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**STEP BY STEP
GUIDELINES
A CONSOLIDATED AND REVISED
MANUAL WITH EXPLANATIONS AND Q&A**

**Applications for the Covid 19
Temporary Employee/Employer Relief
Scheme**

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APPLICATION FOR THE COVID 19 TEMPORARY EMPLOYEE/EMPLOYER RELIEF SCHEME (Covid19TERS)

A COMPREHENSIVE STEP BY STEP GUIDE AND USEFULL DOCUMENTS

This guide consists of three parts.

Part One : Step by Step Guide

Part Two: Critical Information sheet: What to fill in where?

Part Three: Q&A

PART ONE

Step by Step Guide

Employers who have already attempted to apply for benefits from the Covid-19 Temporary Employee/Employer relief Scheme, might have had difficulties in interpreting some of the information to be submitted and the process itself. The guideline provided to prospective applicants by the Department of Labour is, to say the least, vague and inadequate.

In order to assist our clients who would like to submit claims for benefits on the Covid-19 Temporary Employee/Employer Relief Scheme, we have drafted the following step by step guidelines to be used.

INTRODUCTION:

Employers may claim from the **Covid-19 Temporary employee/Employer relief Scheme**, the cost of salaries during the closure of business operations. They may claim a maximum amount of R 17 712.00 per month, per employee in terms of the income replacement rate sliding scale (38% to 60%) as provided for in the UIF Act. Should the employee's income determined in terms of the income replacement sliding scale fall below the minimum wage of the sector concerned, a replacement income equal to a minimum wage of the concerned sector, will be paid.

The fund is de-linked from the UIF normal benefits, therefor the required accumulation of credit formula (1 day for every 4 days worked and the maximum of 365 days for every 4 years), will not apply.

QUALIFYING REQUIREMENTS:

In order to qualify, the employer must:

- have temporarily closed the business as a direct result of the Covid-19 pandemic in order to enforce the lockdown regulations and suffer financial distress;
- be registered with the UIF - Meaning, you as employer must not only deduct and pay over UIF on a monthly basis, you must also be registered at the Department of Labour as a UIF employer and submit monthly declarations (ui19's) to UIF. The reference number received from UIF indicating that you are registered: 000000/0.
- comply with the application procedure of the scheme.

APPLICATION PROCESS:

STEP 1: Report Closure of business

Send an email to the TERS fund indicating that you have closed your business due to the COVID19 pandemic, to enforce the National Lockdown. This can be done on an official company letterhead or via email.

Email can be sent to: Covid19ters@labour.gov.za

Hereafter you will receive an autoreply from Covid19Ters containing an explanation on how to apply as well as attachments (These attachments have been attached to this correspondence as well), being:

- 1. National disaster payment excel template
- 2. Guidelines to Convert Excel to CSV
- 3. Employers Account Information
- 4. Covid 19 TERS Easy aid – Department of labour guide
- 5. Generic Memorandum of agreement (MOA TERS)

Content of Autoreply from COVID19Ters will be the following:

Dear Employer

C19 TERS: Temporary Employee / Employer Relief Scheme

Please note the following :

A: Process to follow when applying for Covid19ters

Steps 1:

Key Documents required

- Letter of Authority, on an official company letterhead granting permission to an individual specified to lodge a claim on behalf of the company
- MOA (completion of the agreement between UIF, Bargaining Council and Employer) ; only applicable to employers that has more than 10 employees
- Prescribed template that will require critical information from the employer (refer to C : employees details)
- Evidence/payroll as proof of last three months employee(s) salary(ies)
- Confirmation of bank account details for Covid19ters in the form of certified latest bank statement
 - Please complete template 3 (Employer / Bargaining Council) if payment method / mode is to Employer / Bargaining Council
 - Please note employees banking detail is still required on the prescribed template (attachment 1)

All documents submitted will be subjected to verification.

Step 2:

Submission Process

Submit/transmit all documents as required to UIF via dedicated mailbox Covid19UIFclaims@labour.gov.za

Step 3:

Conclusion

Conclusion of the MOA between parties

Payment will only be effected after MOA sign off between the Fund and the Employer/Bargaining Council.

