## **Registering for EPF**

##### How to register the employer in the EPF

Regardless of the nature and the category of your business, an employer having even one employee is legally bound to pay contributions to EPF. Within 14 days of the recruitment of the first employee, “FORM-D” should be filled in duplicate, certified and sent via registered post to the nearest Labour Office or directly to the Commissioner of Labour. A registration number will then be provided which starts with two letters of the English Alphabet indicating the administrative district, and the employer has to use the said number for all EPF queries relevant to his/her employment.

* The employer has to obtain the Employer Registration Certificate from the Department of Labour (LD).
* As a practice, LD sends the details of newly registered employers to EPF Department (EPF/CBSL) to update employer details.
* Before making EPF contributions for their employees, every employer should ensure whether their details are available in EPF database maintained at the Central Bank (CBSL)

##### Amending the employer details

* A written request should be made by the employer to the EPF Department through LD to change name of the employer / permanent address or to inactivate the employer in the EPF Department’s database.
* To change the postal address, an employer should directly make a written request to the EPF Department.

##### Exemptions for paying EPF contributions

Following entities will be given an exemption for paying EPF contributions:

* If the establishment is a social service organization providing technical training for minor offenders, destitute, deaf and blind.
* A charity organization with less than ten (10) employees.
* The household employees are not required to make contributions to the EPF up-to now.

##### Registration of members with EPF

* Register new employees in the LD within 14 days of his/her recruitment.
* Provide ‘A’, ‘B’, ‘H’ forms to new employees and duly submit accurately filled forms to the Labour Department with the details of NIC in registration.
* Assign member numbers in numerical order and avoid duplication of numbers.
* Obtain the “B” Cards signed by Commissioner of Labour and provide a “B” Card to every employee.
* Corporate with employees if the employee needs to amend employee details.
* Inform the EPF Department if the employee resigns/ retires/ leaves the company.
* Make the members aware of the procedure of obtaining another “B” Card if their former “B” Cards have been misplaced.

##### Absorbing a Private Provident Fund to the EPF

* In the event that a firm have previously maintained a private provident fund and now planning to contribute to EPF, “Form-N” should be used to add the existing accounts to the EPF Department.

##### Resignation of members

On resignation of an employee, the employer is bound to inform the LD about the resignation. The information can be sent using “FormE” and “FormF”. “FormE” has to be filled by both the employer and the employee whilst “Form-F” should be filled exclusively by the employer. Upon receipt of the information, the employer is relieved of paying contributions for that particular employee.

Employers are required to send their employees details in regular basis to update their members details in EPF Department’s database.

##### Re-Registering of members

EPF Department and the LD have jointly launched a project to re-register all members according to their National Identity Card (NIC) information.
Accordingly, every employer should fill Form ‘RR-6’ with the NIC details of the new employees recruited and should be submitted at the time of submission of their first contribution through Forms C/ C3. NIC details of the existing employees, who have not yet been re-registered under this project, should be provided in the same Form RR-6. Certified NIC copies of both new and existing employees should be submitted with the Form RR-6.

## **Retirement Benefits**

**Refund of benefits from the EPF**

A member is eligible to claim refund of benefits should obtain a ‘Form “K” and the set of instructions from the Labour Office and after perfecting it legibly, should obtain from the last served employer a certification in part II of the Form together with ‘B’ card and the under mentioned records, forward to the Commissioner of Labour (EPF). A receipt will be issued in acknowledgement of the application. If the last served establishment remains closed, forward a Form containing personal data certified by the Grama Niladari and countersigned by the District Secretary (documents required to obtain refund of benefits under different reasons will be detailed as and when it applicable.) together with a letter of indemnity.

The refund applications can be handed over to the District Labour Office or to a Sub Office located close to your place of residence. Members can handover the  applications either to the Head Office of the Department of Labour at Narahenpita.

**When can you claim refund of benefits?**

1. **When you reach retirement age and ceased the employment**

The entitlement for refund of benefits arises, for males on completion of 55 years and females on completion of 50 years and leave employment after retirement. Such persons should produce/ furnish form “K” and with completion of section II of the Form by the last employer forward together with “B” Card and a copy of the Birth Certificate that is certified by the Additional Registrar General through the same last employer. It is important that the employer certify in his own handwriting, that the photocopy is a true copy of the original.

