SSNIT
Client Service Charter

SOCIAL SECURITY AND NATIONAL INSURANCE TRUST

We deliver on our promise!

Table of **Contents**

Introduction	2
Profile of the Trust	3
Profile of the Trust contd.	4
Core Values	5
Mission	5
Vision	5
Core Functions of the Trust	6
Affiliation	6
The Trust's Obligation	7
How the Trust works	8
Member/Client Rights	9
Employer Obligations	9
Employee Obligations	10
Pensioner Obligations	10
Accessibility of Services	11
Channels for Complaint Management	13
Our Commitment to Members and Clients	14
Service Requirements, Procedures and Standards	16

Introduction

This Client Service Charter aims to outline the obligations of the Social Security and National Insurance Trust (SSNIT or the Trust), towards its Members and Clients. It is our commitment to excellence, outlining the principles and practices we uphold to ensure the delivery of outstanding service to all Members and Clients.

This document also specifies the services and service standards of the Trust, as well as the obligations of Members and Clients. It also provides information on channels for lodging and resolution of complaints. The Client Service Charter is in line with broader Public Service policies of providing quality services to members of the Ghanaian public.

Profile of the Trust

SSNIT is a statutory public institution charged under the National Pension Act, 2008 (Act 766 as amended by Act 883) with the administration of Ghana's Basic National Social Security Scheme. Its mandate is to cater for the First Tier of the Three-Tier Pension Scheme. It is also governed by PNDC Law 247.

The SSNIT Scheme replaces part of lost income of Members due to Old Age, Invalidity or upon the death of a Member, where nominated dependant(s) receive a lump sum payment. It also pays Emigration benefits to non-Ghanaian Members leaving Ghana permanently.

The Trust was established as a corporate body in 1972 under NRCD 127 to administer the National Social Security Scheme. Prior to 1972, the Scheme was administered jointly by the then Department of Pensions and the State Insurance Corporation. The Trust administered the social security scheme as a Provident Fund Scheme until 1991 when it was converted to a Social Insurance Pension Scheme then governed by the PNDC Law 247. The pension industry in Ghana went through major reforms leading to the enactment of Act 766 by Ghana's Parliament in 2008 which was implemented in January 2010. In 2014, the National Pensions Amendment (Act 883) was passed to amend portions of Act 766.

Act 766 makes provision for a contributory Three-Tier Pension Scheme and the establishment of a National Pensions Regulatory Authority (NPRA) to oversee the administration and management of all Pension Schemes in Ghana. Under the Act, SSNIT is to manage the mandatory Basic National Social Security Scheme referred to as First

Profile of the Trust contd.

Tier of the contributory Three-Tier Pension Scheme. The other tiers of the National Pension Scheme are:

Second Tier: A mandatory fully funded and privately managed Occupational Pension Scheme.

Third Tier: A voluntary fully-funded and privately managed Provident Fund and Personal Pension Scheme.

