



NAPSA *i*CARE

SUPPLEMENTARY & DIASPORA SAVINGS SCHEME

A Step-by-Step User Guide

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Welcome to Your Guide for the NAPSA Supplementary & Diaspora Savings Products

This guide provides an overview of the new flexible savings opportunities offered through the National Pension Scheme Authority (NAPSA). It introduces the Supplementary Savings and Diaspora Savings products, which are designed to give Zambians greater flexibility and control in building their long-term financial security.

For many years, NAPSA has played a central role in providing retirement security for Zambian workers. In response to evolving financial needs both locally and abroad, these voluntary savings products have been developed to expand opportunities for individuals to save beyond the mandatory pension system.

This guide outlines the key features of the two products:

K

Supplementary Savings

Supplementary savings are additional voluntary savings set aside beyond mandatory or primary savings schemes to help meet future financial goals.

\$

Diaspora Savings

Diaspora savings are voluntary savings made by citizens living abroad to build financial security while maintaining an investment link with their home country.

These products aim to strengthen retirement preparedness, provide greater financial flexibility before retirement, and enable members of the diaspora to maintain a meaningful financial connection with Zambia.

The sections that follow provide a summary of eligibility, registration, contribution options, benefits, and how savings are invested and managed.

Important Notice

- ▶ Anyone who wishes to transact with NAPSA must first create a profile on the iCARE platform. This includes employees, employers, agents, tenants, and other stakeholders.
- ▶ A profile provides a single login to manage member and employer accounts, contribute to voluntary savings schemes, and access other NAPSA services.
- ▶ Members who previously onboarded through eNAPSA do not need to create a new profile and can simply click “Forgot Password.”

Product Rules

Supplementary Savings

1. **Supplementary Savings**
2. **Individuals must be aged 18 years and above.**
3. **Principal account holders may open sub-accounts for minors below the age of 18.**
4. **The product is open to:**
 - Formal sector workers
 - Self-employed individuals
 - Workers in the defence and national security forces
 - Civil servants (including those who joined the service before February 2000)
 - Employees in institutions with diplomatic privileges
 - Zambian nationals living in the diaspora

Diaspora Savings

1. **Individuals must be aged 18 years and above.**
2. **Participants may be:**
 - Existing NAPSA members, or
 - New entrants
3. **Principal account holders may open sub-accounts for minors below the age of 18.**
4. **The product is open to:**
 - Zambian nationals living in the diaspora
 - Foreign nationals
 - Zambian nationals living in Zambia

1

REGISTRATION OF A USER PROFILE

(MEMBERS WHO ONBOARDED ON eNAPSA)

To begin, visit the link <https://icare.napsa.co.zm> then click “**Forgot Password?**”.

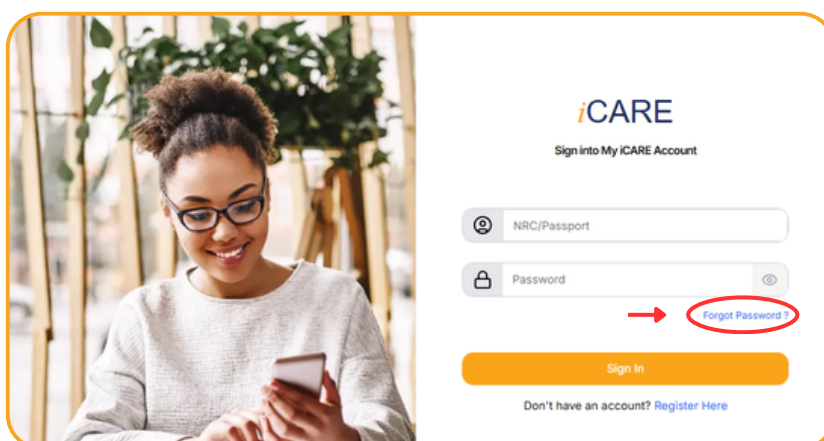


Figure 1: iCARE Login Page

On the next screen, enter the NRC or Passport number you used to access eNAPSA and click "**Reset My Password.**"

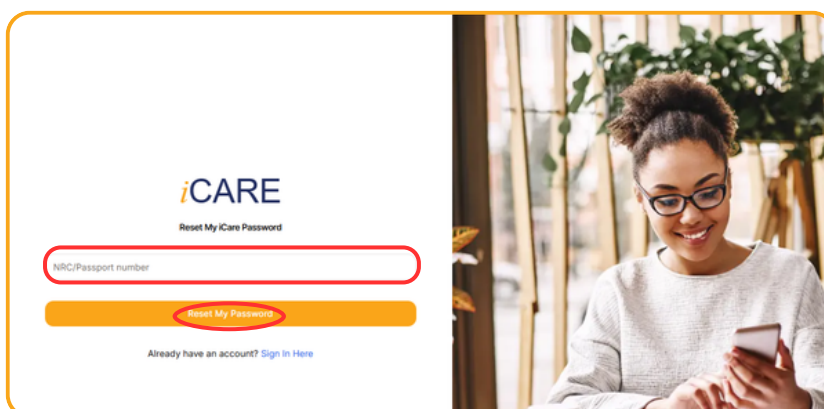


Figure 2: Enter your NRC or Passport Number

After entering your ID number and clicking "**Reset My Password**", you will be prompted to enter the mobile number you used when accessing eNAPSA. If you still have access to this number, proceed to enter it and click "**Reset My Password.**"

Please Note: If you do not have access to the number previously used on eNAPSA, please follow the alternative recovery option provided on the screen below.

Figure 3: Enter your Phone Number

Provided you still have access to the registered mobile number, enter it and click **"Reset My Password"**. An OTP will then be sent to your mobile phone, after which you will be prompted to create a new password. Once these details are provided, click **"Reset Password"** to complete the process.

Figure 4: Enter OTP and Create Password

Once this process is successfully completed, you may log in to your iCARE profile to access NAPSA services.

2

REGISTRATION OF A USER PROFILE

(MEMBERS WHO **NEVER** ONBOARDED ON eNAPSA)

To begin, visit the link <https://icare.napsa.co.zm> then click “**Register Here**”.

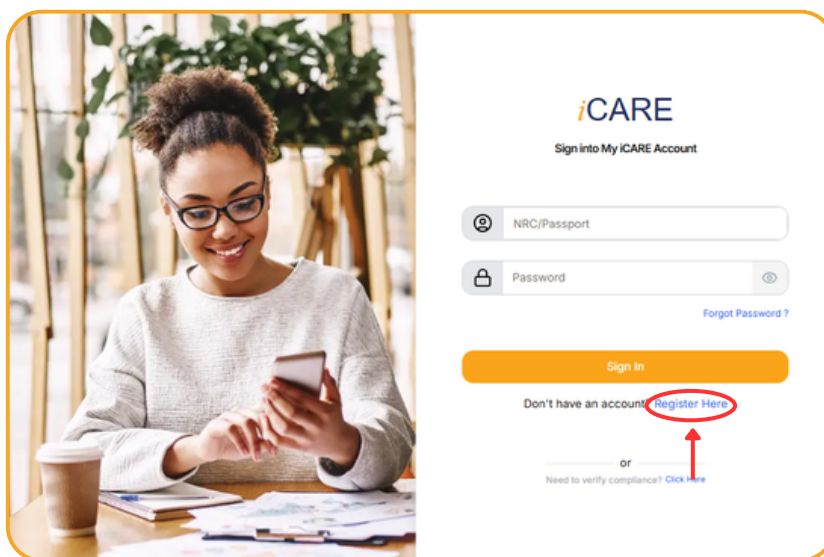


Figure 5: iCARE Login Page

On the pop-up window, read and agree to the Data Privacy Consent to proceed with registration.

