in paragraph (b) of the definition of “employee”, the person with whom such employee has entered into a contract to perform manual labour;
- (c) for an employee as defined in paragraph (c) of the definition of “employee”, the Government or the employer having a place of business in Samoa as the case may be;
- (d) for an employee as defined in paragraph (d) of the definition of “employee”, the owners of the vessel or aircraft in which the employee as so defined is employed;
- (e) for an employee as defined in paragraph (e) of the definition of “employee”, the co-operative society by which he or she is employed;
- (f) for an employee as defined in paragraph (f) of the definition of “employee”, the person by whom or on whose behalf the employee is paid whether in

Samoa or elsewhere, and includes the agent of such person;

(g) for an employee as defined in paragraph (g) of the definition of “employee”—

(i) the owner or owners of the family, village or like business; or

(ii) the person or persons by whom or on whose behalf the employee is paid, whether the person or persons are in Samoa or elsewhere, and includes the agent of such person; or

(iii) the person or persons who receive or share any profit from the family, village or like business or would receive or share any profit if the business was profitable;

“employer registration form” means the form approved by the Chief Executive Officer to be used for the purpose of section 19;

“employment” means permanent, part-time or casual employment by an employer of an employee;

“financial year” means a period of 12 months commencing on 1 July in any year and ending on 30 June in the following year;

“former GSF pension” means a pension which ceased to be payable from the Government Superannuation Fund under section 19 of the Government Superannuation Act 1972;

“Fund” means the body corporate established under section 3;

“interest”, for the purpose of section 9(1), includes a financial or business interest or the like of a Director, of a Director’s spouse or de facto partner, of a Director’s immediate family, parents and siblings, and of a business partner or of a co-director of a Director in another corporation and any other relationship which a reasonable person would believe affects the independence of a Director;

“member of the Fund” or “member”, except for the purposes of Division 2 of Part 5, means any person registered under section 20;

“Minister” means the Minister of Finance;

- “nominee” means a person nominated by a member of the Fund under section 43 to receive the whole or part of such member’s credit in the event of the death of such member;
- “person” includes a body of persons, whether incorporated or not;
- “relative” means any blood or adopted relative, whether legally or de facto adopted;
- “resident of Samoa” means a person whose usual place of residence is Samoa or a person entitled to enter Samoa without a permit under any enactment relating to immigration into Samoa;
- “retirement” and “retired” mean respectively final cessation of or finally ceased employment;
- “schedule of contributions” means the document, in the form approved by the Chief Executive Officer to be used for the setting out of the contributions paid or payable by the employer;
- “spouse” means:
- (a) a husband or wife legally married; or
 - (b) a person cohabiting with a person of the opposite sex for a continuous period of at least 3 years;
 - (c) if there is more than one person fitting the definitions in paragraph (a) or (b), the last person in time, whether married or not, cohabiting with the deceased prior to the date of the member’s death;
- “voluntary member” means a person registered as a voluntary member under section 20;
- “wages” means all emoluments or rewards in money by way of gross wages, remuneration, salary or commissions, including overtime pay, allowances and bonuses and compensation received or receivable in relation to employment or service of any employee and includes board, lodging or any other form of support, sustenance or livelihood.

(2) For the purposes of this Act a salesperson, collector, insurance agent or other person paid wholly or partly by commission is taken to be an employee of the person or persons by whom such commission is payable (whether or not the relation between them is that of employer and employee) unless the commission is received by him or her in respect of work

incidental to a trade or business regularly carried on by him or her or by a firm of which he or she is a member.

(3) Section 5(4) of the Public Bodies (Performance and Accountability) Act 2001 which purports to give precedence to certain laws over others if there is inconsistency does not apply to this Act, and a specific provision made under this Act shall prevail over the Public Bodies (Performance and Accountability) Act 2001 and the Companies Act 2001.

PART 2

INCORPORATION AND FUNCTIONS

3 The Fund to be a body corporate with certain powers – (1) This section establishes the Samoa National Provident Fund as a body corporate with a common seal and perpetual succession as the successor in law to the Samoa National Provident Fund Board.

(2) The Fund may exercise all such authorities and powers as shall be necessary or expedient for the due administration of this Act, and may sue and be sued in its corporate name, enter into contracts, acquire, purchase, take, hold and enjoy real and personal property of every description, convey, assign, surrender, yield up, lend, charge, mortgage, borrow, lease, demise, reassign, transfer or otherwise dispose of or deal with any real or personal property or any interest therein.

4. Board of Directors – (1) There shall be a Board of the Samoa National Provident Fund which comprises of not less than three (3) and not more than five (5) directors who are appointed by the Head of State on the advice of Cabinet in accordance with law and approved Government policy relating to the management of public bodies.

(2) From 1 July 2010:

- (a) no Member of Parliament, public servant or constitutional officer is to be a director or be re-appointed as a director unless Cabinet has certified that such appointment or re-appointment, as the case may be, is necessary; and—
 - (i) in the national interest; and
 - (ii) that the Member of Parliament, public servant or constitutional officer, as the case

may be, has particular qualifications or business experience which the Fund requires on its Board of Directors and such qualifications or business experience cannot be found elsewhere; and

- (b) where a Member of Parliament, public servant or constitutional officer is appointed or re-appointed under this section the person shall not receive remuneration or other benefits from the Fund for services as a director.

(3) An appointed director, whether appointed before or after 24 June 2010, shall continue to hold, or hold, office at the pleasure of the Head of State, acting on the advice of Cabinet.

5. Duties of directors – (1) The directors shall have fiduciary duties to the Fund, in addition to the other duties imposed by law, and be charged with its due administration, in the interests of its members, which is paramount.

(2) The money belonging to the Fund shall, subject to any direction of the Minister made under section 18, be prudently invested by the Board in any real or personal property in Samoa or elsewhere and in accordance with the regulations.

(3) It is lawful for the Board to make loans to any member for such purposes and upon such terms as the Board may consider reasonable in such amount as shall not exceed the amount of the member's contributions to the date of his or her application for the loan.

(4) It is lawful for the Board to make loans or advances to the Chief Executive Officer and other staff of the Fund as part of their conditions of employment or grants, payments, loans or advances, upon such terms as the Board may consider reasonable.

6. Removal and vacancies of directors – (1) The position of a director of the Board becomes vacant and a director may at any time be removed from office by the Head of State, acting on the advice of Cabinet, if the director:

- (a) fails to attend 3 consecutive Board meetings without an apology being received and accepted by the Chairperson of the Board, and in case of the Chairperson, an apology being received and accepted by the Board of Directors;

- (b) attains the age of 70 years and is not recommended by the *ad hoc* Independent Selection Committee appointed in accordance with the Public Bodies (Performance and Accountability) Act 2001 for re-appointment;
 - (c) becomes bankrupt;
 - (d) is convicted in Samoa or elsewhere of an offence punishable by death or by imprisonment for a term of 2 years or upwards;
 - (e) is convicted of an offence related to his or her duties as a director;
 - (f) departs permanently from Samoa;
 - (g) breaches the duties of a director.
- (2) A director may at any time resign his or her office by written notice given to the Minister.
- (3) A person appointed to fill an extraordinary vacancy is appointed for the residue of the term for which the vacating director was appointed.
- (4) The powers of the Board shall not be affected by a vacancy in the composition of the Board.
- (5) No act or proceeding of the Board is invalidated or affected by reason of any subsequently discovered defect or illegality in the appointment to, or membership of, the Board of any person or the acting or voting in any matter of a director.

7. Deputies of members – (1) The Chief Executive Officer of the Ministry of Finance, and the Attorney General, may appoint as his or her deputy a senior officer of his or her Ministry or Office to attend a meeting of the Board which, on account of illness or other good reason, he or she cannot attend.

(2) Where an appointed director is temporarily incapacitated by illness or for other good reason cannot attend the meeting, the Minister may appoint a person to attend a meeting as a deputy of that director.

(3) No deputy shall act as Chairperson of the Board.

(4) The appointment of a deputy of a director and any act done by the deputy or done by the Board while a deputy is acting as such shall not be questioned in any proceedings on the ground that the occasion for his or her appointment has not arisen or has ceased.

8. Confidentiality – A director shall not communicate or reveal to any person any matter which is brought under his or her consideration or shall become known to him or her as a member of the Board except as may be required for the due discharge of his or her duties.

9. Disclosure of interest – (1) A director who has a direct or indirect interest in a matter being considered or about to be considered by the Board otherwise than in his or her capacity as a director shall, as soon as possible after the relevant facts have come to his or her notice, disclose the nature of the interest at a meeting of the Board.

(2) A disclosure under subsection (1) shall be recorded in the minutes of the meeting and, except as otherwise provided by a resolution of the Board, the director shall leave the meeting after the disclosure during any deliberation or decision relating to that business, but is counted as present for the purpose of forming a quorum for that meeting.

10. Meetings of the Board – Meetings of the Board are held at such times and at such places as the Board or the Chairperson shall determine and be conducted in accordance with the regulations.

11. Remuneration and allowances of Board – The directors, other than full-time salaried employees of the Government, are paid such remuneration, sitting allowance, travelling and other expenses as may be fixed by Cabinet.

12. Staff of the Fund – (1) The Fund shall have a staff consisting of:

- (a) a Chief Executive Officer, appointed by the Head of State acting on the advice of Cabinet, and who shall hold office at the pleasure of Cabinet;
- (b) *repealed by Act No.18, 2015;*
- (c) a Corporation Secretary, who is appointed by the Board of Directors and who is charged with the function of managing the business of the Board and such other functions as the Board may require;

- (d) senior management who are appointed by the Board of Directors; and
- (e) such other officers and employees engaged and appointed by the Chief Executive Officer who are, in the opinion of the Chief Executive Officer, necessary for the purpose of carrying out the provisions of this Act.

(2) The Chief Executive Officer shall have power to appoint agents to carry out such functions as may be necessary for the purposes of this Act and may by the Fund's staff direct such agents as to the extent and manner in which their functions shall be carried out.

