

Daman Investments

End of Service Program Journey FAQs

A. DIGITAL ONBOARDING FORM

1. What do I select as my Company Type?

Ans. This is a critical classification. Kindly refer to your Trade License or Articles of Association/ Memorandum of association and choose the appropriate option.

2. What is my MOHRE Company Code?

Ans. Enter the **Labour Office Number** found in your Electronic Company Card issued by MOHRE.

3. Where do I find my ICP Company Code?

Ans. Enter the **Ministry of Labour (MOL) Number** found in your E-Establishment Card issued by the Federal Authority for Identity, Citizenship, Customs & Port Security (ICP). Only enter numbers and exclude the forward slash ("/").

4. Where do I find a MOHRE Person Code?

Ans. Enter the **14-digit MOHRE Personal No** (number) found in your Labor Card issued by MOHRE. This is also found on the MOHRE App and MOHRE Website.

5. Why do I need to declare Company Source of Funds?

Ans. Declaring the Company's Source of Funds is a mandatory requirement to ensure compliance with the program, in accordance with the MOHRE's guidelines.

6. Submission Rejected: We submitted the Digital Onboarding Form and Administrator is notified about a Rejection?

Ans. Reason for Rejection: The email address for the Administrator cannot be the same as that of the Authorized Signatory.
Required Action: A new Digital Onboarding form must be submitted, as the prior submission is void.

B. PLATFORM INITIAL TASK

7. I have submitted the Digital Onboarding Form and what are the Next Steps?

Ans. Thank you for your submission. Upon submitting the Digital Onboarding Form, the Administrator and Signatory will be sent an email with next steps within 48 hours.

Important: Kindly review your Spam and Junk inbox if you do not find the Welcome email. If you face any issues, kindly reach out to your account manager.

8. How does the Administrator and Authorized Signatory get access to the program Portal?

Ans. Follow the steps below:

Step 1: Locate Email sent by <no-reply.damaneos@zurich.com> to your registered email address.

Step 2: Click on "Activate your account".

Step 3: Enter your personal email address and click on "continue".

Step 4: Setup your preferred Password and Login.

If steps 1,2,3 and 4 are not completed within 48 hours upon receipt of the email, then follow step 5 onwards.

Step 5: Setup your new Password by following steps using the "Forgotten your password" option, as the original link has expired and is no longer valid.

Step 6: Enter registered email address and your account name which will be available on the original email sent to you.

Step 7: Email for password reset will be sent to your registered email address from <no-reply.damaneos@zurich.com> requesting you to choose a password.

Step 8: Use your registered email address and new password to log into your employee portal.

9. What is required by the Administrator?

Ans. The Administrator is required to complete the ToDo Task which is to provide:

- Payor Details: Bank account details from which the contributions will be paid.

(Note: If contributions are made from an affiliated bank account, the account must first be registered under '3rd Party Payor'; otherwise, the payment will be rejected. Supporting documents will be required to verify the relationship.)

- UBO Details: Declare the details of UBO(s) of the company.

Follow these steps:

1. Home> To Do Task> Payor Details
2. Home> To Do Task>UBO

10. What is the AEI form and who has to submit it?

Ans. The Automatic Exchange of Information (AEI) form is mandatory and forms part of a global tax standard that enables tax authorities of participating countries to automatically and systematically exchange information. The Administrator may submit the form on behalf of the Authorized Signatory. For further details, please refer to the AEI guide.

11. What is required from the Authorized Signatory?

Ans. The Authorized Signatory is required to sign the digital 'Deed of Participation' between the Company and Daman Investments End of Service Program ("Program"). This can only be accessed from the Authorized Signatories Portal.

Home> To Do Task>Sign Deed of Participation

C. CONTRIBUTION UPLOAD RELATED

12. How do I upload the contribution file?

Ans. You may upload the contribution file using either:

(a) Add an individual contribution - follow these steps:

Home> Menu> Contribution> Add Contribution> Add an individual contribution

(b) Bulk upload - follow these steps:

Home> Menu> Contribution> Add Contribution> Bulk Upload

Note: For Bulk Upload, please use the provided "Upload File (.csv)". If you encounter any issues, please contact your account manager.

13. Where do I find my Company ID?

Ans. To find this information follow these steps:

Home>Menu> Account> Company details> Company ID

14. Where can I find / download the "Upload File (.csv)" file?

Ans. The Upload File will be sent to the Administrator in an email from the platform and/or your account manager. Alternatively, the file can be downloaded from the platform, follow these steps:

Home> Menu> Contribution> All contributions

You may scroll down to the bottom section of the page, you will find a list / table of previous contribution files history, Click on CSV icon .

