

*S.I. 68/1984**S.I. 69/1984**S.I. 56/1985**S.I. 54/1993**S.I. 66/1997**S.I. 82/1998**S.I. 36/2005**S.I. 42/2009**S.I. 100/2010**S.I. 34/2012*

Citation.

Interpretation.

*S.I. 34/2012, s.  
2.**S.I. 84/1998.*

## THE NATIONAL INSURANCE (CONTRIBUTIONS) REGULATIONS

(SECTIONS 12, 15(2), 16, 17, 18, 19, 20, 55, 57(3), 58, 59 and  
62)

*[Commencement 2nd July, 1984]*

**1.** These Regulations may be cited as the National Insurance (Contributions) Regulations.

**2.** In these Regulations, unless the context otherwise requires —

“Act” means the National Insurance Act;

“basic wages” means the wages (including performance based pay and payment in lieu of notice) for a period of work, whether weekly or monthly, payable for a normal period without overtime, severance pay or other additional payments as either agreed between the employer and the employed person or recognised as normal for that employment;

“contribution as an insured person” means in the case of an employed person, that part of the contribution which by Part IV is payable by the employer and recoverable from the wages of the employed person, and, in the case of a self-employed person, the contribution which by Part V is payable by a self-employed person;

“contribution week” means a period of seven days commencing immediately after twelve o’clock midnight on each Sunday and ending at twelve o’clock midnight on the Sunday next following;

“contribution year” means the year beginning with the first Monday in July of each year and ending with the week of the last Monday in June of the following year;

“due date” means, in relation to any contribution, the date on which that contribution was due to be paid;

“employed person’s contribution” means that part of the contribution payable by the employer under these Regulations and recoverable hereunder from the wages of the employed person;

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- “employer” in relation to a mariner or share fisherman, means the owner or manager of a vessel and, where the mariner is entitled to a period of leave on pay at the termination of the voyage, the employer who was the mariner’s employer at the termination of the voyage;
- “entry into insurance” means, in relation to any person, the date on which he first becomes an insured person under the Act;
- “hospital” means any institution for the reception and treatment of persons suffering from illness or mental defectiveness, and any maternity home and any institution for the reception and treatment of persons during convalescence or of persons requiring medical rehabilitation;
- “income” means the annual profit or gain arising or accruing to any self-employed person residing in The Bahamas from any trade, profession or vocation, but so that in computing the said annual profit or gain no sum shall be deducted in respect of any of the items set out in the First Schedule; First Schedule.
- “inspector” means an inspector designated under section 41 of the Act;
- “insurable wage or income” means the basic wage, income or tips and gratuities of an insured person up to the wage ceiling set out in regulation 52; *S.I. 100/2010, s. 2.*
- “local office” means an office specified by the Board as a local office for the purpose of the Act;
- “manager” means, in relation to any vessel, the person to whom the management of the vessel is entrusted by or on behalf of the owner and reference to the owner of a vessel shall, in relation to a vessel which has been demised, be construed as referring to the person for the time being entitled as charterer to possession and control of the vessel by virtue of the demise or any sub-demise and includes any person who is acting as agent of the owner in the recruitment or

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payment of the master or any member of the crew, whether that function is or is not combined with any other function in relation to the vessel;

“period of the voyage” in relation to —

- (a) a mariner, means the period beginning with the first day when either the embarkation of passengers or the loading of cargo for the voyage begins and ending with the last day when disembarkation or unloading has been completed;
- (b) a share fisherman, means the period beginning with the first day on which preparation of the fishing gear for the voyage begins and ending with the last day of the unloading of the catch for sale,

and, where there are more voyages than one in a contribution week for each of which payment of wages or a share in the profits or earnings is made, includes all voyages in that week and, where there is a series of voyages at the end of which payment of wages or a share of the profits or earnings is made includes all voyages in the said series of voyages;

“quarter” means such period of three months as the employer uses for the purpose of his own record of wages;

“share fisherman” means any person, including the owner of the fishing vessel, who is or has been employed in the fishing industry, whether or not under contract of service, as master or a member of the crew of any vessel being a fishing vessel manned by more than one person and who is or has been remunerated in respect of that employment in whole or in part by a share in the profits or gross earnings of the fishing vessel and the expression “the fishing vessel” means that fishing vessel of which the person is master or a member of the crew;

“stevedore” includes a workman, by whatever name called, who is engaged in loading or unloading the cargoes of vessels but does not include any workman engaged in unpacking a crate or other receptacle who has not been engaged in unloading such crate or receptacle from the vessel;

“termination of the voyage” means the last day of the period of the voyage and, where there are more voyages than one in a contribution week the last day of the last voyage of that week;

“termination of employment” means the day on which the employment actually comes to an end, whether such termination is in accordance with the contract or not and whether or not the employment is to be resumed at a later date;

“termination of self-employment” means the day on which self-employment actually comes to an end whether or not it is to be resumed at a later date;

“voluntarily insured person” has the meaning assigned to it by regulation 34. *S.I. 36/2005.*

**3.** Any notice or certificate that is authorised or required to be given, served, issued or delivered under these Regulations may be sent by post. *Service of notice or certificates. S.I. 82/1998.*

## PART I CLASSIFICATION

**4.** Any person working as an insurance agent or an insurance salesman shall be treated as an employed person. *Employed person. S.I. 69/1984.*

**5.** Subject to the provisions of regulation 6, every person shall, in respect of any employment specified in any paragraph of the Second Schedule, be treated for the purposes of the Act as a self-employed person in so far as he is gainfully occupied in such employment. *Classification of insured persons. Second Schedule.*

**6.** Any employment specified in any paragraph of the Third Schedule shall be treated for the purposes of the Act as not being employment either as an employed person or as a self-employed person. *Exclusion of certain employments. Third Schedule.*

**7.** Where an insured person is occupied as a self-employed person and is ordinarily so occupied, that occupation shall be regarded as continuing, notwithstanding that in any particular contribution week he does not work as a self-employed person, unless and until he is no longer ordinarily occupied as a self-employed person. *Employment treated as continuing.*

Special provisions regarding persons declared to be included in a particular class of insured persons.

8. (1) Where under the provisions of the Act or any regulations made thereunder relating to references and appeals to the Supreme Court, the Supreme Court decides any question as to the class of insured persons in which a person is to be included, and that decision is inconsistent with some previous determination of a question by the Board, the provisions of paragraph (2) of this regulation shall have effect.