(3) The Chief Executive Officer shall have power to appoint any of the persons appointed under subsection (1)(d) or (e) as inspectors having the powers set out in section 48.

(4) The power to appoint a person under this section includes the power to promote, terminate, suspend and discipline him or her.

(5) A suspended person is entitled to receive one (1) month's remuneration only, effective from the date of suspension.

(6) If a person is acquitted and cleared of all allegations or any investigation relating to the subject of his or her suspension, that person must be reinstated without loss of any benefit or status and be paid the salary he or she lost as a result of any suspension from duty.

(7) A person is not entitled to his or her salary if, as a result of the investigation relating to the subject of his or her suspension, he or she is not reinstated.

PART 3

FINANCIAL PROVISIONS

13. Establishment of accounts of the Fund – For the purposes of this Act, all contributions required to be made under this Act shall be paid to the accounts of the Fund and all payments required to be made by the Fund under this Act shall be met from the accounts maintained by the Fund.

14. Special funds – (1) The Fund may establish special funds in which to hold the moneys belonging to the Fund and provide thereby for such terms and conditions as may be necessary and

in particular it may provide funds for employees of the Government of Samoa or of its agencies, associated bodies or its instrumentalities.

(2) To facilitate administration and to effect economies the Fund may, if the Fund contains accounts in several funds, although causing separate accounts to be kept for each member, treat all the assets being administered or invested by the Fund as belonging to a common fund and no member is entitled to claim to have any interest in any particular assets of the fund and no assets shall be charged in respect of any member or group of members with the payment of income or capital including the repayment of capital on a winding up.

15. Accounts and audit – (1) The Fund shall keep or cause to be kept proper accounts of the funds of the Fund and such accounts shall be audited annually by the Controller and Auditor General at the cost of the Fund:

PROVIDED THAT the Controller and Auditor General may commission a practising public accountant to undertake such audit as the agent of the Audit Office.

(2) As soon as practicable after the end of each financial year, an account of the income and expenditure of the Fund, of contributions received and of withdrawals made and of interest credited to members' accounts with the Fund during the preceding financial year together with a statement of the assets and liabilities of the Fund and the report of the Controller and Auditor General thereon, and also a report by the Chairperson of the Board on the activities of the Board during such financial year, shall be laid before the Legislative Assembly.

16. Expenses – (1) All expenses incurred in carrying this Act into effect and in connection with the administration of the Fund shall be paid out of the money in the accounts of the Fund.

(2) For the purpose of this section, such expenses shall include such expenditure as the Directors of the Board or the Chief Executive Officer shall consider reasonably necessary or desirable for the benefit or credit of the Fund or the promotion of staff or public relations.

(3) The Fund may levy fees for the performance or provision of services to its members, mortgagors, mortgagees or the public.

17. Advances by Government – (1) If the Fund is at any time unable to pay any sum which is required to be paid under this Act, the sum required shall be advanced to the Fund by the Government.

(2) The Fund shall as soon as practicable repay to the Government any sum advanced by the Government to the Fund.

18. Shareholding Ministers may direct Fund – For the purpose of ensuring the economic welfare of Samoa the Minister may direct the Fund or vary any such direction as to:

- (a) the proportion of the contributions receivable by the Fund which are required to be invested in securities issued by the Government of Samoa;
- (b) the proportion of any capital funds in the hands of the Fund, whether maturing investments, or income accruing on investments or otherwise, which are required to be invested in the same manner as the preceding paragraph;
- (c) the minimum amount of any loan which the Fund may make;
- (d) the maximum amount which may be invested by the Fund in any one undertaking, project or security other than undertakings, projects or securities of Government or its associated bodies or instrumentalities;
- (e) the maximum amount, which may be invested by the Fund outside Samoa and the terms upon which any such investments may be made.

PART 4 REGISTRATION

19. Registration of employer – An employer shall register with the Fund by completing and forwarding to the Fund the following:

- (a) a complete copy of any certificate of incorporation;
- (b) a complete copy of the current business licence;
- (c) an employer registration form;
- (d) a register of current employees and their wages; and

- (e) any other document or information relating to registration and required by the regulations or by the Fund.

20. Registration of employee and voluntary member—A person intending to become a member, whether as an employee, permanent, part-time, casual or otherwise, or as a voluntary member, shall forward to the Fund the following:

- (a) an employee registration form or a voluntary member registration form;
- (b) a complete copy of the person's birth certificate; and
- (c) any other document or information relating to registration and required by the regulations or by the Fund.

21. Register – The Fund must establish and maintain in electronic or other form a register:

- (a) of employers who register under section 19;
- (b) of employees and voluntary members who register under section 20; and
- (c) of members who are deemed registered under section 108,

and may issue certificates of membership of the Fund.

PART 5

CONTRIBUTIONS AND ALTERNATIVE FUNDS

Division 1 – Contributions

22. Payment of contributions – (1) An employer shall pay to the Fund for each employee a contribution of 20 sene per tala of the amount of wages paid or payable and deliver or send to the Fund a schedule of contributions setting out the contributions paid or payable and retain a duplicate copy.

(2) Despite the provisions of any Act or a contract or arrangement to the contrary, any employer who pays the contribution required by subsection (1) is entitled to retain or recover from each employee's wages 10 sene per tala of the contribution.

(3) Subject to section 26, the portion retained or recovered from the wages of the employee must be retained or recovered at

the time of payment of the wages and not at any other time, despite the provisions of any other Act.

(4) Employers must pay the contributions once per month no later than the 7th day of the month next accruing after the date of payment of the wages or the date on which the wages became due and payable.

(5) Instead of payments under subsection (4), the Chief Executive Officer may direct and require any employer to pay by any particular method contributions on a nominated date or dates in every month or at periodic intervals or both as specified in a notice in writing.

(6) Where the rate of wages is less than the minimum rate in the Labour and Employment Relations Act 2013, no sum shall be retained or recovered from the employee and the employer must solely pay the 20 sene per tala required by subsection (1).

(7) Where an employee is a person as defined in paragraph (g) of the definition of “employee” and not in receipt of wages:

- (a) the employer or employers shall pay to the Fund for each employee a contribution of 20 sene per tala on the amount which is half the minimum rate of wages pursuant to the Labour and Employment Relations Act 2013;
- (b) no sum shall be retained or recovered from the employee; and
- (c) the employer or employers must solely pay the 20 sene per tala required by this subsection.

(8) In addition to contributions made under subsection (1), an employee may make voluntary contributions by regular contributions deducted from wages or by a lump sum contribution.

(9) An employee wishing to make voluntary contributions by regular contributions deducted from wages shall give written notice to his or her employer who shall deduct and pay the amount of the contribution to the Fund by the time required in subsection (4).

(10) An employee wishing to make voluntary contributions by a lump sum contribution shall pay the amount of the contribution into the account into which contributions under subsection (1) are paid or into an education account or other special purpose account.

(11) An employer may, at any time when he or she is required to pay contributions, pay to the Fund contributions in respect of any of his or her employees at a rate in excess of that required under subsection (1).

(12) Despite any contract or arrangement to the contrary, an employer is not entitled to retain or recover from the wages of an employee any sum in excess of the sum referred to in subsection (2) unless for the purpose of paying a voluntary contribution under subsection (9).

23. Continuation of contributions – Contributions under section 22(1) or (9) continue to be payable to the Fund so long as a member remains in employment irrespective of age and irrespective of any election or withdrawal permitted under section 42.

24. Voluntary members – (1) The contributions of a voluntary member shall be dealt with under section 22 as though the member were an employee.

(2) A person may commence payment of contributions once registered as a voluntary member of the Fund into an account in the name of the member or into an education account or other special purpose account.

25. Surcharge on late payment – (1) Where any contributions which an employer is liable to pay under section 22(1) or (9) or any amount payable under section 30(1) are not paid within 14 days of the due date, the employer is liable to pay:

- (a) a surcharge on the total of all such contributions not so paid to the Fund by him or her at the rate of 24% per annum from the due date to the date of payment; and
- (b) any amount which was not credited to the account of his or her employee under section 35 by reason of the failure to pay the contributions or transfer any amount.

(2) The Fund may in any case in which it thinks fit remit in whole or in part the payment of any surcharge due under this section.

(3) Any sum due to the Fund by way of surcharge under this section shall be paid to the Fund within 14 days of a demand for

such payment signed by the Chief Executive Officer or an officer of the Fund authorised in writing for this purpose.

26. Omission to recover employee's portion – An employer who fails to retain or recover at the time required by section 22(3) the contribution of 10 sene per tala from the employee's wages shall not so recover unless:

- (a) the employer has paid the contributions to the Fund by the time required in section 22(4); and
- (b) the employer has either—
 - (i) obtained the employee's consent in writing to such recovery and has forwarded the consent to the Chief Executive Officer; or
 - (ii) obtained the permission of the Chief Executive Officer of the Fund in writing to make such recovery; and
- (c) the employer has satisfied the Board that the error occasioning the failure to make the recovery at the due date was not due to negligence; and
- (d) the application for recovery is made not later than 6 months from the date of payment of the wages.

27. Refunds and offsets – (1) When the Fund is satisfied that any amount has been paid to the accounts of the Fund by error in respect of any employee, either wholly or partly in excess of the amount that was due to be paid, the Fund may, on application, refund the amount so paid in excess to the person by whom it was made.

(2) An excess payment made by negligence in the opinion of the Fund, any refund of excess not claimed within 2 years of payment, or any excess withdrawn by the member shall not be required to be repaid by the member to the Fund but shall be deemed to have properly made as a voluntary contribution under section 22(8) as if made by the employee concerned.

(3) If an amount is due to the accounts of the Fund from the person to whom a refund of the amount paid in excess would otherwise be made, the Fund may retain the whole or any part of such refund and set the whole or any part of the refund off against such amount as is due.