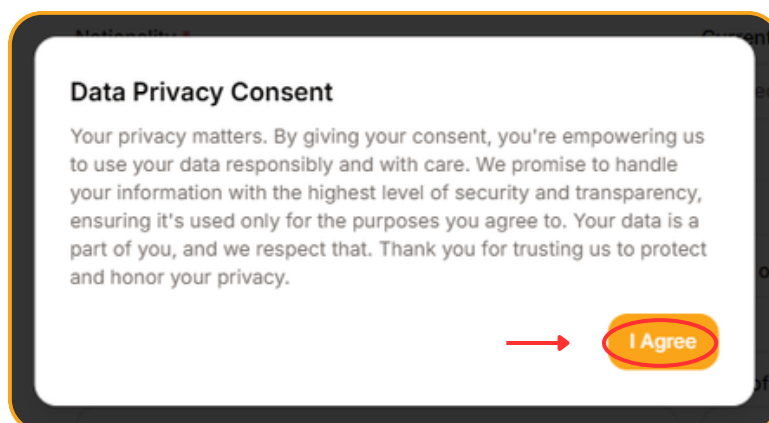


Figure 6: Data Privacy Consent Agreement

To successfully create a profile, you must ensure that the requirements in the figure below are in hand. Then click “**Proceed**”.

Onboarding Requirements

In order to successfully sign up, you must ensure that the following requirements are on hand:

1. Clear color copies of the front and back sides of the NRC (National Registration Card).
2. Recent clear **coloured passport-size** photo with a **plain background, unfiltered** (preferably taken using a mobile phone)
3. Active mobile phone registered in your name with the Mobile Network Operator.

Note: Providing false information is an offense. NAPSA will not be liable for any error or omission in the information you provide.

→ **Proceed**

Figure 7: Onboarding Requirements Checklist

1. IDENTITY INFORMATION

A. Identity Information (For Zambian citizens residing in Zambia)

Proceed to select your nationality, current country of residence, and enter your Zambian NRC number.





**NATIONAL PENSION
SCHEME AUTHORITY**

1 Identity Information
Please provide your identification information

Image Upload
Upload images of your ID

Personal Details
We would like to know more about you

Contact Information
This information will help us reach you

Create Password
Enter a password of your choosing known only to you

Identity Information

Nationality *

Current Country of Residence *

ID Type *

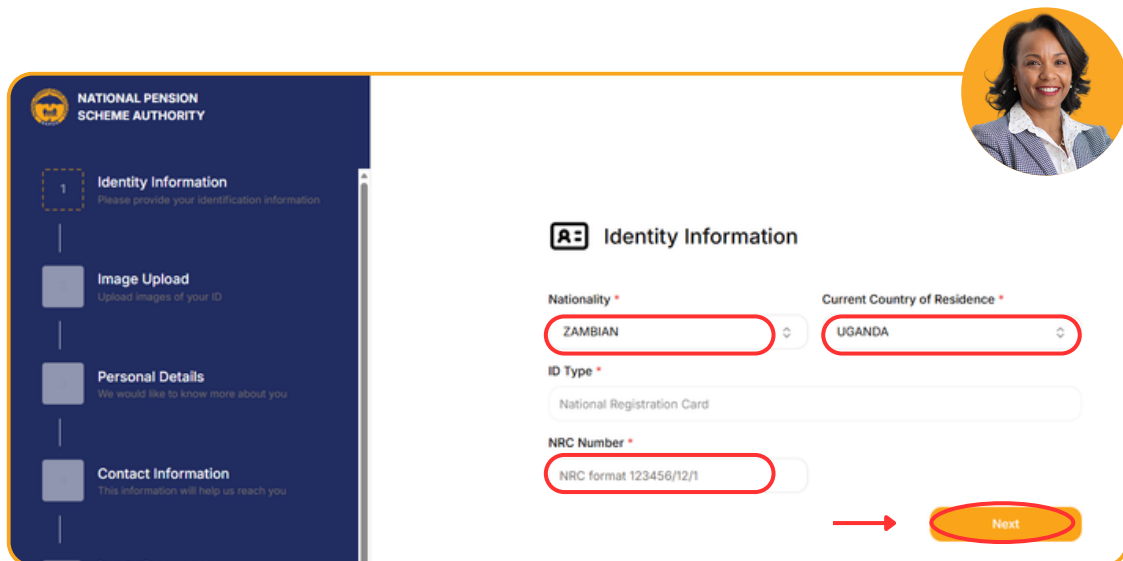
NRC Number *

Next

Figure 8: Profile Registration - Zambian Citizens Residing in Zambia

B. Identity Information (For Zambian citizens residing outside Zambia)

Proceed to select your nationality, current country of residence, and enter your Zambian NRC number.



NATIONAL PENSION SCHEME AUTHORITY

1 Identity Information
Please provide your identification information

Image Upload
Upload images of your ID

Personal Details
We would like to know more about you

Contact Information
This information will help us reach you

Identity Information

Nationality * **ZAMBIAN** Current Country of Residence * **UGANDA**

ID Type *
National Registration Card

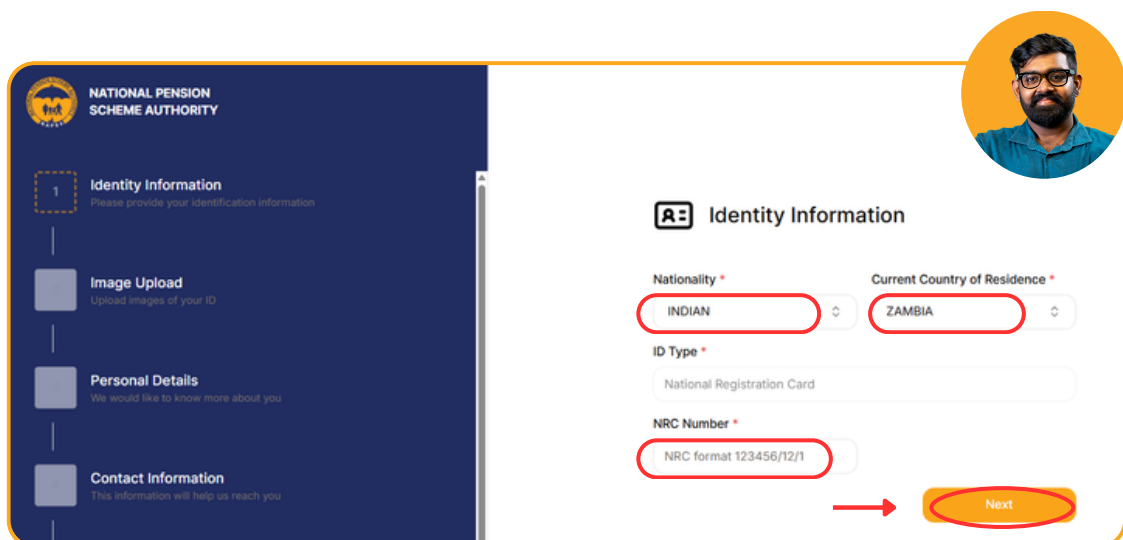
NRC Number *
NRC format 123456/12/1

Next

Figure 9: Profile Registration - Zambian Citizens Residing Outside Zambia

C. Identity Information (For Foreign Nationals residing in Zambia)

Proceed to select your nationality, current country of residence, and enter your Zambian NRC number.



