LAW NO. 2 OF 2000
REGARDING CIVIL RETIREMENT PENSIONS
AND BENEFITS IN THE EMIRATE OF ABU DHABI

Publisher:

ABU DHABI RETIREMENT PENSIONS AND BENEFITS FUND
Tel.: +971 2 414 0 000, Fax: +971 414 0 414
P.O. Box: 3122 - Abu Dhabi, United Arab Emirates

www.pension.gov.ae
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LAW NO. 2 OF 2000
REGARDING CIVIL RETIREMENT PENSIONS
AND BENEFITS
IN THE EMIRATE OF ABU DHABI ¹

I, Khalifa Bin Zayed Al Nahyan, Deputy Ruler of Abu Dhabi, by virtue of the powers vested in
me by the Ruler of Abu Dhabi; and

After reviewing Law No 1 of the year 1974 to re-organize the governmental structure in the
Emirate of Abu Dhabi and its amendments; and

Law No. 2 of the year 1971 regarding the National Consultative Council and its amendments;
and

Law No. 1 of the year 1975 regarding the Civil Service in the Emirate of Abu Dhabi and its
amendments; and

Law No. 2 of the year 1975 regarding the Pensions and Benefits of civil retirement in the
Emirate of Abu Dhabi and its amendments; and

Law No. 10 of the year 1975 regarding the Pensions and Benefits of Retirement of the
Chairman of the Executive Council, his Deputy, the Chairmen of Directorates, and Members
of the Council and its amendments; and

Law No. 2 of the year 1978 regarding the Pensions and Benefits of Retirement of the citizens
working at petroleum companies operating in the Emirate of Abu Dhabi and its amendments;
and

Law No. 4 of the year 1984 regarding Pensions and Benefits of Retirement of citizens
operating at the General Industry Corporation; and

Law No. 1 of the year 1985 regarding the establishment of Abu Dhabi Financial Audit
Authority and its amendments; and

Law No. 2 of the year 1990 regarding the Municipal Councils in the Emirate of Abu Dhabi; and

Federal Law No. 17 of the year 1972 regarding Naturalization and Passports and its
amendments; and

Federal Law No. 8 of the year 1980 regarding the regulation of Labor Relations and its
amendments; and

Federal Law No. 3 of the year 1983 regarding the Federal Judicial Authority and its
amendments; and

Federal Law No. 5 of the year 1985 to promulgate the Code of Civil Transactions code and its
amendments; and

Federal Law No. 3 of the year 1978 to promulgate the Penal Code and its amendments; and

Federal Law No. 11 of the year 1992 regarding the Procedures of Civil Courts; and

Federal Law No. 35 of the year 1992 regarding Penal Procedures; and

Law No. 6 of the year 1999 regarding some provisions of the laws of Pensions and Benefits of Civil Retirement in the Emirate of Abu Dhabi; and

Law No. 1 of the year 2000 regarding the amendment to the salaries of the Chairman, his Deputy and Members of the Executive Council

Based on the presentation of the Chairman of the Finance Directorate and the approval of the Executive Council, I promulgate the following Law:

Section One

Scope of Application of the Law and Definitions

Article One

The provisions of this law shall apply to UAE nationals who work for an Employer or for their own account in the Emirate. An individual shall be deemed as an employee whenever he is bound by a training contract that obliges the Employer to employ him or obliges the trainee to work for the Employer upon the successful completion of the training period. Their insurance will be mandatory.

Article Two

In application of the provisions of this law, the words and expressions hereunder shall have the meanings set forth and assigned to each of them, unless the context provides another meaning:

Ruler: Ruler of Abu Dhabi or his Deputy
State: The United Arab Emirates
Emirate: Emirate of Abu Dhabi
Government: The government of Abu Dhabi
Executive Council: The Executive Council of Abu Dhabi
Competent Authorities: The Executive Council or its Authorized Representative
Fund: Pensions and Benefits Retirement Fund of the Emirate
Board: The Board of Directors of the Pensions and Benefits Fund of the Emirate
Chairman: The Chairman of the Fund
Manager: The General Manager of the Fund
Citizen: Each individual who holds the UAE nationality as per the Law of Naturalization and Passports
Nationality: The UAE nationality

Employer: Every natural and legal person who employs persons and uses his work as a craft or a profession, in addition to the governmental and semi-governmental bodies in which the government is a shareholder and public authorities and corporations with budgets subordinate to the budget of the Emirate or of independent budgets of the Emirate or any other body which the Board of Directors of the Fund may choose to subject to the law upon the Executive Council's approval.

Governmental Sector: The Directorates and courts of the Ruler and the crown prince and the courts of the Ruler's representatives, governmental Directorates and its legislative, executive and municipal councils, and establishments, entities, companies, banks, associations, and public committees subject to or owned by the Emirate, and financed in full by its public budget for any of the objectives serving its facilities

Semi-governmental Sector: Any entity, establishment, bank or company in which the government is a shareholder.

Private Sector: Every body in the Emirate that is not included in the two aforesaid definitions or is not subject to any of the laws of pensions and social securities applicable in the state.

Body: Any local body affiliated to the Emirate and its branches inside and outside the state.

Insured: Every person subject to the provisions of this law.

Work Injury: The injury due to an accident occurring at work or due to the work itself or any occupational disease that is determined by the Chairman's decision in agreement with the Minister of Health. The injury sustained due to an accident occurring while the Insured was going to or returning from work on the usual route is deemed to be a work injury. Death due to stress and fatigue from work is considered a work injury as long as it satisfies the conditions and rules, which are determined by a decision issued from the Chairman in agreement with Minister of Health.

Injured: Any insured person who sustains a work injury.

Total Disability: Any impairment that prevents the Insured completely and permanently from practicing his profession or work from which he earns his living. The same shall be determined by a decision issued from the medical committee. The cases of complete loss of sight, loss of arms, or legs or one arm and one leg or cases of mental, chronic and incurable diseases defined by a decision from the Chairman in agreement with the Minister of Health, are considered total disability cases.

Partial Disability: Any impairment that has a permanent effect on the ability of the Insured to work in his original profession or to earn his living in general, arising from a work injury and determined by a decision from the medical committee.
Disease: The disease that affects the Insured and prevents him from practicing his work, which shall be determined by a decision from the medical committee.

Occupational Disease: The disease that spreads only among the workers of a given profession or a group of professions, as specified in Schedule No. 1 annexed to the Federal Law No. 8 of the year 1980 regarding the organization of labor relations and its amendments. The evaluation of the degree of disability shall be assessed by the medical committee.

Disabled to Earn: The person suffering from a total disability that would reduce his capacity to work by 50% at least, which shall be determined by the medical committee.

Natural Death: Death that is not classified as an occupational injury.

Medical Committee: The medical committee formed by a decision of the Minister of Health to determine each of the cases provided for by this law.

Wage: 1- In respect of the Insured working in the Governmental Sector.

a) The Average basic wage that the Insured has been entitled to for the last three years of service before he was superannuated, in addition to the costs and allowances that are granted to him which are the allowance of increase of living expenses or its similar allowance, the children's social allowance, the citizen's social allowance, accommodation allowance and the Federation's allowance.

b) In respect of the Undersecretaries and Assistant Undersecretaries and those similarly placed:

The average basic wage that the Insured has been entitled to for the last three years, before he was superannuated, in addition to his costs and allowances, such as the allowance for the increase of the living expenses or its similar allowances, children's social allowance, citizen's social allowance, the federation's allowance, the representation cost and the accommodation cost assigned for his grade. Such costs shall be estimated on a monthly basis, to the persons who receives such allowance on an annual basis by dividing them by the number of months of the year.

c) In respect of the Chairman of the Executive Council, his Deputy, and Chairman of the Directorates and those similarly placed:

The basic wage in addition to the accommodation cost, furniture cost, representation cost, maids cost, and other monthly and annual costs.

The annual costs shall be assessed on a monthly basis by dividing them by the number of months of the year.

d) In respect of the Members of the National Consultative Councils and Municipal Councils:
The membership benefit.

2- In respect of the Insured working in the Semi-Governmental sector:

The average basic wage that the Insured has been entitled to for the last three years, in addition to the monthly allowances and costs, whenever they are similar to the allowances and costs granted to the Insured working in the Governmental sector.