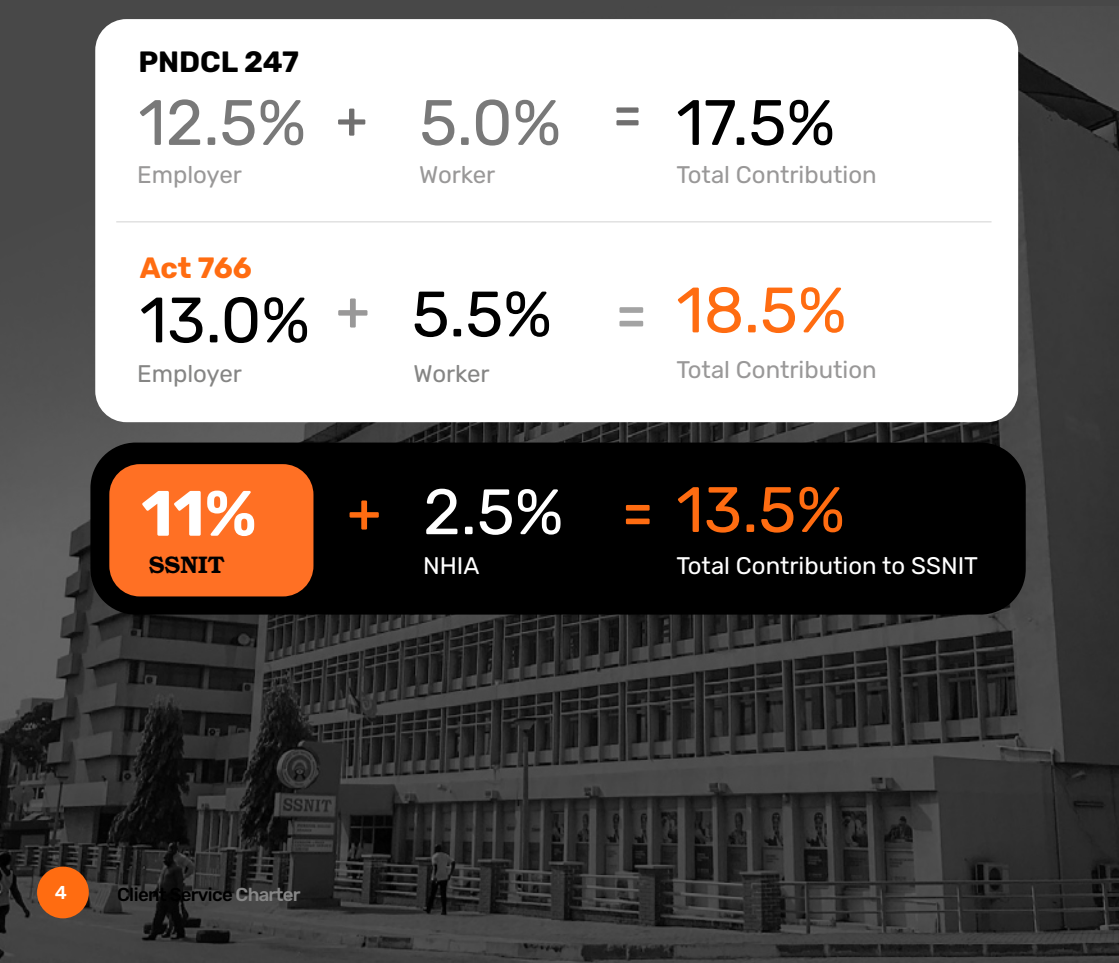
PNDCL 247

12.5% Employer + 5.0% Worker = 17.5% Total Contribution

Act 766

13.0% Employer + 5.5% Worker = 18.5% Total Contribution

11% SSNIT + 2.5% NHIA = 13.5% Total Contribution to SSNIT



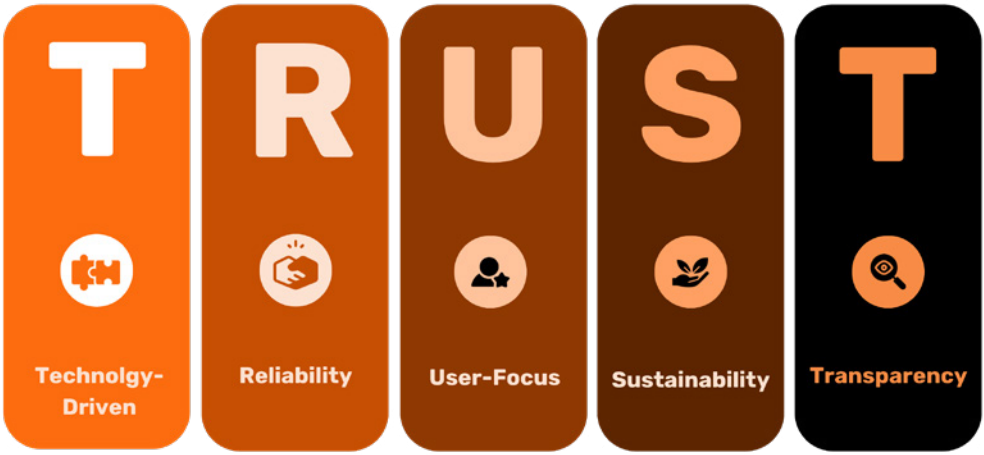
Mission

To provide adequate and dignified retirement income security for workers in Ghana through excellent business practices

Vision

To be the model for the administration of social security schemes in Africa and beyond

Core Values



Core Functions of the Trust

- Registration of employers and workers
- Collection of contributions
- Management of records on Members
- Investment of funds of the Scheme
- Processing and payment of benefits to eligible members and nominated dependants.

Affiliation

The Trust is a member of the International Social Security Association (ISSA), an affiliate of the International Labour Organization (ILO). SSNIT was the first ISSA member south of the Sahara to convert its Provident Fund scheme into a pension scheme in 1991.