(2) If the Board is satisfied that contributions of a prior class have been paid by or in respect of any person by reason of a determination referred to in paragraph (1) of this regulation or in the reasonable belief that that determination was applicable, the Board may, if it appears to the Board that it would be in the best interest of the person by or in respect of whom such contributions have been paid, or of any claimant or beneficiary by virtue of that person's insurance, so to do, direct that that person shall be treated as though he had been included in the class of insured persons corresponding to the contributions paid during any contribution week for which contributions of a prior class were so paid before the date on which the decision of the Supreme Court was given, and, if such a direction is given, that person shall be deemed to have been included in that class accordingly for any such weeks.

(3) In any case where the Board, on new facts being brought to its notice, has revised a determination previously given by the Board of a question as to the class of insured persons in which a person is to be included, the provisions of this regulation shall apply with the necessary modifications in the same manner as they apply where the Supreme Court has given a decision inconsistent with a determination previously given by the Board.

(4) In this regulation, the expression "contribution of a prior class" means —

- (a) in relation to a person who is not employed either as an employed person or as a self-employed person, contributions as an employed or a self-employed person and employer's contributions; and
- (b) in relation to a self-employed person, contributions as an employed person and employer's contributions.

## PART II CONTRIBUTIONS

**9.** An insured person who has attained the upper limit of compulsory school age and his employer shall be exempt from liability to pay contributions for any contribution week —

Exemption from liability for contributions in certain circumstances.

- (a) for the whole of which the insured person receives sickness benefit, maternity benefit or injury benefit; or
- (b) for the whole of which the insured person receives disablement benefit increased on account of hospital treatment or incapacity for work; or
- (c) for the whole of which the insured person receives disablement benefit assessed at one hundred per centum and is incapable of work.

**10.** (1) An insured person —

Contributions in respect of summer employment.  
*S.I. 54/1993.*  
*S.I. 82/1998.*

- (a) who is an employed person;
- (b) who has attained the upper limit of compulsory school age but is under the age of twenty-four years; and
- (c) whose periods of employment, in any year, commence on or after the 1st day of June, end on or before the 31st day of August, and do not exceed ten weeks in the aggregate,

*S.I. 100/2010, s. 3.*

shall be exempt from the payment of his share of the contributions in respect of such employment and his employer shall pay in respect of such employment, in accordance with the provisions of these Regulations, a contribution at the rate set out in column 5 of Part A of the Fifth Schedule in relation to the wages paid to the employed person.

*S.I. 100/2010, s. 3.*

(2) A contribution paid by the employer pursuant to paragraph (1) shall not be valid for any benefit other than Industrial Benefits under Part V and Industrial Benefit Medical Care under Part VI of the National Insurance (Benefit and Assistance) Regulations.

*S.I. 82/1998.*

**11.** Where contributions are paid which are of the wrong class or at the wrong rate, the Board may treat them as paid on account of the contributions properly payable.

Disposal of contributions improperly paid.

Return of  
contributions  
paid in error.

**12.** (1) Subject to the provisions of regulation 11 and of this regulation, any contributions paid by a person or his employer under the erroneous belief that the contributions were payable by, or in respect or on behalf of that person shall be returned by the Board to that person or his employer, as the case may require, if application to that effect is made in writing to the Board within the appropriate time specified in paragraph (4) of this regulation.

(2) In calculating the amount of any repayment to be made under this regulation to such person or employer, there shall be deducted —

(a) in the case of employer's contributions and contributions as an insured person, the amount of any contributions paid under an erroneous belief as aforesaid which have, under the provisions of regulation 11, been treated as paid on account of other contributions; and

(b) in the case of contributions as an insured person, the amount, if any, paid to that person (and to any other person on the basis of the erroneous belief) by way of benefit which would not have been paid had the contributions (in respect of which an application for their return is duly made in accordance with paragraph (4) of this regulation) not been paid in the first instance.

(3) Contributions erroneously paid by an employer on behalf of any person and not recovered from that person may be repaid to the employer instead of that person, but if so recovered may be repaid to that person or, with his consent in writing, to his employer on his behalf.

(4) Subject to the provisions of paragraph (5) of this regulation, a person desiring to apply for the return of any contribution paid under an erroneous belief as aforesaid shall make the application in such form and in such manner as the Board may from time to time determine, and any such application shall be made —

(a) if the contribution was paid at the due date, within two years from the date on which that contribution was paid; or

(b) if the contribution was paid at a later date than the due date, within two years from the due date or within twelve months from the date of actual payment of the contribution, whichever period ends later.

(5) In its application to contributions payable under Part IV, this regulation shall have effect subject to the following provisions, namely —

- (a) the time within which the application shall be made by a person desiring to apply for the return of any such contribution paid under an erroneous belief as aforesaid shall be two years from the end of the contribution year during which the contribution was paid or such longer time as the Board may allow if it is satisfied that the person had good cause for not applying within those two years;
- (b) the provisions of this paragraph of this regulation shall apply to any part of a contribution as they apply to that contribution.

*S.I. 82/1998.*

**13.** (1) Where a contribution payable by an employer in respect of or on behalf of an insured person is paid after the due date or is not paid, and the delay or failure in making the payment thereof is shown to the satisfaction of the Board not to have been with the consent or connivance of or attributable to any negligence on the part of, the insured person, the contribution shall, for the purpose of any right to benefit, be treated as paid on the due date.

Treatment for the purpose of any benefits of late paid or unpaid contributions without consent, connivance or negligence of employed person.

(2) The provisions of regulations 15, 16 and 17 shall, in their application to a contribution payable by an employer on behalf of an insured person, have effect subject to the provisions of this regulation.

**14.** In the case of a contribution paid after the due date, where —

- (a) the contribution is paid after the time when it would, under the following provisions of these Regulations, have been treated as paid for the purposes of the right to a benefit; and
- (b) the failure to pay the contribution before that time is shown to the satisfaction of the Board to be attributable to ignorance or error on the part of the insured person which was not due to any failure on his part to exercise due care and diligence, the Board may direct that for the purposes of the provisions of regulation 16 or 17 the contributions shall be treated as having been paid on such earlier day as it may consider appropriate in the circumstances, and those provisions shall have effect subject to any such direction.

Treatment for the purpose of any benefit of contributions paid late through ignorance or error.



Treatment for the purpose of sickness, maternity or unemployment benefit of late paid contributions.  
S.I. 42/2009.

**15.** (1) For the purpose of any right to sickness benefit or maternity benefit, a contribution paid after the due date shall, in determining whether the relevant contribution conditions are satisfied as respects the number of contributions paid in respect of the period between entry into insurance and the day for which benefit is claimed, be treated

- (a) for the purpose of the right to any such benefit in respect of any day before the date on which payment of the contribution is made, as not paid; and
- (b) for the purpose of the right to any such benefit in respect of any other day, as paid on the date on which payment of the contribution is made.