D. PLATFORM NAVIGATION

15. Where do I find my company VBAN Details?

Ans. Upon successful completion of onboarding, a VBAN (Virtual Bank Account Number; similar to IBAN) is allocated to your company. To find the VBAN information, follow these steps:

Home> Menu> Contribution> How to pay my contributions

16. Where do I find the employee's end of service statement of accounts (each employee)?

Ans. Upon successful completion of onboarding, a VBAN (Virtual Bank Account Number; similar to IBAN) is allocated to your company. To find the VBAN information, follow these steps:

Home> Menu> Contribution> All contributions

- Enter First Name of required Employee using the filter function.
- If status shows 'Invested': Last contribution has been invested on behalf of your employee.
- If status shows 'Created': Last contribution is pending investment.

You may download this information in an excel format for your reference, if required.



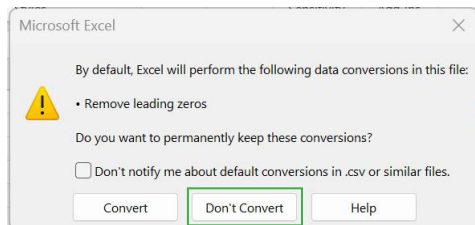
E. UPLOAD ERRORS

17. How do I populate my contribution file?

Ans. You may upload the contribution file using either:

(a) Add an individual contribution - follow these steps:

1. Open the provided "Upload File (.csv)" and select "Don't Convert".



2. Enter employees' details as per the Uploading Member File Guide.
3. Column – EmployeeId: Enter the 14-digit MOHRE Person Code. To avoid Excel converting it, prefix with an apostrophe (').
4. Upload the completed file in the End of Service Program Portal.

Home> Menu> Contribution> Add contributions> Bulk Upload

18. I get an error inspite of entering all information correctly?

Ans. All information is linked with MOHRE. Request you to review the 14-digit MOHRE Personal No (number) entered under header 'EmployeeId' of the upload file.

19. Error Details:

Ans. Refer to below table.

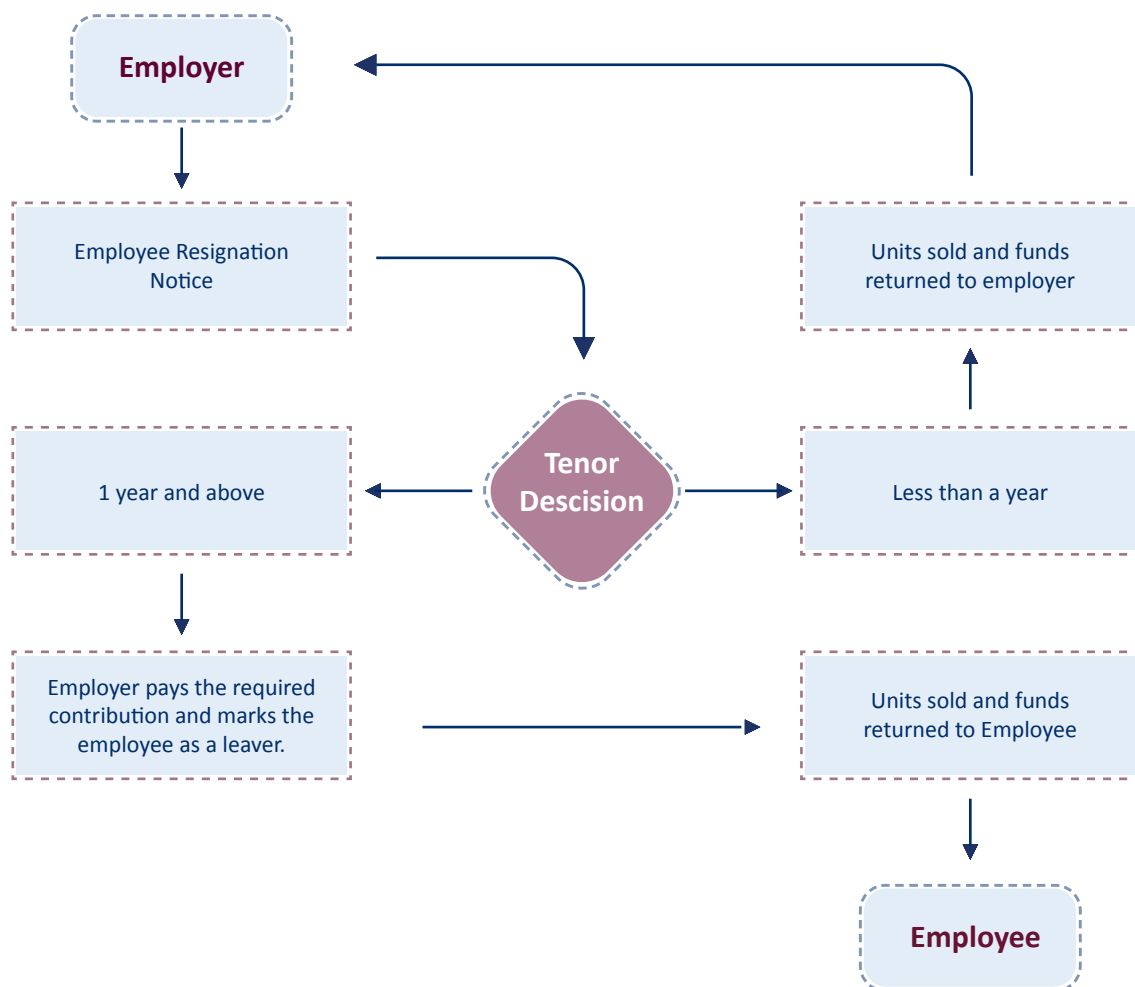
#	Error Title	Error Detail	Resolution Action
1	We couldn't process your file	A header is missing. The header ExitReasonCode is missing.	Leave the relevant column blank (do not enter '0') if there is no applicable event. For example, leave the "ExitDate" and "ExitReason" columns blank if no employee has resigned or passed away.
2	Must be unique.	NationalIDNumber1 is already taken.	Review Upload file for Duplicate entry.
3	This National ID number is already linked to an employee.	Check the National ID number is correct for this employee and upload the file again.	Review Upload file for Duplicate entry.
4	This email address is already linked to an employee.	Check the email address is correct for this employee and upload the file again.	Review Upload file for Duplicate entry.
5	This secondary email address is already linked to an employee.	Check the secondary email address is correct for this employee and upload the file again.	Review Upload file for Duplicate entry.

