



نقابة المهندسين الأردنيين
Jordan Engineers Association

Note

All Indices and Article Headings stated herein are in no way an original part of the Law provisions; they are rather an external addendum for assistance in search and browsing.

It was necessary to mention it.

Legal Department

Bylaw No. 4 of 1986
Jordan Engineers Association Pensioners Bylaw
Published in page 102 of the Official Gazette Volume No.
3368 on 16.01.1986
Enacted under Article 95 of Jordan Engineers
Association Law No. 15 of 1972

Amended under the latest Amending Bylaw No. 1 of
2008

A Bylaw amending Jordan Engineers Association
Pensioners Bylaw¹

¹ This Bylaw shall be cited (A Bylaw amending Jordan Engineers Association Pensioners Bylaw of 2018) and shall be read together with Bylaw No. 4 of 1986 and the amendments thereto as one bylaw; and it shall come into force as of 01.01.2018.

Bylaw No. 4 of 1986
Jordan Engineers Association Pensioners Bylaw

Chapter I
General Articles

Article 1 – Bylaw name and effect:

This Bylaw shall be named (Engineers Association Pensioners Bylaw of 1986) and it shall come into force as of the date on which it is published in the official gazette.

Article 2 – Definitions²:

The following words and expressions wherever stated herein shall have the meanings given to them below unless the context indicates otherwise:

Law	:	The applicable Jordan Engineers Association Law.
Association	:	Jordan Engineers Association.
Board	:	Association Board
Fund	:	Engineers Association Pensioners Fund.
Fund Member	:	Jordanian members of the Association contributing to the Fund.
Management Committee	:	The Fund Management Committee formed under the provisions of this Bylaw.
Executive Manager	:	Fund Executive Manager.
Pension	:	The monthly pension allocated under the provisions of this Bylaw.
Pension contributions	:	An amount of cash paid by a Fund member under the provisions of this Bylaw.
Additional fee	:	An amount of cash paid by a Fund member to the Fund in addition to the monthly pension contributions when they are not

² **Article amendments:** the Article became as below after it had been amended under the Amending Bylaw No. 38 of 2007. (High Medical Committee) definition stated herein had been omitted and replaced with the current definition under the Amending Bylaw No. 25 of 2002, as its former definition was as follows:

Manager	:	Fund Manager
Full pension salary	:	The monthly pension salary of the member who contributed to the Fund for 30 years.
Pension revenues	:	The monthly pension payment made by a Fund member under the provisions of this Bylaw.
High Medical Committee	:	the High Medical Committee formed pursuant to the Medical Committees Act applicable in the Kingdom.

	paid in a timely manner.
Beneficiary	: Any person benefiting from the provisions of this Bylaw.
Compensation	: The amount paid to a Fund contributor who is not entitled to a pension.
Financial year	: A calendar year starting on the 1 st of January and ending on the 31 st of December of each year.
Medical Committee	: The Medical Committee formed by the Board.

Article 3 – Fund objectives:

The Pension Fund established in the Association aims at providing pension salaries to the members contributing thereto and their families in accordance herewith.

Article 4 – Fund General Assembly³:

The Fund General Assembly:

- a. The Fund General Assembly consists of all members paying their subscriptions to the Association until the end of the concerned meeting year in addition to all pension contributions until the end of the year preceding the concerned meeting year seven days prior to its date.

³ **Article amendments:** the Article became as below after it had been amended under the Amending Bylaw No. 38 of 2007. The phrase (during the first week of February of every year) stated in Clause C herein was omitted and replaced with the phrase (no later than the end of March of each year). The phrase (the General Secretary) stated in Clause G herein and the phrase (a General Secretary) stated in Clause H herein were also omitted and replaced with the phrase (the Manager) under the Amending Bylaw No. 64 of 1999. The original text of Clause A herein had been also omitted and replaced with the current one under the Amending Bylaw No. 19 of 1989, as its former text used to be as follows:

A. The Fund shall have a General Assembly consisting of the members affiliated thereto who paid their subscription fees to the Association, as well as all pension revenues until the last financial year prior to the date of the Fund General Assembly session.

- This is how the Article was amended by the omission of Clause A text and the replacement of the same with the current text under the Amending Bylaw No. 61 of 1993.

