Pursuant to Article 91 paragraph (4), Article 94 paragraph (4) and paragraph (5) and Article 96 paragraph (4) of the Law on Voluntary Fully Funded Pension Insurance ("Official Gazette of the Republic of Macedonia" No. 7/2008, 124/2010, 17/2011 and 13/2013), the Council of Experts of the Agency for Supervision of Fully Funded Pension Insurance adopted the following

**RULEBOOK ON membership**

**in Voluntary Pension Fund**

(Consolidated text)

("Official Gazette of the Republic of Macedonia" no. 138/2008, 74/2010, 134/2010, 26/2011 and 155/2013, 134/2014, 110/2016, 188/2017, Official Gazette of the Republic of North Macedonia" no. 211/2020 and 212/2021)

**I. General Provisions**

**Article 1**

This Rulebook regulates more closely the manner of membership in a voluntary pension fund, the form of the contract for membership in a voluntary pension fund, the form of the certificate of membership in a voluntary pension fund, the manner of transfer from one voluntary pension fund to another, the consent form for transfer.

**Article 2**

The person becomes a member of a voluntary pension fund:

- by signing a contract for membership in a voluntary pension fund between the person and a company for management of mandatory and voluntary pension funds or a company for management of voluntary pension funds (hereinafter: a company) and by opening a voluntary individual account

- by signing an agreement for membership in a voluntary pension fund between the person, the natural person who pays a contribution on behalf and on behalf of the person (hereinafter: the payer) and the company and by opening a voluntary individual account or

- by participating in a professional pension scheme and opening a professional account.

**II. Entering into membership of a voluntary pension fund**

**by signing a membership contract** **in a voluntary pension fund**

**Article 3**

(1) The contract for membership in a voluntary pension fund shall be completed and signed in the form prescribed in Form 1: “Contract for membership in a voluntary pension fund”, which is attached and is an integral part of this Rulebook. Upon request of the insured person, the contract for membership in the mandatory pension fund should be filled in and signed in bilingual form given on Form 7 which is an integral part of this Regulation.

(2) The Company shall determine a unique number of the contract for membership in a mandatory pension fund, which shall consist of ten digits. For each pension fund, the Agency for Supervision of Fully Funded Pension Insurance (hereinafter: the Agency) determines the first two digits, which identify the pension fund and they are necessarily an integral part of each number assigned by the company.

(3) The membership contract may be amended by an annex only if there is an inclusion, change or exclusion of the natural person-payer from the agreement.

Article 3-а

(1) The company may allow the insured person to sing a contract for membership in a voluntary pension fund, through an electronic platform for two-way communication using double authentication . The process for digitally signing a contract for membership in a voluntary pension fund is given in Appendix 1, which is an integral part of this Rulebook.

(2) If at the signing of the membership agreement referred to in paragraph (1) of this Article there is a breach of security or loss of integrity of the information system of the company, it shall notify the Agency immediately, but not later than 24 hours or the next working day from the moment of the event.

(3) In order to implement the provisions of paragraphs (1) and (2) of this Article, the company should adopt and implement acts and/or security procedures that will determine the vulnerability of the information system of the company, the supervision and implementation of preventive and corrective measures, as well as measures to mitigate incidents and/or violations of the security and integrity of the system, in accordance with the regulations for the protection of personal data.

(4) The processing of biometric data when concluding a membership contract referred to in paragraph (1) of this Article shall be carried out by the company upon the prior consent of the personal data subject, and according to the regulations for the protection of personal data.

**Article 4**

(1) When signing a membership contract, the company is represented by an agent who is registered in the Register of Agents. The agent should verify the identity of the person signing the membership contract on the basis of a personal identification document.

(2) The membership contract shall be signed personally by the member and the agent on behalf of the company, and if the payer pays a contribution on behalf and at the expense of the member, then the membership contract shall be signed by the payer.

(3) The membership contract shall contain the date and time (hour and minute) when it is signed by both, i.e. three parties.

(4) The membership contract shall be signed in three original copies and the agent after signing the contract shall immediately provide one copy to the company and one copy to the member who signed the membership contract, and in case the depositor pays a contribution then the contract shall be signed by that person and the agent after signing the contract shall immediately provide one copy to the depositor.

**Article 5**

Before signing the membership contract, the company provides the member with insight into the information leaflet and the statute of the voluntary pension fund.

**Article 6**

(1) For the persons who have signed a membership contract, the company shall open a voluntary individual account immediately after the first payment of a contribution.

(2) In the event that a person enters into a membership contract with two or more companies for management of a voluntary pension fund or with two or more companies for management of a mandatory and voluntary pension fund, the membership contract on the basis of which the first payment of a contribution has been made shall be considered valid.

**Article 7**

(1) The member or the depositor may unilaterally decide that the depositor shall stop depositing assets to a voluntary individual account.

(2) In the case referred to in paragraph (1) of this Article, the company and the member shall sign an annex to the membership contract, whereby the member may continue to contribute voluntarily to the same voluntary individual account.

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**III. Entering into membership of a voluntary pension fund by participating in a professional pension scheme**

**Article 8**

(1) An employer or an association of citizens (hereinafter: insurer) that organizes and finances a professional pension scheme shall pay a contribution to a voluntary pension fund for its employees and members. The insurer has the right to freely determine the amount of the paid amount and the frequency of payment for each participant individually, and the change in the amount and frequency of payment does not affect the right to membership in the fund

(2) Each participant in a professional pension scheme shall sign a statement of consent to participate in a professional pension scheme in the form prescribed in Form No. 2 "Statement of consent to participate in a professional pension scheme", which is attached and is an integral part of this Rulebook and shall submit it to the insurer. At the request of the member, the statement of consent for participation in a professional pension scheme should be given and filled in in bilingual form on Form 8, which is an integral part of this Regulation.

(3) In the event that the insured person changes the pension fund that manages the occupational pension scheme, it shall ask the employee or the member to sign a statement of consent to participate in the occupational pension scheme set out in paragraph 2 of this Article.

(4) The insurer shall sign a contract with the authorized signatory of the company that manages voluntary pension funds, which will include the scheme, in addition to which it provides a list of all participants in the scheme.The list should contain the data from the rulebook governing voluntary individual accounts**.**

**Article 9**

(1) For persons participating in a professional pension scheme, the company shall open a professional account immediately after the first payment of a contribution.

(2) The participant in the occupational pension scheme shall become a member of the voluntary pension fund after opening a professional account for which the company shall submit a certificate of membership in the form prescribed in Form No. 3 "Confirmation of membership in a voluntary pension fund" which is attached and is an integral part of this Rulebook. Upon request of the member, the contract for membership in the mandatory pension fund should be filled in and signed in bilingual form given on Form 9 which is an integral part of this Regulation.