3- In respect of the Insured working in the Private Sector:

The average basic wage he has been entitled to for the last three years in addition to profits, allowances and grants of a minimum limit of AED 3,000 and a maximum limit of AED 15,000. The Chairman, after the approval of the Board of Directors, may change this limit. ¹

4- In respect of the Trainees:

The determined monthly reward as per the training system.

Salary: Everything given to the employee in consideration of his work by virtue of his employment contract whether cash or in kind which is paid annually, monthly, weekly, daily, by hour, by piece, according to the production, or in the form of a commission. The wage includes the increase of living expenses allowance, every grant provided to the employee for his trustworthiness or efficiency, if such amounts are prescribed in the employment contracts or in the corporation's internal regulation, or granted by custom or course of dealing such that employees consider it part of the salary and not a donation.

Basic salary: The salary stipulated in the employment contract while still valid between the parties. No allowances of any kind shall be included in such salary.

Term of the subscription: The term of service for which the Insured and the Employer pay the subscription determined as per the provisions of this law.

Retiree: The person whose service has ended and a pension or a benefit has been decided for him by virtue of the provisions of this law.

Retirement Pension: The pension entitled regularly per month to the Retiree or his beneficiaries by virtue of the provisions of this law.

Beneficiary: Any person entitled to a share in a pension due to the death of the Insured or the owner of the pension.

Term of service: Each period of service that the Insured has spent working while being subject to the Law of Retirement, as well as the

¹ The maximum limit was raised to AED 60,000 in accordance with the decision of the Chairman of the Fund and the approval of the Board of Directors in the meeting of 3/2003 dated 27/12/2003
periods that he may adjoin or which may be added to it, as per the provisions of this law.

**Age of Retirement:** Fifty-five years for females and sixty years for males.

**Person:** The natural or legal person

**The Singular:** Shall include and the dual and the plural, and the plural shall include the dual and the singular

**Masculine gender:** Shall include the feminine and vice versa

**Child:** Means son or daughter

**Year and Month:** The year and month of the Gregorian calendar.
Section Two

Establishment of the Retirement Pensions and Benefit Fund and the Means to Manage the Fund

Article Three

A public establishment, having an independent budget, called “Abu Dhabi Retirement Pensions and Benefits Fund” shall be incorporated. It shall have a legal personality and financial and managerial independence. The government shall bear the costs of its incorporation.

The main headquarters of the Fund shall be in the Emirate of Abu Dhabi. The Board may decide to establish branches and offices inside the Emirate.

Article Four

The Fund shall implement the provisions of Retirement Pensions and Benefits issued by this law.

Article Five

The management of the Fund shall be managed by a Board of Directors composed of a minimum of 5 members and a maximum of 7 members including the Chairman to be appointed by an Emiri Decree and their specializations shall be determined by the decision of the Executive Council.

- The Chairman of the Board chooses his deputy from the members to replace him when he is absent.

- The membership period in the Board is 3 years subject to renewal.

Article Six

Article Seven

The Board shall invite specialized experts, when it is necessary, to participate in its meetings without having the right to vote.

Article Eight

The Executive Council shall issue a resolution whereby it defines the cases of the renunciation of membership, the Board's work regulation, the rules, the procedures, dates of

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1 Article Five has been amended in this manner by virtue of Law no. 7 of 2009 by amending some provisions of law no.2 of 2000 regarding the Civil Retirement Pensions & Benefits of Abu Dhabi Emirates

2 Article six has been cancelled by virtue of the law No (7) of 2009 by amending some provisions of the law No (2) of 2000 regarding the Civil Retirement Pensions & Benefits of The Emirate of Abu Dhabi.
its meetings, the majority required to have a valid quorum and for passing resolutions, as well as the benefits of the members and members of its sub-committees.

**Article Nine**

The Board of Directors is the competent authority to look into the Fund's affairs and take over its activities. It shall set out the Fund's general policy, and shall particularly:

a) Approve the draft budget and final account before submission to the competent authorities.

b) Propose drafts of laws related to pensions and social securities and present the same to the Executive Council for ratification.

c) Approve the general annual report regarding the Fund's works.

d) Lay down the general plan for the investment of the Fund's monies and ratify the fields of its utilization.

e) Issue the resolutions and internal regulations related to the financial, managerial, and technical affairs of the Fund, and set out the salaries of its employees as well as all the rules related to them.

f) Appoint an auditor for the Fund's accounts provided that he shall submit his report to the Board within two months from the end of each financial year of the Fund.

g) Appoint actuarial expert(s).

**Article Ten**

The Chairman of the Fund shall refer the Fund's affairs to the Executive Council, and brief it on its activities and progress within three months following the end of each financial year of the Fund.

**Article Eleven**

The management of the Fund shall be conducted by a General Manager, who shall have one deputy or more. The Chairman shall issue a decision on their appointment and determine all their allocations, for five years subject to renewal.

In the absence of the General Manager, the Chairman shall choose one of his deputies to replace his place in exercising his authorities. The General Manager shall establish the administrations of the Fund and the specializations of each.

**Article Twelve**

The General Manager shall represent the Fund in its relations with third parties and before courts. He shall, particularly, have the following competencies:

a) Execute the general policy that the Board of Directors decides.

b) Execute the resolutions of the Board of Directors, and be directly responsible before the Board.

c) Manage the Fund, develop its work system and follow up the same.
d) Study and approve the financial, administrative, and technical affairs that the laws, resolutions and regulations designate as within its competence.

e) Present the draft budget and final accounts of the Fund to the Board of Directors within three months from the end of the financial year, attached to it detailed statements on the items of assets and deductions and a general account of the revenues and expenses, a general report on the Fund's work, its financial situation, and the investment aspects of its reserves.

f) Notify the competent bodies about the final account of the Fund within one month from its approval by the Board of Directors and its ratification.

g) The General Manager may authorize one of his deputies to exercise some of his powers.

Article Thirteen

Upon obtaining the Board's approval, a committee shall be formed by a decision from the Chairman, from experienced personnel to invest the monies of the Fund. The committee shall be presided by the Chairman and have the General Manager as one of its member.

The aforementioned committee shall have full authority to determine the rules and programs for the investment of the Fund's monies and issue the required investment resolutions. The resolutions of the committee and its deliberations shall be confidential. They may not be disclosed and they shall be informed to the Board at its first meeting for its review.

Article Fourteen

The financial status of the Fund shall be examined at least once every three years. This period shall commence as of the date of this law coming into force. The examination shall be performed by an actuary to be appointed by the Board. Such examination must assess the value of the existing obligations.

If any deficit in the Fund's monies is found, and the different reserves were not sufficient to settle it, the expert must show the reasons for such deficit and the necessary means to avoid it.

Section Three

Method of Financing the Fund, the Entitlement to Pension and Benefit and Calculation of the Service Terms

Chapter One

Method of Financing the Fund

Article Fifteen
The Fund's resources are composed of the following monies:

First: Monthly contributions deducted from the salary or the wage of the Insured at 5% monthly for the account of the Fund. The deduction shall start from the date of this law coming into force until the date of the end of service of the Insured.

Second: Monthly contributions paid by the Employer at 15% monthly, from the salary or wage of the Insured.

Third: The annual contribution allocated in the general budget of the Emirate for the purpose of the Fund at 6% of the Insured's salary.

Fourth: The net current value of the nominal obligations of the account of the retirement pensions and benefits in the Emirate's budget. Said obligations are evaluated based on the same actuary principles that are used for the evaluation of the rates in the First and Second clauses mentioned above. Following the approval of the board, the Chairman shall issue a resolution on the collection of said monies as of the date of this law coming into force.

Fifth: The benefits of the service terms prior to the enactment of the provisions of this law, for the citizens who are still in service or those who have been naturalized prior to this law coming into force. Such benefits shall be calculated as of the date of the recruitment of the citizen and as of the date of naturalization for the naturalized person, assuming that their service ends on the date of this law coming into force.

Sixth: The amounts due on the working-Insured due to the addition of the former periods of service, by refunding the benefit value that was already granted to them, in addition to the subscription percentage prescribed by this law, unless said amount is paid, based on the salary or wage of the Insured at the time of requesting the adding.

Seventh: The revenue of investing the Fund's monies.