28. Unpaid contributions deemed paid in certain circumstances – (1) If an employer fails to pay any contribution payable under section 22(1) or (9) or any amount payable under section 30(1) the Board may, if it is satisfied:

- (a) that such failure was not due to the consent or connivance of the employee concerned; and
- (b) that there is no prospect of recovering the amount unpaid within 6 months, –

credit to the employee the amount of the contributions under section 22(1) or (9), any amount payable under section 30(1), or amount payable under section 25(1)(b) which should have been paid in respect of him or her and shall charge the amount so credited to the general revenues of the Fund.

(2) Nothing in this section prejudices the right of the Fund to recover the amount of the contribution payable under section 22(1) or (9), any amount payable under section 30(1), any surcharge payable under section 25(1)(a) or amount payable under section 25(1)(b).

(3) When the Board exercises the power under subsection (1), the assets of the employer are taken to be charged to the Fund with payment of any amounts credited to the employee under subsection (1).

(4) The charge may be enforced by a sale by the Fund of the assets of the employer wholly out of Court.

Division 2 – Alternative Funds

29. Approval, revocation and rules of alternative funds –

(1) The Board may declare that a fund created by an employer is an alternative fund and issue a certificate to that effect if the fund:

- (a) provides to its members benefits at least equal to those provided under this Act;
- (b) will undertake to accept a transfer from the Fund of a member's account; and
- (c) will undertake to transfer back to the Fund the account of a former member if the member ceases employment with the employer who created the alternative fund.

(2) If an employee or member of the Fund becomes a member of an alternative fund, section 22 does not apply and equal or

greater contributions will be payable by the employer to the alternative fund.

(3) The Board has the power to revoke any certificate issued under this section or impose any conditions on the operation and management of an alternative fund.

(4) In its decision to revoke a certificate or impose conditions, the Board is required to act under the regulations but otherwise not required to act in accordance with the rules of natural justice and its decision is not otherwise justiciable in a court.

(5) If a revocation or the imposition of conditions occurs, contributions to the alternative fund of employee contributions remain payable by the employer to the alternative fund until the date of transfer back to the Fund under section 30.

(6) An employer who has established an alternative fund shall comply with the regulations prescribing rules and accounts for alternative funds.

30. Transfer of credits to the Fund – (1) Except in the case of retirement or death, when an employee ceases to be a member of an alternative fund the employer shall transfer to the Fund within 1 month the greater of:

- (a) the amount which would have been the credit in the member's account if contributions had been made to the Fund under section 22(1); and
- (b) the amount of the actual credit in the member's account with the alternative fund.

(2) At any time during employment a member of an alternative fund may require the member's employer to transfer to the Fund the greater of the amounts referred to in subsection (1).

31. Winding-up of alternative funds – Where an alternative fund is wound-up the Fund may accept in their entirety the assets and liabilities of the alternative fund and may place to the credit of each member of such fund, in an account with the Fund, a sum equal to the amount standing to his or her credit in the alternative fund at the date of acceptance.

PART 6

ACCOUNTS OF THE FUND

32. Crediting of contributions to accounts – (1) All sums recovered or collected on account of contributions to the accounts of the Fund under this Act shall be paid into or carried to the accounts of the Fund in such manner as the Fund may direct.

(2) – (3) *Repealed by section 3 of Act No.18, 2015.*

(4) If any contribution is received and after reasonably diligent inquiry it is not possible to determine the member to whose account it should be credited, the contribution shall be transferred to an unclaimed deposits account hereinafter referred to as the Unclaimed Deposits Account.

(5) If, within 1 year of the death of any member of the Fund, any nominee has not made an application for withdrawal of the amount standing to the credit of that member, the amount which would have been payable to such nominee may be transferred to the Unclaimed Deposits Account.

(6) An amount standing to the credit of any member in respect of whom no contributions have been received for the period of 10 years after he or she has attained the age of 55 years and in respect of which no notice of withdrawal has been received before the end of that period may be transferred to the Unclaimed Deposits Account.

(7) Where an amount has been authorised to be paid out of the account moneys of the Fund to any person, and that person has not obtained payment within 1 year after the date of authorisation, the amount may be transferred to the Unclaimed Deposits Account.

(8) An amount which has been transferred to the Unclaimed Deposits Account is paid to any person who can show legal title to it, but no amount which has been so transferred is paid to any person unless application for its withdrawal has been made by that person within a period of 5 years from the time of its transfer to the Unclaimed Deposits Account, or such other period to be determined by the Board.

(9) No interest shall be added to any amount for the period during which it is in the Unclaimed Deposits Account.

(10) The money in the Unclaimed Deposits Account shall be owned by and form part of the Fund and the interest from the investment thereof must be placed in the general revenues of the Fund.

(11) Any sums, which shall become payable to the Fund otherwise than on account of contributions, is to be credited to

such account of the Fund as the Chief Executive Officer may direct.

33. General Reserve Account – (1) Any income of the Fund remaining unappropriated at the end of any financial year, together with any other sum which is required by this Act or any other Act or regulations to be so transferred, shall be carried to a reserve account, called the General Reserve Account.

(2) The money in the General Reserve Account, both before and after 24 June 2010, shall form part of property of the Fund and income arising from its investment shall be placed to the credit of the general revenues of the Fund.

(3) The General Reserve Account shall be utilised by the Fund in the manner following:

- (a) first, in payment of the death benefit provided under section 37;
- (b) secondly, in payment of such amounts to the Pension Reserve Account as may be determined by the Fund under section 34;
- (c) thirdly, in payment of any special bonus or payment under section 39.

34. Pension Reserve Account – The Fund shall maintain an account known as the Pension Reserve Account which shall form part of the Fund and shall include the moneys in the Pension Reserve Account immediately before 24 June 2010.

PART 7

INTEREST, MEMBERS' BENEFITS AND WITHDRAWALS OF CONTRIBUTIONS

Division 1 – Interest and Members' Benefits

35. Members' accounts – (1) At the end of each financial year, the Board shall cause the account of each member of the Fund to be credited with:

- (a) the amount of the contributions paid by or on behalf of the member during the financial year less any partial withdrawal benefits paid from the member's account during the financial year less

any fees charged to the member's account during the financial year;

(b) interest under subsections (2) and (3) at the rate declared by the Board under section 36;

(c) any amount credited under section 28; and

(d) any special payment under section 39.

(2) Interest shall be calculated for each member's account as follows:

(a) interest for the whole of the financial year on the amount standing to the member's credit at the start of the financial year less an annual administration fee as fixed by the Board and less—

(i) for an employee member, any voluntary contributions made under section 22(8) in the prior financial year;

(ii) for a voluntary member, any sum paid in the prior financial year which exceeds the average annual contributions made in the preceding 5 years;

(b) plus, on each contribution credited to the member's account during the financial year, interest for the period between the date of payment of the contribution and the end of the financial year;

(c) plus, on any amounts credited under section 28, interest for the period between the date the amount is credited and the end of the financial year;

(d) less, on each partial withdrawal benefit payment made from the member's account during the financial year and an associated fee as fixed by the Board, interest for the period between the date of the partial withdrawal benefit payment and the end of the financial year.

(3) No interest is credited on special payments made to a member's account under section 39 until the financial year after the special payment is made.

36. Rate of interest – (1) At or before the end of each financial year, the Board shall declare a rate of interest in respect of that financial year, being not less than 4% per annum, and interest shall be payable on member's account balances and cash

flows to and from the member's accounts at such rate in accordance with sections 35 and 45.

(2) No rate of interest exceeding 4% per annum is so declared unless in the opinion of the Board the ability of the Fund to meet all payments required to be paid under this Act is not endangered by the declaration of such rate.

37. Death benefit – (1) In the case of any member there shall be paid on his or her death a death benefit of not less than \$5000 as may be declared by the Board:

PROVIDED THAT at the date of death of the member the following conditions are satisfied:

- (a) irrespective of the member's age, only if the member has been employed in Samoa or been a voluntary member resident in Samoa with contributions under section 22 in his or her account totalling at least 1 month of contributions, whether continuous or not; and
- (b) regardless of whether the member worked or resided outside Samoa, the member had not made any withdrawal.

(2) If the member, whether an employee or voluntary member, has made a withdrawal, the death benefit will be only payable if:

- (a) prior to death, contributions under section 22 have been paid or were payable for a further period after the date of last withdrawal totalling at least 2 years, whether continuous or not; or
- (b) as a voluntary member, contributions were made of at least \$100 every quarter in the 2 year period prior to death or of such other amount as the Board fixes.

(3) If the member resigns or retires prior to age 55 due to terminal illness, the death benefit will be then payable provided the member was employed continuously in the 12 months preceding the date of resignation or retirement.

(4) The Board may determine not to pay a death benefit in a case of a voluntary member where the Chief Executive Officer believes on reasonable grounds that the voluntary member registered for the sole purpose of payment of the death benefit.

(5) This section is taken to have commenced on 1 January 2007.

38. Amount of pensions – (1) The quantum of any pension, which shall become payable under this Act unless otherwise provided by this Act or regulations, shall be assessed and determined by the Board in its sole discretion but applying actuarial principles.

(2) In making its determination in respect of pensions becoming payable to members on attainment of age 55 years, the Board shall take no account of the sex or marital status of such members.

39. Special payments – (1) The Board has the power to declare and pay a special bonus or payment to members or categories of members in such amount and on such conditions as it sees fit, after it is first satisfied of the financial ability of the Fund to provide fully for its obligations under section 33(3)(a) and (b) and also as to the ability of the Fund to pay the bonus or payment under this section.

(2) This section is taken to have commenced on 1 January 2007.

40. Secrecy – (1) Despite the provisions of any other Act, the Fund, and its staff and agents, shall not divulge and shall not be required to divulge, save to the member, or if the member is dead, to his or her nominee, any matter relating to the amount standing to the credit of a member in the accounts of the Fund, nor any particulars of the member or of any employer save with the consent of the member or employer or otherwise as required by law.

(2) Nothing in this section prevents the Board or the Fund's staff or agents from giving evidence relating to any matter in any criminal proceedings or investigation, or from disclosing to any other person any matter pertaining only to the identity of the member including his or her registration number.