(3) The Company shall determine a unique number of the confirmation of membership in a voluntary pension fund, which shall consist of ten digits. For each mandatory pension fund, the Agency determines the first two digits, which identify the pension fund and they are necessarily an integral part of each number assigned by the company.

(4) If a member of a pension fund is a participant in two professional pension schemes, the companies managing the pension funds which include the professional pension schemes within 30 days of notification by the Agency shall notify the member that he/she should choose one of the professional pension schemes.

(5) Once a member selects a pension fund to join, their membership in any other pension fund that they did not choose will be terminated.

(6) If a member fails to choose a pension fund within 90 days of receiving notification from the Agency, as outlined in paragraph 4 of this Article, their membership in the pension fund where the first contribution payment was made will be considered valid.

(7) Participation in a professional pension scheme shall cease by:

a) termination of employment or membership in an association of citizens and transfer of assets from the existing professional account to another professional account or voluntary individual account, in accordance with a law;

b) termination of employment or membership in an association of citizens and acquisition of an old-age or disability pension. The Agency shall notify the company of the acquired right to old-age or disability pension from PDIFNM. The company is obligated to keep the assets in a professional account designated for the member, until such time as the assets are withdrawn from the account in accordance with applicable law

c) termination of employment or membership in an association of citizens and death of the member. The Agency shall notify the company of the acquired right to family pension from PDIFNM. The company is obligated to keep the assets in a professional account designated for the member, until such time as the assets are withdrawn from the account in accordance with applicable law;

d) termination of a professional pension scheme and transfer of assets from the existing professional account to either another professional account or a voluntary individual account, in accordance with applicable law.

e) termination of the occupational pension scheme and acquisition of an old-age or disability pension. The Agency shall notify the company of the acquired right to old-age or disability pension from PDIFNM. The company is obligated to keep the assets in a professional account designated for the member, until such time as the assets are withdrawn from the account in accordance with applicable law and

f) termination of the occupational pension scheme and death of the member. The Agency shall notify the company of the acquired right to family pension from PDIFNM. The company is obligated to keep the assets in a professional account designated for the member, until such time as the assets are withdrawn from the account in accordance with applicable law;

**IV. Procedure for the transition of a member who is a participant in a professional pension scheme**

**Article 10**

(1) If a participant in a professional pension scheme transfers to another insurer that provides a professional pension scheme, the assets from their existing professional account shall be transferred to the professional account within the new professional pension scheme, in accordance with applicable law.

(2) The participant in a professional pension scheme may become a member of another professional pension scheme when the new insurer makes a payment of a voluntary contribution to the professional account.

**Article 11**

(1) Upon the termination of a participant's employment with an employer or membership in an association that organizes a professional pension scheme, the assets from their professional account shall be transferred to their voluntary individual account when:

a) They enter into employment with an employer or become a member of an association of citizens, which do not organise a professional pension scheme;

b) They enter into employment with an employer or become a member of an association of citizens, which organise a professional pension scheme, but they do not contribute to it, or

c) they are not employed or a member of association of citizens.

(2) After 90 days pass from the termination of employment or membership in the association of citizens, the assets from the existing professional account of the member who is a participant in the scheme shall be transferred to his/her voluntary individual account if they have one in the same pension fund.

(3) If the participant does not have a voluntary individual account in the same pension fund the pension company that manages the professional account shall request information from the Agency whether the member has a voluntary individual account and if so transfers the assets from the professional account to the voluntary individual account. If the participant is a retired member, the company keeps the assets in the professional account.

(4) If the company receives information from the Agency that the member does not have a voluntary individual account, it opens a voluntary individual account in the voluntary pension fund managed and transfers the assets from the professional account to the voluntary individual account. If the participant is a retired member, the company keeps the assets in the professional account.

(5) At the same time, the company shall submit to the member a certificate of membership prescribed in Form No. 4 "Confirmation of membership in a voluntary pension fund" which is attached and is an integral part of this Rulebook. Upon request of the member, the contract for membership in the mandatory pension fund should be filled in and signed in bilingual form given on Form 10 which is an integral part of this Regulation.

**Article 11-a**

(1) When an insurer cancels a professional pension scheme, the assets from the professional account of each member who is a participant in the scheme shall be transferred to his future professional account from the professional pension scheme organized by the same or another insurer.

(2) If, at the expiration of 90 days from the date of abolition of the occupational pension scheme, the existing participant does not become a participant in another occupational pension scheme, the assets from his professional account shall be transferred to his voluntary individual account if he has it in the same pension fund.

(3) If the participant does not have a voluntary individual account in the same pension fund the pension company that manages the professional account shall request information from the Agency whether the member has a voluntary individual account and if so transfers the assets from the professional account to the voluntary individual account. If the participant is a retired member, the company keeps the assets in the professional account.

(4) If the company receives information from the Agency that the member does not have a voluntary individual account, it opens a voluntary individual account in the voluntary pension fund managed and transfers the assets from the professional account to the voluntary individual account. If the participant is a retired member, the company keeps the assets in the professional account.

(5) At the same time, the company shall submit to the member a certificate of membership referred to in Article 11 paragraph (5) of this Rulebook.

**V. Procedure for transferring from one voluntary pension fund to another of a member who has concluded a membership agreement**

**Article 12**

A member of a voluntary pension fund may transfer from the existing voluntary pension fund to another voluntary pension fund by concluding a new membership contract with the future company and by transferring the assets from the individual voluntary account of the existing company to the voluntary individual account of the future company.

**Article 13**

(1) The company managing the future voluntary pension fund shall submit a consent form for transfer prescribed in Form No. 5 "Statement of consent for transfer from one voluntary pension fund to another", which is attached and is an integral part of this Regulation, to the existing company within eight working days after signing the contract. At the request of the member, the statement of consent for transfer from one to another voluntary fund should be given and filled in in bilingual form on Form 11, which is an integral part of this Regulation.

(2) The existing company may refuse to transfer the amount of the member's account to the future voluntary pension fund in the event that:

- the person for whom a transfer to the future pension fund is required is not a member of the current pension fund; and

- if more than one request for transfer from the same person has been received to the current company.

(3) The current company, upon receipt of the consent form for transfer, shall send a written notice to the future company with information on whether the transfer is accepted or refused with an explanation, as well as information on the amount of the transfer fee, in accordance with Article 117 paragraph (1) item (c) of the Law on Voluntary Fully Funded Pension Insurance.

(4) The notice referred to in paragraph (3) of this Article shall be sent by the current company on the 18th of the month for all received agreements for transition in the period from the 16th for the previous month to the 15th for the current month.

