



NATIONAL PENSION COMMISSION

174 ADETOKUNBO ADEMOLA CRESCENT, WUSE II, PMB 5170 WUSE, ABUJA, NIGERIA

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GENERAL NOTICE TO ALL EMPLOYERS ON THE USE OF TOUTS AND AGENTS TO PROCURE CERTIFICATE OF COMPLIANCE WITH THE PROVISIONS OF THE PENSION REFORM ACT, 2014 (PRA, 2014)

The Commission wishes to draw the attention of the general public to its publication in **Daily Trust, Guardian and Sun Newspapers** of 8 and 14 June, 2017 respectively wherein the requirements for issuance of Pension Clearance Certificate were listed. In the referenced publication, applicants were advised to deal directly with the Commission in matters relating to application for issuance of Pension Clearance Certificates to avoid being defrauded by touts as it had put in place a very transparent and efficient process for the issuance of the Certificates.

Despite the Commission's warning, an increase in touting has been noticed. These touts solicit patronage from employers who are either not familiar with the easy and transparent process put in place to obtain Pension Clearance Certificates or are desperate to procure the Pension Clearance Certificates. Many employers that engage the service of these touts end up being victims as the touts present fake and or forged documents, particularly bank deposit slips, to the Commission in their bid to obtain the Pension Clearance Certificates.

The general public is to note that it is a criminal offence under Section 104(b)&(c) of the PRA, 2014 for any person or body who, with intent to defraud, produces any book, account, or document or voucher, or gives any information or explanation, which is false or misleading in any material particular; or supplies information which he knows to be false or supplies the information recklessly as to its truth or falsity.

Therefore, the Commission wishes to reiterate its advice to employers to deal directly with the Commission in matters relating to issuance of Pension Clearance Certificate. Any employer that is unable for any reasons to deal with the Commission directly shall formally introduce a person (s) who will process the Certificate on its behalf and the employer shall be responsible for the actions of such person (s).

Meanwhile, employers wishing to obtain the Pension Clearance Certificates are required to forward their applications to the Commission along with the following documents:-

1. Certified list of employees of the organization as at the end of the last fiscal year. The certification should be done by an authorized official of the applicant organisation.
2. Certified rate of monthly pension contributions (specifying employer and employee rates). The rates relating to the monthly emoluments are:-
 - (a) minimum of ten percent (10%) by the employer; and
 - (b) minimum of eight percent (8%) by the employee.
3. Evidence of remittance of monthly pension contributions for all employees as follows:-
 - (a) for the last three fiscal years for organisations that were in existence for that period and have five (5) or more staff.
 - (b) for organisations that have not been in existence for the last three fiscal years, from the date of

incorporation/registration/licencing to the last fiscal year..

(c) from July 2014 to December, 2016 for organisations with three to four staff.

4. Evidence of remittance of all outstanding pension contributions and penalties (for late remittances). This is **ONLY** applicable to organisations whose pension contributions have been reviewed by the Commission or its Agent.
5. Evidence of transfer of pension fund and assets prior to the commencement of the Contributory Pension Scheme (CPS) to a licensed pension fund operator. This is **ONLY** applicable to organisations that had pension arrangements or were in custody of pension assets before June 2004, when the CPS commenced.
6. Evidence of a current Group Life Insurance Policy for staff specifying the number of lives and sum assured.

Applications can be submitted at either the Commission's Head office at Plot 174, Adetokunbo Ademola Crescent Wuse II, Abuja or the following Zonal Offices:-

- i. **North West Zonal Office (Kano)**
No 22, Kazare Road, Bompai Kano, Kano State
- ii. **South East Zonal Office (Awka)**
Beside Eco Bank Plc, opposite Government House Onisha-Enugu
Expressway Awka, Anambra State
- iii. **South West Zonal Office (Lagos)**
88A, Oduduwa Crescent GRA Ikeja, Lagos
- iv. **South South Zonal Office (Calabar)**
Plot 9, PCN Layout, Diamond Hill, Calabar Cross River State
- v. **North Central Zonal Office (Ilorin)**
Plot 1, Aderemi Adeleye Street, Off Fate Road GRA, Ilorin Kwara State
- vi. **North East Zonal Office (Gombe)**
Plot 10, Gombe Biu Road, Gombe, Gombe State

Applicants are to note that it takes 15 working days from the date of receipt for an applications to be processed. Certificates or rejections can be picked up at the offices where the applications were submitted.

Also, applicants can track their applications by visiting the Commission's website www.pencom.gov.ng where the list of organisations issued Certificates is updated daily.

For further inquiries, please contact Compliance and Enforcement Department of the Commission on **09-2921535**.

**Signed
Management**