Its former text used to be as follows:

"A. The Fund shall have a General Assembly consisting of the members affiliated thereto who paid their subscription fees to the Association for the year in which the General Assembly session is held, as well as all pension revenues until the last financial year prior to the General Assembly session date."

- In Clause H, the legislator should have said (of the Association) because it is linguistically correct as stated in this Clause.

- b. The Association Board shall prepare a table of names of the engineers who have the right to attend the Fund General Assembly session under the provisions hereof.
- c. The Fund General Assembly shall be invited for an ordinary session no later than the end of March of each year.
- d. The Association President shall chair the Fund General Assembly sessions, and in case of his absence, the Vice President shall chair the sessions. If both of them absent, the most senior attending member of the General Assembly shall chair the session. The Minister of his representative shall attend the General Assembly sessions.
- e. The General Assembly session shall be quorate in presence of the absolute majority of members. If the quorum is not met within 30 minutes of the time specified for the session, the General Assembly shall invite for another session within no later than one week, and the second session shall be quorate no matter how many members attend it.
- f. The session shall continue to be quorate after it has begun as long as the number of members exceeds half the attendants at the beginning of session by one member.
- g. The Board shall send an invitation for the General Assembly session at least 15 days prior to the date specified for it together with the session agenda. The invitation shall be published in two local daily papers, and an attendance sheet of the General Assembly shall be prepared under the supervision of the Executive Manager. The attendance sheet shall contain the names of attendants sequentially and shall be signed by them.
- h. The Fund General Assembly shall make its resolutions in all cases by the absolute majority of the attending members. The Association Executive Manager shall supervise the registration of a statement of facts of the General Assembly session in a special record to be signed by him and the Association President.

Article 5 – General Assembly powers:

The Fund General Assembly shall have the following duties and powers:

- a. To discuss the report submitted by the Board about the Fund operations during the ended financial year and to approve the Fund general policy of the next year including the investment plan of its funds.
- b. To view the report of the auditors and approve the concluding account of the ended financial year.
- c. To approve the Fund draft budget of the next financial year.
- d. To elect the Committee on Settlement of objections to the resolutions made hereunder.
- e. To appoint examiners of the Fund accounts of the next financial year.

- f. To consider the other matters and subjects listed in the agenda and to make the suitable resolutions in respect thereof.
- g. To view any other matter suggested by a member and approved to be listed in the session agenda, provided that it is presented in writing to the Board at least one week prior to the session date.

Chapter II

Fund Management

Article 6 – Fund management⁴:

- a. The Board shall take on the Fund management, and it shall, for this purpose, form a committee for three years consisting of 11 members as follows:
 1. Association President.
 2. Association Vice President.
 3. Association Treasurer.
 4. Eight members of the Fund General Assembly appointed by the Board.
- b. The Association President shall chair the committee meetings and the Vice President shall be his deputy in his absence.
- c. In accordance with the provisions of Item 4 of Clause A of this Article, the committee members shall be given a remuneration for attending the sessions, and such remuneration shall be specified under instructions to be made for this purpose.
- d. The Committee shall take on the examination of the matters and affairs in relation to the Fund and to make a recommendation in respect thereof to the Board including the following:
 1. To make the draft annual budget of the Fund and the annual report of its operations, and to submit the same to the Board within the second month of each financial year.

⁴ **Article amendments:** the Article became as below after it had been amended under the Amending Bylaw No. 38 of 2007. The former text used to be as follows:
The phrase (for three years) was added after the phrase (for this purpose, form a committee) stated in the beginning of the Article under the Amending Bylaw No. 25 of 2002.

The Board shall take on the Fund management, and it shall, for this purpose, form a committee consisting of nine members of the Fund General Assembly, and the Association Presided shall be included as one of the members and a Head of the Committee. The Association Vice-President shall be his Deputy Head in case of his absence. The Committee shall handle the matters and affairs in relation to the Fund and it shall make its recommendations in respect thereof to the Board, including the following:

- a. The Fund financial policy in relation to its cash investment, growth, collection and maintenance.
- b. To prepare a draft of the Fund annual budget and the annual report of its operations, and to submit the same to the Board within the first month of each financial year.
- c. The expenditures incurred by the Fund.
- d. To approve the members' retirement and determine their due salaries in accordance with the provisions hereof.
- e. To appoint the employees and workers in the Fund; to determine their salaries; and to dismiss them from service.
- f. To prepare the drafts of the Fund management instructions in consistent with the provisions hereof.
- g. To follow up the enforcement of the Board resolutions in relation to the Fund cash investment.

