



Welcome to DEWS

Savings Scheme For Employees in the Government of Dubai

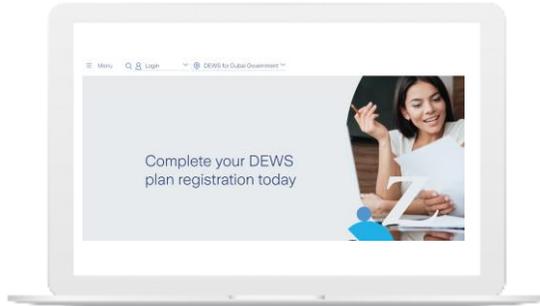
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1. Onboarding
 2. Adding users
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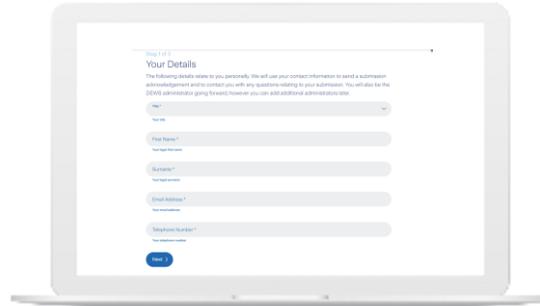
Please note, this is a new initiative that is under development and legislative consultation, and that the information is correct to the best of our knowledge as of 9th August 2022 but may be subject to change

Onboarding

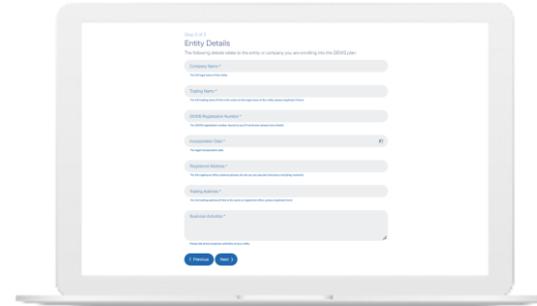
We'll send the registration link on 1st July 2022



Step 1
Get started

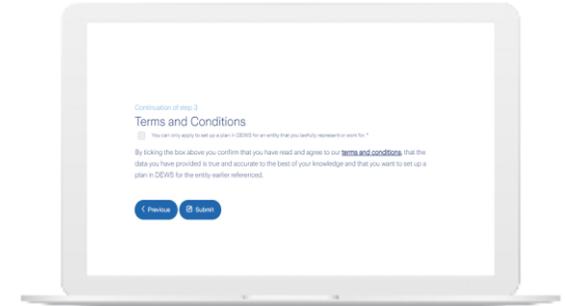


Step 2
Your details & your
Company details



Step 3
Your signatory details

Please provide Director General details here



Step 4
Upload and submit

You will see an upload section on the final page. Please contact us at dews.support@zurich.com or 800-3397 to understand if this is relevant to you before you start the process

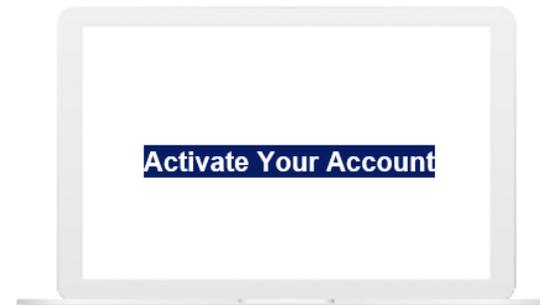
Before getting started



We'll then create your company account
(this may take 2-3 working days)