1. **Leaving employment on grounds of marriage**

Women employees who cease employment, less than one of the two grounds stated hereunder will become eligible to receive refund of benefits.

* + - If marriage had been registered before the expiry of three (3) months from the date of cessation of employment, or
		- Cessation of employment before expiry of 5 years after registration of marriage.

Female employees under these two categories become eligible for refund of benefits. They should duly perfect part I of the “K” Form and part II of the Form should be duly certified by the employer and forward with the following documents.

* + A certified copy of the marriage certificate issued by the registrar of marriage who registered the marriage or marriage certificate issued by the additional district registrar.
	+ A certificate issued by the Grama Niladari counter signed by the District Secretary to the effect that the marriage did take place.
	+ “B” certificate
1. **Cessation of employment due to total incapacitation**

A “M” Form could be obtained from the Commissioner of Labour by forwarding a medical certificate from a doctor in a Government Hospital issued in Form “Health 307” stating that it is no longer possible to engage in work. You will receive together with “M” Form required detailed instructions. The Commissioner of Labour thereafter, will direct the member to a medical board for examination.

1. **Cessation of employment on leaving to a foreign country for permanent residency**

A Form “K” annexed with “B” certificate and following documents to be forwarded to EPF office of the Labour Department at Colpetty (prefer if presented in person).

* + Permanent resident visa with a photocopy
	+ Original of the passport with a photocopy
1. **When engaged in a Permanent Pensionable Post in Government or Local Government Service**

Those employees in permanent pensionable posts in government or local government service should fill a Form “K” application together with “B”Card; original Letter of Appointment with a photocopy should be forwarded to obtain refund of benefits. The original of the Letter of Appointment will be returned. The photocopy needs to be certified as a true copy in employee’s own handwriting. Employees also need to obtain from their present head of department/ institute,a certificate on the official letterhead mentioning that the employee is employed under the respective head of department/ institute at the time of application.

1. **Obtaining refund of benefits when government institutions become corporations, closure of corporations, and retrenchment of excess staff, nationalization, and resignation consequent on conversion into companies.**

The members who ceased the employments on following instances are entitled to withdraw the benefits under this category.

* + On conversion of government owned business undertaking or a corporation into a public company
	+ On conversion of government owned business undertaking into a corporation
	+ Retrenchment of excess staff in a government corporation
	+ Closure of Government corporation or government owned business undertaking

 The retrenched employees of the above establishments with a letter obtained either from the competent authority; liquidator or the human resources manager explaining their position should forward the “K” Form  and “B” Card. Refund of benefits, in the circumstance, would be paid only to those employees whose retrenchments have been approved by the Commissioner General of Labour.

**How should you obtain refund of benefits of a deceased member?**

If the deceased member has made a valid nomination, the nominee has a right for the benefits.

If the deceased member has not made a valid nomination, under law of inheritance, the legal heirs could request for refund of benefits.

Each of heirs claiming refund of benefits of the deceased member should perfect Form “L” certified by the employer under whom the deceased was last employed together with the under mentioned documents with a request to the Commissioner of Labour.

1. The death certificate of the deceased member
2. IF the wife is applying the marriage certificate
3. Birth certificates of children
4. Birth certificate of the deceased member when parents apply
5. In case of minors, details of the guardian in L3 Form (A letter addressed to Commissioner of Labour through the Grama Sevaka and District Secretary certifying the name of the guardian, minor children’s names & their ages)
6. Personal data details of the deceased member in Form L2 certified by the Grama Sevaka and the District Secretary.

**If member who has obtained a housing loan, when applying for refund of benefits**

Member will have to act as follows;

* 1. **Has applied for a housing loan but not obtained yet**

The original and the duplicate (white and pink copies) of certificate of balance EPF loan (Form No 02) should be forwarded together with the application in Form “K”.

* 1. **When housing loan obtained had been settled in full**

At the time of application for refund of benefits, if the loan obtained had been settled in full, application form “K” should be forwarded together with 04 copies of the housing loan Form “14” perfected in quadruplicate.