Eighth: The additional due amounts entitled due to the delay in the payment of monthly subscriptions.

Ninth: Subsidies, donations and bequests that the Board of Directors decides to accept.

Tenth: Adjudged fines and amounts resulting from the breach of the provisions of this law. The Chairman shall decide on the expenditures therefrom.

Chapter Two

Calculation of the Subscription Terms

Article Sixteen

Without prejudice to the provisions of the following articles, each period that the Insured has served with the Employer including all types of leave periods, training, joined and added periods, and internal and external secondment periods shall be included in the calculation of the subscription term.

Article Seventeen
For the purpose of calculation of the pension or the benefit, the Insured may add the following periods:

a) The former term of service spent at the Federal Government or the Development Council, Kuwait office, in one of the public entities or establishments, banks or companies, wherein the Federal Government holds or has held a percentage of shares in their capital,

b) The period of former service spent in the governmental, semi governmental or private sector in the Emirate.

c) The former term of service spent at one of the national directorates in the emirates, a public entity or establishment, bank, or companies wherein one of the governments of the emirates holds or held a percentage of shares in their capital.

d) The period of military service in the State.

e) The terms of service spent at any body that the Executive Council decides, pursuant to the proposal by the Board.

Chapter Three

Calculation of Former Service Terms and Addition of Nominal Terms

Article Eighteen

The following are prerequisites for addition of the service terms referred to in Article Seventeen of this law :-

a) The Insured must express show his desire in writing for the addition of such terms, before the end of his service provided that he encloses with his request the required certificates and documents.

b) The former term of service, to be added, must not have been ended due to any of the reasons of full forfeiture of the pension or the benefit.

c) The Insured must refund the benefit for the terms to be added if he had already received the same. He shall also pay its subscription thereon based on the salary at the time of the submission of the addition request, at the rate prescribed in Clause First of Article Fifteen of this law, if it is still unpaid.

In both cases, the payment and the refund shall be made in one payment. This may occur in installments, upon the approval of the Chairman, provided that it should not extend beyond the retirement period that qualifies for the retirement pension or before the Insured reaches the age of the retirement, whichever is earlier. In all cases, the obligation to refund and pay the whole or part of it shall cease to be valid if the service of the Insured ends at his death.

Article Nineteen

The terms of service for the Insured individuals who are still in service, prior to the enactment of this law shall be included. The benefit shall be calculated according to such periods as per
the provisions of the applicable laws with the Employer at the time of the enactment of this Law.

The Employer shall pay the value of the benefit to the account of the Fund and the Chairman shall issue a resolution on the method of collecting it.

**Article Twenty**

The provisions of this Law shall apply to the Insured who obtains the nationality of the UAE during the term of service as of the date of his naturalization. He shall not be entitled to request for the addition of the term of service prior to said naturalization.

**Article Twenty-One**

The Insured whose services ended due to reaching the age of retirement may add a complementary nominal term of service for the entitlement of the pension, provided that such term does not exceed five years.

**Article Twenty-Two**

The Insured, subject to the provisions of this law, may request the addition of nominal terms of subscription that do not exceed the actual term of service, provided that the total terms of service should not exceed the term qualifying for pension. The Insured may not request the addition of a nominal term if he had obtained a retirement benefit for former terms of service, unless he has added such terms.

**Article Twenty-Three**

To complete the term of service entitling him to a retirement pension, the Insured whose services ended by way of resignation prior to the enactment of this law, or his beneficiaries, may request for the adding of a nominal term of service not exceeding five years, provided that he refunds the retirement benefit that he has already received in one payment or in monthly installments over three years, upon the approval of the Board.

**Chapter Four**

**Rules for the Calculation of Subscriptions**

**Article Twenty-Four**

Subscriptions are entitled for the following terms according to the rules and provisions set forth against each of them:

1) Terms of external secondment, without a wage or a salary; or a leave period without a wage or a salary.

   The Insured should pay his share and his Employer's share of the subscriptions to the Fund all at once within one year from the end of the secondment or the leave. He may pay it in installments over a period equal to the period of leave or secondment upon the Director's approval.

2) Terms of study Leaves without a salary or a wage.
The Employer should pay his share of subscription at regular dates and the Insured should pay his share as per Clause (1).

3) Terms of Internal Secondment.

If the entity to which the employee is seconded bears the wage or salary, it should pay the subscription of the Employer, and the Insured should pay his subscription to the Fund based on the wage or salary at said entity, at the regular dates.

4) Terms of Sick Leaves:

The Insured should pay his subscription based on the actual wage or salary he receives. The Employer should settle his subscription for the whole salary or wage, whether the leave is paid or unpaid.

Article Twenty-Five

Subscriptions are payable as of the beginning of the month, following the month in which they are due. The payment delay may be extended until the twentieth of the month. The subscriptions are non-refundable.

Article Twenty-Six

The Employer is obliged to deliver the due subscriptions to the Fund. In case of delay of the payment, he shall be bound to pay an additional amount calculated at 0.1% of the due subscriptions value for each delayed day without any warning or notice.

The conditions and cases for the exemption from such additional amount shall be determined by a resolution of the Board.

Chapter Five

Entitlement to Senility, Disability and Death Pension

Article Twenty-Seven

Pension shall be payable in the following cases:

a) End of service of the Insured due to death, total disability or medical unfitness, irrespective of his term of subscription at the Fund. The competent Medical Committee shall prove the total disability or medical unfitness.

b) End of service of the Insured for reaching the age of retirement, once his period of subscription to the Fund reaches ten years.

c) End of service of the woman who is married, divorced or widowed, if any of them has children, for reasons other than those stated in clauses (a) and (b) above, if her period of subscription in the Fund reached fifteen years; or ten years if she reached fifty years of age or more.
d) End of the service of the Insured by an Emiri Decree, or by a resolution from the Executive Council to superannuate him.

e) End of service of the Insured at his request if the period of subscription in the Fund reaches fifteen years and he reached upon the enactment of this law fifty years of age for males and forty-five years for females, provided that, in the five following years the age will be increased year by year for both genders, and by two years thereafter until they reach the age of retirement.

f) End of service of the Insured due to a disciplinary decision or court judgment, if the period of subscription in the Fund reaches fifteen years.

h) End of service of the Insured for a reason other than those stipulated in the former clauses if the period of subscription in the Fund is twenty-five years.

In the cases stipulated in the foregoing clauses, the retirement pension shall be calculated according to a fifteen-year subscription term or the actual subscription period, whichever is longer. Three nominal years or a number of years that completes the age of fifty-five for females and sixty for males, whichever is shorter, shall be added to the calculated subscription term, in case the service had ended by death or total disability.

Article Twenty-Eight

If a judgment deeming the Insured missing was issued, a temporary monthly pension shall be paid to his beneficiaries, which is equal to the pension they would have been entitled to if he passed away during his service. If later on the missing person was proven to be still alive, payment of pension to the beneficiaries shall cease. His status will then be settled in the light of the outcome of the investigations. Should his status prove to be improper, the Fund may recoup all the amounts previously paid.

If his status proved to be proper, a settlement shall be carried out between his entitlements and what has been paid to his beneficiaries. If his entitlements exceed the value of the payments they received, he will be paid the difference.

Article Twenty-Nine

If the service of the Insured has ended due to death or total disability as a result of a work injury, the pension shall be settled assuming that the period of his service has reached twenty-five years or according to his actual period of service, whichever is longer.

Article Thirty

The retirement pension is calculated monthly at 48% of the salary or wage for the periods of subscription in the Fund which reaches fifteen years, and shall be increased by 3.2% for each additional year thereafter, with a maximum of 80% of the salary or the wage.

If the actual period of service exceeded twenty-five years, the Insured shall receive a benefit for the additional period at a three-month salary or three months wage for each year, based on the value of the last wage or salary he received, provided that, the Insured and the Employer continue to pay the subscription.

1 Clause (D) of this Article has been cancelled by virtue of the law No (6) of 2005 effective from 1/5/2005 amending some provision of law No. (2) of 2000 regarding the Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.
Article Thirty-One

For the purpose of calculation of the service term, a month is deemed a part of twelve parts of the year, and part of the month is considered a full month. Part of the year is considered a full year, if the Insured so requests, and if such adjustment qualifies him for entitlement of pension.