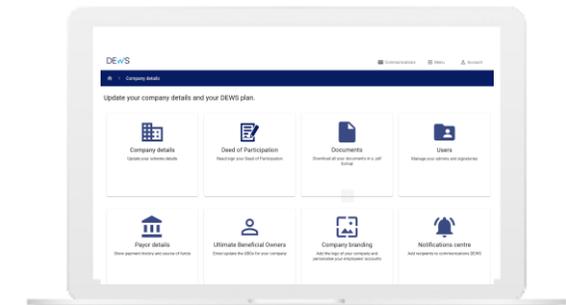
Step 5
Welcome email



Step 6
Activate

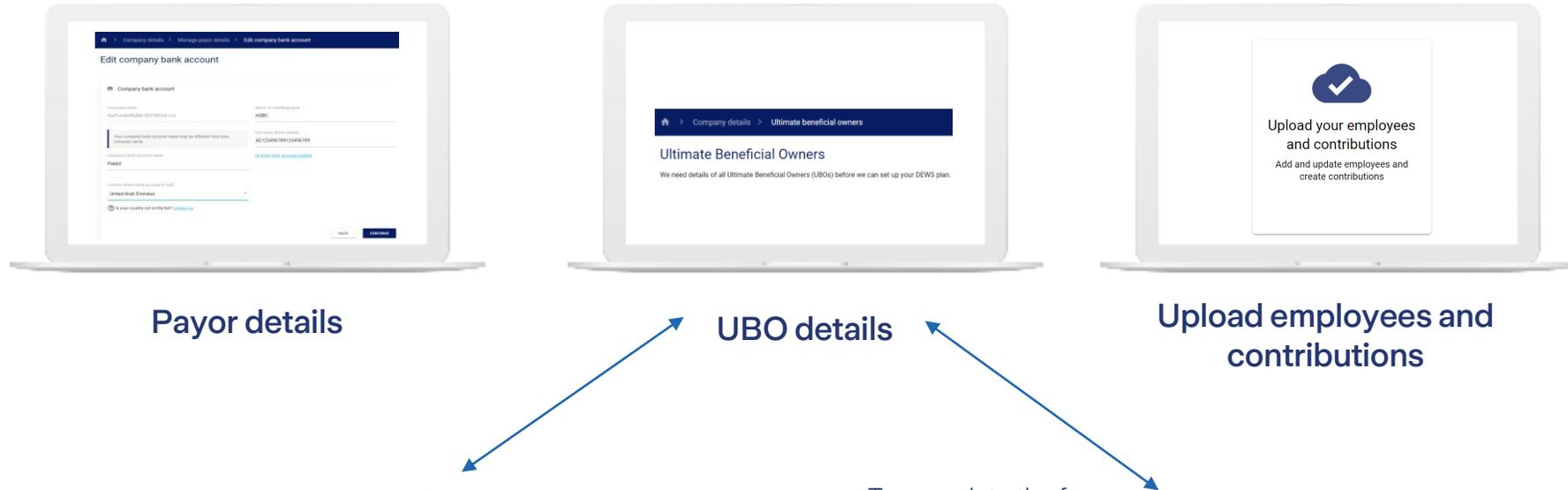


Step 7
Set a password



Step 8
Get started

Onboarding tasks



Payor details

UBO details

Upload employees and contributions

We would encourage you to consult with your legal/compliance teams, so that you can submit this information accurately. You will need to know you Director General and/or Senior Management information for the final stage of this form.

To complete the form:

1. Question 1 (Are you a public listed company) : **Answer** No
2. Question 2 (Are you a Government entity) : **Answer** Yes, complete the required fields
3. Question 3 (Individuals) : **Answer** Scroll to the end of the page and tick the box 'No individuals can be identified'
4. Question 4 (All persons who hold the position of senior official) : **Answer** select 'For any other persons' option and enter Director General and/or Senior Management information.

Who should our users be?

HR colleagues – any individuals within HR who need access to employee records

Finance colleagues – any individuals within finance who need access to contribution records or payment history

Administration colleagues – any administrative functions who support HR/finance

Other – any senior executives requiring plan oversight or third-party payroll companies

What can users do?

Account Management

- Create or amend other users
- Create or amend employee records
- Change company branding
- Update the notifications center
- Change company UBO details

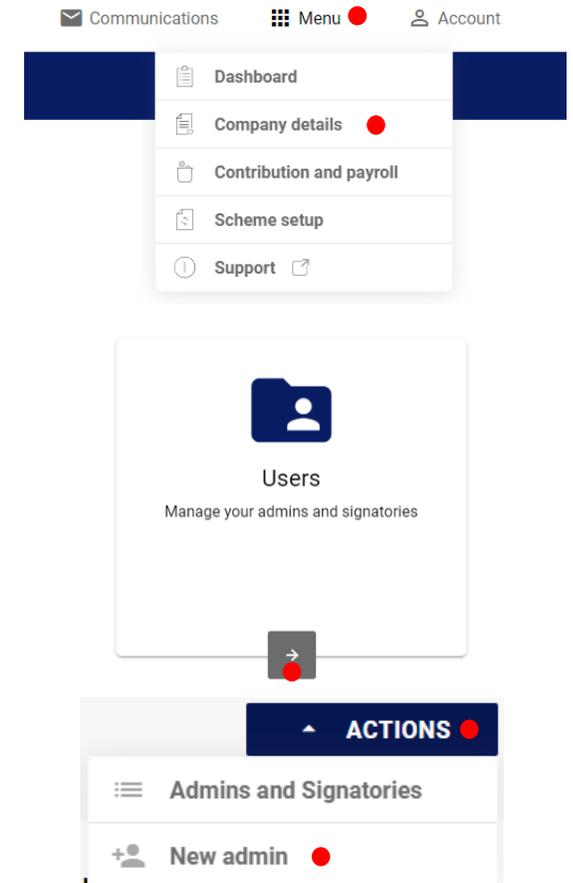
Finance Management

- Create or amend contribution records
- View and extract payment history
- Change company bank details

Reporting

- Download employee or contribution reports

Where can I add users?