(5) Upon receipt of the notification referred to in paragraph (3) of this Article, the future company shall immediately notify the member of the obligation to pay the transfer fee.

(6) Within eight days from the receipt of the notification, the member shall be obliged to pay the transfer fee determined by the current company and shall submit to the current company proof of the paid fee, thus making it possible for the member to transfer to the future pension fund.

(7) The company managing the current voluntary pension fund shall transfer the amount of the member's account and the relevant data to the future voluntary pension fund on the next date of transfer.

**Article 14**

Membership in the future voluntary pension fund shall start from the date of transfer of the assets to the individual account of the member in the future mandatory pension fund.

**Article 15**

Upon receipt of the transfer from Article 12 of this Regulation, the company managing the future voluntary pension fund shall notify the member of the funds in the member's account in the voluntary pension fund.

**VI. Registration of members of a voluntary pension fund**

**Article 16**

(1) Companies managing voluntary pension funds shall keep records of concluded membership agreements, issued membership certificates and records of members who are owners of voluntary individual accounts and professional accounts.

(2) By the third of the month, the companies shall submit to the Agency a list of data on changes in membership for the previous month, in the format prescribed in the expert technical guidance. If the first three days of the month are non-working days, companies submit their list on the first subsequent working day of the month.

(3) If the Agency, when checking the data referred to in paragraph 2 of this Article, finds that there is inconsistency of the data, it shall oblige the company within two days, but not later than the fifth of the month, to make a correction and submit the corrected data.

(4) The Agency, after the verification referred to in paragraph (2) of this Article, may oblige the company to terminate the membership contract, close the account and transfer the money to the member, if it determines that:

- the person has exercised the right to an old-age or disability pension in accordance with the Law on Pension and Disability Insurance

- the person withdraws assets in accordance with the Law on Mandatory Fully Funded Pension Insurance and/or the Law on Voluntary Fully Funded Pension Insurance

- the person has reached 70 years of age

- the person has not reached 15 years of age

- in the event that the member has entered into a membership contract with a person who is not registered in the register of agents

- in the event that a person enters into a membership contract with two or more companies for management of a voluntary pension fund or with two or more companies for management of a mandatory and voluntary pension fund

- in the event that the member is a participant in two occupational pension schemes, and

- in other cases determined by law.

(5) The Company shall verify the accuracy of the data referred to in paragraph (1) of this Article before entering them in its records.

(6) The Company, i.e. the agent, shall be obliged to ensure secrecy and protection of personal data, to the members with who it concludes this contract, in accordance with the Law on Personal Data Protection**.**

**Article 16-a**

(1) The Company may correct a member's personal data in an original membership contract upon a request from the member. In order to identify the applicant, a person authorized by a competent authority of the company or an agent shall inspect the ID card/ID document of the member directly and verify the check with a signature.

(2) The date of signing of the original membership contract shall be adjusted only if it is illegible, based on a statement by the member and the agent who signed the contract.

(3) "The Company may update or correct the personal data of a member in the records of members that own voluntary individual accounts and professional accounts on the basis of a request of Form 6 of this Regulation. The request for updating or correcting personal data for membership in the Register of Members may be submitted in a bilingual form given on Form 8, which is an integral part of this Rulebook, completed in bilingual form. For the personal identification of the applicant , the company performs:

a) immediate insight into the identity card/identity document of the member through a person authorized by a competent authority of the company or agent; or

b) telephone contact with the member, providing a recording of the conversation.

(4) The Company may update or correct data on the residential address and/or correspondence address of a member, in the records of members who are owners of voluntary individual accounts and professional accounts, if the member calls the company by phone. The company identifies the member , providing a recording of the conversation.

(5) The Company shall adopt and apply special procedures for the manner of collection, processing and storage of telephone conversations in accordance with the regulations for the protection of personal data.

**Article 16-b**

(1) The Company shall provide a means for members of a voluntary pension fund to update their personal data in the Register of Members kept at the company, through its website's electronic system. The member may update the following personal data: name, surname, address of residence, place of residence, postal code, place of correspondence, postal code for correspondence, address for correspondence, telephone and e-mail.

(2) In order to ensure the security and protection of personal data, when updating the personal data referred to in paragraph (1) of this Article, the company should provide electronic identification and verification of the authorization of the person who wants to update the data.

(3) If during the updating of personal data from paragraph (1) of this article there is a breach of security or a loss of integrity of the information system of the company, it shall notify the Agency immediately, but not later than 24 hours or the next working day from the moment at the event.

(4) In order to implement the provisions of paragraphs (1) and (2) of this Article, the company shall adopt and implement security acts and/or procedures that will determine the vulnerability of the company's information system, the supervision and implementation of preventive and corrective measures, as well as measures to mitigate incidents and/or violations of security and the integrity of the system. The Company is required to submit the acts and/or security procedures to the Agency for Personal Data Protection.

**Article 17**

The Company shall establish and maintain an organizational structure and technical means to meet its obligations under this Rulebook.

Article 17-a

The communication between the Company and the Agency shall take place in paper or electronic form in accordance with the law.

**VII. Final Provision**

**Article 18**

This Rulebook shall enter into force on the following day after being published in the "Official Gazette of the Republic of North Macedonia"

**Article 19**

(Article 2 of the "Official Gazette of the Republic of Macedonia" No. 74/2010)

This Rulebook shall enter into force on the following day after being published in the "Official Gazette of the Republic of North Macedonia"

**Article 20**

(Article 5 of the "Official Gazette of the Republic of Macedonia" No. 134/2010)

This Rulebook shall enter into force on the following day after being published in the "Official Gazette of the Republic of North Macedonia"

**Article 21**

(Article 6 of the "Official Gazette of the Republic of Macedonia" No. 26/2011)

This Rulebook shall enter into force on the following day after being published in the "Official Gazette of the Republic of North Macedonia"

**Article 22**

(Article 3 of the "Official Gazette of the Republic of Macedonia" No. 155/2013)

This Rulebook shall enter into force on the following day after being published in the "Official Gazette of the Republic of North Macedonia"

**Article 23**

(Article 4 of the "Official Gazette of the Republic of Macedonia" No. 134/2014)

Forms 1, 2 and 5 of this Rulebook shall apply from 1 January 2015.

**Article 24**

(Article 5 of the "Official Gazette of the Republic of Macedonia" No. 134/2014)

This Rulebook shall enter into force on the eight day after being published in the "Official Gazette of the Republic of North Macedonia"

**Article 25**

(Article 2 of the "Official Gazette of the Republic of Macedonia" No. 110/2017)

This Rulebook shall enter into force on the eight day after being published in the "Official Gazette of the Republic of North Macedonia"

Article 26

(Article 4 of the "Official Gazette of the Republic of Macedonia" No. 188/2017)

This Rulebook shall enter into force on the day of its publication in the "Official Gazette of the Republic of Macedonia" and shall apply for 30 days from the day of its publication.