Division 2 – Withdrawals of Contributions

41. Amount standing to credit of member – The amount standing to the credit of a member in his or her account of the Fund for the purpose of section 42 shall be a sum equal to:

- (a) the aggregate of all contributions made in respect of that member in his or her account, including any credit under section 28 and amounts transferred under section 30; and
 - (b) such interest as may have been credited thereon to such member under section 35,—
- less—
- (c) the amount of any outstanding moneys lent by the Fund to the member;
 - (d) any other moneys due and payable by the member to the Fund; and
 - (e) subject to the discretion of the Board, any contingent liability of the member to the Fund.

42. Withdrawals and elections on date of entitlement – (1)

As prescribed by the Act or regulations, a member may withdraw the amount standing to the credit of his or her account or in an education account or special purpose account if permitted by the Fund.

(2) As from the date of entitlement a member or, if applicable, a member's spouse or a personal representative may make an election to deal with or withdraw the amount standing to his or her credit with the Fund.

(3) The available elections and the conditions for an election, including in the event of the death of the member or a pensioner, are prescribed in the regulations.

(4) Where a withdrawal of the full amount in the member's account is permitted, and the member has made no partial withdrawal in the financial year, interest will be payable by the Fund being the sum of:

- (a) interest on the member's account balance on 1 July of the financial year in which the withdrawal is made, calculated over the period between 1 July and the date of the full withdrawal benefit payment less—
 - (i) for an employee member, any voluntary contribution made under section 22(8) in the prior financial year; and

- (ii) for a voluntary member, any sum paid in the prior financial year which exceeds the average annual contributions made in the preceding 5 years; and
 - (b) interest on each contribution credited to the member's account on or since 1 July, calculated over the period between the date of payment of the contribution and the date of the full withdrawal benefit payment less -
 - (i) for an employee member, any voluntary contribution made under section 22(8) in the current financial year; and
 - (ii) for a voluntary member, any sum paid in the current financial year which exceeds the average annual contributions made in the preceding 5 years; and
 - (c) interest on any amount credited to the member's account under section 28 on or since that 1 July, calculated over the period between the date of crediting and the date of the full withdrawal benefit payment.
- (5) Where a withdrawal of the full amount in the accounts of the Fund is permitted and the member has made 1 or more partial withdrawals since the start of the financial year, interest shall be calculated as follows:
- (a) interest will be calculated in accordance with subsection (4) up to the date of the first partial withdrawal;
 - (b) if there has been more than 1 partial withdrawal, further interest for the period between partial withdrawals will be calculated in accordance with subsection (4) with subsection (4)(a) based on the balance remaining after the last partial withdrawal;
 - (c) interest for the period between the last partial withdrawal and the full withdrawal will be calculated in accordance with subsection (4) with subsection (4)(a) based on the balance remaining after the last partial withdrawal.

43. Nomination – (1) A member of the Fund may, by a memorandum duly executed by the member in the form approved by the Chief Executive Officer to be used for the purpose, nominate a person or persons to receive in his or her or their own right such portions of the amount payable under this Act out of the accounts of the Fund on death as the memorandum shall indicate.

(2) A person, other than the Public Trustee, who receives any moneys paid pursuant to section 42, shall provide the Fund with an indemnity in relation to the payment of those moneys.

(3) If a person nominated, other than a spouse, is under the age of 18 years at the time of the member's death, the person's portion of the amount payable out of the accounts of the Fund, together with any interest under section 35, shall be held by the Fund for the benefit of the nominated person and paid upon his or her attaining 18 years.

(4) The Fund may in its discretion refuse to accept any nomination where it has reason to believe that such nomination has been made under undue influence, or is in favour of the nominator's employer if such employer is not a relative, or if the effect of the nomination is to pledge the amount or any part of the amount standing to the member's credit with the Fund as security, and any such nomination is null and void.

(5) A nomination is revoked:

- (a) by the death of the nominee, or, where there is more than 1 nominee, by the death of all the nominees in the lifetime of the nominator;
- (b) only partially by the death of one or more nominees in the lifetime of the nominator and the interest of the deceased nominee or nominees shall be paid to the surviving nominee or nominees in equal shares unless the nomination provides otherwise;
- (c) by a subsequent nomination or an instrument of revocation duly made under this section by the same nominator.

(6) Where a nominee dies after the death of the nominator but before any sum has been paid to him or her, the nomination is not revoked; in such cases the sum payable to the nominee shall form part of his or her estate for distribution in accordance with law.

44. Former GSF pensions – Each former GSF pension shall be payable under the same terms and conditions as applied under section 10 of the Government Superannuation Act 1972 as at 30 June 1993:

PROVIDED THAT the Board in its sole discretion may increase any pension payable under this section or introduce additional benefits in respect of a pension payable under this section for a pensioner or the pensioners' dependants.

PART 8

PROTECTION OF CONTRIBUTIONS

45. Member's credit not subject to sequestration – (1) Subject to subsections (2) and (3), no contribution to the Fund, nor any amount standing to the credit of a member in the accounts of the Fund nor interest on any such contribution or amount, nor pensions paid or payable under this Act, nor withdrawals made by the authority of the Board from the accounts of the Fund under section 42 or as a result of a nomination under section 43, nor the rights of any member of the Fund acquired thereunder, is assignable or transferable or liable to be attached, sequestrated or levied upon, for or in respect of any debt or claim.

(2) Where a member of the Fund has been convicted in Samoa or elsewhere on a charge of theft or misappropriation of money or property belonging to his or her employer or former employer, a Court of competent jurisdiction may direct that any money standing to the credit of the member with the Fund is applied in whole or in part towards the maintenance of the spouse and children of the member and, if the Court is satisfied that any such money is not required for that purpose, it may direct that it be applied in whole or in part in restitution of the amount or value of the money or property stolen or misappropriated.

(3) Where the Fund lends any money to any member:

- (a) the whole of the amount standing to the credit of the member with the Fund at any and all times shall stand charged with the repayment of such loan and all interest and other charges payable pursuant to the terms and conditions of the loan; and
- (b) if any default is made in respect of any payment due to the Fund pursuant to the terms or conditions of

the loan the Fund may, after giving to that member 2 weeks' written notice of its intention so to do, satisfy the default by deducting the amount of the default, or the full amount of the loan if the agreement provides that the full amount becomes payable upon default, from the amount standing to the credit of the member with the Fund; and

- (c) at the date of entitlement, the amount of the loan and all interest and other charges payable pursuant to the loan, whether or not previously due and payable, shall become immediately due and payable, and may thereupon be deducted by the Fund from the amount standing to the credit of that member with the Fund.

46. Bankruptcy of employee – The bankruptcy of an employee does not affect the payment of contributions from the wages of the employee under this Act, but such payments shall continue to be made despite the provisions of any other Act and the portion of wages so paid is taken not to form part of the member's after-acquired property.

47. Bankruptcy, liquidation, or outstanding contributions of employer – (1) Where a trustee in bankruptcy, assignee, liquidator, receiver, personal representative, mortgagee or other such person is dealing with the property, business or estate of any employer who has failed to pay any contributions payable under section 22(1) or (9), amount payable under section 30(1), surcharge payable under section 25(1)(a) or amount payable under section 25(1)(b), he or she shall not make any distribution, including for any tax, excise or the like or for his or her own fees or disbursements, before paying all outstanding contributions, surcharges and amounts to the Fund.

(2) If any distribution is made by any trustee in bankruptcy, assignee, personal representative, mortgagee or other such person, then such person is personally liable for any unpaid contributions payable under section 22(1) or (9), amount payable under section 30(1), surcharge under section 25(1)(a) and amount payable under section 25(1)(b).

PART 9

ENFORCEMENT POWERS AND OFFENCES

48. Powers of inspectors – (1) An inspector appointed under section 12(3) may at any reasonable time:

- (a) enter any premises or place where persons are believed to be engaged as employees or where any records of employees or wages are believed to exist; and
- (b) make, either alone or in the presence of any other person, such examination and inquiry of the employer, his or her employees or agents or any other person as may be necessary for ascertaining whether this Act is being or has been complied with; and
- (c) require of the employer, his or her employees or agents or any other person the production of any document which an employer is required to keep under, or which relates to any of the provisions of, this Act or of any other Act pertaining to employment, including the Tax Administration Act 2012, and make a copy of the document; and
- (d) require any person who makes a statement or gives information respecting the subject-matter of an examination and inquiry under paragraph (b), or produces a document under paragraph (c), to sign a statement as to the truth of any statement or information or the veracity of any document (by statutory declaration or otherwise).

(2) An inspector may exercise any of the powers in subsection (1):

- (a) at any premises referred to in subsection (1)(a) without prior notice; or
- (b) at any other place, at the place, time and date nominated in a notice in writing addressed to the person concerned and served personally or by registered post at the person's place of business, employment or residence and giving not less than 21 days' notice.

49. Default notice – (1) Where an employer has defaulted in the payment of any contributions payable under section 22(1) or

(9), amount payable under section 30(1), surcharge payable under section 25(1)(a) or amount payable under section 25(1)(b), the Chief Executive Officer may by notice in writing require:

- (a) a person to deduct from any amount payable or to become payable by that person to the employer such sum as may be specified in a notice, and
 - (b) to pay such sum so deducted to the Fund to the credit of the employer.
- (2) The notice may specify the sum to be deducted as either a lump sum or a sum recurring periodically.
- (3) The notice must specify a time within which the sum is to be deducted and paid to the Fund.
- (4) The notice must be served personally or by registered post at the person's place of business, employment or residence and a copy thereof served on the employer personally, by leaving it with a person apparently over the age of 18 years at the last known business or residential address or by ordinary post to that address.
- (5) Where any notice under this section relates to any wages or salary, the sum required to be deducted shall not exceed 20% of the gross wages or salary.
- (6) The notice under this section may be revoked at any time by the Chief Executive Officer by subsequent notice for any reason.
- (7) This section binds the Government.