* 1. **When a balance is still available to be paid in the housing loan**

An application in Form “K” should be submitted with housing loan Form “14” that perfected in quadruplicate and certified by the relevant loan granting authority and the District Assistant Commissioner of Labour. The delay that may occur in the course of transaction could be minimized if a current or a savings account is opened in the same bank branch and details are indicated in Form “K” (if the loan granting bank branch is far away, he could indicate an account number of a bank branch close to him. Central Bank of Sri Lanka will obtain confirmation from the loan granting bank and release the provident fund money).

**Payment methods of benefits**

The refund will be made either by Cheque, Directly credited to the member’s bank account through SLIPS\*

\*If the bank holding the account is registered in the “SLIPS”, the Sri Lanka Inter Bank Payment System.

**Part Payment**

* + The member’s account will be closed after payment and he will not receive statements on his account thereafter. If contributions are received after the refund, the member will have to apply for a part payment to claim these amounts.
	+ Any unpaid balance after a refund of a member account can be claimed under the part payment of refund benefits. A member can apply for a part payment by submitting an application to the EPF Department of the Central Bank. (Printed applications for part payment refunds can be obtained from the EPF Department free of charge or downloaded from the website.)

## **Pre-Retirement Benefits**

##### HOUSING LOAN SCHEME

With the objective of offering an added benefit to the EPF members, as per the section 22 of the EPF Act, No. 42 of 1988, EPF Housing Loan scheme has been implemented as a pre-retirement benefit to the employees.

##### The Loan will be granted for any one of the following purposes:

* Construction or Completion of a house.
* Purchase of a house or Building site.
* Improvements or additions to an existing house
* Redemption of a debt obtained from a recognized lending institution in connection with one or more of the above purposes

##### Eligibility

* Active members who are currently contributing to the EPF fund are eligible for a guarantee for 75% of the balance outstanding to their credit in one or more of their EPF accounts.
* Inactive members who have not contributed to the EPF fund throughout the preceding year are eligible for a guarantee for 50% of the balance outstanding to their credit in one or more of their EPF accounts.
* Members who have taken 30% refund benefit are eligible for a guarantee for 50% of the remaining balance of their EPF account/s.
* In the case of married members and members having children who are contributors to the EPF fund, a guarantee can be obtained by combining the balance of both accounts. In such cases, the amount available depends on the applicant’s own credit status.

##### Application Procedure

* A member should obtain two Housing Loan Application Forms from the nearest Labour Office or download from the website and send the duly filled Forms back to the same Office.
* The Labour Department will check the Forms and forward From “No.02”, based on the information provided in the application, to the EPF Department.
* If the application is accepted, a certificate will be issued indicating the amount approved And this will be sent back to the relevant Labour Office.
* Subsequently, the loan can be obtained by producing the certificate to the preferred lending institute.

##### Loan Repayment

Repayment of the loan will depend on the terms and conditions agreed upon with the lending institute. The loan is considered as settled, only after the payment of last installment. After the payment is completed, the loan settlement form (Form 14) should be obtained from the relevant Labour office or downloaded from the website. This Form should be sent to the Labour Department after it is duly certified by the lending institute. The Labour Department will then forward it to the EPF department for record updation.

##### Default Payments

If the member fails to pay the due installments, the lending institution will send default application through their head office annually. The amount will be debited from the EPF balance of the member concerned and will be paid to the lending institution.

##### Note:

Members are not encouraged to default payment for the housing loan, as interest is deducted at the end of the year, thus cumulating the amount and the rate for default is much higher than the rate for the housing loan. (This default rate depends on the lending institution). This has led to the erosion  of the member’s balance available for retirement life.

##### Refund of Thirty Percent (30%) of the EPF Benefit

With the objective of offering an added benefit to the EPF members, the EPF Act, No. 15 of 1958 was amended in 2012 and as per the EPF (amendment) Act No. 02 of 2012 and the subsequent procedures passed by the parliament in May, 2015, a new pre-retirement benefit has been implemented in July 2015 to release (as a withdrawal) 30% of EPF balance for the following purposes.

##### What are the Purposes?

1. Housing
	* Construction of a house on a land belonging to a member.
	* Purchase of a land for the construction of a house.
	* Purchase of a house.
	* Redemption of a mortgage on housing property; or
	* Settlement of an outstanding balance of the housing loan received from the approved bank.
2. Medical treatment (A member of the EPF fund, his or his spouse and his children shall be entitled to the below mentioned medical treatment)
	* Heart surgery.
	* By-pass surgery.
	* Treatment for cancer including surgery.
	* Kidney transplant or surgery.
	* Cesarean operation; or
	* Hospitalization for not less than fourteen days on the account of an accident.