Article 27

(Article 4 of the "Official Gazette of the Republic of Macedonia" No. 211/2020)

This Rulebook shall enter into force on the following day after its publication in the "Official Gazette of the Republic of North Macedonia"

Article 28

(Article 12 of the "Official Gazette of the Republic of Macedonia" No. 212/2021)

This Rulebook shall enter into force on the day of its publication in the "Official Gazette of the Republic of Macedonia", and the provisions of Articles: 3, 4, 5 , 6 and 7 of this Rulebook shall apply from 01.01.2020.

Chairman of the Board,

"Form 1

Transfer from another

voluntary pension fund 

COMPANY LOGO

Maximum dimensions (10 cm length x 2 cm height)

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| **Membership contract in a voluntary pension fund** no. |  |  |  |  |  |  |  |  |  |  |

Signed on \_\_\_/\_\_\_/\_\_\_\_;\_\_\_/\_\_/ in \_\_\_\_\_\_\_\_\_\_\_\_ between:

(day, month, hour, min.) (place)

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(full company name, address and contact phone)

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(name, surname and registration number)

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(name, surname and address of the member)

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (UPIN)

for a foreigner (identification number) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_,

Correspondence address*: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*

contact phone: *\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_e-mail:* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

on the other hand, as a member and

3. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(name, surname and address of the person contributing to the member)

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for a foreigner (identification number)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, identification number as depositor)

**Article 1**

On the date of payment of the assets to a voluntary individual account, after signing this contract, the person acquires the status of a member of the voluntary pension fund \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ managed by the company.

(Voluntary Pension Fund name)

**Article 2**

The member or contributing entity may contribute a payment at the earliest 5 days after signing the membership agreement.

The member of payer has the right to freely determine the amount of the paid amount and the frequency of payment for each participant individually, and the change in the amount and frequency of payment does not affect the right to membership in the pension fund

**Article 3**

A member of a voluntary pension fund who wishes to transfer to another voluntary pension fund should sign a new membership contract with a company that manages the future voluntary pension fund, after which he fills in a consent form for transfer received from the future company and pays a transfer fee. The member acquires the status of a member of the future pension fund on the date of transfer of assets to that fund.

**Article 4**

The Company warrants that, upon receipt of the initial contribution, specifically, upon transfer, it shall establish a voluntary individual account in the voluntary pension fund that it manages on behalf of the member.

The Company warrants that it shall invest the member's assets with the sole objective of achieving the highest return for the benefit of the member. The investment shall be diversified, and the risk of losses shall be minimized through sound financial analysis.

The Company agrees that it shall manage and control the investment of assets with a degree of care, efficiency, and skill that would be reasonably expected from a prudent investor when investing their own assets.

The Company shall be required to furnish the member with periodic reports concerning the condition of their individual account, as well as information regarding the investment of the voluntary pension fund's assets.

**Article 5**

The Company and the Agent shall be obliged to ensure secrecy and protection of personal data of the members, in accordance with the Law on Personal Data Protection**.**

In the event of a change in personal data from this contract, the member is obliged to notify the company in order for the personal data to be updated.

**Article 6**

The Company is entitled to pay only the following fees:

a) compensation from the contributions in the amount of \_\_\_\_\_\_ % of the paid contributions to the voluntary pension fund;

b) monthly compensation in the amount of \_\_\_\_\_\_\_\_\_\_% of the value of the net assets of the mandatory pension fund, to cover the expenses of the company that manages the voluntary pension fund;

(c) compensation for the transfer of assets to another voluntary pension fund, provided that the member who transfers was a member of the existing fund less than one year before transferring to the future pension fund.

The amount of compensation referred to in paragraph (1) (a) and (b) of this Article is a variable category. The compensation determined by the company is in use, which is within the maximum amount of the fees prescribed by the Law on Voluntary Fully Funded Pension Insurance.

**Article 7**

Payments cannot be made to a voluntary individual account for a person that:

- receives pension compensation under the Voluntary Fully Funded Pension Insurance Law; or

- has turned 70 years of age

Payments to a voluntary pension fund, for themselves or for another natural person, may not be made by a person who has exercised their right to a pension in accordance with the Law on Pension and Disability Insurance, who withdraws assets in accordance with the Law on Mandatory Fully Funded Pension Insurance or who exercises their right to pension compensation in accordance with the Law on Voluntary Fully Funded Pension Insurance.

1. **Article 8**

The Contract shall be signed in three copies, out of which at least one for each contracting party.

**Article 9**

This contract may be amended by an annex only if there is an inclusion, change or exclusion of the natural person-payer from the agreement.

The provisions of this contract are variable in accordance with the amendments to the Law on Voluntary Fully Funded Pension Insurance.

I agree to receive all reports and notifications by the pension company in electronic form 

I agree that my personal data provided in this contract may be used to exercise my rights related to membership in a mandatory pension fund, including direct marketing by the pension company

Member signature Agent signature

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signature of person - depositor

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

*Filling-in instructions:*

*1. In case of transfer of a member from one voluntary pension fund to another, the field for transfer must be filled in.*

*2. For the purpose of identifying and filling in the form, the company agent should ask the person for an identity card or passport.*

Control of pension companies is performed by MAPAS, www.mapas.mk, phone: 02-3224-229

Form 2

**Statement of Consent for Participation in**

**a Professional Pension Scheme**

I, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(name and surname and UPIN)

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

(address of residence)

**agree** to participate in

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(name of occupational pension scheme)

organized by

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(name of the insurer)

in

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(name of pension fund)

managed by the

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(company name)

I declare that I am familiar with and accept the rules of the occupational pension scheme and understand that they may be changed. The information I have provided in this statement is complete and true.

Date Signature

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**PERSONAL DATA**

Surname…………………………………… Name ……………………………………….

UPIN. . . . . . . . . . . . . .

Address of residence …………………………………………………………………………….

Correspondence address ………………………………….…………………………………………

Workplace at the employer …………………………………………………………………………………………

Date of employment/membership with the insurer …………………………………………

Date of birth ………………………………

Passport number, date and place of issue (if not a Macedonian citizen) ……………….