2. To follow up the execution of the Board resolutions in relation to the Fund's funds management and investment.
3. Any duties as may be assigned to it by the Board.

Article 7 – Fund's Manager⁵:

Upon a submission made by the Management Committee, the Board shall appoint an Executive Manager of the Fund to take on the financial and administrative affairs of the Fund and to be responsible to the Management Committee for his works. He shall also take part in the Committee's meetings without having a right to vote.

Article 8 – Management Committee meetings⁶:

The Management Committee shall meet at least once a month upon an invitation made by its Head. The Committee meeting shall be quorate if it is attended by at least six members thereof including the Association President or Vice President in case of his absence. The Committee will make its submissions unanimously or by the majority of the attending votes; and in the event of tie, the President will have a casting vote.

Article 9 – Management Committee's revenues⁷:

The Fund's revenues consist of the financial sources stipulated in the Law.

Article 10 – Fund's cash investment⁸:

The Fund's funds shall be maintained and invested for the purpose of securing beneficiaries' pension salaries as may be decided by the Board in conformity with the Islamic Sharia provisions⁹.

Article 11 – Financial year:

⁵ **Article amendments:** the Article became as below after it had been amended under the Amending Bylaw No. 38 of 2007. The phrase (employees affairs and financial matters of the Fund) stated herein was omitted and replaced with (the financial and administrative affairs of the Fund) under Bylaw No. 64 of 1999.

⁶ **Article amendments:** the Article became as stated above after it had been amended under the Amending Bylaw No. 38 of 2007.

⁷ **Article amendments:** the Article became as stated above after it had been amended under the Amending Bylaw No. 38 of 2007. It formerly had Clause B as below:

B. The Fund shall receive its share of movables and immovables available at the Pension & Social Security Fund of the Association including the debts and other financial rights until 01.01.1983.

⁸ **Article amendments:** the Article became as stated above after the phrase (in conformity with the Islamic Sharia provisions) had been added under Bylaw No. 64 of 1999.

⁹ **Article amendments:** the Article became as stated above after the phrase (for the purpose of securing beneficiaries' pension salaries) under Bylaw No. 1 of 2018.

- a. The Fund financial year begins on the 1st day of January of each year and ends on the last day of December of the same year.
- b. The Board shall submit the concluding account of the previous financial year to the Fund General Assembly for authentication.
- c. In each year, the Board shall make a draft budget for the next financial year and present the same to the Fund General Assembly for authentication.
- d. If the Fund General Assembly cannot be held on the date specified for authentication of the concluding account and draft budget due to extraordinary circumstances, the Board shall continue to collect the Fund's funds and spend a part of them based on the previous financial year budget until the General Assembly meets and authenticates the new budget.

Chapter III

Membership, Rights & Liabilities

Article 12 – Membership¹⁰:

- a. The Association member shall have the right to submit the Fund subscription application as of the date on which he is registered as a member of the Association, provided the male engineer is no older than 45 years old and the female engineer is no older than 40 years old.
- b. The Fund member shall not be entitled to the pension salary upon reaching the legal age; upon suffering full permanent disability; or upon losing competency unless he had paid his pension contributions for a period of no less than 180 months; otherwise, the member will be paid a compensation as follows:
 1. If the paid months are less than 60, he will be entitled to a compensation of 125% of the amount he paid.
 2. If the paid months are 60-119, he will be entitled to a compensation of 150% of the amount he paid.
 3. If the paid months are less than 119-179, he will be entitled to a compensation of 175% of the amount he paid.
- c. The date of application of the cases stipulated in Clause B of this Article is the due date of pension salary or compensation disbursement.
- d. In case of a Fund member's death, the beneficiaries shall be entitled to a pension salary if the member had paid his pension contributions for a period of no less than 60 months; otherwise, the beneficiaries shall be paid compensated in accordance with the stipulation of Item 1 of Clause B of this Article.
- e. The pension contributions shall not be collected following the Fund member's retirement due to full disability or following his death.
- f. Subject to the provisions of Article 18 of this Bylaw, no new pension contributions will be payable by a Fund member (male

¹⁰ **Article amendment:** this Article became as stated above after its former text had been omitted and replaced with the current one under the Amending Bylaw No. 1 of 2018. The former text used to be as follows:

- a. Subject to the Fund establishment date, the Association member shall be entitled to apply for subscription to the Fund as of the date on which he is registered as a member of the Association.
- b. For the purpose of applying Clause A of this Article, a Fund member may not be above 45 years old upon applying for subscription except for the members who are above the said age upon graduation but have not turned 50 years old yet.
- c. Neither the Fund member who suffers full permanent disability nor the beneficiaries in case of his death shall be entitled to a pension unless his pension contributions have been paid for no less than 60 months; otherwise, the member or the beneficiaries will be paid a compensation equal to three times the paid contributions. The date of his application shall be the due to of the pension or compensation.
- d. The pension contributions shall not be collected following the Fund member full permanent disability or following his death.

engineer) who becomes 60 years old or (female engineer) who becomes 55 years old. Then, they may either pay the additional unpaid contributions or fees or request for them to be dropped in which case the dropped contributions will not be considered in the formula of calculating the pension salary of compensation amount.

Article 13 – Member living abroad¹¹:

The Fund member living outside the Kingdom for whatsoever reason shall pay the pension contributions and any other amounts payable by him to the Fund in accordance with this Bylaw.

Article 14 – Monthly pension contribution¹²:

The pension salary amount shall be specified in accordance with any of the following segments:

- a. Segment 1: a monthly pension salary of JOD 200 shall be allocated for the members who contributed to the Fund prior to the

¹¹ **Article amendments:** the Article became as stated above after it had been amended under the Amending Bylaw No. 38 of 2007.

¹² **Article amendment:** this Article became as stated above after its former text had been omitted and replaced with the current one under the Amending Bylaw No. 1 of 2018.

- a. a. Segment 1: a monthly pension of JOD 200 for the members wishing to subscribe to the Fund before the enactment of this Bylaw for paying their monthly pension contributions as follows:
 - 1. JOD 4 for the first five years of his graduation.
 - 2. JOD 6 if 6-10 years passed after his graduation.
 - 3. JOD 8 if 11-15 years passed after his graduation.
 - 4. JOD 10 if 16-20 years passed after his graduation.
 - 5. JOD 12 if over 20 years passed after his graduation.
- b. Segment 2: a monthly pension of JOD 280 for paying the following monthly pension contributions by the member:
 - 1. JOD 4 for the first five years of his graduation.
 - 2. JOD 12 if 6-10 years passed after his graduation.
 - 3. JOD 16 if 11-15 years passed after his graduation.
 - 4. JOD 20 if 16-20 years passed after his graduation.
 - 5. JOD 24 if over 20 years passed after his graduation.
- c. Segment 3: a monthly pension of JOD 400 for paying monthly pension contributions by the member as follows:
 - 1. JOD 12 for the first five years of his graduation.
 - 2. JOD 18 if 6-10 years passed after his graduation.
 - 3. JOD 24 if 11-15 years passed after his graduation.
 - 4. JOD 30 if 16-20 years passed after his graduation.
 - 5. JOD 36 if over 20 years passed after his graduation.
- d. Segment 4: a monthly pension of JOD 600 for paying monthly pension contributions by the member as follows:
 - 1. JOD 28 for the first five years of his graduation.
 - 2. JOD 42 if 6-10 years passed after his graduation.
 - 3. JOD 56 if 11-15 years passed after his graduation.
 - 4. JOD 70 if 16-20 years passed after his graduation.
 - 5. JOD 84 if over 20 years passed after his graduation.

enactment of the Amending Bylaw No. 64 of 1999 in exchange for paying their monthly pension contributions as follows:

1. JOD 4 during the first five years of graduation.
 2. JOD 6 if 6-10 years passed after graduation.
 3. JOD 12 if 11-15 years passed after graduation.
 4. JOD 15 if 16-20 years passed after graduation.
 5. JOD 18 if over 20 years passed after graduation.
- b. Segment 2: a monthly pension salary of JOD 280 shall be allocated for paying the following monthly pension contributions by the member:
1. JOD 8 for the first five years of graduation.
 2. JOD 8 if 6-10 years passed after graduation.
 3. JOD 24 if 11-15 years passed after graduation.
 4. JOD 30 if 16-20 years passed after graduation.
 5. JOD 36 if over 20 years passed after graduation.
- c. Segment 3: a monthly pension salary of JOD 400 shall be allocated for paying the following monthly pension contributions by the member:
1. JOD 12 for the first five years of graduation.
 2. JOD 27 if 6-10 years passed after graduation.
 3. JOD 36 if 11-15 years passed after graduation.
 4. JOD 45 if 16-20 years passed after graduation.
 5. JOD 54 if over 20 years passed after graduation.
- d. Segment 4: a monthly pension salary of JOD 600 shall be allocated for paying the following monthly pension contributions by the member:
1. JOD 37 for the first five years of graduation.
 2. JOD 55 if 6-10 years passed after graduation.
 3. JOD 73 if 11-15 years passed after graduation.
 4. JOD 91 if 16-20 years passed after graduation.
 5. JOD 109 if over 20 years passed after graduation.
- e. Segment 5: a monthly pension salary of JOD 800 shall be allocated for paying the following monthly pension contributions by the member:
1. JOD 60 for the first five years of graduation.
 2. JOD 86 if 6-10 years passed after graduation.
 3. JOD 112 if 11-15 years passed after graduation.
 4. JOD 138 if 16-20 years passed after graduation.
 5. JOD 164 if over 20 years passed after graduation.
- f. Segment 6: a monthly pension salary of JOD 1000 shall be allocated for paying the following monthly pension contributions by the member:
1. JOD 90 for the first five years of graduation.
 2. JOD 120 if 6-10 years passed after graduation.
 3. JOD 150 if 11-15 years passed after graduation.
 4. JOD 180 if 16-20 years passed after graduation.
 5. JOD 210 if over 20 years passed after graduation.

Article 15 – Legitimate retirement¹³:

- a. A Fund member is legitimately retired when he meets the following conditions:
 1. To pay all his financial liabilities to the Association and its Funds.
 2. When the Fund member (the male engineer) turns 60 years old and the (female engineer) turns 55 years old.
- b.
 1. The Fund member's retirement in accordance with the provisions of Clause A of this Article shall not prevent the member from continuing to practice the profession and his Association rights and perform his liabilities in accordance with the provisions of the Association Law and the Bylaw enacted by virtue thereof including the annual subscription payment.
 2. The provisions of Item 1 of this Clause shall be applicable to the retired engineers prior to the enactment of the provisions of this amended Bylaw.
- c. The profession practice period following the member's retirement shall not be added to the retirement years acceptable in accordance with the provisions of the Bylaw, and the member shall have no right to move from segment to segment.

Article 16 – Request for retirement¹⁴:

A Fund member may request retirement if he suffers a full disability forcing him to leave his work on a permanent basis upon a report from the Medical Committee. The beneficiaries shall also have the right to claim the pension salary in the event of the Fund member's death prior to his retirement. The provisions of this Article require the Fund member to have paid all annual subscriptions and additional fees incurred by him to the Association.

Article 17 – Period subject to retirement¹⁵:

¹³ **Article amendments:** the Article became as stated above after it had been amended under the Amending Bylaw No. 38 of 2007. The former text used to be as follows:

A Fund member who becomes 65 years old shall be legitimately retired unless the Board accepts his request to delay the retirement for a period it determines. Such period of profession practice shall not be a part of pension.

¹⁴ **Article amendments:** the Article became as stated above after it had been amended under the Amending Bylaw No. 38 of 2007. The former text used to be as follows:

A Fund member may request retirement if he becomes 60 years old for a male engineer and 55 for a female engineer, or if either one suffers a full disability forcing him / her to leave his work on a permanent basis upon a report from the High Medical Committee. The dependent inheritors shall also have the right to claim the pension salary in the event of the member's death prior to his / her retirement. The provisions of this Article require the member to have paid all annual subscription fees and fines incurred by him to the Association.

- a. The period subject to retirement shall be limited to the number of months for which the monthly pension contributions and additional fees incurred thereby are paid.
- b. The pension salary payable to the Fund member shall be calculated in accordance with any of the segments stated in Article 14 of this Bylaw by multiplying the amount of the pension salary of the segment by the number of months for which the monthly pension contributions subject to the retirement of such segment. The result will then be divided into 360.
- c. A Fund member may move from segment to segment, provided his / her pension salary is calculated when it is due by summing his / her receivables for each segment alone.
- d. A Fund member may retroactively move from a segment to a higher one as of the date of his subscription to the Fund or for a number of precedent years of the movement year against paying the amounts of movement between segments. Furthermore, there shall be a fixed additional fees to be determined in accordance with a financial table made by the Board upon a submission made by the Management Committee based on an actuarial study conducted for this purpose.