##### Eligibility

As per the EPF (Amendment) Act No. 02 of 2012, every member of the EPF fund who:

1. has made contributions to the Fund for a period of not less than ten years;
2. is presently employed; and
3. possesses not less than Three Hundred Thousand Rupees to his/ her credit in the individual account, is able to obtain the above benefit for the following purposes:
	1. Housing.
	2. Medical Treatment.

The maximum amount of benefit receivable by a member is capped at Rupees Two Million.

##### Payment Process

Applications with the required documents for refunding the 30% of EPF balances under the above purposes are accepted by the Labour Department (LD) and administration with respect to the above scheme is done by the LD. After evaluating the validity of the submitted documents by the members, and if such documents are complying with the requirements, mentioned in the Act, Payment Orders (Determination Letters) of Commissioner of Labour will be sent to the EPF Department of Central Bank for releasing the money to the respective beneficiaries.

However, if a member has obtained a Housing Loan under the EPF housing loan scheme and if it was not fully settled, then the defaulted loan amount is directly remitted to the relevant bank for the settlement of the housing loan. The balance amount of 30% of the EPF balance will be released to the member as per the instructions given by the Commissioner of Labour.

## **Remitting Contributions**

**Steps to be followed when sending Contributions and Member Contributions Details**

1. Assign EPF membership numbers for employees in numerical order. Any member number that had been previously assigned to a particular member should not be allocated to a new employee under any circumstances.
2. Include the National Identity Card (NIC) numbers of Sri Lankan employees when forwarding member contribution details.
3. Calculate the contribution for each employee as mentioned below.

**Calculation of the Total Contribution**

|  |  |
| --- | --- |
| Employee’s Contribution: | A minimum of 8% of the total monthly earnings (To be deducted from the employee’s salary/wage) |
| Employer’s Contribution: | A minimum amount equivalent to 12% of total monthly earnings of the employee (To be paid totally by the employer) |
| Total Contribution per Employee: | 20% of the employee’s total monthly earnings (as defined below). |

**Total Earnings per Employee**

Total earnings should include the following.

* + Salary, wages or fees
	+ Cost of living allowances, special living allowances and other similar allowances
	+ Payment with respect to holidays
	+ The cash value of cooked or uncooked food supplied by the employer to the employee (Determination of such value will eventually be made by the Commissioner of Labour)
	+ Food allowances
	+ Any kind of remuneration that may be specified
	+ Payments in the form of discounts (Commissions) piece rate payments and contract basis payments
1. The Total EPF amount (a minimum of 20%) should be remitted to the Superintendent of EPF, EPF Department, No. 13, Sir Baron Jayathilake Mawatha, Colombo 01 or P.O. Box 1299, Colombo 01, Sri Lanka.
2. EPF contributions with regard to a particular month should be received to EPF on or before the last working day of the following succeeding month. Otherwise, surcharges will be imposed against the employer according to the delay.
3. Send the member contribution details along with the contribution payment.
4. Mode of payment and method of forwarding member contribution details:
	* As per the EPF (Amendment) Act No. 02 of 2012, every employer having in his employment a minimum of fifty employees is required to submit the EPF Returns (Employee Contribution Detail Reports) monthly by electronic means.
	* Accordingly, other employers are permitted to provide paper-based submissions of contribution details through Form “C”.
	* However, providing contribution details electronically and make the respective payments online is recommended) (even for the employers having its’ employees below 50) since it is much benefited for all the stakeholders of the EPF.

**1. E – Return System (Electronic Filing)**

The following steps are to be followed for paying contribution via the e-Return system.

1. Register e-Return system by submitting the **Registration Form**provided by EPF, directly to the EPF or through Licensed Commercial Bank(LCBs) in Sri Lanka that facilitates the payment of EPF contributions and submission of contribution details through online banking systems for their EPF paying customers.
2. ReregistertheemployeeswithEPF according to their details appeared intheNationalIdentityCards.
3. Prepare the following text files as per the formats given by EPF/LCBs that facilitates their EPF paying customers through online banking facility;

**a. Contribution Detail File:**

This file provides the details of employees and their monthly contributions. All details of Sri Lankan employees should be duly filled as per their National Identity Cards (NIC) or as per Passport details, in case of a foreigner.