B: Additional Information

1. Minimum Wage
 - NMW that will be used to determine minimum payment to employees is as follows :**
 - Domestic : R 124 .56 per day**
 - Agriculture : R 149.44 per day**
 - EPWP : R 91.36 per day**
 - Other Sectors : R 166 .08 per day**
2. Opening of special account is only applicable to Bargaining council
3. Payment option : Payment can be made to either to Employer / Bargaining Council or Employees .
4. Please note the enquiry telephone to enquire on the claims lodged: 012 337 1997

5. Leave income is portion of the salary paid during the Shutdown / Lockdown period
6. Shut down period is the temporary lay off period where no Income / partial income is paid to the employees

C: Rules for completing prescribed templates.

Payroll and Non Payroll Companies: (Use Attachment 1 and Attachment 2 serve as an guideline)

Please find the additional guidelines that is required for all employers to adopt for successful file loading. A sample file is attached to follow the suggested format. Also a Guideline document is attached to guide the employers to help convert an excel file to CSV file. The CSV file is mandatory for both Payroll and Non Payroll companies.

Step -1 - Prepare the list of all employees with all mandatory information using the file National Disaster Payment – Excel Template

Step -2 – Use the Guideline document to convert the Excel file into CSV format as required by UIF.

Step -3 – Submit the file to the UIF.

When preparing the file use the following instructions.

1. ##Filename should be in the following format

UIREFERENCENUMBER_ddmmyyyy_uniquesequence.csv Example -
 00000012_25mar2020_01.csv . unique sequence number can be a number which is not used to send file with same name – so when you send file first time uniqueness can be 1, when sent second time it can be 2.

2. File should start with a Header - H| DATE DDMMYYYY
 COLUMN HEADERS AS UNDER ARE NOT REQUIRED IN THE FILE. ITS JUST TO INDICATE SEQUENCING. REMOVE THE HEADER ONCE FILE IS GENERATED. ONLY: H| DDMMYYYY is required on the Top

UifReferenceNumber | Shutdown From (DD-MMM-YYYY)ONLY | Shutdown Till(DD-MMM-YYYY)ONLY | Trade Name | PAYE number | Contact Number | Email Address | IDNumber | First Name | LastName | Renumeration(Monthly) | Employment Start Date | Employment End Date | Sector Minimum wage per month | Leave Income(During Shutdown) | Bank Name | Branch Code | Account Type | Account Number | Preferred Payment Medium

3. The values of remuneration should not be comma separated. Example – 26000.90 and not 26,000.92
4. All the dates in CSV file should follow the date format DD-MMM-YYYY – Example – 23-APR-2020
5. Sector Minimum wage per month value is Mandatory. A blank value will result in error.
6. Account Type value should reflect as below. Please use the Account Type ID instead of Account Type description.

ACCOUNTYPEID	ACCOUNTYPE
1	Current Account
2	Savings Account
3	Transmission Account

STEP 2: Draft a Letter of Authority

The Managing Director/CEO of the company must draft a “Letter of authority” on an official company letterhead, in which he/she appoints and authorise a specific employee or official with the powers to submit and administer the claim/application. The letter should contain the following:

“ I _____, the Managing Director / Chief Executive Officer of _____ (company name), hereby appoint and authorise _____ (name of employee/Official) to apply for benefits from the Covid-19 Temporary employee/Employer relief Scheme as promulgated by the Minister of Employment and Labour in GG 43161 dated 26 March 2020.

Signed at _____ on this ____day of _____2020”

STEP 3: Complete and sign the Memorandum of Agreement **(Only applicable if the employer employees more than 10 employees)**

The MOA as received from Covid19TERS in their autoreply mentioned above, is specifically drafter for the National Bargaining Council for Clothing and Textile Industry.

SEESA has however amended this MOA, attached hereto as “SEESA MOA draft”. Please complete your company details where indicated **xxxxxx**.

The person authorised in the letter of Authority, together with two witnesses must sign each page.

The UIF official on acceptance of agreement will complete Annexure A of the MOA.