**INSURER DATA**

Name of insurer

………………………………………………………………………………………

Tax number ……………………

Headquarters …………………………………………………………………………………

Workplace address of the worker if different from the seat of the insurer

…………………………………...………………………………………………………………………

Name of occupational pension scheme

…………………………………………………………………………

Name and address of the pension company that manages the pension fund

……………………………………………………………………………………………………………

Name of pension fund

……………………………………………………………………………………………………………

Form 3

1. COMPANY LOGO
2. Maximum dimensions (10 cm length x 2 cm height)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |

**CERTIFICATE OF MEMBERSHIP IN A VOLUNTARY PENSION FUND No.**

1. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(full company name and contact phone)

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(company address)

2.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(Voluntary Pension Fund name)

3. Name of occupational pension scheme

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

4. Name of employer/association of citizens

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

5. Tax number \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

6. Full name of member ­­­­­­­­­­­­­­­­­\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

7. Date of becoming a member in a voluntary pension fund \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

8. Professional account number \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

This confirms that the person is a member of **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**(voluntary pension fund name)**

**managed by**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (company name)**

**and that the member has all rights from voluntarily funded pension insurance except the right to contribute.**

Date Signature

Form 4

COMPANY LOGO

Maximum dimensions (10 cm length x 2 cm height)

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |  |

**CERTIFICATE OF MEMBERSHIP IN A VOLUNTARY PENSION FUND No.**

1. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(full company name and contact phone)

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(company address)

2.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(voluntary pension fund name)

3. Full name of member ­­­­­­­­­­­­­­­­­\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

4. Date of becoming a member in a voluntary pension fund \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**This confirms that the person is a member of**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**(voluntary pension fund name)**

**managed by**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (company name)**

**and that the member has all rights from voluntarily funded pension insurance.**

Date Signature

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Form 5

**CONSENT STATEMENT FOR TRANSITION FROM ONE TO ANOTHER VOLUNTARY**

**PENSION FUND**

To

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(name of the company that manages the existing voluntary pension fund)

I, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(member's first and last name)

with the UPIN \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ hereby confirm that I agree to

transfer to\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

(name of future voluntary pension fund)

Date Signature of the member

\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Form No. 6**

**REQUEST**

I, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

with UPIN\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ request that \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

*(company name)*

performs a correction/update of the following data:

|  |  |
| --- | --- |
| Name and surname\* |  |
| Address of residence (from ID card)\* |  |
| Place of residence (from ID card)\* |  |
| Postal code\* |  |
| *Correspondence address:* |  |
| *Correspondence place* |  |
| *Correspondence postal code* |  |
| Phone contact\* |  |
| *E-mail Address* |  |

Fields marked with \* are mandatory

I declare that the data listed in the table are correct.

Date and Place Declared by

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Verified\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (Representative of the company)

***Control of pension companies is performed by MAPAS,*** [***www.mapas.mk,***](http://www.mapas.mk) ***tel: 02-3224-229***

Form 7 / Formulari 7

Transfer from another

voluntary pension fund/

Kalimi nga tjetër

fondi i pensionit vullnetar

COMPANY LOGO

Maximum dimensions (10 cm length x 2 cm height)

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Voluntary Pension Fund Membership Contract / Marrëveshje për anëtarësim në fondi i pensionit vullnetar** number / **numër** |  |  |  |  |  |  |  |  |  |  |

Concluded on / Lidhur\_\_\_\_/\_\_\_/\_\_\_\_;\_\_\_/\_\_/më in/në \_\_\_\_\_\_\_\_\_\_\_\_ between/ midis:

( *day/data, month/muaji year/viti, hour/ora, min./min.* ) (place/ vendi)

1. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(full company name, address and contact phone/emri i plotë i shoqerisë, adresa dhe telefoni i kontaktit )

represented by the agent/ përfaqësuar nga agjent

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_,

(name, surname and registration number/ emrin, mbiemrin dhe numrin e regjistrimit)

on the one hand as a company and /or nga njëra anë si Shoqatë dhe

2. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (name, surname and address of the member/ emrin, mbiemrin dhe adresën e anëtarit)

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (UPIN/ MBG)

for foreign citizens/për të huaj (identification number/ numrin e identifikimit)

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_,

mailing address/ adresa\_korrenspodences*:*

*\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*

phone contact/ numri i kontaktit: *\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*

*e-mail/posta\_elektronike*: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

on the other hand as a member and/or Nga ana tjetër si anëtar dhe

3. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (name, surname and address of the person paying the contribution for the member/ emri, mbiemri dhe adresën e personit i cili paguan kontribute për anëtari)

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (UPIN/ MBG)

for foreign citizens/për të huaj (identification number/ numrin e identifikimit)

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_,

third party as depositor/ nga pala e tretë si pagues

**Article 1/ Neni 1**

On the date of payment of the assets to a voluntary individual account, after signing this contract, the person acquires the status of a member of the voluntary pension fund \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ managed by the company./

(Voluntary Pension Fund name)

Në datën e pagesës të mjeteve monetare në llogarinë individuale vullnetare, pas nënshkrimit të kësaj kontrate, personi fiton cilësinë e një anëtari të fondit të pensionit vullnetar \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_të menaxhuar nga kompania.

(emri i fondit pensional vullnetar)

**Article 2/ Neni 2**

The member or contributing entity may make a contribution payment at the earliest 5 days after signing the membership agreement. / Anëtari ose paguesi mund të paguaj kontribut të paktën 5 ditë pas nënshkrimit të kontratës së anëtarësimit.

The member of payer has the right to freely determine the amount of the paid amount and the frequency of payment for each participant individually, and the change in the amount and frequency of payment does not affect the right to membership in the pension fund /Anëtari ose paguesi ka të drejtë të përcaktojë me dëshirë nivelin e shumës së paguar dhe frekuencën e pagesës, dhe ndryshimi i shumës ose frekuencës së pagesës nuk ndikon në të drejtën e anëtarësimit në fondin e pensionit.

**Article 3/ Neni 3**

A member of a voluntary pension fund who wishes to transfer to another voluntary pension fund should sign a new membership contract with a company that manages the future voluntary pension fund, after which he/she fills in a consent form for transfer received from the future company, and pays a transfer fee and submits it to the current company The member acquires the status of a member of the future pension fund on the date of transfer of assets to that fund. / Një anëtar i një fondi pensional vullnetar që dëshiron të transferohet në një fond pensional vullnetar tjetër duhet të nënshkruaj një kontratë anëtarësie me kompaninë që menaxhon fondin pensional vullnetar aktual , pasi të ketë plotësuar formular pëlqim për transferim të fituar nga kompania e ardhshme, pagesë kompensimi tek kompania e mëparshme për transferim Anëtari fiton statusin e anëtarit në fondin pensional të ardhshëm në datën e transferimit të fondeve në atë fond.