What can we brand?

Company Logo



Add your official **company logo** to the plan and this will display on your employee's portal and app

Welcome message



Add a **welcome message** to your employees visible on their employee's portal and app (English or Arabic, not both)

Why should we brand?

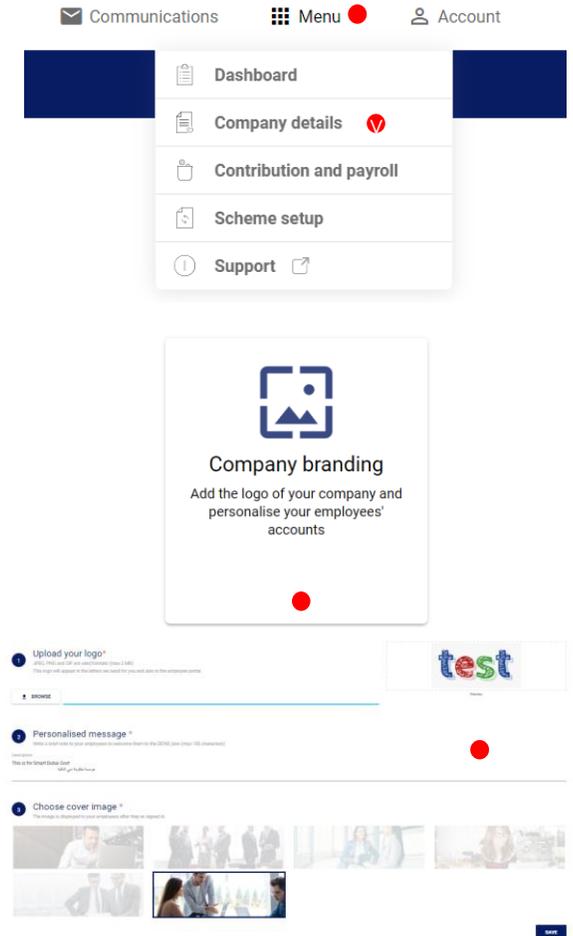
Reassurance

- Instantly **recognizable** for employees
- **Confidence** that you, as the employer, have oversight
- **Continuation** of other benefit systems/platforms

Personalization

- **Welcome employees** to the plan
- Use it as a **communication tool** for short plan updates
- Let employees know **who to contact** for questions

Where do we brand?



What are notifications?

Plan notifications are emails providing you with updates about DEWS and your company account. There are 2 types of notifications:

Plan notifications

Plan updates, new developments, administrative changes

Billing notifications

Payment and contribution reminders or discrepancies

Who should receive them?

You can define this in the online portal. Typically, recipients might be:

HR colleagues – any individuals within HR who need updates in relation to employee records

Finance colleagues – any individuals within finance who need contribution updates or payment reminders

Administration colleagues – any administrative functions who support HR/finance

Other – any senior executives requiring plan oversight or third-party payroll companies

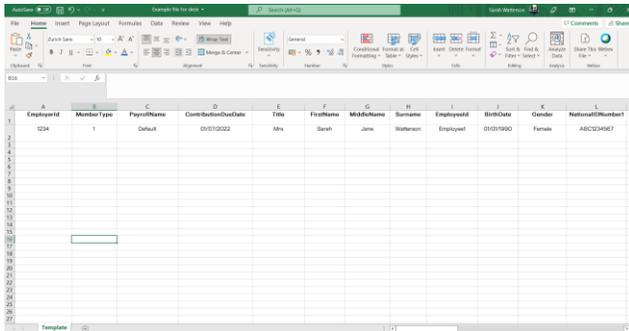
Where do we update?

The screenshot shows the DEWS online portal interface. At the top, there are navigation links for 'Communications', 'Menu', and 'Account'. A dropdown menu is open, showing options: 'Dashboard', 'Company details', 'Contribution and payroll', 'Scheme setup', and 'Support'. Below the menu is a 'Notifications centre' section with a bell icon and the text 'Add recipients to communications DEWS'. Underneath, there are two sections: 'DEWS plan emails' and 'Billing emails'. Each section has a description of the email category and a list of email addresses with a red dot indicating they are selected as recipients.