**b. Payment Summary File**

This file provides the details of the monthly contributions paid for the period specified in the respective Contribution Detail File.

1. Check the accuracy of the created text files with the assistance of EPF/LCBs be for e-submitting to the EPF.
2. Submit e-Returns(text files) through one of the following ways.

**a. Online Banking Systems of LCBs:**

Submit contribution details through online banking systems of LCBs. Currently, this facility is available with;

* + Bankof Ceylon – i-Net System
	+ Commercial Bank of Ceylon PLC–COM BANK PAYMASTER System
	+ DFCC Bank – EPF System of DFCC
	+ Hatton National Bank PLC-PAYFAST System
	+ NDB Bank –NDB EPF System
	+ People’s Bank – EPF Netsystem
	+ Sampath Bank PLC – Vishwa Corporate System
	+ Seylan Bank – Seylan Bank EPF System

**b. E-mail System:**

Submit contribution and payment details to EPF through epfC3@cbsl.lk.

1. Remit the monthly contributions to the EPF through one of the following modes.

**a. On-linePayment**

This facility is available for the employers who submit their e-Returns through online banking facilities of LCBs specified under (vi-a). Employers are facilitated to pay the EPF contributions directly through the online banking facilities of LCBs after uploading the respective contribution detail files to the system, successfully.

**b. DirectDebit**

Submit the Direct Debit Authorization Form certified by the employer’s bank to the EPF. This authorizes EPF to claim the respective funds at the end of each month from the employer’s bank. Both contribution detail and payment detail files should be submitted to the EPF through e-mail, within a minimum of five days before the last working day of the month. Employers must assure to provide sufficient amount of funds in their bank account enabling the EPF to claim the amount of funds in the contribution detail file on the last working day of the month.

*(Please note that this facility is provided only for the employers who are having more than 50 employees in their employments)*

**2. Paper Based Submission (Manual System)**

1. Employers having less than 50 employees have to fill the Form “C” in triplicate which can be obtained (free of charge) from the nearest Labour Office or can be downloaded from the EPF website to send the first contribution of all employees.
2. Use the pre-printed Form “C” which will be sent by the EPF to the employer by post monthly to send contribution details
	* When a new Employee is recruited, employee’s details should be included in Form “C” of the particular month. Member details should be duly filled as per the National Identity Card (NIC) of the new member.

*(The original copy of the Form “C” should be submitted to the Department of EPF and the second copy should be forwarded to the nearest Labour Office. The third copy should be kept with the employer for the future reference).*

1. Remit contributions to the EPF through one of the following mode of payment.
	* EPF remittances through cash or cheque are accepted at all branches of the People’s Bank.
		+ Dully fill the EPF payment cheque or cash slip which could be obtained at the People’s Bank.
		+ Each EPF payment cheque/cash deposit slip should be submitted along with the Form “C” which includes a reference number issued by the Department of EPF for the specific month.
		+ The reference number (Ref. No.) which is printed below the employer address in the Form “C”, should be written down in the particular area of the FPF cheque / Cash deposit slip.
		+ Employer has to submit duly completed From “C” which consists of the reference number along with EPF cheque/ cash slip to the People’s Bank Branch.
	* Cheques and bank drafts should be drawn in favour of the Superintendent of Employee’s Provident Fund.
	* Cash payments could be made at the Bank of Ceylon ‘Thaprobane Branch’.
	* Money Orders (Paying Office should be indicated as ‘Colombo’)
	*(Post the original Form “C” with the instrument of payment (cheque/ money order/ bank draft/ cash slip of Bank of Ceylon) to the Superintendent of EPF, Lloyd’s Building, No. 13, Sir Baron Jayathilake Mawatha, Colombo 01 or handover it to the document collection counter of the Department of EPF at the Lloyd’s Building).*

