

Provident Fund Benefits

- 1) Benefits to a member from the Armed Forces Provident Fund Scheme account shall be paid as follows:
 - (a) If a member of the AFPPFS has completed one year or more service and made more than 12 monthly contributions as per *clauses 11, 12 and 17* to the Armed Forces Provident Fund Scheme account and leaves the service, he/she shall be paid accumulated contributions credited to Armed Forces Provident Fund Scheme account along with returns credited thereon minus any withdrawals made by the member
 - (b) If a member has made less than 12 monthly contributions as per *clauses 11, 12 and 17* and leaves the service or terminated from the service by the Armed Forces on disciplinary ground or has deserted the service or convicted of a felony under any Court of Law, he/she shall be entitled to employee contributions only with returns credited thereon. The matching contributions made by the Government along with the returns credited thereon shall be transferred to the AFPPFS general reserve account.
 - (c) If the expatriate member has completed one year or more service and made more than 12 monthly contributions as per *clauses 11, 12 and 17* and leaves the service of the Armed Forces, he/she shall be paid accumulated contributions credited to Armed Forces Provident Fund Scheme account along with returns credited thereon.
 - (d) If a expatriate member has made less than 12 monthly contributions as per *clauses 11, 12 and 17* and leaves the service or terminated from the service by the Armed Forces on disciplinary ground or has deserted the service or convicted of a felony under any Court of Law, he/she shall be entitled to employee contributions only with returns credited thereon. The matching contributions made by the Government along with the returns credited thereon shall be transferred to the AFPPFS general reserve account.
- 2) *Clauses 11*: A member shall contribute to the AFPPFS a minimum of 12% of his/her covered monthly salary.
- 3) *Clauses 12*: The Royal Government, on behalf of the members of the Armed Forces shall make matching contribution to the AFPPFS.
- 4) *Clauses 17* : From the total monthly contributions (Government and member), the Armed Forces Pension and the Armed Forces Provident Fund Accounts of the members shall be credited as follows:
 - 14% of the covered monthly salary of a member shall be credited to the Armed Forces Pension Account;
 - 10% of the covered monthly salary of a member shall be credited to the Armed Forces Provident Fund Account;
 - Total contribution (both Government and member contribution) of the expatriate members in the Armed Forces shall be credited to the Armed Forces Provident Fund Account only.