¹⁵ **Article amendment:** this Article became as stated above after its former text had been omitted and replaced with the current one under the Amending Bylaw No. 1 of 2018. The former text used to be as follows:

- a. The period subject to retirement shall be limited to the number of months for which the monthly pension contributions and additional fees incurred thereby are paid.
- b. The pension payable to the Fund member shall be calculated in accordance with any of the segments stated in Article 14 of this Bylaw by multiplying the amount of the pension of the segment by the number of months for which the monthly pension contributions subject to the retirement of such segment, and the result will be divided into 360.
- c. A Fund member who have not reached 50 years old yet may settle the gap of the amounts of moving from a lower segment to a higher one as of the date of his subscription to the Fund, provided that he pays an additional fee equals to 7% of the gap amount for each year since the effect of the provisions of the amended Bylaw No. 25 of 2002, but the amount of such fee shall not exceed the gap fee itself.
- d. Subject to the provisions of Clause C of this Article, the Fund member who has reached 50 years old and had been a Fund member before the provisions of this amended Bylaw No. 25 of 2002 came into force may pay the gap incurred by him together with the additional fees as per a financial schedule approved by the Board upon a submission made the Management Committee based on an actuarial study to be conducted for this purpose.
- e. A Fund member who had been a member before this amended Bylaw came into force may pay the gaps of moving to segment 4 without paying additional fees within one year of the date on which its provisions came into force.
- f. A Fund member may move from a higher segment to a lower one; and in this case, he may not recover any amounts he paid prior to such move.

Article 18 – Pension contributions payment delay¹⁶:

A Fund member may delay the pension contributions payment for any of the following periods if the Board agrees on the same, provided that he makes a request for delay within no later than the first six months of the occurrence of the delay reason, provided he settles the delayed contributions in full within a period equals to the delay period or within two years, whichever is less:

- a. The period of illness preventing from work on a temporary basis, provided that the same is proved by a report from the Medical Committee.
- b. The period during which a Fund member ceases to earn or practice the profession due to emergencies in which the Board is convinced.

Article 19 – Period of suspension due to retirement¹⁷:

The period of a Fund member suspension from practicing the profession shall not be considered as a period subject to the retirement upon a resolution made by the Board in its disciplinary capacity.

¹⁶ **Article amendments:** the Article became as stated above after it had been amended under the Amending Bylaw No. 38 of 2007. The word (high) stated in the end of Clause A was omitted therefrom under the Amending Bylaw No. 25 of 2002. Its beginning had been omitted and replaced with the current text under the Amending Bylaw No. 19 of 1989. The former text used to be as follows:

A Fund member may delay the pension contributions payment for any of the following periods if the Board agrees on the same, provided that he pays the delayed revenues in full after the reason for which they were delayed is no longer valid.

B. The period a member spends studying to get a degree or specialty higher than the university first degree, provided that the delay of pension revenues payment for this reason does not exceed four years.

¹⁷ **Article amendments:** the Article became as stated above after it had been amended under the Amending Bylaw No. 38 of 2007. The former text used to be as follows:

A Fund member period of suspension from practicing the profession for disciplinary reasons shall not be considered subject to retirement.

Chapter IV

Family Members & Dependents Rights

Article 20 – Pension beneficiaries^{18 + 19 + 20}:

The following persons are considered beneficiaries who are entitled to a pension salary following the death of a Fund member or retired member:

- a. His parents, minor or disabled siblings if, upon his death, he was unmarried.
- b. If, upon his death, he was married or had children, the beneficiaries will be:
 1. Spouse.
 2. Parents.
 3. Children who are not above 18 years old or who are still students at the educational institutions until they get a bachelor degree or until they turn 25 years old, whichever comes first, as well as his unmarried, divorced or widowed unemployed daughters who have no pensions.
 4. Children with special needs who are unable to work and earn.
 5. Siblings who are minors or with special needs if the Fund member has made a written request for adding them as beneficiaries.

¹⁸ **Article amendments:** the Article became as stated above after it had been amended under the Amending Bylaw No. 38 of 2007.