The Trust's Obligation

The Trust is mandated by law to:

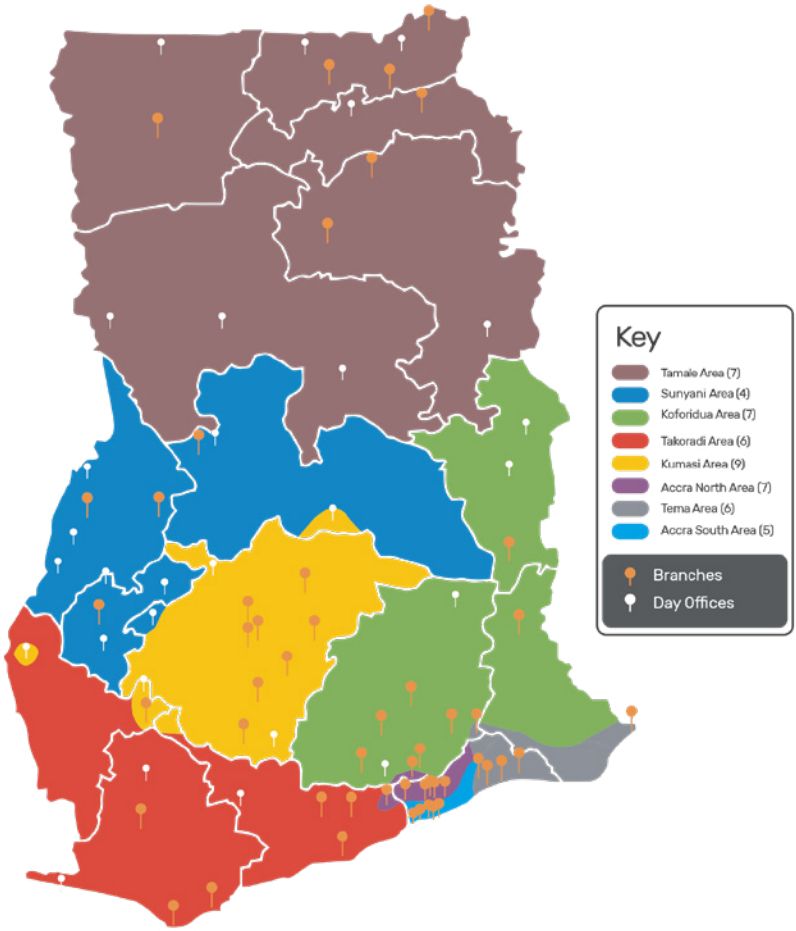
1. Operate the Basic National Social Security Scheme which is the First Tier.
2. Ensure general administration of the First Tier social security scheme and its regulations.
3. Keep a fund for contributions and other cash received.
4. Administer and invest funds of the Scheme under general directions of the Board of Trustees and approved by the National Pensions Regulatory Authority (NPRA).
5. Register establishments and workers.
6. Collect contributions paid by employers on behalf of employees.
7. Prosecute employers who refuse to pay contributions on behalf of their employees.
8. Invest reserve funds prudently
9. Manage and keep accurate data of members

How the Trust works

SSNIT has a decentralized operational system made up of the Area, Branch, and Day Offices. An Operations Coordinator at the Head Office coordinates all operational activities and reports to the General Manager of Operations.

There are eight (8) Area Offices, fifty-one (51) Branches and twenty-seven (27) Day Offices spread throughout the country.

8 Area Offices **51** Branches **27** Day Offices



Member/Client Rights

As a member or client you have the right to:

- All the necessary information from SSNIT to access various services we provide.
- Receive information from SSNIT about your bio and financial data where applicable.
- All SSNIT services as prescribed by the laws and regulations of governing social security in Ghana.
- Confidentiality and privacy in all your interactions with the Trust.

Employer Obligations

As an employer, you play a critical role as a partner in ensuring compliance and protecting the social security rights of your employees. You are obliged to fulfil these obligations to ensure the sustainability of the social security scheme, project yourself as a good corporate citizen and promote industrial harmony. Thus, you are obligated to:

1. Register your establishment and employees with SSNIT within **30 days** of commencement of operations.
2. Submit a Contribution Report (list of employees, their social security numbers and salaries) by the last working day of the month.
3. **Deduct 5.5%** from the employees' salaries at the end of each month and **add 13%** to the amount making a total of **18.5%.**
4. **Remit 13.5%** of the total contribution to SSNIT on or before **14th** of the ensuing month.
5. Inform SSNIT within 30 days any time you engage or disengage an employee.
6. Make available accurate records on employees and their salaries for periodic inspection by SSNIT officials.
7. Provide the Trust with any change in business name, address and location within 10 days after the occurrence.
8. Notify the Trust within 30 days if your establishment temporarily suspends operations.