NATIONAL PENSION SCHEME AUTHORITY

1 Identity Information
Please provide your identification information

Image Upload
Upload images of your ID

Personal Details
We would like to know more about you

Contact Information
This information will help us reach you

Identity Information

Nationality * **INDIAN** Current Country of Residence * **ZAMBIA**

ID Type *
National Registration Card

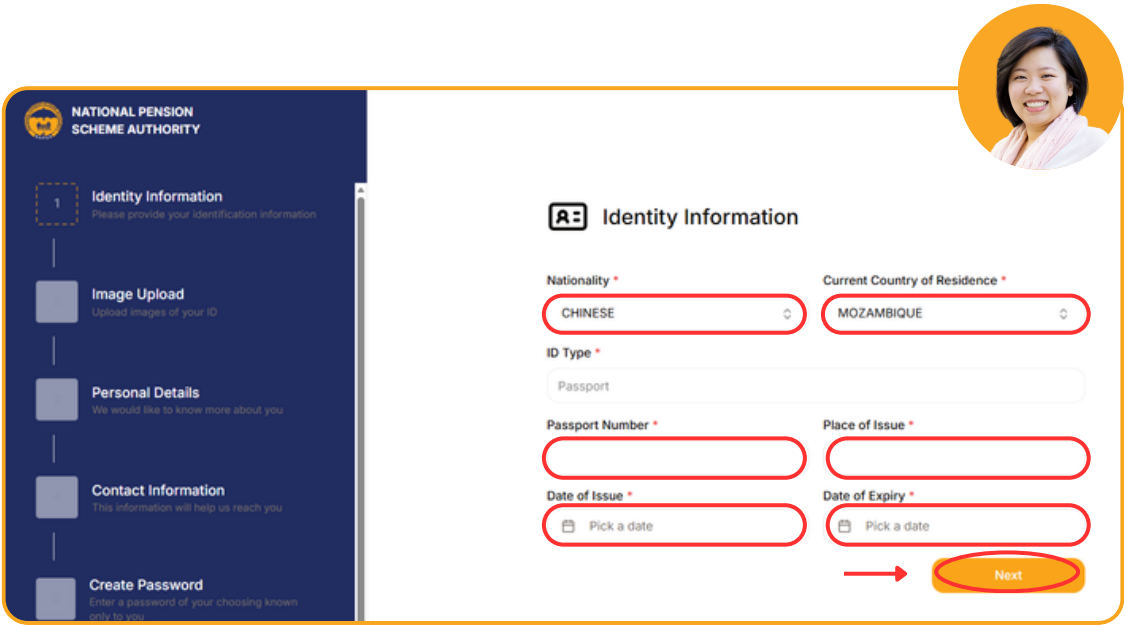
NRC Number *
NRC format 123456/12/1

Next

Figure 10: Profile Registration - Foreign Nationals Residing in Zambia

D. Identity Information (For Foreign Nationals residing outside Zambia)

Proceed to select your nationality, current country of residence, and enter your Passport number.

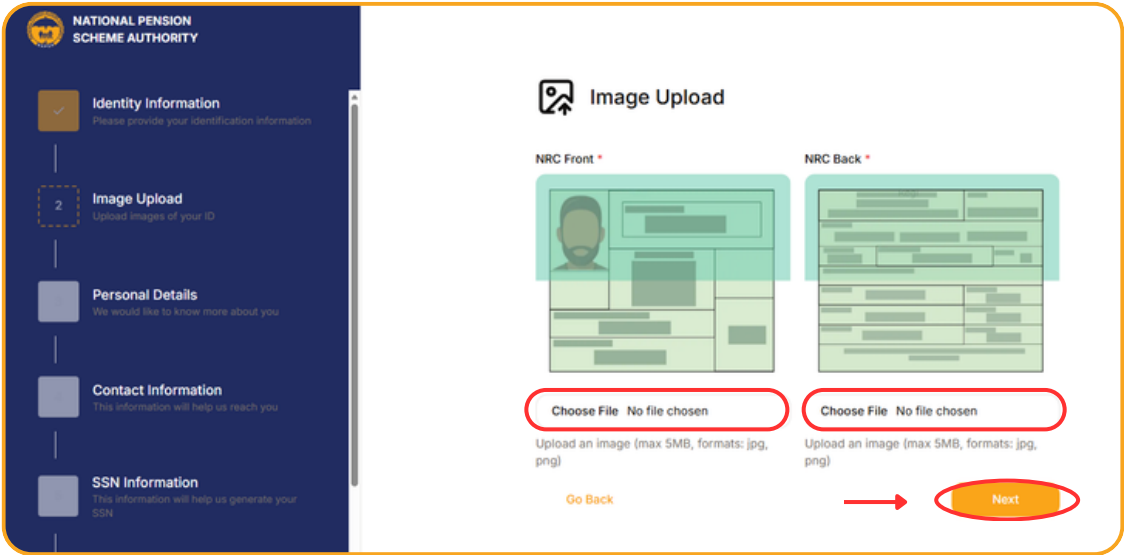


The screenshot shows the 'Identity Information' registration form. On the left is a sidebar with a progress indicator showing five steps: 1. Identity Information (active), 2. Image Upload, 3. Personal Details, 4. Contact Information, and 5. Create Password. The main form area is titled 'Identity Information' and contains the following fields: 'Nationality' (dropdown menu with 'CHINESE' selected), 'Current Country of Residence' (dropdown menu with 'MOZAMBIQUE' selected), 'ID Type' (text input with 'Passport' entered), 'Passport Number' (text input), 'Place of Issue' (text input), 'Date of Issue' (calendar icon with 'Pick a date'), and 'Date of Expiry' (calendar icon with 'Pick a date'). A red arrow points to the 'Next' button at the bottom right.

Figure 11: Profile Registration - Foreign Nationals Residing Outside Zambia

2. IDENTIFICATION DOCUMENT UPLOAD

For Zambian citizens and foreign nationals residing in Zambia, proceed to upload both the front and back of your National Registration Card. When done, click “Next”.



The screenshot shows the 'Image Upload' form. The sidebar on the left shows the progress indicator with 'Image Upload' as the active step. The main form area is titled 'Image Upload' and contains two sections: 'NRC Front' and 'NRC Back'. Each section has a placeholder image of a National Registration Card and a 'Choose File' button with the text 'No file chosen'. Below each 'Choose File' button is the instruction 'Upload an image (max 5MB, formats: jpg, png)'. A 'Go Back' button is located below the 'NRC Front' section. A red arrow points to the 'Next' button at the bottom right.

Figure 12: Upload NRC - Front and Back

For foreign nationals residing outside Zambia, proceed to upload your passport. When done, click “Next”.

Figure 13: Upload Passport

3. PERSONAL DETAILS

Proceed to enter your details as reflected on your NRC or Passport in the fields highlighted in the figure below and upload your portrait photo. When done, press “**Next**”.

Figure 14: Enter Personal Details and Upload Photo

4. CONTACT INFORMATION

Proceed to enter and verify your primary (main) phone number, secondary (alternate) phone number (optional), and email address (optional).

Note: The phone numbers entered must be registered in your name. The system will send a one-time PIN (OTP) to each of the contact details provided for verification.

Figure 15: Verify Contact Details

On the pop-up screen, enter the OTP(s) received then click **“Next”**.

Figure 16: Enter OTP for Verification

5. CREATE PASSWORD

The password must be at least 10 characters long and include an uppercase letter, a lowercase letter, a number, and a special character. e.g. **Napsa@12345**. When done, click **“Next”**.

Figure 17: Create Password

6. PREVIEW AND SUBMIT

Review and finalize your information then proceed to Submit your application.