(2) For the purpose aforesaid, in determining whether the relevant contribution conditions are satisfied in whole or in part as respects the number of contributions paid or credited in respect of any period before the day for which sickness benefit or maternity benefit is claimed, a contribution paid after the due date shall be treated —

- (a) if paid after the commencement of incapacity for work and whilst incapacity continues or during the period for which maternity benefit would otherwise be payable, as the case may be, as not paid in respect of any day before the expiry of a period of thirty days (including Sundays) from and including the date on which payment of that contribution is made and as paid at the expiry of that period in relation to the right to such benefit in respect of any other day;
- (b) if paid after the cessation of incapacity for work or after the ending of the period for which maternity benefit would otherwise be payable, as the case may be, as not paid.

S.I. 42/2009, r. 2.

(3) The provision of this regulation shall apply *mutatis mutandis* to unemployment benefit.

Treatment for the purpose of age or invalidity benefit of late paid contributions.

**16.** For the purpose of any right to retirement benefit or invalidity benefit, a contribution paid after the due date shall be treated —

- (a) if paid before the expiration of twelve months next following the end of the year in which it became payable, as paid on the due date;

(b) if paid at any other time, as not paid.

**17.** For the purpose of any right to funeral benefit, a contribution paid after the due date shall be treated as not paid if the contribution is paid after the date of the death of the person in respect of whom the benefit is claimed.

Treatment for the purpose of funeral benefit of late paid contributions.

**18.** (1) Any person who claims a right not to be required to make contributions shall notify the Board of such right and shall inform the Board of the precise enactment under which he claims such right.

Waiver of rights not to be required to make contributions.

(2) If the Board accepts that a person has such a right, the Director shall supply to such a person a form as set out in the Fourth Schedule, on which to state whether or not he waives such right so as to be required to pay contributions under the Act.

Fourth Schedule.

### PART III REGISTRATION AND RECORD OF CONTRIBUTION

*S.I. 82/1998.*

**19.** (1) Each employer shall present to the Director in respect of each person employed by him an application in the prescribed form containing a statement of personal particulars of each employee.

Application for record of contributions.  
*S.I. 82/1998.*

(2) Each employed person shall be responsible for the accuracy of the personal particulars referred to in paragraph (1) and shall affix his signature to that part of the form provided therefor.

(3) Each self-employed person shall make application to the Director on the appropriate form and shall be responsible for the correctness of the personal particulars given therein and shall affix his signature to that part of the form provided therefor.

(4) Notwithstanding the provisions of paragraphs (1) and (2), an employed person may register directly with the Board.

(5) Each person who wishes to become a voluntarily insured person under these Regulations shall give notice thereof to the Director and apply on the appropriate form.

**20.** (1) If upon receipt of an application referred to in regulation 19, the Director is satisfied that the applicant is entitled to be insured, the applicant shall be issued a National Insurance number and notified of such.

Issue of National Insurance number.  
*S.I. 82/1998.*

(2) Every person as aforesaid shall notify the Board of any change in the information supplied pursuant to regulation 19.

Form of record of contribution.  
*S.I. 82/1998.*

**21.** A record of contribution shall be in the form of a computer print out or any other form as authorized by the Director and shall contain information relating to the contributions paid or credited to the account of the insured person.

Issue of record of contribution.  
*S.I. 82/1998.*

**22.** A record of contribution shall be issued without charge to or in respect of a person properly applying therefor.

#### **PART IV PAYMENT OF CONTRIBUTIONS — EMPLOYED PERSONS**

Rates of contributions.

**23.** (1) Subject to paragraph (2) of this regulation, for each period for which an employed person is paid wages, whether weekly, monthly, or otherwise, the employer shall pay for each contribution week beginning in that period a contribution at the rate set out in column 5 of the Fifth Schedule in relation to the wages paid to the employed person in accordance with regulation 26:

*S.I. 100/2010, s. 4.*

Provided that —

- (a) if the employed person's wages are not fixed on a time basis, the total amount of wages paid to him in or immediately after the specific period for which the contribution is to be paid may be taken into account;
- (b) if the employed person's wages are paid on a time basis other than weekly or monthly, they may be converted to such basis by simple proportion, or in such other way as the Director may determine;
- (c) retrospective awards of increased wages for periods for which contributions have already been paid to the Board shall not be taken into account and no reassessment of contributions for those periods shall be made;
- (d) in the case of an employed person, who after the award of retirement benefit re-enters the same or any other insurable occupation from which he does not earn more than fifty per centum of the ceiling on insurable wages by way of wages or income, or in the case of an employed person who has attained seventy years of age, the

*S.I. 69/1984;*  
*S.I. 82/1998.*

employer shall pay for each contribution week beginning in that period a contribution at the rate set out in column 5 of the Fifth Schedule;

*S.I. 100/2010, s. 4.*  
Fifth Schedule.

(e) *Repealed;*

*S.I. 100/2010, s. 14.*

(f) *Repealed.*

*S.I. 100/2010, s. 14.*

(2) For the purpose of determining the wages of an employed person under paragraph (1) of this regulation, there shall be included only the following —

(a) in the case of a person (other than a person paid wholly or partly by commission, fees or profits on sales or results) who is, or whose contract provides for him to be, subject to at least one week's notice of termination of the employment, the basic wages (excluding any housing allowance) for a normal week's work under the terms of the contract;

(b) in the case of a person paid wholly or partly by commission, fees or profits on sales or results, the average weekly gross earnings in cash paid to him in the year ended 31st December immediately preceding the contribution week for which a contribution is due or, failing that, the gross earnings in cash paid to him for the period for which contributions are due; and

(c) in the case of any other employed person, whether paid by time, or on a task or piece-work basis, either the basic wages of a person in that particular type of employment in the district in which he is employed or the gross amount received in cash by the employed person, whichever is less.

(3) With a view to securing that liability for the payment of contributions is not avoided or reduced by an employer using any pay practice which is abnormal for the employment, the Director, whether or not application has been made to him, may, if he thinks fit, determine any question in relation to the payment of contributions where any such practice has been or is being followed as if the employer concerned had not followed such abnormal practice, but had followed a practice normal for the employment in question.

Liability for contributions on reaching upper limit of compulsory school age or for week of retirement.