The following persons who are a member or a retired member's family members shall be the ones entitled to a pension salary following the death of the said member:
B. If he was married upon his death, his family members will be:

1. Spouse.
2. Children who are not above 18 years old or who are still students at the educational institutions until they reach 25 years old.
3. Disabled children.
4. Parents, minor or disabled siblings if the member had requested or made a will to add them as dependents.

¹⁹ **Article amendment:** this Article became as stated above after the amendment to Clause B under the Amending Bylaw No. 1 of 2018. The was made by the addition of the phrase (or had children) after the word (married) stated in the beginning of the Clause; and the omission of the word (reach) in Item 3 of the Clause and its replacement with the word (turn).

²⁰ An interpretive resolution No. 13 of 2002 (made unanimously) on 23.10.2002. see the Interpretive Resolutions Section.

Article 21 – Pension stoppage cases^{21 + 22}:

The pension allocated under the provisions hereof for the spouses, daughters, mothers and sisters when they get married.

Article 22 – Member's death prior to retirement^{23 + 24}:

If a Fund member passes away before or after his retirement, his pension due pursuant to the provisions hereof shall be evenly divided to the beneficiaries stipulated in Article 20 hereof. The pension shall not be re-divided when any of them ceases to be a beneficiary, whether due to a death or invalidity of the entitlement conditions, provided that:

- a. The only beneficiary does not receive more than 50% of the pension salary payable to the Fund member.
- b. The total shares of the parents and siblings do not exceed 25% of the pension salary due to a Fund member if he was married upon his death and such percentage does not exceed 50% if a Fund member was unmarried upon his death.

²¹ **Article amendments:** the Article became as stated above after it had been amended under the Amending Bylaw No. 38 of 2007. The former text used to be as follows:

The pension salary allocated under the provisions hereof shall be stopped in the following cases:

- a. for wives, daughters, mothers and sisters when they get married.
- b. when the disability ceases to exist for the disabled dependent.

²² **Article amendments:** the Article became as stated above after it had been amended under the Amending Bylaw No. 1 of 2008. The amendment was made by the replacement of the word (wives) with the word (spouses) after the phrase (under the provisions hereof) stated in the Clause.

²³ **Article amendments:** the Article became as stated above after it had been amended under the Amending Bylaw No. 38 of 2007. Clause B text was omitted and replaced with the current text under the amending Bylaw No. 13 of 1991.

Its former text used to be as follows:

B. The total shares of the parents and siblings, in the case of a married diseased Fund member, do not exceed 25% of the pension salary due to the member.

²⁴ **Article amendments:** the Article became as stated above after it had been amended under the Amending Bylaw No. 1 of 2008. The amendment was made by the omission of the phrase (shall be re-divided) stated in the beginning of the Article, and the replacement of that phrase with (shall not be re-divided). Moreover, Clause A text was omitted and replaced with the following:

"The only beneficiary does not receive more than 50% of the pension salary payable to the Fund member."

Article 23 – Reporting the matters affecting the pension rights²⁵:

The Fund member and beneficiary must inform the Board of anything that would affect the pension rights such as the matters related to the age, end or abandonment of study, marriage, divorce or death that require a revision of the pension rights. In case of a breach of the provisions of this Article, the Board shall have the right to make the procedure it deems appropriate to indemnify the Fund for the damage caused to, and it may suspend the pension payment until the amounts illegitimately disbursed therefrom are recovered.

Article 24 – Valid documents²⁶:

The documents issued by the Civil Status & Passports Department and any public entity, as the case may be, shall be valid in relation to the estimation of the age of the Fund member or the beneficiary.

Article 25 – Pension contributions due date^{27 + 28}:

- a. The pension contributions shall be due no later than the last day of each month following the month for which the contribution is payable. If a Fund member fails to pay on such date, he shall bear an additional fee of 1% of the contribution amount for every month in which the delay continues, provided that such additional fees do not exceed the due pension contributions value.
- b. A Fund member who has not turned 30 years old shall bear no additional fees in the first two years following his obtainment of a university degree that authorizes him to join the Association.

²⁵ **Article amendments:** the Article became as stated above after Article 23 had been omitted and amended so the Articles 24-28 had been renumbered to become 23-27 successively under the Amending Bylaw No. 38 of 2007. The former text used to be as follows:

A retired Fund member's name shall be removed from the working members record of the Association and it shall be moved to the retired members record.