#	Error Title	Error Detail	Resolution Action
6	We cannot find a record of this employee.	Check that this employee is set up on your scheme before creating a contribution for them. Also check that the surname and employee ID is correct.	Ensure the -14digit MOHRE Personal Number under the 'EmployeeId' header in the upload file matches exactly; mismatches cause this error.
7	EmployeeId has the wrong format.	Enter EmployeeId with only letters and numbers.	Ensure the -14digit MOHRE Personal Number under the 'EmployeeId' header in the upload file matches exactly; mismatches cause this error.
8	Employee membership already successfully ceased.	Employee membership already successfully ceased.	The platform has been updated to reflect that this employee has resigned. You will no longer have access to amend their details. Please contact us for any assistance.

E. Employee Termination:

20. What happens in the event an employee resigns or passes away?

Ans. In the event an employee is classified as a leaver (due to resignation or passing away), the funds will be directed as outlined below:



21. How does the employer recover funds if an employee resigns (Leaver) without completing a year of employment?

Ans. The End of service contributions shall be returned to the employer, for those Employees who have not completed one year of employment. Kindly refer to Leaver Guide for more detailed information.

22. If I have completed my probation period, can I withdraw the employer contribution?

Ans. Refer to FAQ Clause 12 that states: "In any case, it is prohibited to withdraw the basic subscription amount and the profits and revenues earned thereon in the Savings Scheme before the end of the employment relationship between the employer and the employee. However, the employer has the right to recover the basic subscription amounts only in the event of the end of the employment relationship before the lapse of one year from its start."

23. We are been informed that an employee is leaving or being terminated, what to do next?

Ans. Kindly note that it is the employer's responsibility to inform the program of the employee's exit date promptly upon receiving the resignation notice. This can be done either through an individual contribution update or as part of the monthly contribution upload.

The contribution file must be updated accordingly to reflect:

- Payment for the current due period; and
- Any pro-rated payment for the remaining days the employee will work during their notice period.

Example:

If today is 8-Jul-2025, and the entity is submitting payment for the period 1-Jun-2025 to 30-Jun-2025, and the employee's last working day is 15-Jul-2025, then the contribution must also include the pro-rated payment for the period 1-Jul-2025 to 15-Jul-2025.

24. How does the employee withdraw their End of Service Benefit?

Ans. The withdrawal option for the employee will be enabled only after the Employer updates the employee as a Leaver. To find withdrawal options, follow these steps:

Home> Menu> Withdrawals

25. What is the process once an Employee is identified as a Leaver?

Ans. Upon being flagged as a Leaver, the Employee has two options:

- Option 1: Continue holding investments within the fund, with no requirement to redeem immediately.
- Option 2: Redeem their units by submitting account details on the platform. The proceeds can be credited either to a local account or to an international account, as per the Employee's choice.

Applicable Charges:

Party Charged	Fee Type	Amount *	Comment
Employee	Redemption – Local Transfer	AED 5.00	RTGS fee for transferring redemption proceeds to the Employee's personal local account.
Employee	Redemption – International Transfer	USD 13.00	USD Outward RTGS to Transfer funds from Program to Employee Personal International Account. RTGS fee for transferring redemption proceeds to the Employee's personal international account.
VAT will be applicable on all fees.			

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