The agreement shall commence on the date of the last signature and will remain in force for a period of 3 months. For the purpose of the TERS-Funding application the lockdown period is limited to 27 March 2020 – 16 April 2020. In the event that the lockdown period is extended, the funding application period will most likely be extended as well.

STEP 4: Complete the National Disaster Payment excel sheet - containing critical information of your staff.

This is basically a spreadsheet (use 1. National Disaster Payment excel template, attached hereto for your convenience) requiring the completion of the following information:

- Company UIF Reference Number
- Start date of Shutdown
- End date of shutdown
- Tradename of Company
- Contact number of company
- Email addresses
- ID numbers of each employee
- Monthly Remuneration of employees (see explanatory note 1 below)
- Date of commencement of employment of each employee
- Date of termination of employment(date of start of shutdown)
- Minimum Wage of Sector per month (see explanatory note 2 below)
- Leave income during shutdown(see explanatory note 3 below)
- Bank Details(see explanatory note 4 below)

This template should be converted into a CSV format – Please see 2. Guidelines to convert excel to CSV (attached hereto for your convenience. Ensure to follow the Rules described in the Autoreply from Covid19Ters, discussed above under STEP 1.

Explanatory notes to complete the spreadsheet:

1. Monthly Remuneration of employees

This is the current remuneration paid to the employee in regular circumstances

2. Minimum Wage of Sector per month

The following three sectors should be used for the TERS-funding application:

- Domestic R124.56 per day
- Agricultural R149.44 per day
- EPWP R91.36 per day

For all other sectors the amount of R166.08 per day should be used regardless of minimums prescribed by Bargaining Councils.

Further, ensure correct completion of documents. Take care when indicating the Minimum wage. This is crucial and incorrectly stated values might result in serious delays in the processing of the benefit payments.

3. Leave income during shutdown.

Leave income is the portion of salary paid during the shutdown/ lockdown period. (the value of leave)

4. Bank Details

This will depend on the preferred payment method chosen –being:

Paid to employee directly

Paid to employer directly – Use payroll or business account details

Paid to Bargaining Council

UIF will pay the agreed amount into the preferred account.

If payment is to be made into the employers account, employers must disburse the benefits to each employee and will be required provide proof of payments, that the payments indeed went to the employees.

This is also critical, if further payments are required.

The employer may not deposit or credit the benefits into any other bank account.

STEP 5: Complete “Nr 3. Employers Account Information document”

If the preferred method of payment in the National disaster payment template was to the employer, this document must be completed to contain the employers banking details.

STEP 6: Compile evidence of your payroll

This can be payslips of each individual employee, EMP201's or Ui7's for the past three months.

STEP 7: Confirm Bank account:

- If the preferred method of payment was the employees bank accounts - Obtain bank account details in the form of certified latest bank statement.
- If the preferred method of payment was the employers bank accounts - Obtain bank account details in the form of certified latest bank statement.

STEP 8: Prepare application to Covid19Ters

All the above information must be saved in separate folders and named accordingly, being:

- Letter of Authority
- Memorandum of Agreement (for employers employing more than 10 workers)
- National disaster payment excel template (converted to CSV format)
- Employers Account Information (if preferred method of payment is to the Employer)
- Proof of Banking Details
- Proof of payroll

STEP 9: Send application

Ensure all the above are attached and send to:

Covid19UIFclaims@labour.gov.za

CONCLUSION AND PAYMENTS

Step 1: After the conclusion of the MOA between the UIF and the Employer, the employer must provide the UIF with a proforma invoice in order to process the first payment.

Together with this invoice, the documents as per Annexure A and payment Schedule – payment 1, must also be submitted.

- Step 2: Employer will now allocate and disperse the money to each participating employee. This must be done within 5 days of receiving the money from UIF.
- Step 3: In order to initiate the second payment, the employer must submit another invoice accompanied by proof of payment of paid amounts to employees related to the first payment and the employment status of employees.
- Step 4: UIF will make payment as referred to in step 1. Employer will now allocate and disperse the money to each participating employee. This must be done within 5 days of receiving the money from UIF.
- Step 5: Initiate third and last payment in the same manner as in step 3.