Article Thirty-Two

The retirement pension may not exceed the salary or the wage except in the case where the shares of the beneficiaries are increased to the minimum value.

Article Thirty-Three

The pension of the Insured may not be less than AED. 6,000 monthly.

The provision referred to in the foregoing paragraph shall apply to any pension that has been settled or became vested before the enactment of this law.

Article Thirty-Four

The retirement pension payable to the beneficiary of the Insured may not be less than AED1,000 per month. In the case where the share of a beneficiary has been refunded to another; it shall be calculated according to his share before the raise to the minimum limit.

Chapter Six

Beneficiaries and Conditions of Entitlements

Article Thirty-Five

Beneficiaries listed hereunder, whether they are citizens or non-citizens, who fulfill the following entitlement conditions, upon the death of the Insured or Retirement pensioner, are entitled to shares in the pensions as per Schedule No. (1) enclosed herewith, as of the beginning of the month following the date of the death.

1. Husband or widows.
2. Children.
3. Parents.
4. Brothers or sisters.
5. Grandchildren

The minimum pension has been increased in accordance with Emiri Decree No. (30) of 2007 with the increase of pensions.
Article Thirty-Six

Conditions for Entitlement: ¹

b- It is a condition for the entitlement of the son that he has not reached the age of twenty one, except:-

1. The person unable to earn his living.

2. The student at one of the educational levels that is above the secondary education, provided that his age does not exceed twenty-six.

3. The holder of a university degree or the equivalent or higher thereto, provided that he did not obtain an occupation or does not practice an activity in the private sector, and did not reach the age of twenty-six years.

c- It is a condition for the entitlement of the daughter that she is not married.

d- It is a condition for the entitlement of the father that he is dependent for his living on his son who died.

e- It is a condition for the entitlement of the mother that she is divorced or widowed.

f- It is a condition for the entitlement of brothers and sisters: to be depending for heir living on the deceased, and fulfilling the conditions set out above in paragraphs b and c.

g- It is a condition for the entitlement of grandchildren, that their father dies or died after becoming entitled to the pension. Their father's share shall become transferred to them as per the conditions set out in paragraphs b and c of this Article.

Article Thirty-Seven

The dependence referred to in the previous Article shall be proved through a certificate from the body that is determined by the Chairman after the approval of the Board.

Article Thirty-Eight

The payment of the share shall cease in the following two cases:

a- The beneficiary has joined work, save for the widow and the daughter of the deceased.

b- The marriage of the females. The daughter, sister, and granddaughter, when married for the first time, shall receive a grant equivalent to her share in the pension for six months.

Article Thirty-Nine

The entitlement to a share shall end in the following cases:

a- Death of the Beneficiary.

b- Entitlement of the Insured or pensioner's widow to a share in the pension for her last marriage.

¹ Clause (a) has been cancelled by virtue of the law No. (25) of 2000 effective from 10/9/2005, to amend some provision of law No. (2) of 2000 regarding the Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi
c- When the son, brother, or grandson reaches the age of twenty-six

Save for:

1- The person who is unable to earn a living

2- The student at one of the educational levels above the secondary education until he reaches the age of twenty-six years, provided that, the share is paid throughout the year of study until its end.

3 The holder of a university degree or the equivalent or higher thereto until he reaches the age of twenty six or obtains an occupation or exercises an activity in the private sector.

Article Forty

If the daughter, sister or mother divorced or became a widow for the first time, or, if the son or brother lost the capacity to earn a living after the death of the Insured or pensioner, each of them shall receive the share he or she is entitled to in the pension, assuming that he has became entitled to it at the date of death without prejudice to the right of other beneficiaries.

Article Forty-One

If the share of one of the entitled persons mentioned in Article (35) hereof was ceased or ended, the retirement pension shall be redistributed among the remaining beneficiaries that are entitled to shares as per schedule No. (1), enclosed herewith. If the reason for the cessation of payment disappeared, the re-distribution process is to be carried out again. The re-distribution takes place at the beginning of the month following the occurrence of the incident.

In all cases, all amounts unrightfully paid to the beneficiary whose share ended or ceased, shall be deducted from the entitlement of all other beneficiaries due to the ending or cessation, until the date the Fund becomes aware of the incident, on a pro rata basis to the entitlement of each of them to others, without prejudice to the responsibility for the amounts unrightfully paid or the right of the remaining beneficiaries to claim what has been deducted from their shares from the party who has benefited from such amounts.

Article Forty-Two

Neither the retirement pensioner nor his beneficiary may combine two pensions or more from the Fund. In such case he shall receive whichever is of a higher value.

Moreover, none of those who were mentioned in the previous paragraph may combine a retirement pension with any salary or wage which is received from a body, subject to the provisions of this law. In such event, the payment of the pension pay shall be stopped, and resumed if the interruption of the salary or the wage occurred.

Article Forty-Three

Save for the provisions restricting the combination of two pensions or more or the retirement pension and the salary or wage, combination is allowed in any of the following cases:

a- Cases of combining two pensions, or the retirement pension and salary or wage prior to the enactment of the provisions of this law.
b- In case the sum of both pensions or the retirement pension and the salary or wage that the pensioner receives does not exceed AED9,000. Should it exceed said amount, his right shall be confined to this limit.

c- In case the pension is payable to the widow of a pensioner. She will have the right to combine her own retirement pension and the retirement pension entitled to her for her husband.

d- In case the pension is payable to the daughter of the pensioner, she has the right to combine her own retirement pension and the retirement pension entitled to her for her father.

e- If the salary, the wage or the benefit is paid in consideration of the pensioner's experience or his assignment to carry out tasks that require a special skill that he possesses. The same requires the approval of the Board.

Chapter Seven
Retirement Benefits

Article Forty-Four

If the service of the Insured ended and he was not entitled to a retirement pension according to the provisions of this law, he shall be entitled to a retirement benefit according to the provisions of this law, save for the event where the Insured reaches the age that qualifies him for retirement or death or total disability.

Article Forty-Five

The benefit shall be calculated at the rate of one and a half-month, based on the last wage or salary for each year of his service years during the first five years, provided that the term of his service is not less than one year; and subsequently at the rate of two months salary or wage for each year during the following five years of service; and subsequently at the rate of three months salary or wage for each year exceeding 10 years. For the purpose of calculation of the term of service, the part of the month shall be deemed as a full month.

Article Forty-Six

In case of death of the Insured, the benefit entitled to him for the term of service shall be paid to his beneficiary, as per the provisions of retirement pensions prescribed in this law, and according to the prescribed distribution method. In case there were no beneficiaries, it shall be distributed according to the succession provisions of the Islamic Sharia.

Section Four

Chapter One
Retirement Pensions of the Chairman of
the Executive Council, His Deputy, Members of the Council and Chairmen of the Directorates.

Article Forty-Seven

Upon the end of the service, the Chairman of the Executive Council, his Deputy, Members of the Executive Council, Chairmen of the Directorates, and those who are similarly placed, shall be entitled to a monthly retirement pension as per the following provisions.

a- If the term of office has been one year or part of a year, as per the retirement pension based on a nominal term of service of fifteen years.

b- If the term of office was five full years, the entitlement to the retirement pension shall take place and shall be equal to the salary.

c- In the case of total disability or medical unfitness or death during the term of service of the Insured, the retirement pension shall be calculated as if his term of service qualifies him to a retirement pension which is equal to the salary.

d- If the total actual service terms and added periods of service exceeds 25 years, the Insured shall receive a benefit for the excess period at the rate of three months for each year as per the last salary he received.

Article Forty-Eight

The former Chairman of a Governmental Directorate and those similarly placed, who serve in a position at an entity subject to the provisions of this law, may combine his retirement pension along with the amount he receives from the entity he has joined. At the end of his service, a retirement benefit shall be calculated according to the provisions of this law.