**Important**

* If there are discrepancies the member details or payment, such member accounts are not updated and informed to the employers.
* 2% surcharge on the total payment will be imposed for submitting incomplete details (Form “C”, Text files)
* Contributions which are sent without Form “C” or text files are not entered to the members’ accounts and will lead to complications and penalties.
* Employer has to respond to the letters received from the EPF in order to update member accounts by complying to the following steps.
	+ Have to Pay 2% surcharge
	+ Have to re submit complete Form “C” or text file
	+ Have to pay the underpayment
	+ Make sure to confirm the acceptance or inform any discrepancies of member’s details
* Written request for changing the period of contribution, the details of payment or the employer details should be forwarded to the EPF.
* At the time of sending the FIRST Form “C” employers are advised to attach a copy of Employer Registration Certificate issued by the Department of Labour.
* Send the copy of Employer Registration Certificate along with the contribution details to the EPF in the case of receiving a letter allocating “Z” numbers (Temporary employer number).
* Sending through Electronic Media is encouraged for all organizations as manual data entry may lead to difficulties.

**Penalties & Offences**

The due date for paying the current month’s contribution is on or before the last working day of the subsequent month. If not, a surcharge will be imposed against the employer according to the delay by the Department of Labour.
Surcharges will be added for:

* Late submission of contributions
* Under payments
*(When the amount paid is less than the calculated contribution, a surcharge will be added according to the number of days from the under payment, to the full payment)*

**Surcharge for overdue payments and under payments**

|  |  |
| --- | --- |
| Period of delay | Surcharge Rate |
| 01 days – 10 days | 5% |
| 11 days – 01 months | 15% |
| 01 months – 03 months | 20% |
| 03 months – 06 months | 30% |
| 06 months – 12 months | 40% |
| More than 12 months | 50% |

**Legal Action on Default Employers**

* In the event of under payment or non-payment of contributions, the employee reserves the right to make a written complaint to the Commissioner of the Labour. On the receipt of the complaint and after proper investigation, the employer will be informed and warned to pay the dues.
* If the employer does not fully cooperate and pay the contributions after three warnings, the Labour Department will be forced to take legal action against the employer to safeguard the rights of the employee.

## **Amendments**

##### Amendments can be categorized under three groups

1. Amendments in the Member Names
2. Amendments in the NIC numbers
3. Amendments in the Member Accounts

##### A. Amendments in the Member Names

###### Reasons for amending Member Names

* Discrepancies in the initials of a member name.
* Addition or deletion of initials of the name.
* The initials are not in the correct order.
* Discrepancies of the names denoted by initials.
* Another member’s name has been mistakenly used instead of the correct name.
* Use of new names instead of the name given in the birth certificate.
* Change of name by the member under section 13 of the birth certificate or after marriage.
* Use of false names or nicknames.
* Payment of contributions for many members under a same number.

###### Amending Member Names

The names can be amended only according to the name appearing on the NIC and the following steps should be taken depending on the nature of the amendment:

* The name amendment request should be sent along with certified copies of “B” Card, National Identity Card and Birth Certificate.
* If the name appears in the “B” Card is different from the NIC name, the “B” Card should be amended with the recommendation of the District Labour Commissioner and the Database at the Labour Department should be amended from the Central Filing Section, Department of Labour, 9th Floor, Narahenpita, Colombo 05.
* A letter from the employer confirming the old or incorrect name and the new or correct name with a proof of identity and a request to amend the name should be sent to the Superintendent, EPF Department, Central Bank of Sri Lanka, Colombo 01.
* In the case of a total name change, member’s total contribution details from the beginning of work till the end should be sent along with the letter of request.
* For changes due to marriage, or change in Birth Certificate, the copies of all birth/ marriage certificates and legal documents certified by the employer should be sent.
* If the previous employer is no longer active, the members should get the advice from the Department of Labour.
* In case of an amendment to a deceased member’s name, the beneficiaries should get the advice from the Department of Labour, “L” division, 8th Floor, Narahenpita, Colombo 05.

Please kindly note that EPF Department might request further information and documents to proceed the amendment depending on the nature of the amendment.

##### B. Amendments in the National Identity Card (NIC) Numbers

###### Reasons for amending NIC numbers

* Incorrect NIC number being added to the member.
* Change of NIC number with the issue of new NIC.
* Another member’s NIC number has been mistakenly used for the correct/incorrect name.
* Same NIC number being added to several members.

