



# PENALTY WAIVER EXTENSION FACT SHEET

## 1. SCOPE OF THE WAIVER

**Category 1** – Penalties Incurred Prior to 6th December 2022

The waiver period for penalties incurred before 6th December 2022 has been extended to 7th January 2027.

**Category 2** – Penalties Incurred After 6th December 2022

For penalties incurred on or after 6th December 2022, the waiver will remain effective until any future revision (revocation or amendment) of the Penalty Waiver Regulations.

## 2. ELIGIBILITY AND APPLICATION

Penalties incurred during the COVID Pandemic Period (14th March 2020 – 8th September 2022):

- 100% Waiver on penalties incurred during the Covid pandemic period subject to the employer having no outstanding principal contributions on the account and applying for waiver by 7th January 2026.
- 75% Waiver available if application for waiver and settlement of outstanding contributions is made after 7th January 2026, but before 8th January 2027.

For Penalties Incurred Before 6th December 2022 (Outside the COVID Pandemic Period):

- 75% Waiver on penalties incurred outside the covid pandemic period subject to the employer having no outstanding principal contributions on the account and applying for waiver by 7th January 2026.
- 60% Waiver available if application for waiver and settlement of outstanding contributions is made after 7th January 2026, but before 8th January 2027.

## 3. HOW THE PENALTY WAIVER WORKS

**Who Can Apply:**

- All employers registered with NAPSA are eligible to apply, subject to the conditions set out in the Penalty Waiver Regulations.

**How to Apply:**

- Employers must:
  - Visit the NAPSA e-Services portal at <https://eservices-employer.napsa.co.zm> and log in with their eNAPSA credentials.
  - Update KYC details (entity information, address and contact details).
  - Resolve any flagged issues on their account (such as unposted returns, outstanding contributions, or unbalanced returns).
  - Once all flagged issues are cleared, proceed with the waiver application..

For detailed guidelines, and terms & conditions for the penalty waiver, please refer to our website: <https://www.napsa.co.zm/guides>