PART TWO

CRITICAL INFORMATION SHEET: What to fill in where

The process of submission of claims for benefits on the Covid-19 Temporary Employee/Employer Relief Scheme by many of our clients, has taken speed.

An enormous amount of questions has arisen since the first applications have been submitted. This part of the guide will assist you in dealing with most of the questions and clarify various grey areas.

The majority enquiries relates to the critical information sheet to be completed and submitted.

What follow is an explanatory exampled base guide on how to complete the spreadsheet.

Company UIF Reference Number:

4733452/9

The applicant company UIF reference number – as always provided on UI-19 – Employer Declarations.

Start date of Shutdown:

All the dates in CSV file should follow the date format DD-MMM-YYYY –

Example

27-Mar-2020

The first day of lockdown

End date of shutdown:

All the dates in CSV file should follow the date format DD-MMM-YYYY

Example

16-APR-2020

The last day of lockdown

Tradenname of Company:

ABC (Pty) Ltd

Company name as registered with UIF

Contact number of company:

Email addresses:

ID numbers of each employee:

950301 4050 082

Employee ID number as per Barcoded ID Document.

Monthly Remuneration of employees:

This is the current remuneration paid to the employee in regular circumstances as was with last payment from the payroll. The values of remuneration should not be comma separated. Example – 26000.90 and **not** 26,000.92

Only basic salary should be used in the calculation of monthly salary. Overtime and allowance's should be excluded. Monthly salary is calculated by multiplying the weekly salary by 4.333.

Date of commencement of employment of each employee:

Date of employment per employee as reflected on UI 19 Declaration

15-OCT-2009

Date of termination of employment:

This column should remain blank, except if the employee's service ends during the lock down period for whatever reason.

Minimum Wage of Sector per month:

Sector Minimum wage per month value is Mandatory. **A blank value will result in error.**

The minimum wage for the following three sectors should be used for the TERS-funding application:

- Domestic R124.56 per day
- Agricultural R149.44 per day
- EPWP R91.36 per day
- For all other sectors the amount of R166.08 per day should be used regardless of minimums prescribed by Bargaining Councils.

In order to calculate the above wage and convert it to a monthly wage, please multiply the daily wage with 5 or 6 (the amount of days the employee usually works), and that with 4.33 (average weeks per month)

Examples:

Farm Labourer: Agriculture: Working 5 days per week

149.44 per day

$149.44 \times 5 = 747.20 \times 4.33 = 3235.76 =$ monthly minimum wage

Other sectors: Working 5 days per week

166.08 per day

$166.08 \times 5 = 830.40 \times 4.33 = 3595.63 =$ monthly minimum wage

Leave income during shutdown:

Leave income is the remuneration the employee will receive for the lockdown period including the value of leave.

- Daily wage / remuneration x 12 (for people who work **5 days** a week and taking into consideration the two public holidays on the 10th and 13th of April)

- Daily wage / remuneration x 15 (for people who work **6 days** a week and taking into consideration the two public holidays on the 10th and 13th of April)

Bank Details:

The details of the company bank account. Employers can use their pay roll or business account

Employers who apply on an individual basis do not have to open a dedicated bank account. This only apply to a Bargaining Council who apply for the relief on behalf of it's members.

If the preferred medium of payment (1- to employee) on form 1 have been selected you must reflect the bank account details of the individual employee. UIF will pay the amount he/she is entitled to directly into that account.

If the preferred medium of payment (2 – to employer) on form 1 have been selected you must reflect the company bank account details. UIF will pay the full amount directly into the company bank account.

Account Type value should reflect as below. Use the Account Type ID instead of Account Type description.