###### Amending NIC numbers

The following steps should be taken depending on the nature of the amendment:

* The amendment request should be sent along with certified copies of : “B” Card, National Identity Card and Birth Certificate.
* If the NIC number appears in the “B” Card is different from the NIC number, the “B” Card should be amended with the recommendation of the District Labour Commissioner and the Database at the Labour Department should be amended from the Central Filing Section, Department of Labour, 9th Floor, Narahenpita, Colombo 05.
* A letter from the employer confirming the old or incorrect NIC number and the new or correct NIC number with a proof of identity and a request to amend the number should be sent to the Superintendent, EPF Department, Central Bank of Sri Lanka, Colombo 01.
* In the case of a same NIC number being added to several members, all members’ total contribution details from the beginning of work till the end should be sent along with the letter of request.
* If the new NIC number is different with the old NIC number a letter from the Department of Registration of Persons confirming the old and new NIC numbers should be submitted along with the employer request and other relevant documents.
* If the previous employer is no longer active, the members should get the advice from the Department of Labour.
* In case of an amendment to a deceased members’ NIC number the beneficiaries should get the advice from the Department of Labour, “L” division, 8th Floor, Narahenpita, Colombo 05.
* Please kindly note that EPF Department might request further information and documents to proceed the amendment depending on the nature of the amendment.

##### C. Amendments in the Member Accounts

###### Reasons for amending Member Accounts

* Discrepancies in the member contributions.
* Clear the dummy numbers created due to name & NIC mismatches.
* Payment of contributions for many members under a same number or for a member under different numbers.
* Payment of contributions credited to the refunded account.

###### Amending Member Accounts

The following steps should be taken depending on the nature of the amendment:

* A letter from the employer requesting for necessary account amendments should be addressed to the Superintendent, EPF Department, Central Bank of Sri Lanka, Colombo 01. Such request should be sent along with the certified copies of NIC, “B” Card and Birth Certificate.
* Name on NIC and “B” Card should be same, if not “B” Card need to be amended according to NIC.
* Complete monthly contribution details from the beginning of employment to end of employment need to be submitted for all the employees relevant to the amendment according to attached format.
* If contributions have been credited for many members under same number or for a member under different numbers, a complete contribution details and correct member numbers need to be clearly mentioned in the letter along with the certified copies of ”B” Cards.
* If the contributions credited to refunded account, new member number need to be created to transfer the contributions credited after the first payment. Attach “B” Card for new number.
* If the employer is no longer active, an advice letter from Deputy Labour Commissioner / Labour Officer should be submitted along with the other relevant documents .
* In the case of deceased member, if NIC and “B” Card not available, an advice letter obtainedfrom Deputy Labour Commissioner / Labour Officer, Labour Department, “L” Division – 8th Floor, Narahenpita, Colombo 05 needs to be submitted.
* Please kindly note that EPF Department might request further information and documents to proceed the amendment depending on the nature of the amendment.

## **Acknowledgements and Member Statements**

##### Confirmation on the receipt of contribution

* Institutes which remit the contributions through the Electronic Media will be receiving a computerized, system generated payment acknowledgment instantly after the payment.
* Payment acknowledgments will be sent to all institutions over the post after crediting the payment.
* Duplicate receipts to employers in the events of loss of original receipts or non-receipt will be issued subject to following requirements:
	+ Duly authenticated request letter submitted by employer with payment details (Employer No, Date of payment, Cheque/ payment reference No., Amount paid and applicable period).
	+ If a representative of an employer is appointed to collect receipts, a nomination letter to collect such receipts including the details of name and NIC number of nominees

##### Member Balance Statements

* EPF ensures providing a half yearly statement to employee in every 6 months’ time.
* EPF is making necessary arrangement to distribute member statements among employees via employers. If an employer is in need to collect statements of his/her employees directly from EPF, EPF should be informed on such requirement in advance and need to produce an authentication letter issued by the representative/ messenger who collects such statements.
* In following instances EPF members can request to update contributions received to their accounts on urgent basis.
	+ Applying for 30% refund withdrawal.
	+ Applying for a housing loan based on the EPF balance.
	+ Applying for refunds on the basis of marriage, for women.
	+ Applying for refunds on migration.

Following Documents are required to submit by employers on behalf of members in this regard.

* A written request of the employer
* Certified true copies of the relevant “C Forms”

## **Becoming a Member**

##### Becoming a member

An employee is entitled of membership in the EPF from the first day of his employment. It is the employer’s responsibility to enroll the employee in the EPF and it is also the employee’s responsibility to prompt the employer to do so.