Chapter Two
Pensions and Benefits of the Members of the National Consultative Council and Members of the Municipal Council

Article Forty-Nine

At the end of their terms of service in such a post, the Chairman, his deputy and members of the National Consultative Council, shall become entitled to a retirement pension or a retirement benefit as per the provisions hereunder.

a- If the Chairman, his deputy or member of the National Consultative Council has spent one complete legislative term or two full years, a retirement pension based on a nominal fifteen-year period of service shall be due.

b- If the membership ended because of a medical unfitness, total disability or death, the Insured or his beneficiaries, as the case may be, shall be entitled to a retirement pension equivalent to the membership benefit.

c- The membership periods that exceed two years or the first legislative term therof, as well as the service terms that may be added as per the provisions of Articles 17 and 18 of this
law shall be added to the nominal period provided for in paragraph (a) of this Article. The retirement pension is settled according to the whole period, provided that it does not exceed the membership benefit.

d- If the pensioner regained his membership at the National Consultative Council, his previous actual period of service will be added to his new membership period, provided that the retirement pension does not exceed the membership benefit. At its end, it shall be dealt with on the basis of the two periods together according to the provisions of the previous articles.

Article Fifty

If the service of one of the Insured, subject to the provisions of this chapter, without being entitled to the retirement pension or benefit as per the provisions of his law, he shall recoup the subscriptions deducted from him.

Article Fifty-One

The Chairman of the Municipal Council, his deputy and members, at the end of the membership, shall be entitled to a monthly retirement pension or a retirement benefit as per the provisions set out in this chapter.

The provision of paragraph (a) of Article Forty-Nine shall apply if the Insured has spent a full ordinary session at the Board or two calendar years.

The provision of paragraph (c) of Article Forty-Nine shall apply if the membership term exceeds two calendar years or one full ordinary session.

Section Five
Replacement

Article Fifty-Two

The Fund may replace cash with the rights of the Insured and pensioners in their retirement pensions. The replaced pension value shall be determined according to the regulation set out by the Board.

The remaining part of the actual or assumed retirement pension upon the replacement must not be less than (50%) fifty percent of the salary referred to in articles (Twenty-Seven and Thirty) of this law, as the case may be.

The Chairman, upon the approval of the Board, shall issue a decision setting out the rules, conditions and events of the replacement and the amounts to be refunded against the cessation of its implementation, provided that the replacement period within the service term should be 5 years.

Article Fifty-Three

The deduction of the replaced part from the retirement pension shall cease upon the death of the pensioner or the expiry of the period prescribed for replacement or upon the expiry of its implementation as per the last paragraph of the previous article.
The pensions of the beneficiaries shall be settled as if the pensioner did not replace a part of his pension.

The death of the Insured or the pensioner, after the application of the replacement request, may not deprive the legal heirs from receiving the replacement rights of their testator, as they are considered part of the estate of the deceased, if the applicant at the time of the application satisfied all the replacement conditions.

**Article Fifty-Four**

Save for Article Fourteen of this law, the financial status of the replacement system shall be examined independently once every six years by an actuary expert to be appointed by the Board. If the examination shows a surplus, it may be distributed among those persons subjected to the replacement as per the decision of the Board.

If the examination shows a deficit, the actuary expert must clarify the reason for such deficit and the necessary means to avoid the same.

**Article Fifty-Five**

The beneficiaries of the Insured or the pensioner may not replace their pensions.

**Section Six**

**Forfeiture or Cessation of the Right to Pension or Benefit**

**Article Fifty-Six**

The Insured or the Pensioner who loses the State’s citizenship or has the State’s citizenship abrogated or withdrawn, shall be deprived of the retirement pension or the benefit and upon his death his beneficiaries will receive half of their shares.

**Article Fifty-Seven**

Without prejudice to the provisions of the previous article, the Insured or the pensioner may not be deprived from the pension or the benefit except by a disciplinary resolution, and not exceeding the quarter of the pension or the benefit. A judgment to deprive the pensioner according to the foregoing article may not be rendered unless on acts committed prior to the end of his term of service.

In application to the provisions of this law the amounts payable hereunder at the Fund to the pensioner or his beneficiaries may not be withheld or become subject to deduction or an attachment unless in settlement of an alimony debt adjudged by the court or to settle any amounts which may be payable to the Fund or the entity where the pensioner works, for a reason pertaining to his job performance or as a recovery of amounts disbursed to him unlawfully.

Deduction in any of the foregoing cases may not exceed one quarter of the pension or the benefit, and in the event of competing claims, the alimony debt shall have priority, and then the remainder of the debts according to their order in the previous paragraph.
Article Fifty-Eight

Upon the death of an Insured or pensioner who has been subject to a disciplinary judgment depriving him from part of his pension, his beneficiaries shall receive their full shares from the entire entitled pension as per the provisions of this law.

Article Fifty-Nine

In case the Insured or the Pensioner is condemned to imprisonment, the Chairman, upon approval of the Board, shall issue a decision to define those persons who shall receive the pension or benefit or other financial rights and set out the conditions and rules thereof.

Article Sixty

Without prejudice to the provisions of the foregoing articles of this law the Insured or the Pensioner may not be deprived of his right to receive the pension or the benefit or other financial rights. Any provision contradicting the same shall be cancelled.

Section Seven
General Provisions

Article Sixty-One

The Executive Council may issue a decision to grant exceptional pensions or benefits to the Insured and pensioners, their beneficiaries or others who are citizens even if they are not subject to the provisions of this law. Without prejudice to the resolutions of the Executive Council of special provisions, such exceptional pensions and benefits shall be subject to the provisions of this law.

Article Sixty-Two

The Fund is only bound by the pensions, benefits and compensations that are entitled by virtue of this law. Other entitlements emerging from application of laws or resolutions to be executed by the Fund are paid by the public treasury to the Fund according to the method decided by the Chairman after consulting the Board.

Article Sixty-Three

The subscription paid by the Employer in the Governmental Sector, companies fully owned by the State and those where they are deducted from the salaries of the Insured shall be calculated based on the salary or wage of every month.

Article Sixty-Four

The subscription paid by the Employer in the Semi-Governmental and Private Sectors, companies fully owned by the State and those that are deducted from the salaries or the wages of the Insured working for him within one year based on the salary or the wage of January of each year.
The subscriptions of individuals who join the service during any other month shall be calculated based on the salary or the wage of such month until the first day of the following January. They shall be treated thereafter on the basis shown in the previous paragraph.

The provision of the previous paragraph shall apply to individuals who become subject to this law for the first time.

The full subscriptions are due for the month when the period of service commences and they are not due for the part of the month in which the period of service ends.

For the purpose of calculation of the monthly salary or wage for persons who do not receive their salaries and wages on a monthly basis, working days are fixed at thirty days, save for individuals who do not receive salaries or wages for weekly holidays, where the working days per month are fixed at twenty six days.

**Article Sixty-Five**

Notwithstanding the provisions of the two previous articles, the Chairman upon a proposal from the Board, may set special rules for the calculation of the salary or the wage of the Insured, as well as conditions and situations to be adopted for the collection and payment of subscriptions and the due amounts according to this law, for the cases he sets out.

**Article Sixty-Six**

The Employer in the Semi-Governmental and Private Sectors, in January of each year, shall submit to the Fund a statement of the salaries, wages, and subscriptions of his employees for said month including those under probation. The statement must include the addresses of the Employer whatever the number of such addresses. Moreover, the Employer shall advise the Fund monthly on any change to the number of his employees, their salaries, wages, and the addresses of the locations where they work. The statements referred to in the previous paragraph shall be submitted on the forms prepared by the Fund for such purpose.

**Article Sixty-Seven**

Should the Employer fail to submit the statements stipulated in the previous article under the prescribed conditions and dates, the due subscriptions are calculated as per the last statement the Employer had submitted to the Fund until the actual calculation of the due subscriptions.

In case the statements were not submitted at all and in case of absence of any records and documents that the Employer should have kept as per the provisions of this law, the due subscriptions shall be calculated by a resolution issued from the Fund.

The Employer shall have the right to challenge the resolution provided for in the previous paragraph as per the provisions of Article Eighty One of this law after submittal of a grievance before the committee provided for in Article Seventy Nine of this law and according to the dates stipulated therein.

**Article Sixty-Eight**

Subscriptions become payable at the beginning of the month following the month in which they are due, or until the issuance of the Fund's resolution provided for in the previous article, even if it was challenged. Subscriptions are paid based on the total salary or wage.
Article Sixty-Nine

The Employer, in case of a delay in the payment of the subscriptions or other due amounts by virtue of the provisions of this law, whether they were within what he is obliged to fulfill or within what he is obliged to deduct from the salaries or the wages of the Insured, shall be bound to pay an additional amount at 0.1% monthly of the delayed outstanding amount as of the date such amounts became due until the date of payment.