Preview & Submit

Identity Information

ID Type: National Registration Card ID Number: 123456789
 Nationality: ZAMBIAN Country of Residence: ZAMBIA

Image Uploads

ID Image Front ID Image Back

Personal Details

Title: Mr
 First Name: Gabriel
 Surname: Pupa
 Gender: Male
 Date of Birth: 27/02/1995

Contact Information

Primary Phone Number: 2609876543

Create Password

Password: Confirm Password

[Go Back](#) [Submit](#)

Figure 18: Preview and Submit Application

On the pop-up window, read and accept the **“Terms and Conditions”** to proceed. After submission, a reference number will be sent to your registered phone number and email for ease of reference.

Terms and Conditions

Please read these terms and conditions carefully before using the ICARE platform.

Conditions of Use
 By using this website, you certify that you have read and reviewed this agreement and that you agree to comply with its terms. If you do not want to be bound by the terms of this agreement, you are advised to stop using the website accordingly. NAPSA only grants use and access of this website, its products, and its services to those who have accepted its terms.

Privacy Policy
 Before you continue using our website, we advise you to read our privacy policy regarding our user data collection. It will help you better understand our practices.

☐ Accept Terms and Conditions

[I Accept Terms & Conditions](#)

Figure 19: Accept Terms and Conditions

Note: Once your application is approved, you will receive a confirmation SMS and email. If you onboarded using your NRC, your SSN will be automatically generated upon approval.

3

VOLUNTARY SAVINGS PRODUCTS

1 . HOW TO OPT IN

If you have an active iCARE account, you can easily opt in to a voluntary savings product even if you do not have a Social Security Number (SSN).

Steps:

- Log in to your iCARE profile, then:
- Scroll down your dashboard to the three product cards below your Account Summary and select the product you wish to opt into.



Figure 20: Schemes & Products

1.1 SUPPLEMENTARY SAVINGS

Step 1 – Select the Product

Click on the Supplementary Savings card. The requirements for opening the account will be displayed for your information. Review them and click **“Continue”**.

Opt into Supplementary Savings Step 1 of 3

Supplementary savings are additional voluntary savings set aside beyond mandatory or primary savings schemes to help meet future financial goals.

Before opting in, please ensure that:

- You have a valid identification document.
- Your contact and personal details are accurate and up to date.
- You understand and agree to the product's terms and conditions.

Continue

Figure 21: Requirements Screen - Supplementary Savings

After selecting “**Continue**,” you will be required to either choose an existing next of kin or add one manually. Ensure that all required details are entered correctly, then click “**Add**,” followed by “**Continue**” to proceed.

Opt into Supplementary Savings Step 2 of 3

Next of Kin
Add at least one next of kin. You can add manually or select from your existing list.

Add manually

First Name *	Last Name *	Other Names
Phone number *	Email address	ID Type *
		Select ID type
ID *	Country of Residence *	Address *
	Select Country	

1 **Add**

2 **Continue**

Back

Figure 22: Add Next of Kin

After selecting “**Continue**,” you will be required to review and accept the Terms and Conditions. Click “**Confirm & Submit**” to proceed.

Opt into Supplementary Savings Step 3 of 3

Terms & Conditions

- Participation in this product is voluntary.
- Contributions are subject to applicable laws.
- Funds invested may be subject to market risks.
- Opting in does not guarantee returns.

☒ I have read and agree to the Terms & Conditions

[Back](#) [Confirm & Submit](#)

Figure 23: Accept Terms and Conditions

After submission, a success message will appear on your screen, and an SMS will be sent for reference. Your Products Dashboard will display your current status. Click the card to begin managing your **Supplementary Savings Account** on iCARE.

Schemes & Products
Products (3)

SAVINGS
Product Name: Supplementary Savings

.....
Pot 1 (Early Access) | Pot 2 (Age Benefit)
Account Number | 122611000092

[Contribute](#) [View Details](#)

INVESTMENTS
Product Name: Zambia Kuchalo Wealth Fund

The Zambia Kuchalo Wealth Fund is a national investment initiative that enables Zambians, including those in the diaspora, to co-invest in major development projects alongside NAPSA.

[Opt In](#)

Figure 24: Supplementary Savings Status

1.2 DIASPORA SAVINGS

If you wish to opt into the Diaspora Savings Product, select the corresponding card as described above. Once selected, the requirements will be displayed for your information. Kindly review them and select “**Continue**” to proceed.

Figure 25: Requirements Screen - Diaspora Savings

Once you select “**Continue**,” the next section will require you to either choose an existing next of kin or add one manually. Ensure all required details are entered correctly, then click “**Add**,” followed by “**Continue**” to proceed.

Figure 26: Add Next of Kin

Once you select “**Continue**,” the next section will require you to review and accept the terms and conditions. Click “**Confirm & Submit**” to proceed.

Opt into Diaspora Savings Step 3 of 3

Terms & Conditions

- Participation in this product is voluntary.
- Contributions are subject to applicable laws.
- Funds invested may be subject to market risks.
- Opting in does not guarantee returns.

☒ I have read and agree to the Terms & Conditions

[Back](#) [Confirm & Submit](#)

Figure 27: Accept Terms and Conditions

Once the application has been submitted, a **success** message will appear on your screen, and an SMS notification will also be sent for reference. Your Products Dashboard will display your current status, and you can click on the Diaspora Savings card to begin managing your account.

Schemes & Products
Products (3)

SAVINGS
Product Name: Supplementary Savings

Pot 1 (Early Access) | *****
Account Number | 122811000092

[Contribute](#) [View Details](#)

INVESTMENTS
Product Name: Zambia Kuchalo Wealth Fund

The Zambia Kuchalo Wealth Fund is a national investment initiative that enables Zambians, including those in the diaspora, to co-invest in major development projects alongside NAPSA.

[Opt In](#)

SAVINGS
Product Name: Diaspora Savings

Pot 1 (Early Access) | *****
Account Number | 112811000092

[Contribute](#) [View Details](#)

Figure 28: Diaspora Savings Status

2. HOW TO CONTRIBUTE

2.1 SUPPLEMENTARY SAVINGS

Once you click “**Contribute**” on your Supplementary Savings card, you will be directed to the Supplementary Savings Dashboard.

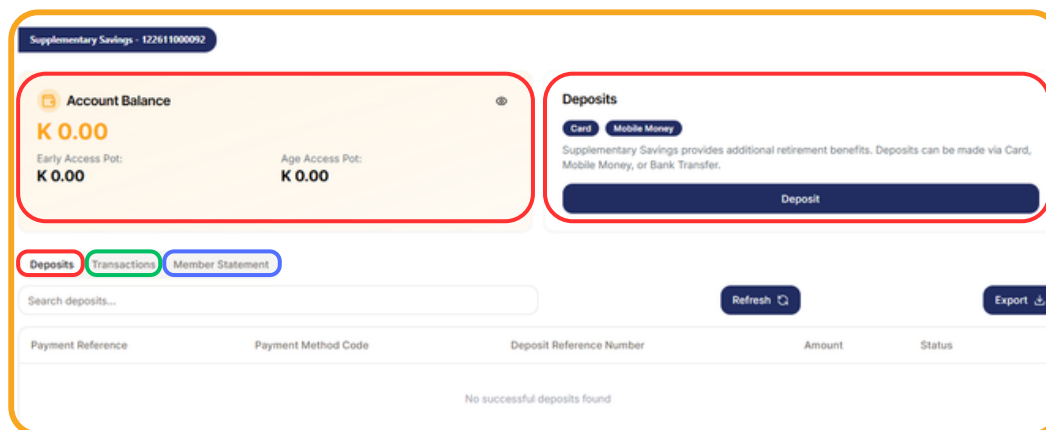


Figure 29: Supplementary Savings Dashboard

On this page, you will be able to view your account balance, including the **Early Access Pot** and the **Age Access Pot**. You will also be able to make deposits, track previous deposits, review your transaction history, and download your member account statement.