Preferred Payment Medium	
1	To Employee
2	To Employer
3	To Council

ACCOUNTTYPE ID	ACCOUNTTYPE
1	Current Account
2	Savings Account
3	Transmission Account

PART THREE

Q&A

Q&A RELATED TO EMPLOYERS WHO MAY APPLY FOR COVID 19 RELIEF:

Question	Answer
Is the scheme applicable to large entities or only businesses with a turnover of less than 50 million?	It is applicable to and available for all businesses irrespective of Turnover
Will an employer be able to claim for employees in terms of the COVID19 TERS when only a part of the business is closed due to the lockdown?	Yes
If the employer continues in good faith to continue to pay their employees, despite not being in a financial position to do so, will this have an effect on the TERS application?	No, the UIF Commissioner has encouraged all employers to contribute to their employees, and still apply for funding via COVID19TERS
Is there a deadline by which employers must apply for the employees UIF and the Covid 19 Scheme?	For regular UIF claim(reduced worhours), they must claim within 12 months. Expiry date for Covid 19 TERS will probably be the end of the lockdown or 27 July 2020 whichever occurs first.
The employer must inform the Department of Labour that the business is closed due to COVID19/Lock Down - which means essential services operating partially will not be able to apply?	They will be able to claim on behalf of the employees affected by the partial closure. Not all essential staff will work regular shifts / hours

**Q&A RELATED TO EMPLOYEES FOR WHOM EMPLOYERS MAY CLAIM
RELIEF ON THE COVID 19 RELIEF SCHEME**

Question	Answer
Will the TERS relief Scheme apply to all employees? Will it apply equally to monthly salary earners and weekly wage earners?	Yes, all employees no matter the form or structure of payment nor the employment status of an employee – permanently employed, part-time employees and employees employed on limited duration contracts.
If an employee is on a fix term contract ending 30 April 2020, is it correct that the employer can claim from the Covid 19 Ters fund for this period up to 30 April 2020?	Yes
Can the Company/Employer submit applications on behalf of its employees?	The application is actually one lodged by the employer with employees as participating employees. It is in essence an application on behalf of the employees.
Can the employer claim before the lock down period if they sent their staff home before the 27th March?	No. Only for the period from lockdown 27 March 2020. The period before that must be claimed on regular UIF reduced working hours option.
Does this also apply to employers who employ domestic workers ?	Yes
Where a portion of the employees are part of a Bargaining Council, does the employer apply on behalf of those employees or does the Council do it?	The employer claims for everyone, unless the Bargaining Council have initiated a claim on behalf of Bargaining Council Scheduled employees.
If employees were to return from temporary layoff before lockdown started, would the employer be able to claim for their full salaries from TERS or will they have to keep claiming from UIF benefits?	No. They should keep on claiming UIF.

<p>Will the Company be able to pay the balance to the employee as a top up, or will this be viewed defeating the object of the "layoff procedure" and frowned upon? What about those employers who have decided to make part payment to employees or those employers that have not completely closed as some of its employees are able to work remotely?</p>	<p>Yes. The purpose of the scheme is to pay benefits to contributors who have lost income due to Covid-19 pandemic. The lost income is the portion which the employer can not pay while it had to close operations for a period and that the employer is suffering financial distress. The relief scheme is to provide employers with funds to pay their employees their full salaries or an amount equal to that of a minimum wage. Any form of "top-up" should not be allowed and deemed to be an indication that the employer is not really in such dire-straits as he would have wanted UIF to believe at the time of the application.</p> <p>It cannot have been the intention of the Department of Employment and Labour to deny benefits to employees who receive part payment but not to the extent offered by the Covid-19 TERS. We believe that employees will be entitled to the difference in what was paid by the employer and what is payable by the Covid-19 TERS. The same principle will apply to those employees who are not working in businesses that are partially operational. The fact that the employer is not closed will not prevent a claim. The fact is that the employee is prejudiced and may receive a benefit.</p>
<p>What happens to companies that trade in South Africa as well as internationally? The company is not trading in South Africa due to the lockdown? Can they also apply for the TERS Scheme?</p>	<p>Yes</p>
<p>If the employer is behind in UIF contributions, will he still be able to claim?</p> <p>If the employer is not registered with UIF, will they still be able to claim?</p>	<p>The claim might be rejected but they should apply in any event. If this is an issue, they may enter into an arrangement to become compliant.</p>