Article Seventy

Should the Employer fail to register all or some of the employees within the period provided for in Article Seventy-Two of this law or fail to pay the subscriptions based on the real salaries and wages, he shall be bound to pay to the Fund an additional amount equivalent to 10% of the subscriptions he did not fulfill in addition to what is provided for in the previous article. The Employer is bound also to pay AED100 for each day he delays informing the Fund of the statements, notifications and forms requested for the execution of this law.

Article Seventy-One

In all the previous cases, charges due for sending the subscriptions and due amounts to the Fund shall be borne by the Employer. A resolution by the Chairman, upon approval of the Board, shall determine the cases and conditions for the exemption from the additional amounts stipulated in the two previous articles.

Article Seventy-Two

The Employer is bound to register all his employees, subject to the provisions of this law, with the Fund within 10 days from the date they joined the service. In case the Employer refrains from or neglects such registration, the employees may register their names. A resolution by the Chairman shall be issued to determine the rules for said registration and procedures for the obtainment of the insurance card and the data it includes as well as the procedures to be taken in case of its loss and the rules for its use. The Fund should provide an insurance card for every Insured without any charge. AED10 should be paid upon applying for the replacement of a lost card.

Article Seventy-Three

The Employer in the Semi-Governmental and Private Sectors shall display at the work locations the certificate evidencing the payment of his subscription to the Fund. A resolution by the Chairman, upon approval of the Board, shall determine the data to be included in said certificate. The Fund should grant such certificate in consideration of AED10 for each certificate or an extract thereof. The governmental bodies that specialize in issuing certain licenses or certificates shall not grant or renew the same unless the holder submits said certificate or an extract thereof.

Article Seventy-Four

Every Employer shall keep the books and records and submit to the Fund the statements, data, notifications and forms required for the execution of this law, according to the conditions and dates set out by the Chairman's resolution upon a proposal made by the Board. The Employer should keep also a special file for every Insured in the Fund wherein all the documents specified by said resolution are lodged.
Article Seventy-Five

A resolution by the Minister of Justice in agreement with the Chairman of the Finance Department shall determine the names of the Fund's employees assigned by the Chairman to have the capacity of judicial commissioners for the execution of this law's provisions and its executive resolutions. For that purpose, these judicial commissioners shall have the right to enter the work premises at its regular timings to carry out the necessary procedures and review the records, books, papers, deeds, documents and files related to the execution of the provisions of this law.

Article Seventy-Six

The Fund is bound to fulfill all its obligations towards the parties subject to the provisions of this law, even if the Employer did not register them in the Fund or pay the subscriptions due for them.

Article Seventy-Seven

The dissolution, liquidation, closing, bankruptcy, merger, transfer by succession, will, donation, sale, assignment or other ways of disposal to the corporation does not prevent the payment of all the Fund's dues. The successor shall be jointly responsible with the former Employers for the execution of all the obligations due upon them towards the Fund. In case, the corporation was transferred by succession, the joint responsibility of the successor is limited to the share he obtained from the succession.

Article Seventy-Eight

The Insured's right to the retirement pension commences as of the day following the end of his service and shall cease upon his death, unless he has beneficiaries whereupon the entitlement to the retirement pension shall be transferred to the beneficiaries as per the provisions of this law. The right of the beneficiaries of the Pensioner commences as of the first of the month that follows the date of death.

Article Seventy-Nine

A case claiming the rights prescribed by virtue of the provisions of this law may not be filed except after claiming them from the Fund in writing within five years from the date when the rights are deemed due. The claim of any of the said rights is considered a claim for the rest of the rights. The period referred to in the previous article shall be interrupted in respect of all the beneficiaries, if one of them submits such claim. It shall be stopped for those who have no capacity at all or those who lack enough capacity, in case they do not have a legal representative.

The claim referred to in the first paragraph may not be accepted before submission of a grievance against the resolution issued by the Fund within thirty days of its notification before a committee formed by a resolution from the Chairman which shall also set out the rules to decide on the grievance before it. The claim or the grievance referred to in this article must be decided upon within thirty days as of the date of its submission. The lapse of such period without the issue of any decision regarding the claim or grievance is considered a rejection of such claim or grievance. Challenging the decisions issued by the committee referred to in this article shall be made within thirty days as of the date of notifying the concerned party of the decision or the lapse of the determined period to decide upon the grievance, whichever is earlier.
Article Eighty

It is not permissible to file a claim to request the amendment of the rights prescribed by this law upon the lapse of two years as of the date of notification of the final pension or the date of payment in respect of the remaining rights, save for the events of resetting said rights by increase due to a settlement that was concluded by virtue of a law or a final court judgment as well as the material errors that occur in the calculation during settlement.

The Fund may not dispute the value of these rights in case of issuance of administrative resolutions or later settlements that are made after the employee had left the service, resulting in the reduction of the salaries that were taken as a basis for the evaluation of such rights.

Article Eighty-One

The provisions of Federal Laws No. 3 of the year 1983 and No. 11 of the year 1992 shall apply to the challenges and disputes provided for in the two previous articles.

Article Eighty-Two

The rights of the Fund towards Employers, Insured personnel, pensioners and beneficiaries shall be proscribed upon the lapse of five years as of the date of entitlement. Among the reasons to interrupt the proscription referred to in the previous article is every notice addressed by the Fund to the concerned party by registered mail wherein it includes a statement of the value of the relevant amounts. The proscription shall not be applicable to the Fund against the Employer who did not subscribe in the insurance for all or some of the employees, except from the date the Fund gains knowledge of their employment therewith. The Employer's right to redeem the amounts paid by him in excess shall proscribe after the lapse of five years from the date of payment without claiming the Fund of such.

Article Eighty-Three

Claims filed by the Fund, the Insured, pensioners or beneficiaries regarding the implementation of this law shall be exempted from judicial charges at all court levels. Such cases shall be examined as urgency cases and the court may order the immediate execution of the judgments without bail, as it may refuse the case and compel the plaintiff to pay all or part of the expenses.

Article Eighty-Four

The Fund should temporarily pay that part of the pension or benefit that is not subject to any disputes, until final settlement. If no settlement of the pension is reached at the beginning of the month following the expiry of the service of the Insured, the Fund is bound to pay, on a monthly basis, half of the monthly salary or the part of the pension referred to above in this article, whichever is higher, until final settlement If, upon the settlement, the pension becomes less than the amount that used to be paid, the difference shall be redeemed in monthly installments for a period not less than the period during which they were paid from any amounts paid by the Fund to the pensioner or beneficiaries.

The Chairman's resolution, upon approval of the Board, shall define the conditions, rules and dates for the release of the rights prescribed by this law as well as the documents required for it.
Article Eighty-Five

Subject to the provision of Article Fifty-Seven of this law, the amounts due to the Fund by virtue thereof shall have priority over all the monies of the debtor, including movables and real estate. Such amounts shall be settled immediately after the payment of the judicial expenses by way of administrative attachment. The resolution of the Fund's General Manager to settle these amounts shall be deemed as a writ of execution.

Article Eighty-Six

In the implementation of the provisions of this law, the official document, prepared to prove the age and submitted to the Fund at subscription for the first time, shall be held credible. Any amendment that occurs to the age stated therein, if occurring within a period not exceeding a year as of the date of commencing subscription shall be held credible.

The age concluded at the Fund at the date of this article coming to force, and the amendment that occurs thereto within a period not exceeding one year from such date shall be held credible.

Article Eighty-Seven

The periods stipulated in this law are calculated according to the Gregorian calendar and in the calculation of the period of subscription for the insurance, part of the month is considered a whole month and part of the year is considered a whole year, if the latter qualifies the Insured to be entitled to a retirement pension.

Article Eighty-Eight

The obligation to repay the benefit that is to be redeemed according to the provisions of this law, shall cease if the Insured's service ends by his death.

Article Eighty-Nine

The Chairman's resolution in agreement with the Minister of Health shall define cases of total and partial disability and the rate of each that affects the Insured's capacity to work as well as the rules upon which the degree of disability is assessed.