**Article 4/ Neni 4**

The Company warrants that, after the first payment of a contribution, i.e. after the transfer, it will establish a voluntary individual account on behalf of the member in the voluntary pension fund it manages./ Kompania merr përsipër që me pagesën e kontributit të parë, pra pas transferimit ajo do të krijojë një llogari individuale vullnetare në emër të anëtarit të fondit pensional vullnetar që ajo administron.

The Company warrants that it shall invest the member's assets with the sole objective of achieving the highest return for the benefit of the member and that the investment shall be diversified, and the risk of losses shall be minimized through sound financial analysis./ Kompania merr përsipër se fondet e anëtarit do ti investojë në mënyrë që të realizoj kontribut sa më të lartë vetëm në interes të anetarit dhe përmes diversifikimit dhe analizës financiare do të minimizojë rrezikun e humbjeve.

The Company warrants that it shall manage and control the investment of assets with a degree of care, efficiency, and skill that would be reasonably expected from a prudent investor when investing their own assets./ Kompania merr përsipër që gjatë menaxhimit dhe kontrollit të investimit të mjeteve të zbatojë një shkallë të kujdesit, efektivititit dhe aftësive që një person i arsyeshëm do të zbatonte kur investonte fondet e veta.

The Company warrants to provide regular reports to the member concerning the status of their individual account, as well as updates on the investment of the assets of the mandatory pension fund / Kompania merr përsipër të informojë rregullisht anëtarin për bilancin e llogarisë së tij individuale vullnetare dhe për investimin e fondeve të fondit pensional vullnetar.

**Article 5/ Neni 5**

The company and the agent are obliged to ensure secrecy and protection of the personal data of the member in accordance with the Personal Data Protection Act**./** Kompania dhe agjenti janë të detyruar të sigurojnë konfidencialitetin dhe mbrojtjen e të dhënave personale të antarit në përputhje Ligjit për Mbrojtjen e të Dhënave Personale.

In the event of a change in personal data from this contract, the member is obliged to notify the company in order for the personal data to be updated. / Në rast të ndryshimit të të dhënave personale nga kjo kontratë, anëtari është i detyruar të informojë kompaninë në mënyrë që të azhurnohen dhënat personale.

**Article 6/ Neni 6**

The Company has the right to charge only the following fees:/ Kompania ka të drejtë të pranoj pagesa vetëm nga kompensimete e mëposhtme:

a) compensation from the contributions in the amount of \_\_\_\_\_\_ % of the contributions paid to the voluntary pension fund/ kompensim nga kontributet në shumën \_\_\_\_\_\_% të kontributeve të paguara në një fond pensional vullnetar

b) monthly remuneration in the amount of \_\_\_\_\_\_% of the net assets of the voluntary pension fund to cover the expenses of the company managing the voluntary pension fund; and / kompensim mujor në shumën \_\_\_\_\_\_% të vlerës neto së mjeteve të fondit pensional vullnetar për të mbuluar shpenzimet e kompanisë që administron fondin pensional vullnetar; dhe

c) compensation in case of transfer of assets to another voluntary pension fund, provided that the member who transfers was a member of the existing fund less than one year before transferring to the future fund./ kompensim në rast transferimi të fondeve në një fond pensional vullnetar tjetër, me kusht që anëtari transferues të ishte anëtar i fondit ekzistues për më pak se një vit para se të transferohej në fondin e ardhshëm.

The amount of compensation referred to in paragraph (1) (a) and (b) of this Article is a variable category. The compensation determined by the company is in use, which is within the maximum amount of the fees prescribed by the Law on Voluntary Fully Funded Pension Insurance. / Niveli e tarifave të referuara në paragrafin 1 pika a) dhe b) të këtij neni është një kategori e ndryshueshme. Në zbatim është kompensimi i përcaktuar nga kompania, i cili është brenda shumës maksimale të kontributeve të përshkruara nga Ligji për sigurimin pensional vullnetar financiar kapital.

**Article 7/ Neni 7**

Payments cannot be made to a voluntary individual account for a person that: Pagesat vullnetare në llogarinë individuale nuk mund të bëhen për një person i cili:

- receives pension compensation under the Voluntary Fully Funded Pension Insurance Law; or / fiton kompensim pensioni në përputhje me Ligjin për Sigurimin pensional vullnetar financiar capital ose

- has turned 70 years of age/ një person që ka mbushur 70 vjeç

Payments to a voluntary pension fund, for themselves or for another natural person, may not be made by a person who has exercised their right to a pension in accordance with the Law on Pension and Disability Insurance, who withdraws assets in accordance with the Law on Mandatory Fully Funded Pension Insurance or who exercises their right to pension compensation in accordance with theLaw on Voluntary Fully Funded Pension Insurance. /Pagesat në një fond pensional vullnetar, për veten ose për një person tjetër fizik, nuk mund të bëhen nga një person i cili ka ushtruar të drejtën e pensionit sipas Ligjit për sigurimin pensional dhe invaliditeti, i cili tërheq fonde sipas Ligjit për sigurim pensional finaciar kapital të detyueshëm ose që merr një kompensim pensioni sipas Ligjit për sigurimin pensional vullnetar financiar kapital.

1. **Article 8/ Neni 8**

The Contract shall be signed in three copies, out of which at least one for each contracting party. / Marrëveshja nënshkruhet në tre kopje, të paktën një për secilën palë.

**Article 9/ Neni 9**

This Agreement may be amended by an annex only if there is an inclusion, modification or exclusion of the natural person-payer from the Agreement./ Kjo marrëveshje mund të ndryshohet nga një aneks vetëm nëse personi fizik-pagues përfshihet, ndryshohet ose përjashtohet nga kontrata.

The provisions of this contract are variable in accordance with the amendments to the Law on Voluntary Fully Funded Pension Insurance. / Dispozitat e kësaj kontrate janë të ndryshueshme në përputhje me ndryshimet dhe plotësimet të Ligjit për sigurimin pensional vullnetar financiar capital.