To begin contributing, click “**Deposit.**”

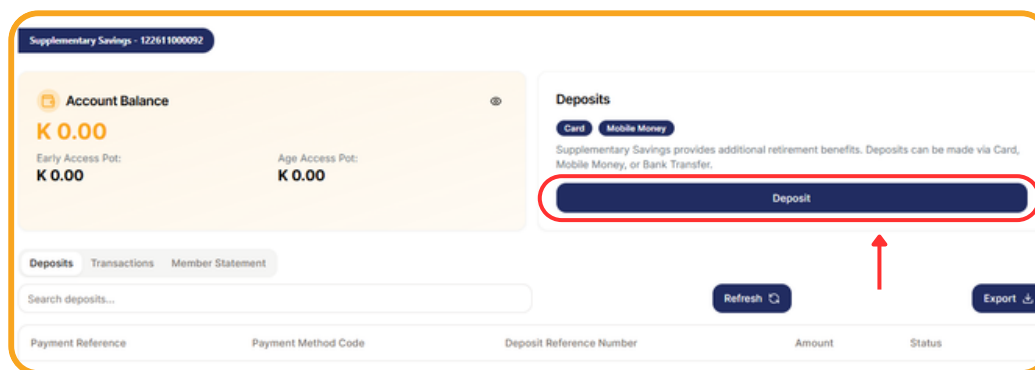
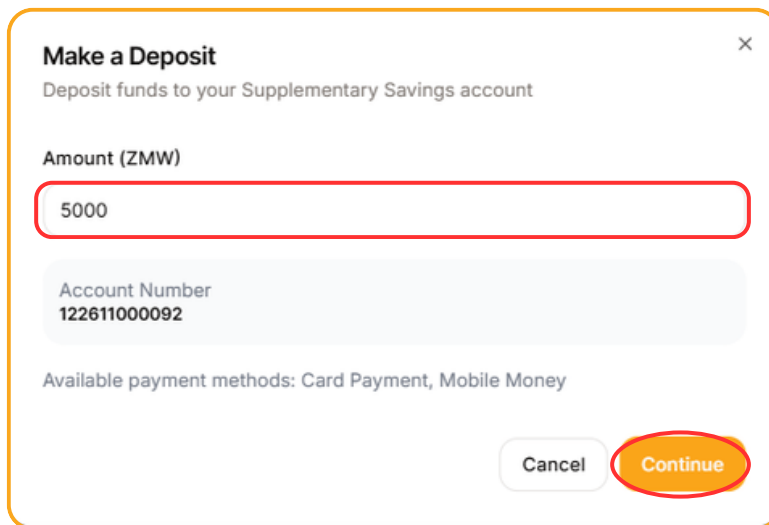


Figure 30: Click deposit

You will then be required to enter the amount you wish to deposit. After entering the amount, click “**Continue**” to proceed to the payment options.



Make a Deposit ×

Deposit funds to your Supplementary Savings account

Amount (ZMW)

5000

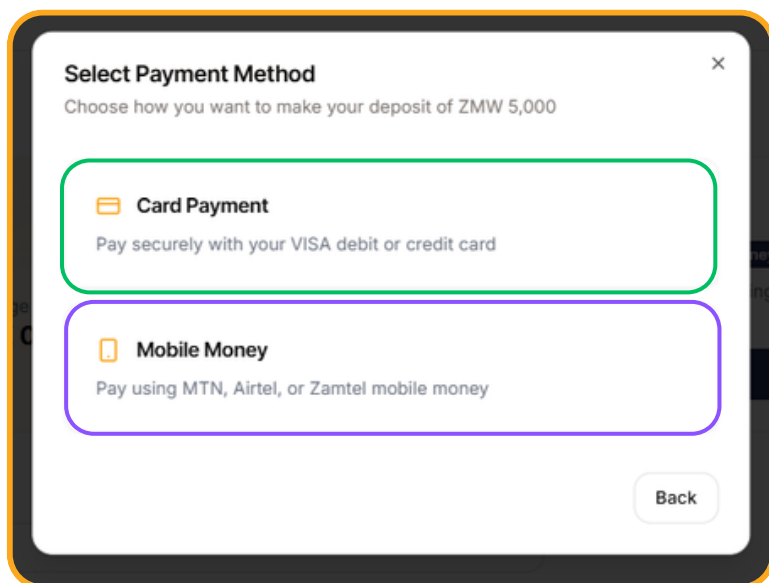
Account Number
122611000092

Available payment methods: Card Payment, Mobile Money

Cancel Continue

Figure 31: Enter Amount

After you click "Continue." You will be required to select **"Card Payment"** to pay using your card, or select **"Mobile Money"** to deposit using your mobile money account.



Select Payment Method ×

Choose how you want to make your deposit of ZMW 5,000

 **Card Payment**
Pay securely with your VISA debit or credit card

 **Mobile Money**
Pay using MTN, Airtel, or Zamtel mobile money

Back

Figure 32: Select Payment Method

If you select **Mobile Money**, you will be prompted to enter your mobile money number. After entering the number, click **"Proceed to Pay."**

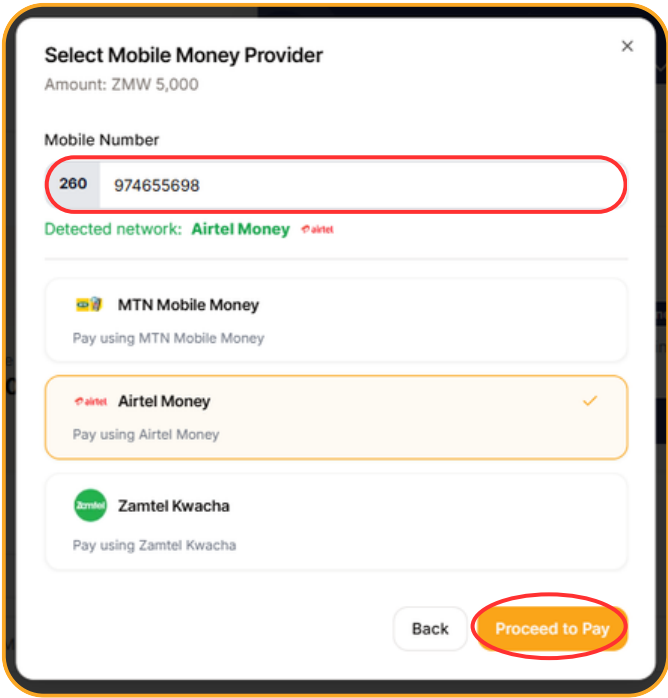


Figure 33: Enter Mobile Money Number

After clicking **"Proceed to Pay"**, a prompt will be sent to your phone requesting you to enter your Mobile Money PIN to confirm the transaction. Once the payment has been confirmed, an electronic receipt will be generated.

If you select **Card Payment**, you will be redirected to the Visa/Debit/Credit Card payment platform. On this page, you will be required to enter your **billing information details** and then click **"Pay"** to complete the transaction. After the payment has been confirmed, an electronic receipt will be generated.