50. Employer to submit returns – (1) The Chief Executive Officer may by notice in writing require any employer to submit to the Fund within a time to be specified in the notice:

- (a) a schedule of contributions made or due in respect of all his or her employees; and
 - (b) such other information required by the Directors of the Board relating to the employment or contributions.
- (2) The notice shall be served on the employer, or left with a responsible person, at his or her normal place of business.
- (3) An employer failing to comply with a notice issued under this section is liable to pay a surcharge in accordance with section 25(1)(a) and any amount payable under section 25(1)(b).

51. Offences and penalties – (1) A person commits an offence and on conviction is liable to a fine not exceeding 20 penalty units or to imprisonment for a term not exceeding 2 years or both, if the person:

- (a) for any purpose connected with this Act—
 - (i) knowingly makes any false statement; or
 - (ii) produces or furnishes or causes or knowingly allows to be produced or furnished any document which he or she knows to be false in a material particular; or
- (b) fails to pay to the Fund by the due date any amount which, under section 22(1) or (9), he or she is liable to pay in respect of any employee; or
- (c) fails to pay to the Board within 14 days after the date of demand any surcharge payable under section 25(1)(a) or amount payable under section 25(1)(b); or
- (d) fails to comply with any requirement of section 29(6); or
- (e) fails to transfer to the Fund any amount which he or she is required to transfer under section 30(1) within such time, as he or she is required by that section so to transfer; or
- (f) prior to his or her date of entitlement, assigns, mortgages, pledges, transfers, surrenders, or otherwise dispose of the beneficial interest in, any policy of life insurance received by him or her as a benefit from his or her employer except in accordance with the regulations; or
- (g) fails to pay any contribution, transfer, surcharge or any amount which he or she is required to pay under section 47(1); or
- (h) fails to assist, to provide information or documents or to answer questions of an inspector exercising powers under section 48; or
- (i) fails to attend for an examination or enquiry under section 48(1)(b) or to produce any document required to be produced under section 48(1)(c) at the place, time and date specified by notice in writing; or

- (j) fails to make any deduction required by a notice under section 49 or, after making such deduction, fails to pay the sum deducted to the Fund within the time specified; or
- (k) obstructs any staff of the Fund in the discharge of his or her functions; or
- (l) being or ever having been a member, staff or agent of the Fund directly or indirectly communicates or reveals to any person any matter relating to the business of the Fund which shall have become known to him or her in his or her capacity as member, staff or agent, except as may be required for the due discharge of his or her duties or as may be permitted by the Board or as may be required by law; or
- (m) procures any member, staff or agent of the Fund or any person who has ever been such member, staff or agent to communicate or reveal any such matter as is set out in paragraph (l).

(2) If a person deducts from the wages of an employee any sum greater than that permitted to be recovered under this Act or, having made any deduction, fails to pay to the Fund the contribution in respect of which such deduction has been made, the person, in respect of each such default, commits an offence and on conviction is liable to a fine not exceeding 40 penalty units or to imprisonment for a term not exceeding 5 years, or both.

52. Offences by employers – (1) An employer commits an offence and is liable on conviction to a fine not exceeding 20 penalty units or to imprisonment for a term not exceeding 2 years, or both, if the employer:

- (a) fails to obtain, complete or forward any registration documents required by section 19;
- (b) fails to deliver or send to the Fund any schedule of contributions required under section 22;
- (c) fails to retain the duplicate copy of any schedule of contributions;
- (d) fails to deliver to any of his or her employees any documents he or she is required to deliver under this Act or by the regulations;

- (e) employs or continues to employ any person who is not registered with the Fund as an employee; or
- (f) fails to comply with a notice issued and served under section 49.

(2) Where a person has been convicted of any offence under subsection (1), the Court by whom the person is so convicted may order:

- (a) the person to do any act, sign any document or do all things necessary to effect registration with the Fund as an employee or as an employer as the case may be; and
- (b) the production of any document, schedule or statement to the Chief Executive Officer within such time as it may consider reasonable; and
- (c) that, in default of compliance with any order under paragraph (a) or (b), such person is liable to a penalty not exceeding 1 penalty unit for every day during which such default continues.

53. Offences by employees – (1) An employee commits an offence in respect of each such default and is liable on conviction to a fine not exceeding 20 penalty units or to imprisonment for a term not exceeding 2 years, or both, if the employee:

- (a) fails to obtain, complete or forward any registration documents required by section 20;
- (b) fails to furnish any signature required by this Act or the regulations;
- (c) fails to provide to his or her employer any information required by this Act or by the regulations.

(2) Where a person has been convicted of any offence under subsection (1), the Court by which the person is so convicted may order:

- (a) the person to provide any signature required by this Act;
- (b) the person to provide to his or her employer any information required by this Act;
- (c) the person to do any act, sign any document or do all things necessary to effect registration with the Fund as an employee.

54. Additional orders – (1) In addition to imposing any fine or imprisonment, the Court on conviction:

- (a) shall order the defendant to pay or transfer to the Fund all contributions payable under section 22(1) or (9), amounts payable under section 30(1), surcharges payable under section 25(1)(a) and amounts payable under section 25(1)(b) which are outstanding at the date of conviction in respect of the employees the subject of the charges; and
- (b) may make such order in respect of other employees not the subject of the charges and whose contributions or amounts to be transferred remain outstanding at the date of conviction.

(2) Where the defendant's failure or act constituting the offence has continued for a period of 3 months or more, the Court shall order the defendant to lodge with the Fund, as security for future compliance with this Act, such sum as it may consider reasonable to be held until the employer has completed a continuous period of compliance with this Act for 12 months.

(3) The sum lodged as security may be appropriated and credited to the account of an employee by the Fund in satisfaction of any unpaid contributions payable in respect of the employee under section 22(1) or (9).

55. Liability of officers and others – (1) Where an offence under this Act has been committed by a body corporate, firm, society or other body of persons, any person who at the time of the commission of the offence was a director, manager, secretary or other similar officer or a joint venture with or partner of the body corporate, firm, society or other body of persons, or was purporting to act in such capacity, is, as well as such body corporate, firm, society or other body of persons, taken to have committed that offence unless he or she proves that the offence was committed without his or her consent or connivance, tacit or otherwise, and that he or she exercised all such diligence to prevent the commission of the offence as ought to have exercised, having regard to the nature of his or her functions in that capacity and to all the circumstances.

(2) Section 54(1) applies to a defendant convicted under this section.

56. Orders not to affect civil proceedings – An order by the Court under section 52, 54 or 55 does not prejudice or affect any civil proceeding by the Fund, any member or any other person.

57. Prosecutions – (1) Prosecutions for an offence under this Act may be instituted by any staff or agent of the Fund authorised in writing in that behalf by the Chief Executive Officer, and any such staff or agent may conduct any such proceedings as are within the jurisdiction of the District Court.

(2) An information against a person may contain allegations of more than one offence under this Act.

58. Evidence in proceedings – In any criminal or civil legal proceedings under this Act, a copy of an entry in the records or accounts of the Fund duly certified under the hand of the Chief Executive Officer is *prima facie* evidence of the entry having been made and of the truth of its contents, and a certificate under the hand of the Chief Executive Officer that there is no entry is *prima facie* evidence that no entry has been made.

59. Civil proceedings and fines – (1) All contributions payable under section 22(1) and (9), amounts payable under section 30(1), surcharges payable under section 25(1)(a) and amounts payable under section 25(1)(b) or otherwise under this Act may, without prejudice to any other remedy, be recoverable by the Fund as a debt due.

(2) Proceedings for the recovery of such civil debts may, despite anything in any other Act to the contrary, be brought at any time within 6 years from the date either when the same becomes due or when the Fund first becomes aware that the contribution payable under section 22(1) or (9) or the surcharge payable under section 25(1)(a) or amount payable under section 25(1)(b) or any other amount under this Act is due, whichever is the later.

(3) Proceedings for the summary recovery of a civil debt may be instituted by any staff or agent of the Fund authorised in writing in that behalf by the Chief Executive Officer and any staff or agent so authorised may conduct any such proceedings as are within the jurisdiction of the District Court.

PART 10

**EXEMPTIONS, DEDUCTIBILITY AND
MISCELLANEOUS PROVISIONS**

60. Exemptions and deductibility – (1) The income of the Fund is wholly exempt from income tax.

(2) Where a member or nominee or successor is entitled to withdraw from the Fund, any sum withdrawn, including a pension, is wholly exempt from income tax.

(3) Contributions to the Fund by members shall be allowable by the Commissioner of Inland Revenue as a special exemption under the Income Tax Act 2012 subject to the maximum imposed by that section for the time being.

(4) Where in respect of any employee an employer has made a contribution to the Fund which he or she has failed to recover from such employee so much of that contribution which is borne by the employer shall be deductible from the assessable income of the employer under the Income Tax Act 2012.

61. Reciprocal agreements – The Minister, after consulting the Board, is empowered to enter into a reciprocal agreement with the Government of any other country or territory in which a fund similar to the Fund has been established.

62. Regulations – The Head of State, acting on the advice of Cabinet, may make such regulations as are necessary or expedient for giving full effect to Parts 1 to 11 and Part 15 and for the due administration thereof.

**PART 11
JUDICIARY RETIREMENT FUND**

63. Interpretation – (1) In this Part, unless the context otherwise requires:

“Fund” means the Judiciary Retirement Fund;

“participant” means participant in the Judiciary Retirement Fund;

“salary”, in relation to a participant in the Fund, means the salary payable to him or her, excluding allowances, in respect of his or her office as a Member of the Judiciary.

(2) This Part is taken to have come into force on 1 January 1972.

64. Establishment of Judiciary Retirement Fund – There is established the Judiciary Retirement Fund which Fund is a Special Fund within the National Provident Fund.

65. Eligibility and contributions – (1) A Samoan holding Office as a Judge, District Court Judge or Fa’amasino Fesoasoani either at the commencement of this Part or at any time thereafter shall be or become by virtue of that fact a participant in the Fund.