Employee Obligations

As an employee, your responsibilities are to ensure that your contributions are accurately recorded and your rights safeguarded. You must:

1. Enrol and use your GhanaCard number for all SSNIT transactions.
2. Merge your old social security and GhanaCard numbers.
3. Ensure that a 5.5% contribution is deducted from your correct basic salary every month.
4. Ensure that your GhanaCard number is correctly quoted on your payslip.
5. Check your SSNIT Statement of Account regularly.
6. Update your list of nominees at least once every five years.

Pensioner Obligations

As a pensioner, if you retired under:

1. PNDCL 247, you are required to renew your Pensioner Certificate at age 72 and on your birth date in every subsequent year.

2. ACT 766, you are required to renew your Pensioner Certificate at age 75 and on your birth date in every subsequent year.

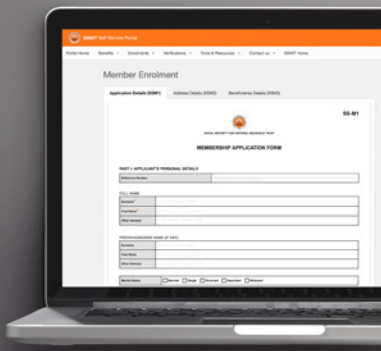
Accessibility of Services

1

SSNIT Branches: There are 51 branches across Ghana. You can visit the nearest SSNIT Branch from 8:00 am to 4:30 pm on weekdays. The locations of the branches are available in the "Contact Us" section of our website (www.ssnit.org.gh).

2

SSNIT Self Service Portal: We offer online services through our website (www.ssnit.org.gh). These services include checking Statements of Account, applying for benefits, and initiating Member and Establishment enrolment processes. Members and Clients can visit the website to explore available online services.



3

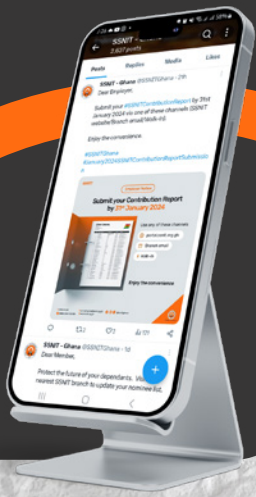
SSNIT Contact Centre: We can be contacted through phone or email via the SSNIT Contact Centre. The SSNIT Contact Centre provides information on services, answers queries, and guides Members and Clients through specific transactions.

0302 611 622
WhatsApp/SMS (DG's office direct) **0500 003 050**
contactcentre@ssnit.org.gh
P.O. Box MB 149, Accra- Ghana
www.ssnit.org.gh

4

Social Media: We are also available on X (formerly Twitter), Facebook and Instagram for enquiries.

@ssnitghana



Channels for Complaint Management

Our Members/Clients can make complaints through the following:

Telephone
0302 611 622

Email
contactcentre@ssnit.org.gh

WhatsApp/SMS (DG's Office Direct)
0500 003 050

Website
www.ssnit.org.gh

Letter
P.O. Box MB 149, Accra- Ghana

Visit any of our **51 Branches** in person

Our Commitment to Members and Clients

We will provide RELIABLE CARE for all our Members and Clients, all the time

RELIABLE

- Be **Reliable** and dependable.

CARE

- Be **C**redible and serve with integrity.
- Offer **A**ssurance to Members and Clients.
- Be **R**esponsive to Member or Client needs and complaints.
- Show **E**mpathy at all times.

We will treat every Member and Client as a special GUEST

- **G**reet each Member or Client in a polite manner.
- **U**se Member or Client name during interactions.
- **E**ye contact is an indication that we are concerned.
- **S**mile at the Members and Clients at all times.
- **T**hank each Member or Client for offering you the opportunity to serve

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We will LEAP to satisfy all Member and Client needs

- **L**isten attentively to each Member or Client.
- **E**mpathize with the Member or Client.
- **A**sk relevant questions during interactions.
- **P**roduce results at all times.