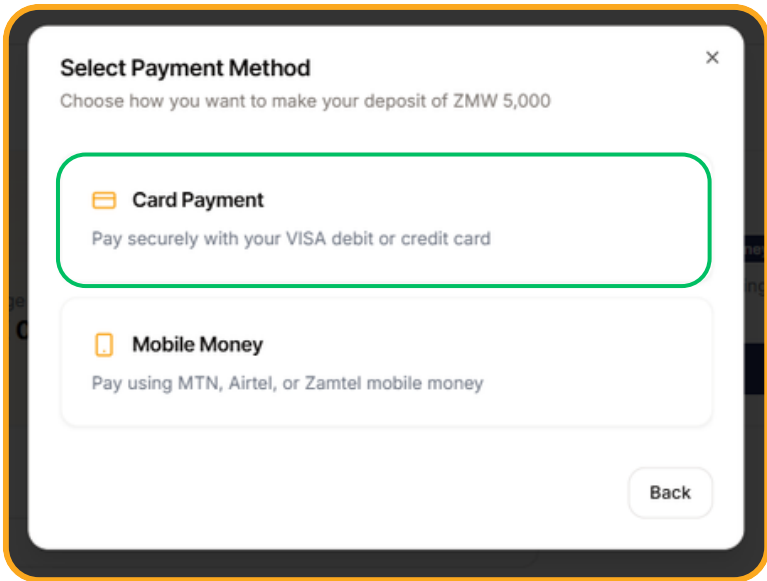


Figure 33: Enter Mobile Money Number

Billing Information

* Required field

First Name * CHIMWEMWE

Last Name * SAKALA

Address Line 1 CHALALA

City * Lusaka

Country/Region * Zambia

State/Province * Lusaka

Phone Number * +26098765567

Email * CHIMWEMWE@GMAIL.COM

Your Order

Total amount 10,000.00 ZK

Payment Details

Accepted Cards VISA Mastercard

Card Number * 4111111111111111 VISA

Expiration Month * 03 Expiration Year * 2028

CVN * ***

This code is a three or four digit number printed on the back or front of credit cards.

Cancel Pay

Figure 34: Enter Billing Information

After confirmation, an electronic receipt will be generated.

2.2 DIASPORA SAVINGS

Once you click **"Contribute"** on your Diaspora Savings card, you will be directed to the Diaspora Savings Dashboard as shown below.

Important Notice: Diaspora Savings products currently only allow savings in USD.

Diaspora Savings - 11261100092

Account Balance

US\$0.00

Early Access Pot: US\$0.00

Age Access Pot: US\$0.00

Deposits

Card

Diaspora Savings allows Zambians abroad to save for their future. Deposits can be made via VISA card.

Deposit

Deposits Transactions Member Statement

Search deposits...

Refresh Export

Merchant Reference	Payment Method Code	Amount	Currency	Status	Created At	Actions
No successful deposits found						

Figure 35: Diaspora Savings Dashboard

On this page, you will be able to view your account balance, including the **Early Access Pot** and the **Age Access Pot**. You will also be able to make deposits, track previous deposits, review your transaction history, and download your member account statement.

Click on "Deposit" to begin the contribution process to your Diaspora Savings Account.

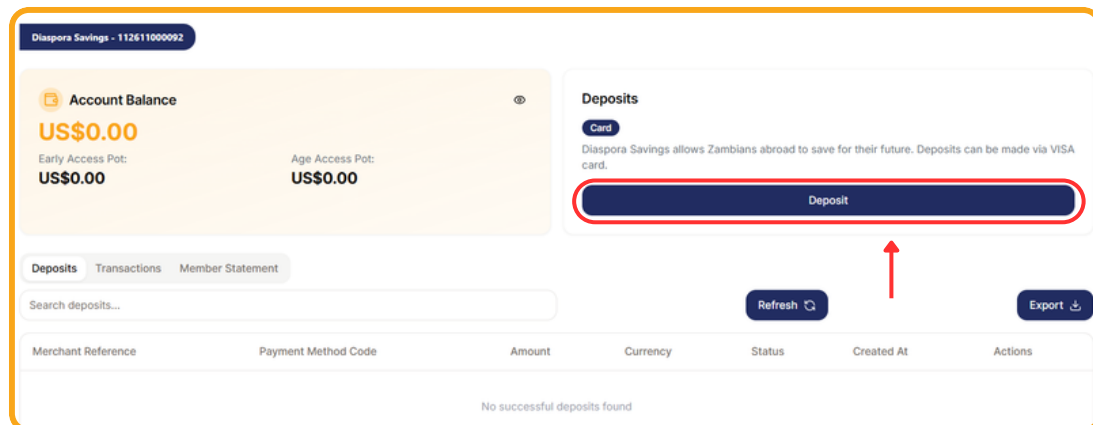


Figure 36: Click Deposit

When you click on "**Deposit**", the next step will require you to enter the amount. Enter the amount you wish to deposit and click "**Continue**".

Figure 37: Enter Amount

When you click on "**Continue**," you will be redirected to the Visa/Credit/Debit Card payment platform, where you will be required to enter your billing information details, then select "**Pay**" as shown below.

The screenshot shows a two-part form. The top part, titled 'Billing Information', contains fields for First Name (CHIMWEMWE), Last Name (SAKALA), Address Line 1 (CHALALA), City (Lusaka), Country/Region (Zambia), State/Province (Lusaka), Phone Number (+26098765567), and Email (CHIMWEMWE@GMAIL.COM). The bottom part, titled 'Payment Details', shows 'Accepted Cards' with VISA and Mastercard logos, a Card Number (4111111111111111), Expiration Month (03), Expiration Year (2028), and a CVN field. A green 'Pay' button is circled in red at the bottom right of the Payment Details section. To the right of the Billing Information section, a 'Your Order' summary shows a 'Total amount' of 10,000.00 USD.

Figure 38: Enter Billing Information

After confirmation, an electronic receipt will be generated.

3.HOW TO WITHDRAW

3.1 DIASPORA SAVINGS

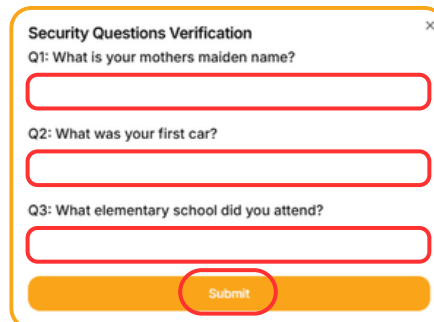
To initiate a withdrawal, ensure that you meet the withdrawal eligibility criteria. See Eligibility Criteria [Here](#). Navigate to the Member Module and select **“Benefits”** from the dropdown menu. Then choose the relevant product card.

The screenshot shows the NPSA dashboard. On the left, a sidebar menu has 'Benefits' highlighted with a red circle. The main area displays two product cards: 'Diaspora Savings' (highlighted with a red box) and 'National Pension Scheme'. Below these, the 'Diaspora Savings - 112611000061' section shows an 'Account Balance' of US\$806.79, with 'Early Access Pot: US\$0.00' and 'Age Access Pot: US\$806.79'. To the right, the 'Withdrawal Status' section indicates 'Eligible' and states 'You are eligible to withdraw'. At the bottom, a 'Make Claim' button is visible.

Figure 39: Make a Claim - Diaspora Savings

The **“Withdraw”** tab will appear as eligible, allowing you to proceed. Click **“Make Claim”** to begin the withdrawal process.