**24.** There shall be liability for a contribution under the Act for all benefits —

- (a) in the case of an employed person attaining the upper limit of compulsory school age, for the week in which the person reaches that age;
- (b) in the case of an employed person retiring from employment, for the week in which the employed person retires:

*S.I. 69/1984.*

Provided that in a case to which subparagraph (b) refers, there shall be no liability for a contribution if the employed person retires from the said employment or occupation on the Monday of the week in question:

*S.I. 82/1998.*

Provided further an employed person who after the award of retirement benefit re-enters the same or any other insurable occupation from which he does not earn more than fifty per centum of the ceiling on insurable wages by way of wages or income, or, an employed person who has retired from gainful occupation and has attained seventy years of age, shall be exempted from the payment of his share of the contribution in respect of such employment.

Recovery by employer of contributions payable on behalf of employed persons.  
Fifth schedule.

**25.** (1) Subject to paragraph (2) of this regulation, an employer shall be entitled to recover from an employed person the amount of any contribution payable by him on behalf of that person as set out in column 3 of the Fifth Schedule in relation to the wages for which the employer is liable to pay the total weekly contribution in column 5 thereof.

(2) The amount of any contribution paid by the employer on behalf of the employed person, notwithstanding the provisions of any contract to the contrary, shall be recoverable by means of deductions from the wages of such person and not otherwise:

Provided that no such deduction may be made from any wages other than such as are paid wholly or partly in respect of the contribution week for which the contribution is payable.

Payment of contributions by employer.

**26.** (1) At the end of the month in which wages are paid, or within 15 days thereafter, an employer liable to pay contributions in respect of an employed person shall pay, by cash, cheque or other means acceptable to the Director, the contributions payable by the employer under these Regulations in respect of the wages paid by him to each employed person for each contribution week in that month.

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(2) Such payments shall be made to a local office or such other place as the Board may direct and shall be accompanied by a monthly contribution statement in such form as the Board may approve or prescribe in respect of each employed person containing such particulars as the Board may require.

(3) Where wages are paid in advance for any period the employer shall pay contributions in advance for that period before the payment of wages.

(4) In addition to his obligation to comply with any other requirements of the Act or these Regulations, the employer shall pay all contributions due from him but still outstanding in respect of any employed person whose employment is terminated within fifteen days of such termination.

(5) The Board may, if it thinks fit and subject to such terms and conditions as it may impose —

- (a) approve any arrangements whereby contributions are paid at times and in a manner other than those prescribed by these Regulations, and any such arrangement may include provision for the payment of such fees as may be determined by the Board to represent the estimated additional cost of administration to the Board;
- (b) as a condition of authorising the payment of any contribution at a date later than that upon which the contribution would, apart from any authorisation under subparagraph (a), be due to be paid, the Board may require the making of such deposits of money by way of security as the Board may approve.

(6) The provisions of these Regulations shall, subject to the terms and conditions of any such arrangement as is mentioned in paragraph (5), apply to any person affected by the arrangement and any contravention of or failure to comply with any requirement of any such arrangement shall be deemed to be a contravention of or failure to comply with these Regulations.

(7) The interest payable under subsection (1) of section 55 of the Act on late paid contributions shall begin to accrue as from the first day of the month following that in which they become due and payable under the foregoing provisions of these Regulations. *S.I. 36/2005.*

(8) If an employer, by reason of an error made in good faith has paid to the Director on account of contributions under these Regulations an amount which he was not liable so to pay, any amount which he is liable to pay subsequently in respect of other payments of wages made by him during the same year shall be reduced by the amount so overpaid:

Provided that if there was a corresponding over-deduction from any payment of wages to any employed person, this paragraph shall apply in so far as the employer has accounted to that person therefor.

Manner of recording contributions.  
S.I. 34/2012, s. 3.

**27.** (1) Every employer shall record on such form as may be authorised by the Director the following particulars in respect of every payment of wages which he makes to an employed person, namely —

- (a) the date of commencement of the contribution week;
- (b) the wages, determined in accordance with regulation 23;
- (c) the contribution which may be deducted from the wages;
- (d) the contribution which is payable by the employer in respect of the wages; and
- (e) the total of subparagraphs (c) and (d):

Provided that the employer may obtain authority from the Director to record the total only of subparagraphs (c) and (d).

S.I. 34/2012, s. 3.

(2) The employer shall certify each entry made on the form under paragraph (1) by signing the form.

S.I. 34/2012, s. 4.

**28.** *Repealed.*

Employer failing to pay contributions.

**29.** (1) If within the time prescribed by regulation 26 —

- (a) an employer has not paid any contribution which he is liable to pay to the Director for any month and the Director is unaware of the amount, if any, which the employer is liable to pay; or
- (b) the employer has tendered in payment an amount which the Director has reasonable cause to believe is less than the employer is liable to pay in respect of any month,

the Director may give notice to the employer requiring him to render, within the time specified in the notice (being not less than five days), a written return showing the name of every employed person to whom he made any payment of wages during such period as the Director may specify together with the following particulars regarding such employed person —

- (i) every payment of wages made during that period;
- (ii) the total amount of contributions which the employer was entitled to deduct during the period and which the employer is liable to pay;
- (iii) the total amount of contributions which was payable by the employer in addition to the amount deductible under subparagraph (ii); and
- (iv) such other details and information as will enable the Director to ascertain the correctness or otherwise of the amounts.

(2) The Director shall on receipt of a return under paragraph (1) ascertain the amount of contributions which the employer is liable to pay in respect of the period in question, and shall issue to the employer a certificate specifying the amount of contributions which he is liable to pay in respect of the said period.

(3) The certificate of the Director under paragraph (2) shall be good and sufficient evidence that the amount shown in the said certificate is the amount of contributions which the employer is liable to pay to the Director in respect of the said period.

## **PART V PAYMENT OF CONTRIBUTIONS — SELF-EMPLOYED PERSONS**

**30.** (1) For each contribution week beginning in the period during which a person is self-employed he shall pay contribution at the rates set out in the Fifth Schedule in relation to his income from self-employment for the year ended the thirty-first day of December immediately preceding that contribution week:

Rates of contributions.

Fifth Schedule.  
*S.I. 100/2010, s. 5.*

Provided that where a person was not self-employed for the whole of that year —

- (a) in the period of self-employment up to the end of the first full calendar year following a period



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as an employed person, he shall pay a contribution at the rate corresponding to the rate he last previously paid as an employed person; or;

- (b) in the period up to the end of the first full calendar year of self-employment, he shall, if he was not previously employed as an employed person, pay a contribution based on an estimate of his income from his self-employment.

(2) For the purposes of paragraph (1) of this regulation (except those contained in proviso (a) thereto) a self-employed person shall determine his income in the first instance.

(3) Where the Director or an inspector has reason to doubt the accuracy of the income determined by the self-employed person under paragraph (2) of this regulation, he may require that person to prove the determination by producing for examination his books of accounts and any other records that may be necessary in order to determine the income on which the self employed person should have paid a contribution.