Service Requirements, Procedures and Standards

The Trust offers the following services to its Members and Clients

S/N	Activity	Requirement	Procedure
1	General Enquiries	Contact SSNIT through the available channels (branches, Contact Centre and digital platforms)	Engage in dialogue with a SSNIT Officer on the issue
2	New Member Enrolment – Formal Sector Worker/Student	GhanaCard number or any other proof of date of birth(Birth Certificate, Passport, Voter Identification card, Driver Licence, Baptismal document), proof of employment, Student ID or Admission Letter	Complete the enrolment process with the help of a SSNIT Officer
3	New Member Enrolment – Self-employed	GhanaCard number or any other proof of date of birth(Birth Certificate, Passport, Voter Identification card, Driver Licence, Baptismal document)	Complete the enrolment process with the help of a SSNIT Officer
4	Member Re-enrolment	Old social security number GhanaCard	Present old social security number and GhanaCard for verification Undergo verification and then the enrolment process with the help of a SSNIT Officer
5	Pensioner Re-Enrolment	Old social security number GhanaCard	Present old social security number and GhanaCard for verification Undergo verification and then the enrolment process with the help of a SSNIT Officer

S/N	Activity	Requirement	Procedure
6	SSNIT-GhanaCard number Merger	› Old social security number › GhanaCard number	There are four ways to access this service › Dial *711*9# on your mobile phone and follow the prompts › Visit the SSNIT website at www.ssnit.org.gh if you have enrolled on the SSNIT Portal › Visit the nearest SSNIT Branch › or call the SSNIT Contact Centre
7	SSNIT Portal Registration	› Social security number › Email address	There are two ways to access this service › Visit the nearest SSNIT Branch or call the SSNIT Contact Centre for assistance › Self-service on the SSNIT website » Visit the SSNIT website at www.ssnit.org.gh » Click on the 'Self Service' link. » Choose 'Member' or 'Employer' based on your designation, then click on 'Sign Up'. » Fill in the required details as prompted during the sign-up process. » A password will be sent to your email address; use this password to sign in at https://portal.ssnit.org.gh/ with your social security number as the Portal ID.
8	Employer Registration	› Certificate of Incorporation › Certificate of Commencement › Form 3/Form A › List of employees with their start dates, salaries › Social security, and GhanaCard numbers › The establishment's current address › Photo ID copies for the contact person, directors, and shareholders, along with their contact details	› Submit required documents at the nearest SSNIT branch.

S/N	Activity	Requirement	Procedure
9	Change of Nominees	› Social security number › Accurate nominee details	› Submit a completed Nominee Detail form and await confirmation of update
10	Change or Correction of Name	› Social security number, › Evidence of name change (Statutory Declaration/ Affidavit, Marriage or Divorce Certificate, Publication in the Ghana Gazette or Dailies and the GhanaCard, affidavit)	› Submit a completed Member Information Update form and await confirmation of update
11	Change of Address (house address, email address, postal address, phone number)	› Social security number › New address details	› Submit a completed Member Information Update form and await confirmation of update
12	Change of Date of Birth	› Write a petition to the Trust requesting for a change of date of birth › Documentary evidence supporting the petition	› Submit the petition to the Trust
13	Students' Loan Activities	› Social security number	› Request loan schedule or discuss payment options › Receive guidance on loan management
14	Request for Statement of Account	› Social security number	› Request for a printout of your statement of account. › Review the document for accuracy and clarity.
15	Benefits Application	› Social security number › Evidence of a bank account number	› Submit required documents

S/N	Activity	Requirement	Procedure
16	Audit Service Refund	› Social security number › Evidence of a bank account number › An introduction letter from the Audit Service › Two recent passport-sized photographs › Evidence of a bank account number	› Submit required documents
17	Change of Bank details	› Social security number, › New bank details › Clearance letter from the previous bank	› Submit required documents
18	Reporting of Death	› Provide the deceased Member's social security number › Evidence of death	› Submit required documents and social security number of the deceased
19	Request for Letter of Confirmation	› Social security number › Loan application details	› Submit required documents › Collect the endorsed letter of confirmation
20	Payslip and Payment Advice Printing	› Social security number	› Request a printout of payment advice or payslip. › Review the document for accuracy and clarity on financial details.
20	Benefits Application Enquiries	› Social security number	› Enquire about the status of benefit applications. › Enquire about your eligibility for benefits.
21	Financial Update	› Social security number › Evidence of employment (payslip, appointment letter, transfer letter, promotion letter) for the periods where the update is required	› Submit required documents

You can reach us on

Telephone **0302 611 622**
WhatsApp/SMS (DG's office direct): **0500 003 050**
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Website: **www.ssnit.org.gh**
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