(2) Without further appropriation than this Act, as soon as practicable after payment of salary to a participant hereof, the Minister shall pay into an account, in the name of such participant in the Fund out of the Treasury Fund a sum equal to 20% of the salary (excluding allowances) so paid to such participant subsequent to the commencement of this Part.

(3) Without further appropriation than this Act, the Minister shall pay into the account in the Fund of every participant who, at the commencement of this Part, is a Fa’amasino Fesoasoani an amount equal to 14%¹ of the salary actually paid to such Fa’amasino Fesoasoani in respect of his or her office during any period between 1 January 1962 and the commencement of this Part.

66. Application of Act – Except as otherwise modified by sections 63, 64 and 65, all the provisions of this Act apply to the Judiciary Retirement Fund and to the participants.

PART 12

SENIOR CITIZENS BENEFIT FUND

67. Commencement of this Part – (1) This Part, except sections 71 and 79, comes into force on the date this Act is assented to by the Head of State.

(2) Sections 71 and 79 come into force on 1 November 1990.

68. Interpretation – (1) In this Part, unless the context otherwise requires:

¹ Change to “14” from 1.7.16

“application” includes reapplication;
“benefit” means a benefit payable under this Part;
“beneficiary” means a person who is qualified to receive benefits under this Part and is registered under this Part;
“Fund” means the Senior Citizens Benefit Fund established under section 68;
“month” means a calendar month;
“prescribed” means prescribed by regulations made under this Act;
“Register” means the register established and maintained under this Act;
“registration” means enrolment on the register, and
“registered” has a corresponding meaning.

69. Establishment of Senior Citizens Benefit Fund— There is established a Senior Citizens Benefit Fund which Fund shall be administered by the Board separately from the National Provident Fund.

70. Cost of benefits and administration – Benefits payable from the Senior Citizens Benefit Fund and the costs of administering the Fund shall be met from moneys appropriated by Parliament for the purpose.

71. Application of other provisions of this Act – Parts 1, 2, 9 and sections 6(2), 8, 12(1), and 14 apply to the Fund and to this Part with such modifications as the context may require.

72. Senior Citizens benefits – (1) Subject to the provisions of this Part, after the coming into force of this section, a person who has attained the age of 65 years and –

(a) is a citizen of Samoa; or

(b) can prove that he or she has been a permanent resident of Samoa for the entire period of his or her life, –

and who is registered, is entitled to receive benefits under this Part.

(2) Despite subsection (1), no person is entitled to a benefit for any period commencing before the first day of the month following the date upon which that person attains the age of 65 years.

73. Applications for registration – (1) Applications for registration must be made and registration must be effected in the manner prescribed.

(2) An application for registration may be made at any time after the commencement of the month prior to the month in which the applicant will attain the age of 65 years.

74. Residential qualifications for benefits – (1) Unless exempted by the Board under subsection (2), no person is entitled to a benefit or be registered unless the person:

- (a) is a resident in Samoa at the date of the person's application for registration; and
- (b) has resided continuously in Samoa for a period of not less than 90 days immediately prior to the date of the person's application.

(2) The Board may exempt a person from all or part of the requirements of subsection (1) if the person:

- (a) is employed by the Government in an overseas mission; or
- (b) is employed by an international or regional organisation of which the Independent State of Samoa is a member; or
- (c) satisfies the Board that the person's absence from Samoa is reasonable and appropriate in the circumstances:

PROVIDED THAT the total period of the person's absence from Samoa does not exceed 90 days prior to the date of the person's application for registration.

75. Prior registration required – Despite any other provision of this Act, no person is entitled to a benefit in respect of any month commencing prior to the expiry of 30 days from the date upon which the person applies for registration:

PROVIDED THAT in the case of a person who reapplies for registration after the person's name has been removed from the Register as a result of the person's absence from Samoa, the Board may in its discretion allow payment of a benefit in the month following the month in which that person so reapplies.

76. Rates of benefits and payment thereof – Benefits under this Part shall be monthly benefits each computed at the rates

determined by the Government and shall be payable monthly in such manner and on or before such monthly dates as shall be prescribed.

77. Benefits to be exempt from taxation – Benefits payable under this Part are exempt from taxation and the Income Tax Act 2012 applies accordingly.

78. Board to keep Register – The Board shall as prescribed establish, keep and maintain a Register of persons who have been accepted by the Board as being eligible for benefits under this Part and who remain eligible for such benefits.

79. Absence from Samoa – (1) A beneficiary who departs from Samoa and remains absent from Samoa for more than 30 consecutive days is deemed to have ceased to be eligible for benefits under this Part from the date of the beneficiary's departure from Samoa and his or her name is deemed to have been removed from the Register accordingly:

PROVIDED THAT if the Board is satisfied that the reasons for a beneficiary's absence from Samoa are reasonable and appropriate it may determine that the beneficiary is entitled to receive the benefits relating to that period of absence.

(2) No person whose name has been or is deemed to have been removed from the Register under subsection (1) is entitled to receive any benefit for any period after the date his or her name has been removed or is deemed to have been removed from the Register.

(3) A person who receives any benefit in respect of himself or herself or any other person if his or her name or the name of that other person has been or is deemed to have been removed from the Register pursuant to section 80 or subsection (1) shall, if the payment of such benefit is in respect of any period after his or her name or the name of that other person has been or is deemed to have been removed from the Register, forthwith on demand made by the Board repay to the Board the amount of such benefit or benefits and such amount if not so repaid shall constitute a debt due to the Board.

(4) A person whose name has been removed or is deemed to have been removed from the Register may re-apply for registration in the prescribed manner.

79A. Unclaimed benefit – A beneficiary who is entitled to a benefit under the Senior Citizens Benefit Fund must claim the benefit within 1 year from the date of entitlement to receive that benefit.

80. Removal of name from Register on death– Upon the death of any person the name of that person must be removed from the Register or is deemed to have been removed from the Register on the last day of the month in which he or she died.

81. Other entitlements – (1) A beneficiary is, upon presentation of such identification as may be prescribed, entitled free of charge to:

- (a) medical treatment for himself or herself at any hospital operated by the Government together with such medicines as may be prescribed and supplied at that hospital;
- (b) travel for himself or herself between Upolu and Savaii on any passenger carrying ferry operated by the Government.

(2) Nothing in this section authorises free transportation of any vehicle on any ferry.

82. Regulations – (1) The Head of State acting on the advice of Cabinet, may make regulations for any purpose for which regulations are contemplated under this Part, or which are necessary or convenient to be prescribed for the carrying out of, or the giving of full effect to, the provisions of this Part and its due administration.

(2) In particular and without prejudice to the generality of the foregoing power, such regulations may provide for any or all of the following matters:

- (a) providing for the administration of the Senior Citizens Benefit Fund;
- (b) providing for information to be supplied and forms to be used by persons applying for registration under this Part;
- (c) requiring information supplied by any person to be verified by affidavit or declaration as the case may require;

- (d) providing for the keeping of a Register of persons entitled to benefits under this Part;
- (e) providing for the method or methods to be used in the payment of benefits;
- (f) providing for the monthly date or dates on or before which benefits are to be paid;
- (g) providing for the nature and form of evidence of identification to be used by beneficiaries, and the matters required to be complied with by any beneficiary wishing to obtain such evidence of identification;
- (h) providing for records to be kept by Government hospitals in respect of persons obtaining free treatment or medicines;
- (i) providing for the inspection of records by persons authorised so to do by the Board;
- (j) empowering the Board to carry out investigations and enquires and to summon witnesses where it has reason to believe that any person should not be registered under this Part or being registered should have his or her name removed from the Register, or that an offence has been committed under this Part.

83. Procedure where none laid down – If any act or step is required or permitted to be done or taken under this Act, and no regulations have been made governing the same, that act or step shall be done or taken in accordance with directions laid down by the Board.

84. Offences – A person commits an offence and is liable on conviction to a fine not exceeding 5 penalty units or to imprisonment for a term not exceeding 2 years who, for the purpose of obtaining any benefit or other entitlement under this Part for himself or herself or for any other person, makes any false statement to or otherwise misleads or attempts to mislead any person concerned in the administration of this Part or any other person whomsoever.

PART 13

SNPF HEALTH CARE SCHEME

85. Interpretation – (1) In this Part, unless the context otherwise requires:

“contract” means any contract whether written or oral and whether expressed or implied;

“contribution” means the contribution required under section 90;

“employed” means engaged under a contract of service or apprenticeship or in any employment in respect of which contributions are payable under section 16;

“Medisave Fund” means the Medisave Fund established under section 89;

“SNPF” means the Samoa National Provident Fund;

“Scheme” means the SNPF Health Care Scheme established under section 88.

86. Applications of other provisions of the Act – Parts 1 to 9 apply to this Part and Part 14 with such modifications and adaptations as the context may require.

87. Cost of administration – The cost of administering the Medisave Fund shall be met from the Medisave Fund and the cost of administering the Medinsure Scheme shall be met from the Medinsure Fund.

88. Establishment of the SNPF Health Care Scheme – A SNPF Health Care Scheme is established and administered by the Board in accordance with this Part and Part 14.

89. Establishment of the Medisave Fund – Despite any other provisions of this Act, there shall be established a fund to be called the Medisave Fund into which must be paid all contributions and out of which all payments shall be disbursed under this Part.

90. Payment of contributions – (1) An employer shall pay to the Medisave Fund monthly in respect of each employee a contribution of 6 sene in respect of each complete tala of the amount of wages payable to such employee by such employer during such month.

(2) The Board may, in its discretion and on terms and conditions as the Board may impose, authorise in writing an

employer or class of employers to pay the contribution at other intervals not exceeding 6 months.

(3) Subject to subsection (7) and despite the provisions of any written law or any contract to the contrary, an employer who pays the contribution to the Medisave Fund in respect of any employee under subsections (1) and (2) is entitled to recover from the wages of such employee one-half of such contribution:

PROVIDED THAT where the rate of wages payable to an employee is less than the minimum rate fixed under the Labour and Employment Relations Act 2013 no sum shall be deducted from the employee's wages.