(4) If the self-employed person fails to satisfy the Director or an inspector that his determination of income for any contribution week under paragraph (2) of this regulation is or was correct, the Director or the inspector, as the case may be, shall notify the self-employed person of the amount which he determines to be the income of the self-employed person on which the contribution for that contribution week should be or should have been calculated and, subject to paragraph (5) of this regulation, the self-employed person shall be liable to make good any deficiency in the contributions or the Director shall refund to the contributor any excess, as the case may be.

(5) Any self-employed person aggrieved by the determination of the Director or an inspector made under paragraph (4) of this regulation may appeal against that determination to the Board in accordance with the provisions of Part II of the National Insurance (Determination of Claims and Questions) Regulations relating to the determination of reserved questions.

*S.I. 64/1974.*

**31.** A self-employed person shall be liable for a contribution under the Act for all benefits except unemployment benefit —

- (a) in the case of a self-employed person attaining the upper limit of compulsory school age, for the week in which the self-employed person reached that age;
- (b) in the case of a self-employed person retiring from self-employment, for the week in which the self-employed person retires,

Liability for contributions on reaching the upper limit of compulsory school age or retiring from self-employment.  
*S.I. 100/2010, s. 6.*

Provided that in a case to which sub-paragraph (b) refers there shall be no liability for a contribution if the self-employed person retired from self-employment on the Monday of the week in question.

**32.** (1) At the end of every month during which a person is self-employed, or within fifteen days thereafter, he shall pay by cash, cheque or other means acceptable to the Director, the contributions payable in accordance with regulation 30 of these Regulations.

Payment of contributions.

(2) The Board may, if it thinks fit and subject to such terms and conditions as it may impose, approve arrangements whereby contributions are paid at times and in a manner other than those prescribed in these Regulations and any such arrangement may include provision for the payment of such fees as may be determined by the Board to represent the estimated additional expense in administration costs of the Board.

(3) The interest payable under subsection (1) of section 52 of the Act on late paid contributions of a self-employed person shall begin to accrue as from the first day of the month following that in which they become due and payable under the foregoing provisions of these Regulations.

*S.I. 66/1997.*

(4) If a self-employed person, by reason of an error made in good faith, has paid to the Director on account of contributions under this regulation an amount which he was not liable so to pay, any amount which he is liable to pay subsequently in respect of contributions as a self-employed person during the same year shall be reduced by the amount so overpaid.

**33.** Every self-employed person shall maintain at his business premises an accurate record containing the following information —

Manner of recording contributions.  
*S.I. 82/1998.*

- (a) the date of commencement of the contribution week;
- (b) the income determined in accordance with regulation 30;
- (c) the contribution payable; and
- (d) the date of payment of contribution.

**PART VI**  
**VOLUNTARILY INSURED PERSONS**

Voluntarily  
insured persons.  
*S.I. 100/2010, s.*  
*7.*

- 34.** (1) A person who —
- (a) is above the upper limit of compulsory school age;
  - (b) is ordinarily resident in The Bahamas;
  - (bb) has paid at least five hundred contributions; and
  - (c) ceases to be liable for contributions in respect of employment as an employed person or as a self-employed person,

*S.I. 100/2010, s.*  
*7.*  
*S.I. 100/2010, s.*  
*7.*

*S.I. 82/1998.*

may make application not later than twelve months after the applicant ceases to be employed or self-employed to become a voluntarily insured person under these Regulations.

*S.I. 82/1998.*

(2) A person approved to become a voluntarily insured person under these Regulations may pay voluntary contributions in respect of any contribution week (not being a contribution week earlier than the thirteenth contribution week immediately preceding the contribution week during which he makes application for the purpose) in respect of which no contribution is otherwise payable by him or on his behalf.

Provided that any voluntary contribution paid pursuant to this paragraph shall not be valid for any benefit other than retirement benefit, invalidity benefit, funeral benefit, or survivor's benefit.

Rates of  
contribution.  
*S.I. 100/2010, s.*  
*8.*  
Fifth Schedule.

**35.** (1) The rate of contribution payable by a voluntarily insured person under regulation 34 shall be the rate set out in Part A of the Fifth Schedule to these Regulations in relation to his average weekly wages or income during either —

- (a) the last complete contribution year, or the year ended thirty-first day of December, immediately preceding the date on which he last ceased to be

employed as an employed person or self-employed person as the case may be; or

- (b) any other period chosen by the Board as the Board thinks fit.

(2) The Board shall in writing notify every voluntarily insured person of the contributions due from him as such, and those contributions shall be paid to the Board not later than the thirtieth day of June of the contribution year in which they are due or such other day (not exceeding six weeks after the said thirtieth day of June) as the Board may in any special circumstances allow.

**PART VII  
INSURANCE AND CONTRIBUTIONS OF  
STEVEDORES, MARINERS AND  
SHARE FISHERMEN**

**36.** (1) Where a mariner's wages are paid at the end of the period of the voyage instead of weekly or monthly, the employer shall pay a contribution under regulation 23 of these Regulations, for each contribution week in the period of the voyage at a rate calculated under the said regulations on either the basic weekly wages of a mariner in the same class of employment, or the total gross wages of the mariner for the said period divided by the total number of whole or part contribution weeks in that period, whichever is less.

Contributions of mariners.

(2) For any period of leave on pay to which a mariner is entitled at the termination of the voyage, the employer shall pay a contribution under regulation 23 of these Regulations, for each contribution week in the said period of leave on pay.

(3) In paragraph (2) of this regulation the expression “period of leave on pay” means that period of leave on pay to which a mariner is entitled on the termination of a voyage and which shall begin not earlier than the day next following the termination of that voyage.

**37.** (1) Where in any contribution week a stevedore's wages, instead of being paid weekly, are paid at the end of the loading or unloading of a vessel or of a hatch or other part of a vessel, the employer shall pay a contribution for that week under regulation 23 of these Regulations, as modified by the provisions of this regulation.

Contributions of stevedores.

(2) Subject to paragraphs (3) and (4) of this regulation, for the purpose of determining the wages of a stevedore under the said regulation 23, the employer shall include only the average weekly gross earnings in cash paid to the stevedore in the quarter immediately preceding the contribution week for which a contribution is due.

(3) Nothing in this regulation shall prevent the insured person and two or more of his employers agreeing amongst themselves that one of the employers shall pay a contribution for the stevedore based upon the average weekly gross earnings in cash paid to the stevedore by all those employers in the quarter immediately preceding the contribution week for which a contribution is due and that the employer so paying may recover from the wages paid by him the employed person's contribution for those earnings.