	No. The claim might be rejected because they must provide UIF with a UIF registration number. They should register first and apply then.
Should an employer continue paying employees out of their own goodwill, even though they have totally closed, can they still claim from the COVID 19 TERS fund?	No, unless they can prove that they suffer financial distress.
Will an employer be able to claim for employees in terms of the COVID19 TERS when a part of the business is closed due to the lockdown, and the other part which is classified as essential services claim under reduced working hours ?	Yes
If the business completely closed down BUT paid its employees partially or even used its overdraft to pay them in full - OR if the business paid the employees in full is it safe to assume that business will not be able to apply for COVID19 TERS?	They will be able to claim if they suffer under financial distress
Do employers have an option to apply for the Disaster Benefit Fund or should they only follow the Covid 19 TERS option?	It seems from information we received from employers who applied for relief from the Disaster Benefit Fund, that it has been consolidated with the Covid 19 Scheme and are being advised to apply for the Covid 19 Scheme. At this stage Covid19Ters seems to be the only option.
In the event that employees under Essential Services elect not to work - Covid 19 TERS will thus not apply?	It might be that the scheme only applies for employers who had to close the business and suffers financial distress as a direct result thereof. The employees who elect to stay home in order to self-isolate can apply for the UIF Illness Benefit.

Q&A RELATED TO SUMULTANIOUS APPLICATIONS FOR VARIOUS SCHEMES OR RELIEF

Question	Answer
Can employers apply for both TERS and Covid-19 Ters?	Yes. They claim for interim payment of salaries on Covid 19 and apply for the TERS via the CCMA when they have to retrench staff.
Can an employer apply for the Covid 19 TERS and the Disaster Fund simultaneously?	No, the Disaster fund seems to now be consolidated with the COVID19TERS scheme
Can struggling smme's apply for relief from smmesa?	The different relief schemes are not related but both the National Disaster Benefit Fund and the relief made available for SMMESA has referred employers to submit claims for the Covid 19 TERS Scheme.
Which scheme of relief would be better to claim from? Temporary lay off time benefit, national disaster fund or Covid 19 TERS?	TERS. It is a more expeditious process. In all cases the maximum claims would not be more than 38% of R17 712.00. Individuals who have attempted to claim for Temporary lay-off from UIF for (RWT) must rather request their employers to lodge a claim with COVI19TERS instead.
If an employer has gone on lay off and has assisted the employees to claim for the UIF can he still apply for relief from the other relief schemes?	No. It is either the one or the other.
If you are deemed as essential services, can you be forced to remain open, or can you also close down?	No
If an employer pays below the minimum wage	It is possible. If UIF escalates it to the

due to ignorance, when the employer submits his application will he attract any fines and penalties?	enforcement division.
Can the employer apply for both the UIF benefits and TERS? It would seem one would be to the exclusion of the other?	Yes, The ters application is done by the employer on behalf of the employees. The UIF claims are done by individuals only.

Q&A RELATED TO AMOUNTS PAYABLE TO EMPLOYEES FOR WHOM EMPLOYERS HAVE CLAIMED RELIEF ON THE COVID 19 RELIEF SCHEME

Question	Answer
What percentage rate of salary will the UIF be paying?	<p>It is impossible to say what % of an individual employee's salary will be paid.</p> <p>Employers may claim the cost of salaries during the closure of business operations. The amounts to be paid will be calculated on the income replacement rate sliding scale (38% to 60%) as provided for in the UIF Act.</p> <p>Should the employee's income determined in terms of the income replacement sliding scale fall below the minimum wage of the sector concerned, a replacement income equal to a minimum wage of the concerned sector, will be paid.</p> <p>Despite conflicting reports, our understanding is that the maximum benefit for a high earner would be 38 % of R17 712 a month, which amounts to about R6 730 a month. If an employee's salary exceeds the maximum amount of R 17 712.00 based on the calculation of the slide scale formula, his/her payment will be calculated on the maximum capped amount of R 17 712.00 per month</p>