I agree to receive all reports and notifications by the pension company in electronic form /Pajtohem/Pajtohem të gjitha raportet dhe njoftimet nga ana e shoqëris pensionale, ti pranoj në formë elektronike 

I agree that my personal data provided in this agreement will be used to exercise my rights related to membership in a voluntary pension fund, including direct marketing by the pension company/Pajtohem që të dhënat e mia personale të dhëna në këtë kontrat të shfrytëzohen për realizimin e të drejtave të mia në lidhje me anëtarsimin në fondin vullnetar pensional, përfshirë edhe marketingun direkt nga ana e shoqëris pensionale/ 

Member Signature/ Nënshkrimi i anëtarit Agent Signature/ Nënshkrimi i agjentit

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signature of person – depositor/ Nënshkrimi i personit – paguesi

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

*Instructions for filling-in/ Udhëzim për plotësim:*

*1. In case of transfer of a member from one voluntary pension fund to another, the field for transfer must be filled in. / Në rast trasnferimi të një anëtari nga një fond pensional vullnetar në një tjetër vendi për transferim plotësohet ne mënyrë të detyrueshme.*

*2. For the purpose of identifying and filling in the form, the company agent should ask the person for an identity card or passport. / Për efekt identifikimi dhe plotësim të formularit agjenti i shoqërisë duhet të kërkoj nga personi kartë identiteti ose pashaport.*

**Control of pension companies is performed by MAPAS, www.mapas.mk, phone: 02-3224-229**

**Shoqëritë pensionale kontrollohen nga MAPAS,** [**www.mapas.mk**](http://www.mapas.mk) **, tel.02-3224-229**

Form 8 / Formulari 8

**Statement of Consent for Participation in**

**a Professional Pension Scheme**

**DEKLERATË PËLQIMI PËR ANËTARËSI NË**

**SKEMË PENSIONALE PROFESIONALE**

I/ Unë \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(name and surname and UPIN/ emër dhe mbiemër dhe MBG)

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

( address of residence / adresa ku jeton)

**agree** to participate in /**pajtohem të** marr pjesë në

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(name of the occupational pension scheme / emri i skemës pensionale profesionale)

organised by / organizuar nga ana e

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(name of the insurer / emrëtimi i siguruesit)

in / në

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(name of pension fund / emërtimi i fondit pensional)

has turned 70 years of age / i drejtuar nga

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(company name)

I declare that I am familiar with and accept the rules of the occupational pension scheme and understand that they may be changed. The information I have provided in this statement is complete and true. / Deklaroj se jam njojtur dhe i pranoj rregullat e skemës pensionale profesionale dhe kuptoj që të gjitha mund të ndyshohen. Të dhenat që i shënova në dekleratë janë të sakta dhe të vërteta.

Date / Data Signature / Nënshkrimi

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**PERSONAL INFORMATION / TË DHËNAT PERSONALE**

Last Name / Mbiemri \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ First Name / Emri \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

UPIN / MBG \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Address of residence / Adresa ku jeton \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Address for correspondence / Adresa e korrenspodences \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Workplace at the employer / Vendi i punës tek punëdhënësi \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date of employment/membership with the insurer …………………………………………

Data e punësimit/ anëtarësia tek siguruesi \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date of birth / Data e lindjes \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Passport number, date and place it was issued (if not a Macedonian citizen) ……………….

Numri i pasaportës, data dhe vendi i lëshimit (në qoftëse nuk është shtetas maqedonas) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**DATA ON THE INSURER / TË DHËNAT PËR SIGURUESIN**

Name of the insurer / Emrëtimi i siguruesit \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Tax ID / Numri tatimor \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Headquarters / Selia \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Workplace address of the worker if different from the insurer's seat/ Adresa e punonjësit në vendin e punës në qoftëse është e ndryshe nga selia e siguruesit

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name of the occupational pension scheme / Emri i skemës pensionale profesionale)

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name and address of the pension company that manages the pension fund/

Emërtimi dhe adresa e shoqërisë pensionale që administron fondin e pensionit

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name of pension fund / Emërtimi i fondit pensional)

COMPANY LOGO Form 9 / Formulari 9

Maximum dimensions (10 cm length x 2 cm height)

**CERTIFICATE OF MEMBERSHIP IN A VOLUNTARY PENSION FUND**

**VËRTETIM PËR ANËTARËSI NË FONDIN PENSIONAL VULLNETAR**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |

**number / numri**

1.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(full name of the company and contact phone number / emri i plotë i shoqërisë dhe telefon kontakti)

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(address of the company / adresa e shoqërisë)

2.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(name of voluntary pension fund / emërtimi i fondit pensional vullnetar)

3.Name of the occupational pension scheme / Emërtimi i skemës pensionale profesionale

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

4. Name of employer/association of citizens / Emri i punëdhënësit/ shoqatë qytetarësh

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

5.Taxnumber / Nr tatimor \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

6. Name and surname of the member/ Emëri dhe mbiemri i anëtarit \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

7. Date of joining a voluntary pension fund/ Data e anëtarësimit në fondin pensional vullnetar \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

8. Professional account number / Nr i llogarisë profesionale \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**This confirms that the person is a member of / Me këtë vërtetohet se personi është anëtari i**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**(name of voluntary pension fund /emërtimi i fondit pensional vullnetar)**

**managed by /** **i drejtuar nga**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (company name/** **emërtimi i shoqërisë)**

**and that the member has all rights from voluntarily funded pension insurance except the right to pay contributions. / dhe se anëtari i ka të gjitha të drejtat nga sigurimit pensional vullnetar financiar kapital përveç të drejtës për të paguar kontribut.**

Date / Data Signature / Nënshkrimi

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Form 10 /  Formulari 10

COMPANY LOGO

Maximum dimensions (10 cm length x 2 cm height)

**CERTIFICATE OF MEMBERSHIP IN A VOLUNTARY PENSION FUND No.**

**VËRTETIM PËR ANËTARËSI NË FONDIN PENSIONAL VULLNETAR**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |

**number / numri**

1.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(full name of the company and contact phone number / emri i plotë i shoqërisë dhe telefon kontakti)

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(address of the company / adresa e shoqërisë)

2.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(name of voluntary pension fund / emërtimi i fondit pensional vullnetar )

3. Name and surname of the member/ Emëri dhe mbiemri i anëtarit \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

4. Date of becoming a member in a voluntary pension fund /

Data e anëtarësimit në fondin pensional vullnetar \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**This confirms that the person is a member of / Me këtë vërtetohet se personi është anëtari i**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**(name of voluntary pension fund /emërtimi i fondit pensional vullnetar)**

**managed by / i drejtuar nga**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (company name / emërtimi i shoqërisë)**

**and that the member has all rights from voluntarily funded pension insurance except the right to pay contributions. / dhe se anëtari i ka të gjitha të drejtat nga sigurimit pensional vullnetar financiar kapital përveç të drejtës për të paguar kontribut.**

Date / Data Signature / Nënshkrimi

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Form 11 /  Formulari 11

**TRANSFER CONSENT STATEMENT**

**FROM ONE TO ANOTHER VOLUNTARY PENSION FUND**

**DEKLERATË PËR PËLQIM PËR TRANSFERIM**

**NGA NJË NË TJETËR FOND PENSIONAL VULLNETAR**

To / Drejtuar \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(name of the company managing the current voluntary pension fund / emërtimi i shoqërisë e cila udheq me fondin egzistues pensional vullnetarë)

I/ Unë \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(name and surname of the member / emëri dhe mbiemri i anëtarit)

with UPIN / me MBG \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

confirm that I agree to transfer to/konfirmoj që jam dakord që të kaloi në

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ .

(name of future voluntary pension fund/

emri i fondit të ardhshëm të pensional vullnetar)

Date / Data Signature of the member / Nënshkrimi i antarit

\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Form 12 / Formulari 12**

**REQUEST / KËRKESË**

I/ Unë \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

with UPIN / me MBG \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

am requesting for/ kërkoi \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

*(company name / emërtimi i shoqerisë)*

to perform correction/update of the following data / për të bërë korrigjime /azhurnim e të dhënave e mëposhtme:

|  |  |
| --- | --- |
| Name and surname / Emëri dhe mbiemri \* |  |
| Address of residence (from ID card)\*  Adresa e vendbanimit (nga letërnjoftimi)\* |  |
| Place of residence (from ID card)\*  Vendi ku jeton (nga letërnjoftimi)\* |  |
| Postal code/  Kodi Postar\* |  |
| *Correspondence address/*  *Adresa e korrenspodencës* |  |
| *Correspondence place/*  *Vendi për korrespondencës* |  |
| *Correspondence postal code/*  *Kodi postar për korrespondencën* |  |
| Phone / Telefon për kontakt\* |  |
| *E-mail address / E-mail adresa* |  |

Fields marked with \* are required /Fushat e shënuara me \* janë të detyrueshme për plotësim.

I declare that the data listed in the table are correct. / Deklaroj që të dhënat e renditura në tabelë janë të sakta.

Date and place / Data dhe vendi Stated by/ Deklaroi

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Verified / Verifikoi \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(Representative of the company / Përfaqësuesi I shoqerisë)

***Control of pension companies is performed by MAPAS,*** [***www.mapas.mk***](http://www.mapas.mk)***, phone:.02-3224-229 /***

***Kontrolli i shoqërive pensionale kryhet nga MAPAS, www.mapas.mk, tel.02-3224-229***

Annex 1

**Process for digital signing of a contract for membership in a pension fund**

The steps to be applied when digitally signing a membership agreement, which includes compliance with compliance measures and risk mitigation measures, are as follows:

1. Submission of data, which are necessary for signing a membership agreement through an electronic platform.

A potential member that has expressed a desire to join or transfer to another pension fund, as well as payer, will be notified before the start that at the signing of the contract, the conversation will be recorded, and the data will be used for the precisely defined purpose. The person who will not accept to be recorded should be informed that he/she can exercise his/her rights by signing a membership agreement in paper form and will not be able to sign a membership agreement through an electronic platform.

A prospective member who has expressed a desire to join or transfer to another pension fund, as well as payer, shall submit the data necessary for the membership contract through a digital medium (prescribed form by the pension company on the website of the pension company or other platform specialized for that purpose).

In addition:

- Through an electronic platform, precisely defined data should be provided by the person who wants to sign a membership contract or a contract for transferring to another pension fund.

- The data of the person who wants to sign a membership contract or a contract for transfer to another pension fund should be kept within the specified legal deadlines.

- The electronic platform on which the data will be transmitted should be with limited access and authentication of access in order to avoid unauthorized access to the data.

- The access of the persons to this part of the platform should be precisely defined (they should not be able to make changes or delete the received data).

- There should be records (logs) kept of access to the electronic platform

1. Digital identification of the person wishing to sign a membership agreement and of the agent.

The agent is identified by presenting the data from his/her identification document issued by the pension company he/she represents.

During this contact, the identity of the potential member and the agent is verified indirectly and directly:

🗹 The intermediate verification is carried out in the Unified Register of Transaction Accounts (ERTS), where the unique identification numbers and transaction accounts of the citizens are processed by an authorized entity or in a manner consistent with the methodology for digital signing of contracts in accordance with the electronic signature regulation. The check is done in such a way that the company submits an electronic request to ERTS, whether the appropriate pair of numbers (unique identification number and transaction account) are correct and match. In the process of identification e, the Ministry can verify the existence of the potential member and verify the data entered by him/her in the forms for concluding a membership contract.

🗹 Immediate verification is carried out on the basis of the mobile phone number left. The agent establishes contact and identifies the potential member through a digital channel (a telephone conversation that is recorded or another platform specializing in that purpose). In the phone conversation that will be recorded, the potential member will have to answer several questions that will confirm his/her identity.

In doing so, the processing of biometric data is done in the following way:

The recording of telephone conversations is carried out with equipment for telephone recording: a computer, a card for recording telephone conversations and software for recording telephone conversations. Recordings made with the recording equipment are stored on a cloud or on a dedicated hard drive in a secure location. Recordings of telephone conversations are kept for a period of 36 months from the end of the telephone conversation.

Through the system of recording telephone conversations, the following personal data are processed:

- name and surname

- UPIN

- voice

- telephone number

Access and insight to the personal data processed through the system for recording telephone conversations is provided to a Commission composed of members who are authorized by the Management Board of the pension company.

1. Informing the person who wants to sign a membership contract or a contract for transfer of his rights in the fully funded pension insurance in accordance with the law.

The agent is obliged to inform the potential member about his rights in the fully funded insurance in accordance with the law, through a recorded conversation through a digital channel and to submit a submission for termination of the contract.

The agent should receive a confirmation by e-mail or by telephone that the prospective member has been informed in accordance with the law. If the confirmation is given by telephone, it is necessary for:

- the recording to be done with equipment for recording telephone conversations.

- access to conversations to be restricted.

- Determine how long recorded conversations will be kept.

1. Signing a membership contract or a contract for transfer to another pension fund

If the prospective member decides to conclude a contract for membership in a pension fund, a procedure of digital signing of the membership contract is initiated through the website of the pension company or an electronic platform.

The agent shall submit the form of the membership contract and, in the case of transfer, the statement of consent for transfer to the prospective member. The documents are signed with a one-time electronic signature with certification of the time of signing. The electronic signature certificate is generated at the time of signing. The time stamp ensures the long-term legal validity of the signed document. The period of validity of the certificate is limited and cannot be used for other signing. Signing time is provided by a qualified time stamp issuer.

Documents can also be signed with a certified digital signature.

1. Dual authentication of the person wishing to sign a membership agreement or a transfer agreement.

In the process of signing the membership agreement, the mobile phone number of the prospective member will be used to ensure double authentication. The prospective member, before signing, will receive a code on their mobile phone that they will have to use to be allowed to sign the document.