(4) If, at any time, the employers of stevedores or any association of such employers so agree with any trade union acting on behalf of stevedores, nothing in this regulation shall prevent the employer of a stevedore in any contribution week making a contribution based upon a standard average wage for stevedores as a whole, or for any class of stevedores or for any individual stevedore other than a stevedore who, under Part I of these Regulations, is classified as not being an employed person.

(5) Nothing in this regulation shall prevent any employer of stevedores agreeing with another such employer or other such employers that one of them or any agent for all of them shall be responsible for the payment of contributions notwithstanding the fact that he is not the employer liable to pay those contributions pursuant to regulation 42 of these Regulations, and where such an agreement is made the employer or agent so made responsible and all other employers who are parties to the agreement shall be jointly and severally liable to pay the contributions.

Contributions of  
share fishermen.

**38.** (1) For the purposes of Parts IV and V of these Regulations, and of paragraph (1) of regulation 37 as applied by paragraph (2) of this regulation, a share fisherman's share of the proceeds of the voyage, whether that share is calculated by reference to the profits or to the gross earnings of the fishing vessel for the period of the voyage or otherwise, shall be treated as his total wages for the period of the voyage.

(2) The employer of a share fisherman shall pay a contribution under regulation 23 of these Regulations, for each contribution week in the period of the voyage at a rate calculated in the same manner as the contribution of a mariner under paragraph (1) of regulation 36.

(3) The employer's share of the contribution of a share fisherman remunerated by a share in the profits of the fishing vessel shall not be deductible from the share fisherman's share of the profits.

(4) Notwithstanding the provisions of subsection (2) of section 17 of the Act or or paragraph (3) of this regulation, the contributions of the employer in respect of a share fisherman remunerated by a share in the gross earnings of the fishing vessel may be deducted from those gross earnings before the share of the person so employed is ascertained:

Provided that if, owing to the relation of contributions to wages, or for any other reason, such a deduction is not practicable, the contributions of the employer may be deducted from the share fisherman's share of the gross earnings.

**39.** The provisions of the Act and the Regulations made thereunder, so far as they deal with matters not covered by the provisions of these Regulations, shall apply to mariners and share fishermen with this modification, that where, on account of his being at sea or outside The Bahamas by reason of his employment a mariner or share fisherman is unable to perform an act required to be done either forthwith or on the happening of a certain event or within a specified time, he shall be deemed to have complied therewith if he performs the act as soon as is reasonably practicable, although after the happening of the event or the expiration of the specified time.

Application of  
the Act and  
Regulations.

## PART VIII PERSONS ABROAD

**40.** (1) Where a person ceases to be an employed person in The Bahamas but is employed (whether by the same or a different employer) outside The Bahamas in continuation of employment as an employed person, that employment outside The Bahamas shall, subject to the provisions of these Regulations, be treated as employment within the provisions of the First Schedule to the Act for

Payment of  
contributions in  
respect of periods  
abroad.

First Schedule.

the period for which contributions are payable under subparagraph (a) of paragraph (2) of this regulation:

Provided that the employer has a place of business or residence in The Bahamas and the employed person is ordinarily resident therein.

(2) Where under paragraph (1) of this regulation employment outside The Bahamas is treated as employment within the provisions of the First Schedule to the Act, the following provisions shall apply with respect to the payment of contributions —

- (a) contributions shall be payable in respect of such employment at the appropriate rates specified in the Fifth Schedule; either —
  - (i) until the said employment ceases; or
  - (ii) until either of the conditions set out in the proviso to paragraph (1) of this regulation ceases to be satisfied;
- (b) after the completion of the period for which contributions are payable under subparagraph (a) of this paragraph, the person in question shall for any contribution week during the whole of which he is outside The Bahamas be entitled to pay contributions as a voluntarily insured person.

Fifth Schedule.

Contributions as a non-employed person in respect of persons outside The Bahamas.

**41.** Where an employed person to whom regulation 40 of these Regulations applies is throughout any contribution week outside The Bahamas and is not in that week gainfully occupied as an employed person, he shall not be liable to pay any contribution for that week:

Provided that he shall be entitled at his option to pay contributions as a voluntarily insured person for that week if he satisfies the requirements of these Regulations respecting the payment of contributions by voluntarily insured persons.

## PART IX MISCELLANEOUS

Concurrent or successive employments or occupations.

**42.** (1) Where an insured person is employed by two or more employers in any contribution week, the first employer employing him in that week, shall, subject to the provisions of these Regulations, be treated as his employer for the purposes of the Act.

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(2) Where an insured person is employed by two or more employers in any contribution week and no one of those employers is the first person employing him in that week, then, unless the case is one for which no other provision is expressly made by these Regulations, that one of the employers who first makes a money payment to the employed person in respect of his employment in that week shall be deemed to be the employer of that person for the purposes of the Act.

(3) Where an insured person is employed as an agent by two or more employers and paid by commission or fees or a share in the profits or partly in one and partly in another of those ways, the employer in respect of the employment on which the person employed as an agent is mainly dependent for his livelihood shall be deemed to be the employer of that person for the purposes of the Act.

(4) Nothing in this regulation shall prevent the insured person (in concurrent employments) from agreeing with the employer who pays him the higher or highest wage that contributions shall be paid in respect of him and on his behalf on that higher or highest wage.

(5) Nothing in this regulation shall prevent the insured person and two or more of his employers agreeing amongst themselves that one of the employers shall pay a contribution for the insured person based upon the total wages from all his employers and that the employer so paying may recover from the wages paid by him the employed person's contribution for those total wages and where such an agreement is made the employer so made responsible and all the other employers who are parties to the agreement shall be jointly and severally liable to pay the contribution.

(6) Where in any contribution week a person is self-employed either concurrently with, precedent to, or in succession to, employment as an employed person, only one contribution shall be payable in respect of him as an insured person.

(7) If, in any contribution week referred to in paragraph (6) of this regulation, a contribution has already been paid for the insured person as a self-employed person, there shall be no liability on any employer to pay an employed person's contribution for that week.

(8) If, in any contribution week referred to in paragraph (6) of this regulation, a contribution has already



been paid for an insured person as an employed person, there shall be no liability on the insured person to pay a self-employed person's contribution for that week.

Remuneration partly by tips or gratuities from persons other than the employer.  
*S.I. 100/2010, s. 9.*

**43.** (1) Where an insured person, either as an individual or as one of a class of employed persons, is paid wages which have been fixed on the understanding, whether expressed or implied, that arising out of his duties or the duties of that class of employed persons, he will receive remuneration for his duties in the form of tips or gratuities donated by some person or persons other than his employer, such tips and gratuities received by him in any contribution week shall be included in calculating the wages of the insured person for that week for the purpose of the payment of contributions.