The 4:1 ration, does it mean that during the 21 days shutdown, you can only claim 5.25 working days? or, if the employee accumulated enough days, will they be able to claim for the full 21 days?	If it relates to a Covid 19 TERS application, the accumulation of credit ratio does not apply. They can claim for 21 days. It will however apply in the case of a regular UIF claim.
With reference to salary, is it gross or nett pay?	It relates to nett salary excluding overtime and allowances
If the employee's salary is more than the prescribed minimum wage, will the sliding scale be applicable to the employee's actual salary, or to the prescribed minimum wage?	It will be on the actual salary. The higher the salary the lower he will be on the scale.
If an employer has shut down as a result of lockdown, but they still need to pay rent of the business, will they be able to claim from normal TERS?	They can only claim relief to pay salaries (the cost of salaries). If they have to pay rent and can't afford to pay salaries, they can claim if they are in financial distress.
Is it correct that if an employee is on any form of leave during this time it should not be reflected ?	No. Only if the employee is on leave which is unpaid.
Would Department of Labour not pick it up if the employee claims maternity leave?	They will. The employer should not claim for employees who are on unpaid leave and are claiming remuneration replacement from UIF.
Is tax applicable to the max amount of R17 000?	No. These benefits will not be taxed.

Q&A RELATED TO TIME PERIOD WITHIN WHICH PAYMENTS WILL BE MADE BY UIF

Question	Answer
What is the expected turnaround time, from time of submission to time of payment in the employer's or employee's account/s?	Impossible to say. We are dealing with two submissions. The first is the submission of the initial application. We do not know how long it will take from receipt of the application to the approval and signing of the MOA. The second is the submission of the "invoice" and other required

documents. The indications are that once the invoice has been submitted a verification period of 5 days is allowed. Payment will be made within 30 days thereafter.

Q&A RELATED TO THE PAYMENT SCHEME IN CONCLUSION

Question	Answer
Does referring to second and third payment means that one can claim three months in a row or does it mean that the benefit will be paid in three instalments?	The total benefits over the period of three months will be determined. The full allocated benefits will be claimed and paid in three instalments.
How will weekly paid employees be assisted? It seems payments will only happen monthly?	They will be paid as soon as the funds are being released by UIF. Their payment schedule will have to fall in with the release of payments from UIF.
If you have 10 or less employees, the fund now pays the funds directly to the employees. Must the employer now get the confirmed banking details of each of the 10 employees? How will this affect the invoice? Must there be 10 invoices?	Confirmed banking details of each of the 10 employees will have to be provided. Only one invoice needs to be submitted.
With regards to the "Letter of Authority", if the employer / owner is applying himself, is there a need to complete this?	Yes
Must the bank account of a regular employer be verified or can it just be contained on the invoice?	Yes. It must be verified. The fund request a certified bank statement
What about an electronic bank stamp like you can obtain from your banking app	That will not be acceptable.

Q&A RELATED TO THE MEMORANDUM OF AGREEMENT (MOA)

Question	Answer
If you employ 10 or less employees, do you still have to complete and submit the MOA?	In principle, they do not have to but it would be advisable to do so anyway. This is to ensure that all required documents are submitted.
What must be inserted in Annexure A to the MOA?	<p>ANNEXURE A</p> <ol style="list-style-type: none"> 1. Covid-19 Benefits Budget is (the total amount of remuneration which the employer would have had to pay to employees in regular circumstances).... 2. Number of g Employees is (the total amount of employees for whom the employer claims)..... 3. Monthly Covid-19 Benefits value is R (1 above divided by 3)..... Covid-19 Benefits payable for 3 months 4. Maximum Covid-19 Benefits payable to a Participating Employee is R17 712.00
What must be changed in the MOA by the employer?	Edit and delete every aspect which relates to "Council". A generic MOA is available as replacement. Seesa has drafted MOA already excluding all aspects relating to the councils.
On the MOA On annexure A number 6.1.7 - What would consist proof of salary?	Any of the following will suffice: Consolidated payroll document or payslips or proof of payment. If a large amount of employees are involved, a consolidated payroll document would be best. EMP201

	can also be submitted.
On Annexure A number 6.1.9 - Is this not the same as 6.1.7? Do you need it for 6 months?	Yes, but for different purposes, 6.1.7 requires 6 months. The bank statement are for 3 months.
On MOA Annexure A - number 3 - is this minimum wage or what they would have received?	This is what they would have received.

Q&A RELATED TO LABOUR

Question	Answer
Can a farm worker refuse to work or an employee in essential service refuse to work due to the COVID 19 for their own safety ?	No. Each case will have to be dealt with on its own merits.