(4) Where any employer who has recovered any amount from the wages of an employee under subsection (3) fails to pay the contribution to the Medisave Fund within such time as may be determined by the Board by Notice, the employer commits an offence and is liable on conviction to a fine not exceeding 100 penalty units or to imprisonment for a term not exceeding 3 years, or to both.

(5) Despite subsections (1), (2) and (3):

- (a) an employee may contribute voluntarily to the Medisave Fund a sum additional to the amount payable under subsection (1):

PROVIDED THAT the employee gives written notice to this effect to the employer and the Board;

- (b) an employer shall pay the amount of any sum additional under paragraph (a) to the Medisave Fund in addition to the monthly contributions required under subsection (1):

PROVIDED THAT the employee is employed by that employer and has not within 6 months of providing notice under paragraph (a), requested the employer and the Board in writing to cease to have the sum additional under paragraph (a) deducted from the employee's wages;

- (c) an employer may at any time pay to the Medisave Fund contributions in respect of any employee at a rate in excess of that required under subsection (1):

PROVIDED THAT such excess contribution forms part of the employer's contribution to the Medisave Fund.

(6) Despite any contract to the contrary, an employer is not entitled to recover in any way from an employee in respect of contributions payable under this Act any sum in excess of that permitted to be recovered under subsection (3) together with any sum additional contributed voluntarily by the employee under subsection (5) and any employer who recovers from an employee or attempts to recover any greater sum commits an offence and is liable on conviction to a fine not exceeding 100 penalty units or to imprisonment for a term not exceeding 3 years, or to both.

(7) Subject to subsections (8) and (9), the portion of any contribution recoverable from the wages of an employee in accordance with subsections (3) and (5) shall be recovered by the employer from the wages of the employee in respect of which the contribution is payable at the time of payment of those wages and not otherwise.

(8) Subject to such conditions as may be determined by the Board by Notice, where an employer has, by error not occasioned by that employer's negligence, omitted to recover from the wages paid to an employee any amount or part of any amount that the employer would otherwise have been entitled to recover at the time of payment of the wages under subsection (1), the amount or part thereof may be recovered from the wages payable by the employer to the employee not later than 6 months from the date of the payment of the wages in respect of which the amount or part thereof was omitted to be recovered.

(9) Despite subsection (7), where an employer is required to pay to the Medisave Fund any additional contributions on additional wages and is entitled to recover such contributions from the wages of the employee under subsection (7), the employer may recover such contributions from the wages payable by the employer to the employee not later than 6 months from the end of the year in which the additional contributions are payable.

(10) Where an employer is required to pay to the Medisave Fund any additional contributions and is entitled to recover such contributions from the wages of the employee under subsection (7), the Board may, despite subsection (1) if it is satisfied that the employer is unable to recover in full or in part from the wages of the employee and the employee is no longer in the employment of the employer, waive the payment of that portion of the additional contribution that the employer is unable to recover.

91. Payment of interest on contributions in arrears – (1)

Subject to subsection (2), where the amount of the contributions which an employer is liable to pay under section 90 in respect of any month is not paid within 1 month after the last day of the month during which the wages to which the contributions relate were payable, the employer is liable to pay a surcharge to the Board on the total of all such outstanding contributions under this Part at the rate of 24% per annum for the period commencing after the expiration of 1 month after the last day of the month during which such wages were payable and expiring on the date the contributions are paid to the Medisave Fund.

(2) Despite subsection (1), the Board may if it thinks fit, waive the payment of the whole or part of, or remit in whole or in part, the payment of any surcharge due under subsection (1).

(3) Any sum due to the Medisave Fund by way of surcharge under the provisions of this section must be paid to the Board within 14 days of a demand in writing for such payment by the Board.

92. Contributions to be paid into Fund – (1) All sums collected or recovered on account of contributions to the Medisave Fund under this Part shall be paid into or carried to the Medisave Fund in such manner as may be determined by the Board by Notice.

(2) The Board shall cause to be credited to each member of the Medisave Fund:

- (a) the amount of every contribution paid to the Medisave Fund for the member; and
- (b) interest at the rate declared under section 9 at such intervals as the Board may determine by Notice.

93. Voluntary contributions – (1) Despite anything in this Act but subject to any regulations made under section 99, a person in respect of whom no contribution is required to be paid under this Act may contribute voluntarily to the Medisave Fund in such manner and at such rate and upon such conditions as the Board may determine by Notice and such person is regarded as a member of the Medisave Fund under this Part and Part 14.

(2) The Board shall credit every contribution received under subsection (1) into the Medisave Fund in the name of the person

together with interest at the rate declared under section 9 at such intervals as the Board may determine by Notice.

94. Payment of members Medinsure premiums and co-payments – The Board shall withdraw or cause to be withdrawn from the money standing to the credit of each member of the Medisave Fund the premiums and co-payments required to be paid by section 102 and shall pay or cause to be paid such sums to the credit of the member in the Medinsure Scheme established under Part 14.

95. Authorisation and conditions for other withdrawals from Medisave Fund – (1) Subject to section 94, no sum of money standing to the credit of a member of the Medisave Fund may be withdrawn except with the authority of the Board upon the application of a person entitled to withdraw the money from the Fund under subsections (2) and (3).

(2) A member of the Fund, or the member's legal representative is entitled to withdraw the sum standing to the credit of the member in the Medisave Fund at any time if the Board is satisfied that the member:

- (a) not having attained the age of 55 years, dies; or
- (b) has attained the age of 55 years; or
- (c) not being a citizen of Samoa, has left or is about to leave Samoa permanently; or
- (d) is a citizen of Samoa and has permanently ceased to reside in Samoa.

(3) After the death of a member of the Medisave Fund, a person nominated by that member in accordance with section 36 is entitled to withdraw such portion of the sum standing to the credit of that member in the Medisave Fund in accordance with the terms of the memorandum executed by the member under section 36.

96. Withdrawals – (1) Upon an application for the withdrawal of the sum of money standing to the credit of a member of the Medisave Fund the Board may authorise the payment to the applicant of such sum as the member is entitled to withdraw from the Medisave Fund and any interest calculated in accordance with section 9 up to the date of the authorisation or, if the applicant is a nominee appointed in accordance with

section 36, such portion of the sum as the person is nominated to receive.

(2) When any contributions are due to be paid for a member of the Medisave Fund in respect of any period ending not later than the last day of the month next following the date on which the withdrawal of the sum of money standing to the member's credit in the Medisave Fund is authorised and the contributions are not paid to the Medisave Fund until after the date of authorization, those contributions may in the discretion of the Board be treated as if they had been included in the amount standing to the credit of the member at the date of authorisation of withdrawal and paid to the applicant accordingly.

97. Protection of benefits – (1) Except as may be provided for in any regulations made under section 99, no withdrawals made by the authority of the Board from the Medisave Fund under section 96 nor the rights of any member of the Fund acquired thereunder shall be assignable or transferable or liable to be attached, sequestered or levied upon for or in respect of any debt or claim.

(2) All moneys paid out of the Medisave Fund on the death of any member of the Medisave Fund are taken to be impressed with a trust in favour of:

- (a) the person or persons nominated under section 36 by the deceased member, if any; or
- (b) the person or persons determined by the Public Trustee in accordance with section 36.

(3) Despite any other law, a member's contribution into the Medisave Fund is taken not to form part of the deceased member's estate.

(4) No contribution to the Medisave Fund or interest thereon is subject to the debts of the member of the Medisave Fund, nor shall the contribution or interest pass to the Official Assignee on the bankruptcy of the member.

(5) If the member is adjudicated a bankrupt or is declared insolvent by judgment of the court, the member's contribution and interest to the Medisave Fund shall be deemed not to form part of the property of the member.

(6) The bankruptcy of an employee shall not affect the payment of contributions from the wages of the employee in accordance with the provisions of this Part.

98. Moneys payable on death of member – (1) Any member of the Medisave Fund may by a memorandum executed in the manner determined by the Board by Notice nominate a person or persons to receive such portions of the amount payable on the member's death out of the Medisave Fund under section 36.

(2) If, at the time of the death of a member of the fund, there is no person nominated under subsection (1), the total amount payable out of the Fund shall be paid to the Public Trustee for disposal in accordance with any written law in force.

(3) If a person nominated (other than a widow) is below the age of 18 years at the time of payment of the amount payable out of the Fund, such person's portion of the amount payable shall similarly be paid to the Public Trustee for the benefit of the nominated person.

(4) The receipt of a person or persons nominated under subsection (1) or the Public Trustee under subsections (2) and (3) shall be satisfactory discharge to the Board for such portions of the moneys payable out of the Fund on the death of a member.

99. Regulations – The Head of State, acting on the advice of Cabinet, may make regulations as are necessary or expedient for the purpose of carrying out of or giving full effect to the provisions of this Part and its due administration.

PART 14

MEDINSURE SCHEME

100. Interpretation of this Part – In this Part:

- “approved hospital” means any hospital approved by the Board by Notice;
- “co-payment” means the portion or costs of hospitalization payable by the insured person;
- “insured member” means an insured member of the Medisave Fund;
- “insured person” means a person who is insured under the Scheme;
- “Medinsure Fund” means the medical insurance scheme established and maintained by the Board under section 101.

101. Establishment of Medinsure Scheme – The Board may establish and maintain a medical insurance scheme to be known as the Medinsure Scheme for the purpose of paying the full or part of the costs incurred by an insured person for the person's treatment in an approved hospital at any time during the period in which the person is insured under the Medinsure Scheme.

102. Premiums and co-payments – (1) An insured person shall pay premiums and co-payments of such amount as may be prescribed by regulations made under section 105.

(2) The Board shall deduct the amount of premiums and co-payments payable by an insured member or the insured member's dependant who is insured under the Scheme from the amount standing to the credit of that member in the Medisave Fund.

103. General obligation of insured person to furnish information – (1) An insured person or any other person who wishes to join the Medinsure Scheme shall when required by the Board:

- (a) provide to the Board such information as the Board thinks fit regarding that person's, or members of the person's family, health history, health and financial circumstances; and
- (b) undergo such medical examination as the Board thinks fit.