*S.I. 100/2010, s. 9.*

(2) For the purpose of calculating insurable wages, basic wages shall be considered first and tips and gratuities shall be considered second.

*S.I. 100/2010, s. 9.*

(3) The rate of contribution payable by an employer in respect of an insured person partly remunerated by tips or gratuities shall be the rate set out in the Seventh Schedule.

*S.I. 100/2010, s. 9.*

(4) An employer who fails to pay the contribution for any insured person at the increased rate resulting from the inclusion under paragraph (1) of tips and gratuities in the calculation of wages, shall be guilty of an offence under these Regulations.

Where insured person works under general control of person not his immediate employer.

**44.** (1) Where an insured person works under the general control and management of a person who is not his immediate employer, that person (hereinafter referred to as “the principal employer”) shall be deemed to be the employer for the purposes of the Act and the immediate employer shall furnish the principal employer with such particulars of the insured person’s wages as may be necessary to enable the principal employer to comply with the provisions of the Act.

(2) If the insured person's wages are actually paid to him by the immediate employer —

- (a) the immediate employer shall notify the principal employer of the wages to be paid and the immediate employer shall be notified by the principal employer of the amount of contributions which may be deducted when such wages are paid to the insured person, and the immedi-

ate employer may deduct the amount so notified to him; and

- (b) the principal employer may make a corresponding deduction on making to the immediate employer the payment out of which the said wages will be paid.

**45.** (1) An employer shall, before the end of July of each year, render to the Director, in such form as the Board may approve or prescribe, a return in respect of each employed person containing such particulars as the Board may require.

Returns by employer.

(2) The return mentioned in paragraph (1) shall be accompanied by a declaration and statement in a form approved by the Board.

(3) Where an employer is a body corporate, the declaration and the statement referred to in paragraph (2) shall be signed by a person duly authorised by the said body corporate.

(4) If having regard to the particulars of the return rendered under paragraph (1) it appears to the Director an employer has failed to pay that total amount of contributions which he is liable to pay in respect of the previous year, the Director may prepare a certificate showing the amount of contributions remaining unpaid for that previous year and the said certificate that any specified amount of contributions has not been paid to him, or, to the best of his knowledge and belief to any person to whom it might lawfully be paid, shall be good and sufficient evidence that the sum mentioned in the certificate is unpaid and due to the Board.

**46.** (1) Within thirty days from the date of termination of employment, an employer shall give to each employee a certificate showing in respect of the employment —

Issue of certificate to employee on termination.

- (a) the employee's total insurable wages for the contribution year;
- (b) the total amount of contributions deducted from those wages;
- (c) the total amount of contributions paid to the Board; and
- (d) the number of contribution weeks covered by those contributions.

(2) The certificate specified in paragraph (1) shall be in such form as may be approved by the Board.

Inspection of  
employer's  
records.

*S.I. 66/1997.*

*S.I. 36/2005.*

*S.I. 34/2012, s. 5.*

**47.** (1) Every employer whenever called upon to do so by an Inspector designated under section 41 of the Act shall produce to such Inspector for inspection at the employer's premises such wage sheets, or other documents and records as may be specified by the Inspector.

(2) The Director by reference to the information obtained from inspection of the documents produced under paragraph (1) may on the occasion of each inspection prepare a certificate setting out —

- (a) the amount of contributions which the employer is liable to pay to the Director for the said years or months in accordance with the documents so produced; and
- (b) any amount of contributions which have not been paid to him, or, to the best of his knowledge and belief, to any person to whom it might lawfully be paid.

(3) The production of a certificate such as is mentioned in paragraph (2) shall be good and sufficient evidence in any court that the employer is liable to pay to the Director in respect of the years or months mentioned in the certificate the amount shown therein pursuant to paragraph (2)(b).

Payment as  
agent.

**48.** If under these Regulations a person is required to pay any contribution that under subsection (1) of section 18 of the Act another person is liable to pay, his payment thereof shall be deemed to be made as agent for that other person.

Death of  
employer or self-  
employed person.

**49.** If an employer or self-employed person dies, anything that he would have been liable to do under these Regulations shall be done by his legal personal representative or, in the case of an employer who paid wages on behalf of another person, by the person succeeding him, or, if no person succeeds him, the person on whose behalf he paid wages.

Repayment of  
value of unused  
insurance stamps  
on delivery  
thereof to the  
Board.

**50.** Where any person has after the commencement of these Regulations any unused insurance stamp which has not been spoiled or rendered unfit or useless for the purpose intended, the Board may, if it thinks fit, repay to him the value of the stamp in money upon his delivering up the stamp and proving to the satisfaction of the Board that

it was purchased by him from a person authorised to sell insurance stamps under the National Insurance (Collection of Contributions) Regulations, within two years prior to the application and with a *bona fide* intention to use it. *S.I. 63/1974.*

**51.** If any person contravenes, or fails to comply with, any of these Regulations, he shall be guilty of an offence and shall be liable on summary conviction to a fine not exceeding fifty dollars, and where the default continues after conviction he shall be liable to a further fine not exceeding fifty dollars for each day during which the default continues. Offences and penalties.

**52.** With effect from the 3rd day of January, 2011, the ceiling on insurable wages or income shall be \$500 per week or \$2,166 per month and thereafter shall be increased as indicated below — Adjustment of maximum wages on which contributions payable.  
*S.I. 100/2010.*

EFFECTIVE DATE	MAXIMUM WAGES ON WHICH CONTRIBUTIONS PAYABLE
July 2nd, 2012	\$600 per week or \$2,600 per month
July 2014 and every second year thereafter	To be determined based on the change in the Retail Price Index of The Bahamas over the immediately preceding two calendar years plus 2%.

*The next page is 122*

**FIRST SCHEDULE (Regulation 2)**DEDUCTIONS *NOT* ALLOWED IN COMPUTING THE  
AMOUNT OF PROFIT OR GAIN FROM SELF-EMPLOY-  
MENT

1. Any disbursements or expenses, not being money wholly and exclusively laid out or expended for the purposes of the trade, profession or vocation.
2. Private disbursements or expenses.

*The next page is 123*

3. The rent of any dwelling-house or domestic offices or any part thereof, except such part thereof as is used for the purpose of the said trade, profession or vocation and where any such part is so used, the sum so deducted shall not, (unless in any particular case it appears that having regard to all the circumstances some greater sum ought to be deducted) exceed two-thirds of the rent *bona fide* paid for the said dwelling-house or domestic offices.