Article Ninety

In case the Insured or pensioner dies, his heirs will receive a grant equivalent to triple his salary, remuneration or pension.

The Chairman's resolution shall define the conditions and rules for the payment of such grant.

Article Ninety-One

If the Insured's service has ended by natural death, his beneficiaries shall receive, in addition to the monthly retirement pension, a compensation amounting to AED60,000 (Dirhams Sixty Thousand) in one payment, as per the provisions of this law. Such compensation shall be distributed among them according to the succession provisions set out by the Islamic Sharia.
Article Ninety-Two

If the Insured died due to a work injury, his heirs will be entitled to a compensation amounting to AED150,000 (Dirhams One Hundred Fifty Thousand) to be distributed among them as per the succession provisions set out by the Islamic Sharia. The Insured shall also be entitled to said grant if the work injury resulted in a total disability. If the work injury resulted in a partial disability, the Insured will be entitled to compensation in an amount to be assessed according to the degree of disability multiplied by the value of the death compensation referred to in Schedule No. 2 attached to this law.

Article Ninety-Three

The Insured shall be deprived of the injury compensation in the following cases:

1- If the Insured willfully injured himself.

2- If the injury occurred due to a flagrant and intended misbehavior of the insured, such as:

   A- Any act committed by the Insured under the effect of alcohol or drugs.

   B- Any intentional violation of safety instructions displayed conspicuously at the place of work.

unless the injury resulted in the demise of the Insured, or in a permanent disability exceeding 25% of the total disability. None of the two cases stipulated in paragraphs 1 and 2 might be claimed for, unless they are evidenced by the investigation conducted in this regard by the competent bodies.

The provisions of this article do not deny the right of the Insured or his heirs to claim the full amount of compensation before third parties.

If the injury resulted from the wrongful act of the Employer, the Insured or his heirs have the right to claim full compensation from the Employer after deduction of the amount paid to him by the Fund by virtue of this law.

Section Eight

Penalties

Article Ninety-Four

Without prejudice to any more severe penalty provided for in any other law, the offenses referred to hereunder will be sanctioned by the penalties mentioned in the following articles.

Article Ninety-Five

Any person who deliberately provides incorrect information or abstains from providing the information stipulated in this law, its executive resolutions or its regulations, with an intention to receive monies illegitimately from the Fund shall be condemned to imprisonment for a maximum period of one month and a maximum fine of AED2,500 (Dirhams Two Thousand Five Hundred). Every person who deliberately provides incorrect information to avoid fulfilling the full entitlements of the Fund shall be subject to the same penalty. In all cases, the court issues a judgment to repay the amounts that were released illegitimately.
Article Ninety-Six

A fine not exceeding AED250 (Dirhams Two Hundred and Fifty) shall be imposed on every person who breaches the provisions of Articles Sixty-Six and Seventy-Four of this law.

In application of the last paragraph of Article Seventy-Four of this law, the number of fines shall increase according to the number of employees in regard of whom the violation occurred.

Article Ninety-Seven

A fine not exceeding AED250 (Dirhams Two Hundred and Fifty) shall be imposed on any Employer who is subject to the provisions of this law, who did not contribute to the Fund for any of his employees. The Employer who makes the employees bear any part of the insurance charges that are not provided for in this law by a special provision, shall be sentenced to the same penalty. The court, by itself, shall issue a judgment to oblige the defaulting Employer to pay to the employees the insurance charges they have incurred. The number of fines will increase according to the number of employees in regard of whom the violation occurred.

Article Ninety-Eight

Penalties of imprisonment for a period not exceeding six months and a fine not exceeding AED2,500 (Dirhams Two Thousand Five Hundred) or either one of such penalties shall be imposed on any of the Fund's employees who discloses any of the work secrets or otherwise from the work methods, which would have come to his knowledge by virtue of his work.

Article Ninety-Nine

All the fines and adjudged amounts for any violations of the provisions of this law shall devolve to the Fund and spending therefrom shall be in the manner determined as may be decided by the Chairman's resolution.

Section Nine

Transitional Provisions

Article One Hundred

Employees of the Retirement Pensions and Benefits at the Finance Directorate as well as any other personnel whom the Finance Directorate decides to transfer or second, shall be transferred with their same grades to the Fund as of the date of this law coming into force in coordination with the Manager of the Fund.

Their grades as well their acquired rights shall remain unvaried provided that their situations are settled according to the provisions of the employee's affairs at the Fund.

Article One Hundred and One

The pensions of the Chairman, his Deputy and members of the Executive Council, Chairmen of Directorates and those similarly placed, whether retired or beneficiaries, shall be resettled
According to the basis stipulated in this law, as per the salaries and allowances of their counterparts upon the implementation of this law.

Upon the approval of any increase of salaries or allowances, which will be taken into account to calculate the retirement pension in the future, the rate of increase shall apply to former pensioners and their beneficiaries.

Article One Hundred and Two

The retirement pension for citizens who retired prior to the enactment of this law or their beneficiaries shall be recalculated on the basis referred to in this law. During the approval of any increase in the retirement pensions in the future, the defined rate of increase shall automatically apply to the value received by prior retired personnel or their beneficiaries.

Article One Hundred and Three

Save for the provisions of Article Forty-Two of this law, the pensioner may combine the pension he is entitled to before the resettlement stipulated in the previous article of this law and any salary he receives from working at Semi-Governmental and Private Sectors. He may also combine said pension with any reward he earns from the public treasury at the time of this law coming into force. At the end of his service, in both cases his account will be settled based on the new period only, such that the sum of the two pensions does not exceed the maximum limit of the pension referred to, as the case may be.

However, the pensioner may request to cease the payment of the pension he is entitled to before the resettlement, and to deal with him at the end of his service on the basis of the two periods together within thirty days as of the notification of the resettlement or the date of joining work, whichever is closer.

Article One Hundred and Four

The provisions of Chapter Six of Section Three of this law shall apply to anyone who is not entitled to a share in the pension according to the provisions of the Retirement Pensions and Benefits laws that were applied prior to the enactment of this law, as of the date of implementation of this law or as of the date of satisfying the stipulated conditions therein for entitlement whichever is closer and without prejudice to the rights of the remaining beneficiaries.

Article One Hundred and Five

The provisions of Chapter Six of Section Three of the law hereof shall apply to every person who is not entitled to a share in the pension as per the provisions of the laws that were applied prior to the enactment of this law, as of the day of implementation of this law or the date of satisfying stipulated conditions therein for entitlement, whichever is closer, and without prejudice to the rights of the remaining beneficiaries.

Article One Hundred and Six

Events of the end of service at the Governmental Sector for the reasons provided for in Clause (1) of Article 27 of this law, and for which no pension was entitled as per the provisions of the Law No. 2 of the year 1975 shall be resettled according to the provisions of Section Three of Chapters Five and Six of this law.
Save for the events of death and total disability, the benefit already made shall be redeemed in monthly installments.

**Article One Hundred and Seven**

The implementation of the provisions of the previous articles shall not result in the payment of financial differences for the period prior to the application of the provisions of Section Three of this law.

**Article One Hundred and Eight**

The public treasury shall pay the difference between the net values of the obligations resulting from the implementation of the provisions of the previous articles of this Section. A Chairman's resolution, after consulting the Board, and based on the actuary expert's report to the Fund, shall determine said difference and it may be paid in installments.

**Article One Hundred and Nine**

A Chairman's resolution shall determine the dates for the registration of the different categories of employees subject to the provisions of this law and who are still in service at the time where the provisions of Section Two of this law came into force or who join the service after such date and before the implementation of the rest of its provisions.

**Article One Hundred and Ten**

Without prejudice to Article 33 of this law, the pensions of the Insured whose services have ended before the enactment of this law, as well as the pensions of their beneficiaries will be settled according to the pensions they actually receive or the entitled pension as per the provisions herein, whichever is higher.

The resettlement of the pension does not lead to the increase of the part which the pensioner may replace from the pension.

**Section Ten**

**Final Provisions**

**Article One Hundred and Eleven**

As of the date of enactment of this law, each the following laws shall be cancelled:

1. Law No.2 of the year 1975 regarding the Retirement Pensions and Benefits of the Citizens in the Emirate of Abu Dhabi and the amendments thereto.