²⁶ **Article amendments:** the Article became as stated above after its former text had been omitted and replaced with the current one under the Amending Bylaw No. 38 of 2007. The former text used to be as follows:

The documents issued by the Civil Status & Passports Department shall be used for the determination of a Fund member's age or a dependent beneficiary's age.

²⁷ **Article amendments:** the Article became as stated above after the omission of its former text and its replacement with the current text under the Amending Bylaw No. 38 of 2007.

²⁸ **Article amendments:** the Article became as stated above after its amendment under the Amending Bylaw No. 1 of 2018. It was amended by numbering its original text to become Clause A and then adding Clause B as follows:

B. A Fund member who has not turned 30 years old shall bear no additional fees in the first two years following his obtainment of a university degree that authorizes him to join the Association.

Article 26 – Objection Settlement Committee²⁹:

- a. The Fund General Assembly shall, every three years, elect a Settlement Committee on Objections made to the Board resolutions. The Committee shall consist of seven members of the General Assembly but not members of the Association Board or Management Committee members. Such Committee shall be chaired by the most senior member and it shall have two reserve members.
- b. The Committee shall hold its meetings upon an invitation made by its Head and in presence of no less than five members within one month of the objection request submission. The Committee shall make its resolutions by the absolute majority of its members.
- c. A Fund member or any of the beneficiaries may object to the Board resolutions made by virtue of the provisions hereof before the Committee stated in Clause A of this Article with 60 days of the date on which he is notified of the resolution subject matter of the objection. The objecting member shall pay a fee of JOD 5 refundable if he is proved to be righteous or partially righteous to object.
- d. The Committee shall review the objections submitted to it unless the objecting individual requests for the objection to be reviewed in his presence; and in such case, the Committee shall invite the Association President or Vice President if the President is absent.

Article 27 – Actuarial study and Bylaw amendment³⁰:

- a. No proposal or intention to amend the provisions of this Bylaw may only be discussed in an extraordinary meeting to which it invites the Fund General Assembly for this purpose.

²⁹ **Article amendments:** the Article became as stated above after its text had been omitted and replaced with the current one under the Amending Bylaw No. 38 of 2007. The former text used to be as follows:

- a. The Fund General Assembly shall, every two years, elect a Settlement Committee on Objections made to the Board resolutions. The Committee shall consist of five members of the General Assembly but not members of the Association Board or Management Committee members. Such Committee meetings shall be chaired by the most senior member, provided that the Association President or Vice-President attends the meetings without having a right to vote.
- b. The Committee shall hold its meetings in presence of all its members and it shall make its resolutions unanimously or by majority.
- c. A Fund member or any of the workers may object to the Board resolutions made by virtue of the provisions hereof before the Committee stated in Clause A of this Article with 30 days of the date on which he is notified of the resolution subject matter of the objection. The objecting member shall pay a fee of JOD 5 refundable if he is proved to be righteous or partially righteous to object.

³⁰ **Article amendments:** the Article became as stated above after it had been amended under the Amending Bylaw No. 38 of 2007. It was amended, as its content becomes Clause A and then Clause B was added under the Amending Bylaw No. 64 of 1999.

- b. The Board shall conduct an actuarial study of the Fund's financial position at most every three years.

Article 28 – Pension contributions refund^{31 + 32}:

A Fund member who loses his membership of the Association because of a resolution made by the Disciplinary Panel or upon his own request shall have the right to a refund of the pension contributions and additional fees paid by him to the Fund under the provisions hereof.

Article 29 – Nullifications:

Pension and Social Security Law No. 76 of 1973 including its provisions in relation to Second Plan stated therein shall be nullified, provided that the member who used to be a subscriber to the said Plan pays the differences of the pension contributions. He will be indebted of such differences and shall be given one-year term of payment as of the date on which this Bylaw comes into force so his situations go in conformity with its provisions without bearing any penalties or interests within the referred term payment; and he shall be subject to the provisions of failure to pay the pension contributions provided for herein if he does not pay.

³¹ **Article amendments:** this Article was added in the current text under the Amending Bylaw No. 38 of 2007.

³² **Article amendments:** the Article became as stated above after its original text had been omitted and replaced with the current one under the Amending Bylaw No. 1 of 2018.

A Fund member who loses his membership of the Association for whatsoever reason shall have the right a refund of the pension contributions paid by him to the Fund under the provisions of this Bylaw; or to make a request for retirement in accordance with the provisions of this Bylaw.