A pop-up window will appear prompting you to answer your security questions. Enter the correct responses and click **“Submit.”**



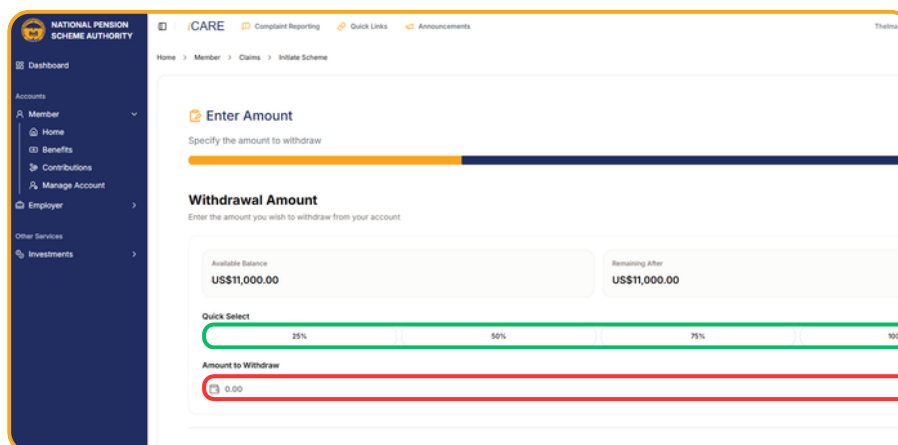
A pop-up window titled "Security Questions Verification" with a close button (X) in the top right corner. It contains three questions, each with a text input field below it:

- Q1: What is your mothers maiden name?
- Q2: What was your first car?
- Q3: What elementary school did you attend?

At the bottom of the window is a yellow "Submit" button.

Figure 40: Answer Security Questions

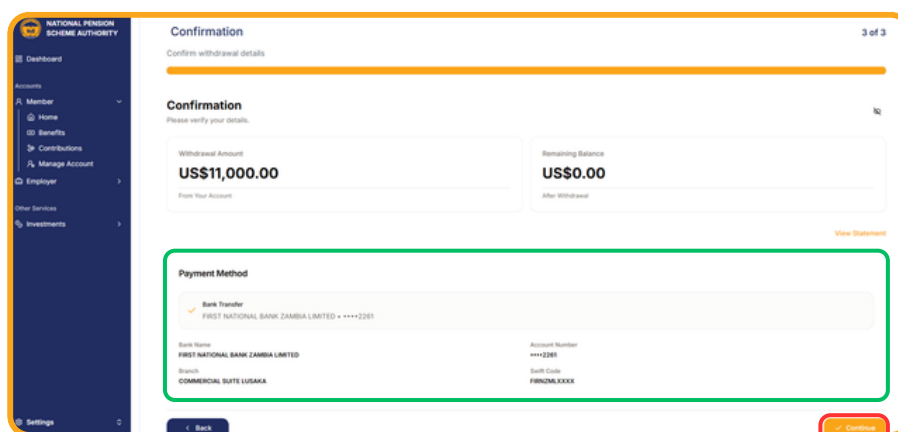
You will then be required to enter the withdrawal amount. Alternatively, you may use the quick-select option to choose a predefined deductible percentage.



The "Enter Amount" screen in the National Pension Scheme Authority (NPSA) system. The page title is "Enter Amount" with a subtitle "Specify the amount to withdraw". A progress bar shows the current step. Below the progress bar, the "Withdrawal Amount" section prompts the user to "Enter the amount you wish to withdraw from your account". It displays the "Available Balance" as US\$11,000.00 and the "Remaining After" as US\$11,000.00. A "Quick Select" section offers predefined percentages: 25%, 50%, 75%, and 100%. Below this, the "Amount to Withdraw" field shows "0.00".

Figure 41: Enter Amount (USD)

After entering the withdrawal amount, review the payment method to your bank account and click **“Continue.”**



The "Confirmation" screen in the NPSA system, showing a progress bar at the top with "3 of 3" steps. The main heading is "Confirmation" with the instruction "Please verify your details.". It displays the "Withdrawal Amount" as US\$11,000.00 and the "Remaining Balance" as US\$0.00. Below this, the "Payment Method" section shows a selected "Bank Transfer" option for "FIRST NATIONAL BANK ZAMBIA LIMITED". It also displays the bank name, account number (****2281), branch (COMMERCIAL SUITE USAKA), and Swift Code (FNBZML33XX). A "View Statement" link is visible. At the bottom, there are "Back" and "Continue" buttons.

Figure 42: Withdrawal Confirmation

Figure 43: Select Payment Method

You will be required to reconfirm your bank details as shown above, ensuring that the account provided is a USD account.

A One-Time PIN (OTP) will then be sent to the member's registered WhatsApp number. Enter the OTP and click **"Next."**

Figure 44: Enter OTP

Figure 45: Successful Withdrawal Message

Once the OTP has been successfully verified, the withdrawal claim will be initiated. After a successful withdrawal, the member account will reflect the updated balance, and the transaction will be recorded in the member statement.

NATIONAL PENSION SCHEME AUTHORITY

Diaspora Savings - 112611000061

Account Balance
US\$806.79

Early Access Pot: US\$0.00 Age Access Pot: US\$806.79

Withdrawal Status
Eligible
You are eligible to withdraw

ACCESSIBLE POTS
• Early Access Pot (\$0.00)

Withdrawals Member Statement

Quick Filter: February 23rd, 2026 March 25th, 2026

Search withdrawals...

Reference	Date	Type	Amount	Status
WDR-8e587bae-3489-485b-892d-60efa2b3b169	25 Mar 2026	WITHDRAWAL	US\$11,000.00	PAID
WDR-f94001bb-d9f6-487f-8bc4-9e4c75637570	24 Mar 2026	WITHDRAWAL	US\$2,410.19	PAID
WDR-b783cb04-2dad-4809-81f8-113f2eacfe9	16 Mar 2026	WITHDRAWAL	US\$800.00	PAID

3.1 SUPPLEMENTARY SAVINGS

To initiate a withdrawal, ensure that you meet the withdrawal eligibility criteria. See Eligibility Criteria [Here](#). Navigate to the Member Module and select “**Benefits**” from the dropdown menu. Then choose the relevant product card.

NATIONAL PENSION SCHEME AUTHORITY

Supplementary Savings - 122611000061

Account Balance
K 18,319.31

Early Access Pot: K 10,885.51 Age Access Pot: K 7,433.80

Withdrawal Status
Eligible
You are eligible to withdraw

ACCESSIBLE POTS
• Early Access Pot (\$0.00)

Withdrawals Member Statement

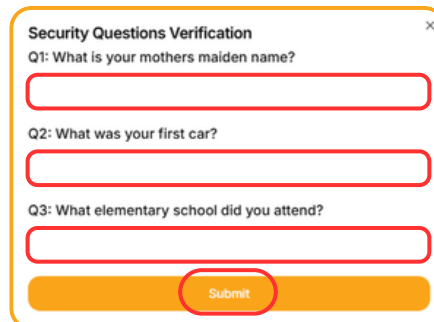
Search withdrawals...

Reference	Date	Pot	Amount	Status
WDR-8e587bae-3489-485b-892d-60efa2b3b169	25 Mar 2026	WITHDRAWAL	US\$11,000.00	PAID
WDR-f94001bb-d9f6-487f-8bc4-9e4c75637570	24 Mar 2026	WITHDRAWAL	US\$2,410.19	PAID
WDR-b783cb04-2dad-4809-81f8-113f2eacfe9	16 Mar 2026	WITHDRAWAL	US\$800.00	PAID

Figure 47: Make a Claim - Supplementary Savings

The **“Withdraw”** tab will appear as eligible, allowing you to proceed. Click **“Make Claim”** to begin the withdrawal process.