2. Law No. 10 of the year 1975 regarding the Retirement Pensions and Benefits of the Chairman, his Deputy, Chairmen of Directorates, and members of the Executive Council of the Emirate of Abu Dhabi.

3. Law No. 2 of the year 1978 regarding the Retirement Pensions and Benefits of the nationals working at Petroleum Companies Operating in the Emirate of Abu Dhabi and the amendments thereto.
4- Law No. 4 of the year 1984 regarding the Retirement Pensions and Benefits of nationals working at the General Industry Corporation.

5- Law No. 6 of the year 1999 regarding some provisions of the laws of the Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.

Article One Hundred and Twelve

Any provisions in violation with this law shall be cancelled.

Article One Hundred and Thirteen

The Chairman of the Fund shall issue the required regulations and decisions for the implementation of the provisions of this law. The issued regulations and resolutions for the execution of the provisions of the applicable laws regarding Retirement Pensions and Benefits in the Emirate, and which do not contradict with the provisions of this law, shall continue to apply until the issuance of the regulations and resolutions necessary for the execution of its provisions.

Article One Hundred and Fourteen

This law shall be published in the Official Gazette and shall come into force as of the first day of June 2000.

Khalifa Bin Zayed Al Nahyan
Deputy Ruler of Abu Dhabi

Promulgated by us in Abu Dhabi
On March 21, 2000
### Schedule No. (1)

<table>
<thead>
<tr>
<th>Sl</th>
<th>Beneficiaries of the Pension</th>
<th>Entitled Shares in the Pension</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Widow (s) or an entitled husband</td>
</tr>
<tr>
<td>1</td>
<td>A widow or widows, or an entitled husband, one child or more, a father or mother or both, and a sibling or more</td>
<td>3/8</td>
</tr>
<tr>
<td>2</td>
<td>A widow or widows, or entitled husband, a child or more and father or mother or both</td>
<td>3/8</td>
</tr>
<tr>
<td>3</td>
<td>A widow or widows, or entitled husband, a child or more, and a sibling or more</td>
<td>3/8</td>
</tr>
<tr>
<td>4</td>
<td>A widow or widows, or entitled husband, a mother or father or both, and a sibling or more</td>
<td>1/2</td>
</tr>
<tr>
<td>5</td>
<td>A widow or widows, or entitled husband, and a child or more</td>
<td>3/8</td>
</tr>
<tr>
<td>6</td>
<td>A widow or widows, or entitled husband, and a mother or father or both</td>
<td>1/2</td>
</tr>
<tr>
<td>7</td>
<td>A widow or widows, or entitled husband and a sibling or more</td>
<td>1/2</td>
</tr>
<tr>
<td>8</td>
<td>A widow or widows, or entitled husband</td>
<td>3/4</td>
</tr>
<tr>
<td>9</td>
<td>One child or more, a father or mother or both and a sibling or more</td>
<td>--</td>
</tr>
<tr>
<td>Sl</td>
<td>Persons Entitled to Pension</td>
<td>Widow (s) or an entitled husband</td>
</tr>
<tr>
<td>----</td>
<td>----------------------------</td>
<td>---------------------------------</td>
</tr>
<tr>
<td>10</td>
<td>One child or more, a father or mother or both</td>
<td>--</td>
</tr>
<tr>
<td>11</td>
<td>One child or more, and one sibling or more</td>
<td>--</td>
</tr>
<tr>
<td>12</td>
<td>More than one child</td>
<td>Full Pension</td>
</tr>
<tr>
<td>13</td>
<td>One child</td>
<td>--</td>
</tr>
<tr>
<td>14</td>
<td>Father or mother or both and one sibling or more</td>
<td>--</td>
</tr>
<tr>
<td>15</td>
<td>Father or mother or both</td>
<td>--</td>
</tr>
<tr>
<td>16</td>
<td>One sibling or more</td>
<td>--</td>
</tr>
</tbody>
</table>
Continue Schedule (1)

1. The term child or sibling, referred to in the schedule, includes the male and female.

2. If more than one person is entitled to a share of the pension, it shall be distributed among them on an equal basis.

4. In the event that one of the parents dies, his or her share shall devolve to the other parent, and if both of them die, their share shall devolve to the children of the pensioner.

5. If the pension of one of the siblings is interrupted, his share shall devolve to his remaining siblings, and if none of them exist, their portion shall devolve to the children of the pensioner.

6. If the pension of the siblings is interrupted and no other beneficiaries exist except the parents, the share of the siblings shall devolve to them, without exceeding the share specified for parents in case No. (15).

7. If the pension of parents is interrupted and there are no other beneficiaries except the siblings, the share of the parents shall devolve to the siblings, without exceeding the share specified for them in case No. (16).

8. If the pension of siblings is interrupted, and there are no beneficiaries other than the widow, their share shall devolve to the widow, without exceeding the share specified for her in case No. (8).

9. If the pension of parents is interrupted, and there are no beneficiaries other than the widow, their share shall devolve to the widow, without exceeding the limit specified for her in case No. (8).

10. The entitled share of a single individual from the pensioner may not exceed three quarters of the pension.

11. If the cause of cessation of all or part of the pension is eliminated, all shares shall return to their original situation before cessation.

12. The share that is not assigned to any person shall devolve to the Fund.

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1 Clause (3) has been cancelled by virtue of the law No. (25) of 2005 issued on 10/9/2005 to amend some provision of the law No. (2) of 2000 regarding the Civil Retirement Pensions and Benefits in the Emirate of Abu Dhabi.
## Schedule No. (2)
### Assessment of the Degrees of Disability in Case of Loss of Organs

<table>
<thead>
<tr>
<th>s. No.</th>
<th>Resulting Disability</th>
<th>Percentage of the Degree of Disability</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Loss of the right arm up to the shoulder</td>
<td>80%</td>
</tr>
<tr>
<td>2</td>
<td>Loss of the right arm up to above the elbow</td>
<td>75%</td>
</tr>
<tr>
<td>3</td>
<td>Loss of right arm to below the elbow</td>
<td>65%</td>
</tr>
<tr>
<td>4</td>
<td>Loss of the left arm up to the shoulder</td>
<td>70%</td>
</tr>
<tr>
<td>5</td>
<td>Loss of the left arm up to above the elbow</td>
<td>65%</td>
</tr>
<tr>
<td>6</td>
<td>Loss of the left arm up to below the elbow</td>
<td>55%</td>
</tr>
<tr>
<td>7</td>
<td>Loss of the leg above the knee</td>
<td>65%</td>
</tr>
<tr>
<td>8</td>
<td>Loss of the leg below the knee</td>
<td>55%</td>
</tr>
<tr>
<td>9</td>
<td>Total deafness</td>
<td>55%</td>
</tr>
<tr>
<td>10</td>
<td>Loss of one eye</td>
<td>35%</td>
</tr>
<tr>
<td>11</td>
<td>Loss of the thumb</td>
<td>LEFT: 25%  RIGHT: 30%</td>
</tr>
<tr>
<td></td>
<td>Loss of the front phalanx of the thumb</td>
<td>LEFT: 15%  RIGHT: 18%</td>
</tr>
<tr>
<td></td>
<td>Loss of the index finger</td>
<td>LEFT: 10%  RIGHT: 12%</td>
</tr>
<tr>
<td>12</td>
<td>Loss of the front phalanx of the index finger</td>
<td>LEFT: 5%  RIGHT: 6%</td>
</tr>
<tr>
<td></td>
<td>Loss of both the front and middle phalanxes of the index finger</td>
<td>LEFT: 8%  RIGHT: 10%</td>
</tr>
<tr>
<td></td>
<td>Loss of the middle finger</td>
<td>LEFT: 8%  RIGHT: 10%</td>
</tr>
<tr>
<td>13</td>
<td>Loss of the middle front phalanx</td>
<td>LEFT: 4%  RIGHT: 5%</td>
</tr>
<tr>
<td></td>
<td>Loss of both the middle and front phalanxes</td>
<td>LEFT: 6%  RIGHT: 8%</td>
</tr>
<tr>
<td></td>
<td>Loss of a finger other than the index, thumb and middle finger</td>
<td>LEFT: 5%  RIGHT: 6%</td>
</tr>
</tbody>
</table>