4. Any sum expended for repairs of premises occupied, or for the supply, repair or alteration of any implements, utensils or articles employed for the purposes of the trade, profession or vocation, beyond the sum actually expended for those purposes.

5. Any loss not connected with or arising out of the trade, profession or vocation.

6. Any capital withdrawn from, or any sum employed or intended to be employed as capital in, the trade, profession or vocation, but so that this paragraph shall not be treated as disallowing the deduction of any interest.

7. Any capital employed in improvements of premises occupied for the purpose of the trade, profession or vocation.

8. Any interest which might have been made if any such sums as aforesaid had been laid out at interest.

9. Any debts, except bad debts proved to be such, and doubtful debts (to the extent that they are severally estimated to be bad debts) and in the case of the bankruptcy or insolvency of a debtor the amount which may reasonably be expected to be received on any such debt shall be deemed to be the value thereof.

10. Any sum recoverable under an insurance or contract of indemnity.

## **SECOND SCHEDULE (Regulation 5)**

### EMPLOYMENTS IN RESPECT OF WHICH PERSONS ARE TREATED AS SELF-EMPLOYED PERSONS

1. Employment of a person in any of the following offices, namely —

- Governor-General;
- President of the Senate;
- Vice President of the Senate;
- Senator;
- Speaker of the House of Assembly;
- Deputy Speaker of the House of Assembly;
- Prime Minister or Minister;
- Parliamentary Secretary;

Leader of the Opposition;  
Member of House of Assembly.

*S.I. 69/1984.*

2. Employment as an agent other than as an insurance agent or as an insurance salesman and being an agent paid by commission or fees or a share in profits, or partly in one and partly in another of such ways, provided that the person so employed is —

- (a) not earning wages from some occupation; and
- (b) free to be employed as such agent by more than one employer.

3. Employment of a married person by or as a partner of, or in association with, that person's spouse.

4. Employment as a nurse engaged in the nursing of private patients, whether in hospital or elsewhere, by whom he is paid.

5. Employment of a person as a fishing guide —

- (a) on his own vessel by some other person who has chartered that vessel; or
- (b) on any other vessel by any person for a period of less than three months.

*S.I. 36/2005.*

6. Employment of an employed person who, pursuant to subsection (3) of section 57 of the Act, has waived his right not to be required to pay contributions for the purposes of the Act, but whose employer, similarly possessing such a right, has not also waived such right.

### **THIRD SCHEDULE (Regulation 6)**

#### **EMPLOYMENTS IN RESPECT OF WHICH PERSONS ARE TREATED AS NOT BEING EMPLOYED PERSONS OR SELF-EMPLOYED PERSONS**

1. Employment of any person who is not domiciled in The Bahamas and who by virtue of the Vienna Convention on Diplomatic Relations, 1961, is exempt from the application of social security provisions in force in The Bahamas.

2. Employment of any person by any international organisation of which The Bahamas or its Government is a member and to whom any scheme for social security benefits operated by the organisation applies. For the purpose of this paragraph “international organisation” includes a regional organisation of which The Bahamas or its Government is a member.

3. Employment or service of any person who is not domiciled in The Bahamas as a member of the armed forces of any other country.

**FOURTH SCHEDULE (Regulation 18(2))**

**FORM OF WAIVER OF RIGHT NOT TO BE REQUIRED TO  
MAKE CONTRIBUTIONS**

The National Insurance Act (Ch. 350)

To the Director

National Insurance Board, P.O. Box .....

I/We .....

of .....

hereby notify you that under<sup>13</sup> .....

.....

I/We have the right not to be required to pay contributions under the National Insurance Act. Notwithstanding that right, I wish to waive it in so far as the National Insurance Act is concerned in order to pay contributions thereunder.

Signed .....

Address .....

.....

..... 20.....

<sup>13</sup> Here state the precise enactment and any subsidiary document that may be relevant, quoting numbered sections or paragraphs, which it is alleged confer the right not to be required to pay contributions.



S.I. 100/2010, s.  
11.  
S.I. 34/2012, s. 6.

**FIFTH SCHEDULE**  
**(Regulations 23, 30 and 35)**

**PART A**

**RATES OF CONTRIBUTIONS PAYABLE FOR  
EMPLOYED PERSONS OTHER THAN THOSE TO  
WHOM PART B OF THIS SCHEDULE APPLIES**

<b>Category of Insured person</b>	<b>Insurable wage or income</b>	<b>Percentage payable by employed person (%)</b>	<b>Percentage payable by employer (%)</b>	<b>Total percentage (%)</b>
Employed persons (other than those in categories listed below)	Basic wages	3.9	5.9	9.8
Employed persons earning less than 50% of ceiling and in receipt of retirement benefit or age 65 and over	Basic wages	-	2.0	2.0
Persons employed during the summer	Basic wages	-	2.0	2.0
Voluntarily insured persons	Basic wages	-	-	5.0
Self-employed persons under 65 years and not in receipt of retirement benefit	Income	-	-	8.8
Self-employed persons under age 65 earning less than 50% of the ceiling and in receipt of retirement benefit	Income	-	-	2.0
Self-employed persons 65 years and over	Income	-	-	2.0

**PART B**  
**RATES OF CONTRIBUTIONS PAYABLE FOR**  
**EMPLOYED PERSONS WHO BY VIRTUE OF THEIR**  
**RESPECTIVE EMPLOYMENT ARE ELIGIBLE FOR**  
**PENSIONS IN ACCORDANCE WITH THE PENSIONS**  
**ACT AND WHICH ARE PAYABLE OUT OF THE**  
**CONSOLIDATED FUND**

Actual wages	Insurable wages	Contribution payable as percentage of insurable wages by		
		Employed person	Employer	Total
Weekly	Weekly			
Less than \$110	Actual wage up to \$110 (inclusive)	3.9	5.9	9.8
\$110 or above	(a) Actual wage up to \$110	3.9 PLUS	5.9 PLUS	9.8 PLUS
	(b) Actual wage in excess of \$110 up to the ceiling	2.2	3.05	5.25.

**SIXTH SCHEDULE**

*Repealed by S.I. 100/2010, s. 12.*

**SEVENTH SCHEDULE**

**(Regulation 43)**

*S.I. 100/2010, s. 13.*

**RATES OF CONTRIBUTIONS PAYABLE FOR**  
**EMPLOYED PERSONS REMUNERATED PARTLY**  
**BY TIPS AND GRATUITIES**

Category of Insured person	Insurable wage or income	Percentage payable by employed person	Percentage payable by employer	Total percentage (%)
Employed person remunerated partly by gratuities	Basic wage	3.9	5.9	9.8
	Gratuities	9.8	-	9.8.