A pop-up window will appear prompting you to answer your security questions. Enter the correct responses and click **“Submit.”**



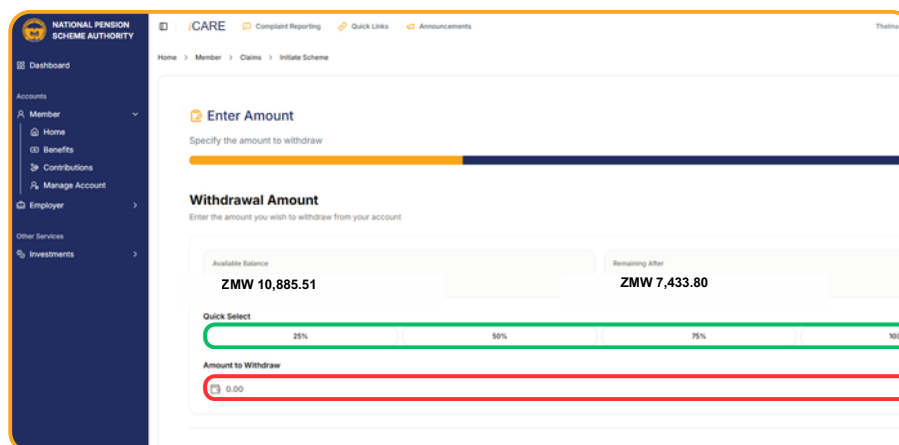
A pop-up window titled "Security Questions Verification" with a close button (X) in the top right corner. It contains three questions, each with a text input field below it:

- Q1: What is your mothers maiden name?
- Q2: What was your first car?
- Q3: What elementary school did you attend?

At the bottom of the window is a yellow button labeled "Submit".

Figure 48: Answer Security Questions

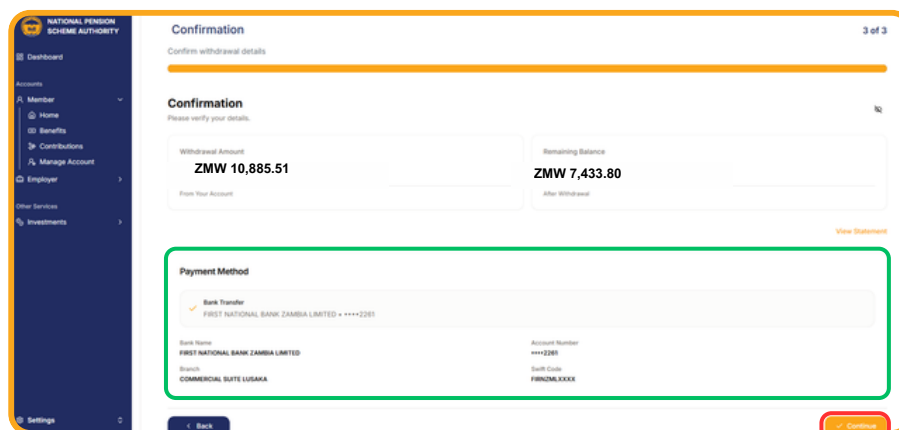
You will then be required to enter the withdrawal amount. Alternatively, you may use the quick-select option to choose a predefined deductible percentage.



The "Enter Amount" screen in the National Pension Scheme Authority (NPSA) system. The page title is "Enter Amount" with a subtitle "Specify the amount to withdraw". A progress bar is shown at the top. Below the progress bar, the "Withdrawal Amount" section displays the available balance as ZMW 10,885.51 and the remaining balance after withdrawal as ZMW 7,433.80. A "Quick Select" section shows three predefined percentages: 25%, 50%, and 75%, each with a corresponding input field. Below this, the "Amount to Withdraw" section shows a text input field with the value 0.00. The page includes a sidebar with navigation links and a top navigation bar with links to Home, Member, Claims, and Initiate Scheme.

Figure 49: Enter Amount

After entering the withdrawal amount, review the payment method to your bank account and click **“Continue.”**



The "Withdrawal Confirmation" screen in the NPSA system. The page title is "Confirmation" with a subtitle "Confirm withdrawal details". A progress bar is shown at the top. Below the progress bar, the "Confirmation" section displays the withdrawal amount as ZMW 10,885.51 and the remaining balance after withdrawal as ZMW 7,433.80. A "Payment Method" section shows a list of banks with "Bank Transfer" selected. Below this, the "Bank Name" is listed as "FIRST NATIONAL BANK ZAMBIA LIMITED" and the "Account Number" is "****2281". The "Branch" is "COMMERCIAL SUITE LUSAKA" and the "Swift Code" is "FNBZMZ33XXX". The page includes a sidebar with navigation links and a top navigation bar with links to Home, Member, Claims, and Initiate Scheme. A "Continue" button is located at the bottom right.

Figure 50: Withdrawal Confirmation

Figure 51: Select Payment Method

You will be required to reconfirm your bank details as shown above, ensuring that the account provided is a Zambian Account.

A One-Time PIN (OTP) will then be sent to the member's registered number. Enter the OTP and click **"Next."**

Figure 52: Enter OTP

Figure 53: Successful Withdrawal Message

Once the OTP has been successfully verified, the withdrawal claim will be initiated. After a successful withdrawal, the member account will reflect the updated balance, and the transaction will be recorded in the member statement.

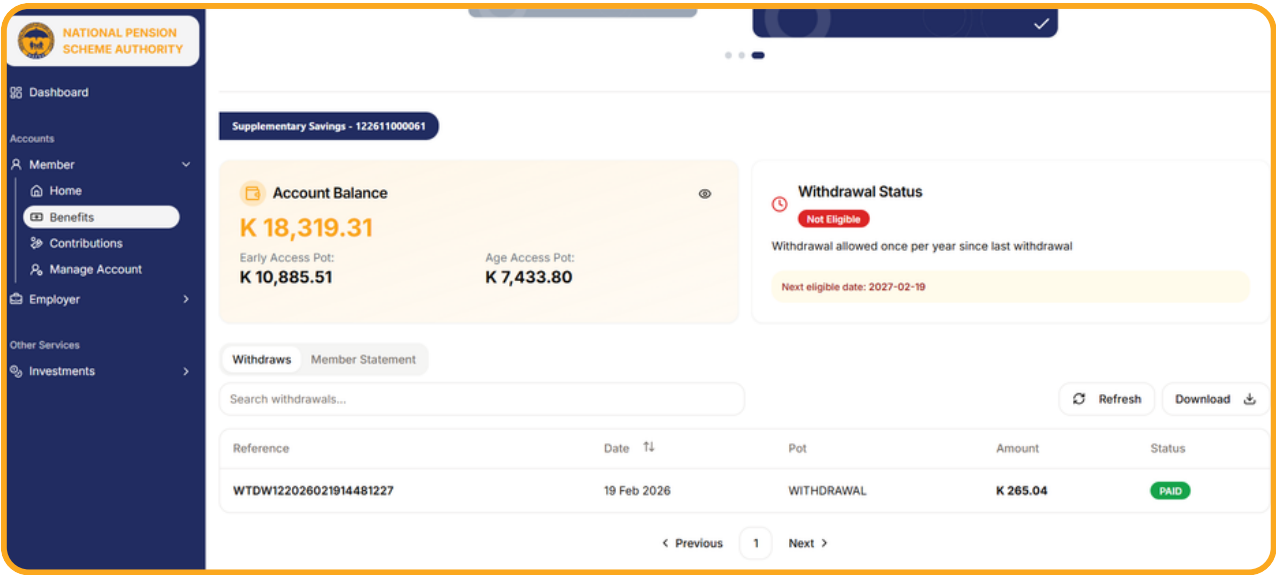


Figure 54: Account Status after withdrawal



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