(2) An insured person or any other person who wishes to join the Medinsure Scheme is under a duty to disclose to the Board all material facts which, if known to the Board, would have reasonably affected the decision of the Board to permit that person to join the Medinsure Scheme or entertain any claim made by the insured person under the Medinsure Scheme.

(3) Despite any other law, any person insured under the Medinsure Scheme or any other person who wishes to join the Medinsure Scheme or is making a claim under the Medinsure Scheme is deemed to have:

- (a) given consent to the Board to seek information from any doctor or other health care provider who has attended to the person or any hospital or other

medical facility where the person has received treatment; and

- (b) authorised such doctor, other healthcare provider, hospital or other medical facility to give information requested by the Board.

(4) Any information, including but not limited to financial information relating to an insured person obtained by the Board under this section, may be used by the Board and such other organisations as the Board determines necessary for the purpose of administering the Medinsure Scheme.

104.Establishment of Medinsure Fund – (1) The Board shall establish and maintain a fund to be known as the Medinsure Fund into which is paid all premiums and, if the Board so determines, co-payments collected under this Part and out of which shall be met all payments to be paid by it under the Medinsure Scheme.

(2) The Medinsure Fund shall be controlled and administered by the Board.

(3) The moneys in the Medinsure Fund shall be managed under section 6.

105.Regulations – (1) The Head of State, acting on the advice of Cabinet, may make regulations as are necessary or expedient for the purpose of carrying out of or giving full effect to the provisions of this Part and its due administration.

(2) Without limiting subsection (1), such regulations may be made for any or all of the following purposes:

- (a) specify the members or class of members or other persons who are entitled to join the Medinsure Scheme;
- (b) prescribe the conditions under which an insured person is entitled to claim the benefits payable under the Medinsure Scheme;
- (c) prescribe the benefits payable to an insured person under the Medinsure Scheme;
- (d) prescribe for the rates of premiums and co-payments payable by insured persons and the manner and time for payment of such premiums and co-payments;

- (e) provide for the refund of any premium or co-payment and the rate, method or circumstances under which the refund is to be made;
- (f) provide for such information, evidence and documents that the Board may require an insured person to furnish for the purposes of this Part; and
- (g) provide for all matters which are otherwise required or permitted to be prescribed or which are necessary or convenient to be prescribed for carrying out or giving effect to this Part.

PART 15

TRANSITIONAL AND SAVINGS PROVISIONS

106. Interpretation – In this Part, unless the context otherwise requires:

“amending Act” means the National Provident Fund Amendment Act 2009;

“New Body” means the Samoa National Provident Fund;

“Old Body” means the Samoa National Provident Fund Board.

107. Transition, savings and validation – (1) All authority and powers exercised and all acts carried out by the Old Body before the commencement of the amending Act are taken to have been exercised or carried out by the New Body.

(2) All contracts and legal proceedings to which the Old Body is a party immediately before the commencement of the amending Act shall continue as if made or taken by the New Body on or after the commencement of the amending Act.

(3) All rights, entitlements, obligations and liabilities however described to which the Old Body is a party immediately before the commencement of the amending Act shall continue unless and until the New Body resolves otherwise according to law.

(4) All debts and moneys owed to the Old Body and unpaid immediately before the commencement of the amending Act remain payable to the New Body and may be recovered by the New Body.

108. Saving of membership— A member immediately before the commencement of the amending Act of the Samoa National Provident Fund is taken to be registered as a member on the commencement of the amending Act.

109. Transitional provisions related to the Chief Executive Officer, staff and inspectors – (1) The Chief Executive Officer appointed by the Old Body and in employment with the Old Body immediately before the commencement of the amending Act shall remain as the Chief Executive Officer of the New Body on his or her existing terms and conditions.

(2) The staff appointed by the Old Body and in employment with the Old Body immediately before the commencement of the amending Act shall remain as the staff of the New Body on their existing terms and conditions, unless varied by the amending Act.

(3) A person appointed as an inspector by the Old Body and whose appointment is current immediately prior to the commencement of the amending Act shall continue as an inspector after the commencement of the amending Act unless and until the appointment is revoked according to law.

110. Validation – Despite any other law, all appointments, actions, directions, decisions, registration, record keeping, legal actions and acts of authority by or on behalf of or involving the Old Body or members of the Old Body purported to be made, done or decided on or after 6 March 2003 are saved and deemed for all purposes to have been lawfully made, done or decided, as the case may require.

111. Validation of refusal or failure to provide – A refusal or failure to provide to a beneficiary under Part 12 an entitlement to free travel between Samoa and American Samoa on any passenger ferry operated by the Government, between 1 July 2007 and immediately prior to 24 June 2010 by a member of the Board or of the Board's staff is taken for all purposes to have been a lawful refusal or failure, despite any law to the contrary.

REVISION NOTES 2008 – 2023

This is the official version of this Act as at 31 December 2023.

This Act has been revised by the Legislative Drafting Division from 2008 – 2023 respectively under the authority of the Attorney General given under the *Revision and Publication of Laws Act 2008*.

The following general revisions have been made:

- (a) Amendments have been made to conform to modern drafting styles and to use modern language as applied in the laws of Samoa;
- (b) Amendments have been made to up-date references to offices, officers and statutes;
- (c) Insertion of the commencement date;
- (d) Other minor editing has been done in accordance with the lawful powers of the Attorney General, where appropriate:
 - (i) “Every” and “any” changed to “a/an”;
 - (ii) Present tense drafting style;
 - “shall have” changed to “has”;
 - “shall be deemed” changed to “is taken”;
 - “shall be liable” changed to “is liable”;
 - “from time to time” deleted;
 - (iii) Use of plain language:
 - “furnish” changed to “provide”;
 - “Notwithstanding” changed to “despite”;
 - “in respect of” changed to “for”;
 - “in accordance with” changed to “under”;
 - (iv) Offence provisions - “shall be guilty of an offence” changed to “commits an offence”;
 - (v) Numbers and symbols in words changed to figures and symbols;
 - (vi) “etc.” deleted and replaced with complete sentence;
 - (vii) Consistency of arrangement of provisions;
 - (viii) Sections 4(1), 51(1), 21, 52 and 53 restructured/paragraphed;
 - (ix) Reference to “commencement of the National Provident Fund Amendment Act 2010” changed to “24 June 2010” as the date of commencement for the NPF Amendment Act;
 - (x) Income Tax Act 1974 and the Labour and Employment Act changed to the Income Tax Act 2012 and Labour and Employment Relations Act 2013;
 - (xi) “Director” and “Director of the Board” changed to “director”.
 - (xii) Part numbers changed to decimal

The following amendments were made to this Act since the publication of the *Consolidated and Revised Statutes of Samoa 2007*:

By the *National Provident Fund Amendment Act 2010, No. 8* (commenced 24 June 2010, except section 4 which is taken to commence on 1 July 2007):

58 *National Provident Fund Act 1972*

- Section 2** - A new section 2 was substituted;
- Parts II to X** - New Parts II to X were substituted;
- Section 81(1)(b)** -The words “an between Samoa and American Samoa” were deleted. (Please note the National Provident Fund Amendment 2010, No.8 does not provide a number for the section which amends section 81 of this Act, but it only has an amending section headed “Other Entitlements”);
- Part 15** - A new Part 15 inserted;

By the *Composition of Boards of Public Bodies Act 2012, No.15*:

Section 4(1) substituted with its current form

By the *Audit Act 2013, No.22* (commenced on 27 January 2015):

Section 14 substituting references to “Chief Auditor” with “Auditor General”;

By the *National Provident Fund Amendment Act 2015, No. 5* (commenced on 3 June 2015):

Section 12(1) repealed paragraph (b) and in paragraph (d), for “managers” substituted with “senior management”;

Section 32 subsections (2) and (3) repealed;

Section 35 substituted with a new one;

Section 36 subsection (1) revised;

Section 42 new subsections (4) and (5) inserted

Section 79A new section 79A inserted;

By the *National Provident Fund Amendment (No.2) Act, No. 23* (commenced on 1 July 2015):

Section 22(1) substituted “10” with “12”;

Section 22(2) substituted “5” with “6”;

Section 22(6) substituted “10” with “12”;

Section 22(7) substituted “10” with “12” wherever it appears;

Section 26 substituted “5” with “6”;

Section 65(2) substituted “10%” with “12%”;

Section 65(3) substituted “5%” with “6%”.

Changes to be effective from 1 July 2016 are set out in footnotes in the Act for the above sections as per the same Amendment Act. [This change has been made in the Consolidation of Laws 2022 but the footnote has been remained for record purposes]

By the *Public Bodies (Performance and Accountability) Amendment Act 2015, No.2* (commenced on 25 April 2014):

Section 18 Heading delete “Minister” and substitute with “Shareholding Ministers”.

By the *National Provident Fund Amendment Act 2019, No.17* (commenced on 1 July 2020 and expires on the 1 July 2021 commencing new changes on that same date):

Section 22(1)	substitute “16” with “18”
Section 22(2)	substitute “8” with “9”
Section 22(6)	substitute “16” with “18”
Section 22(7)	substitute “16” with “18”
Section 26	substitute “8” with “9”
Section 65(2)	substitute “16%” with “18%”

Changes to be effective from 2021 are set out in footnotes in the Act for the above sections as per the same Amendment Act. [These changes have been made in the Consolidation of Laws 2022, and footnotes have been removed accordingly.]

By the *Miscellaneous (Board of Public Bodies) Amendment Act 2020, No 6*, (commenced on 28 January 2020):

Section 4(1) substituted

By the *Miscellaneous (Salary Conditions Upon Suspension) Amendment Act 2021, No 6*, (commenced on 3 March 2021):

Section 12 insertion of new subsections (4) – (7).



Su'a Hellene Wallwork
Attorney General of Samoa

*This Act is administered by
the Samoa National Provident Fund.*