##### Who is eligible for membership?

* The nature of the job is irrelevant. All employees should be enrolled whether they are permanent, temporary, apprentice, casual or shift workers.
* Employees working on piece rate, contract basis, commission basis, work performed basis or any other manner.
* Employees who are employed in government sector and local authorities on temporary basis.
* Although it is not necessary to pay contributions for the establishments which are maintained by family members, an outside employee recruited to the same business should be enrolled in the EPF from the date of recruitment.
* Directors and partners, if they receive a salary/ allowance for their services.
* Those serving in some establishment even if the person who receives pension.
* School children above the age of 14 employed after school hours.
* Those serving in a different organization while already being employed in one establishment.
* Those engaged for a limited time in job with a short duration.
* Those engaged in employment again (in the same establishment as the previous or in another), after receipt of refund of benefits once.
* Those from abroad, engaged in employment locally.

##### Registration to the EPF

* You should register as a member in the Employee’s Provident Fund within 14 days of recruitment. Inquire from your employer regarding the registration.
* It is required to use the information as stated in your National Identity Card, when completing ‘A’ , ‘B’ and ‘H’ forms.
* Check your ‘B’ card after receiving it and if there is any correction to be done; try to make the amendments as soon as possible through your employer.
* It is required ‘B’ card keeps securely until receipt of EPF benefits.
* When you are switching to a new employer, support the new employer in completing ‘A’,’B’ and ‘H’ forms and RR-6 form with accurate information relating to the National Identity Card and the initial contribution details.

##### Nominating a beneficiary for the refund of benefits

A beneficiary could be nominated at the time of registration in the EPF. “Form-H” is used to nominate one or several beneficiaries given that the nominator provides sufficient details regarding the share each nominee is entitled to.

* An unmarried person may nominate anyone.
* A married person may nominate immediate family members including spouse, children, parents, brothers and sisters.

##### Re-nominating Beneficiaries

It is possible to cancel an existing nomination and re-nominate beneficiaries at any given time. Duly completed “Form-J” should be sent to the Labour Office of the area where you live for re-

##### Canceling beneficiaries

A nomination of beneficiaries could be cancelled at any given time. Duly completed “Form-I” should be sent to the relevant Labour Office.

* A nomination effected before marriage is automatically canceled upon marriage.
* When a minor is nominated, a guardian may be appointed and will be paid benefits. When the minor attains maturity the guardian’s nomination is automatically canceled.
* When a member dies without nominating a beneficiary, the benefits will be paid according to a court order under the Inheritance of Property Act.

##### Leaving Employment

* In the event of leaving employment, “Form-E” should be filled and submitted to the respective employer to inform to the Labour Office.

##### Confirmation of balance of EPF member account

* Half yearly statement for every individual member will be sent through the employer by EPF/CBSL.
* Keep the half yearly statements safely in your possession.
* Be attentive whether the contributions are credited to your member account monthly.
* Members, who have inactive/dormant/non-operational/idle accounts to which contributions are not remitted currently, are facilitated to obtain balance sheets in ways mentioned below**by presenting National Identity Card and relevant B Cards.**

###### By requesting in writing

* 1. E. P. F. Help Desk,
	2. E. P. F. Department,
	3. Lloyd’s Building,
	4. No. 13,
	5. Sir Baron Jayathilaka Mawatha,
	6. Colombo 01.

###### By Presence / By Visiting

* 1. Inquiry Counter
		1. Lloyd’s Building,
		2. No. 13,
		3. Sir Baron Jayathilaka Mawatha,
		4. Colombo 01.
	2. From every district office of Labor Department
	3. Regional offices of Central Bank of Sri Lanka

###### By requesting through electronic media

The information needed such as member number, employer’s number, and member name should be correctly and clearly indicated and submitted with a soft copy of “B” card and N. I. C. in order to get a balance sheet, to the e-mail address :(epfhelpdesk@cbsl.lk.)

###### By requesting through/via Short Message Services (SMS)

* 1. Member who wish to obtain this facility are required to register with EPF/CBSL.
	2. Registered members can get their E. P. F. account balance to his/her mobile as/via a short message (SMS).