The upload file (for GRP entities)

What is it for?

1. Employee creation
2. Employee updates and exits
3. Contribution creation



EmployeeID	Member Type	PayrollName	Contribution/DueDate	E	F	G	H	I	J	K	L
5234	1	Default	01/01/2022	Mr	Sarah	Jane	Watterson	Employee1	01/01/1990	Female	ABC234567

Where can I find it?



You can download the upload file from GRP on a monthly basis after the payroll closure

1. Log into GRP <https://grp.dubai.gov.ae>
2. Switch to the responsibility 'GRPS Reports'
3. Go to the Reports tab
4. Run the reports by clicking the ► icon

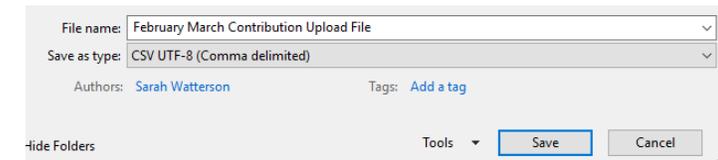
DEWS Audit Report – shows a full breakdown, inputs and calculations for audit purposes

DEWS Monthly Upload File – is the file you will submit to Zurich each month. Run it, save it in .CSV and then upload into the DEWS portal.

What should I do next?

Once you have your file, it is important to save it in the correct format then upload it at your company DEWS portal at “Upload employees and contributions”

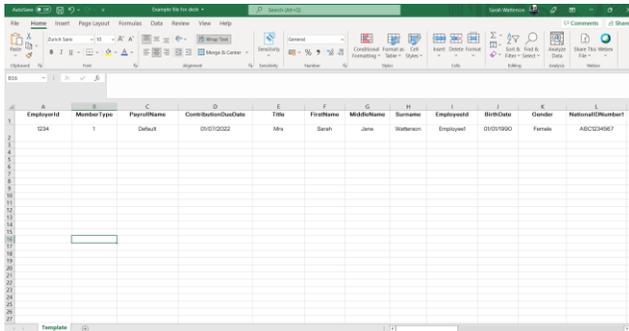
- The file type should be CSV
- You should not use American or Arabic formatting. UK regional formatting works best.



The upload file (for non-GRP entities)

What is it for?

1. Employee creation
2. Employee updates and exits
3. Contribution creation



The screenshot shows an Excel spreadsheet with the following data:

EmployeeID	Member Type	PayrollName	Contribution/DueDate	Sex	First Name	Middle Name	Surname	Employment	BirthDate	Gender	NationalID/Number
224	1	Default	01/01/2022	M	Sarah	Jane	Walterson	Employee	01/01/1990	Female	ABC234567

Where can I find it?

1. Visit Zurich's website <https://zws.zurich.ae>, select DEWS for Dubai Government product
2. Visit FAQ & Documents
3. Under Employer documents you will find the upload file and supporting guide

How do I complete it?

1. The file must be completed in English characters only
2. Completing the upload file is a monthly process
3. You can use the supporting upload guide to understand all the formatting requirements
4. Once you have completed your file, it is important to save it in the correct format then upload it at your company DEWS portal at "Upload employees and contributions"

Let's go through the process together in the next slides..

The upload file

The upload file is completed in English

Column Header	EmployerId	MemberType	PayrollName	ContributionDueDate	Title	FirstName	MiddleName	Surname	EmployeeId
What we expect	1234	1	Default	01/MM/YYYY	Mrs	Sarah	Jane	Watterson	Employee1
Important notes	This is unique to your company and assigned by DEWS. You'll find this in the DEWS online portal called 'Company ID'	1 for mandatory foreign employee 2 for voluntary UAE national 3 should only be used for employees who do not have a visa number	This never changes	First of the month for the payroll period in question	Mr/Mrs/Ms /Miss/Dr	As applicable	As applicable	As applicable	This should be unique to the individual and assigned by your company

Column Header	BirthDate	Gender	NationalIDNumber1	NationalIDNumber2	Address1	Address2	Address3	City	CountryOfResidence	Nationality	EmailAddress
What we expect	01/01/1990	Female	ABC1234567	784-1990-1234567-8	Villa 1	Street 2	Community 3	Dubai	ARE	GBR	sarah.watterson@work.com
Important notes	As applicable	Female or Male	Passport number If you don't have this, duplicate the EmployeeID here	Emirates ID number	First line of employee residential address	Second line of employee residential address	Third line of employee residential address	City of employee residential address	Country code for country of employee residential address	Country code for primary nationality of employee	Employee work email address

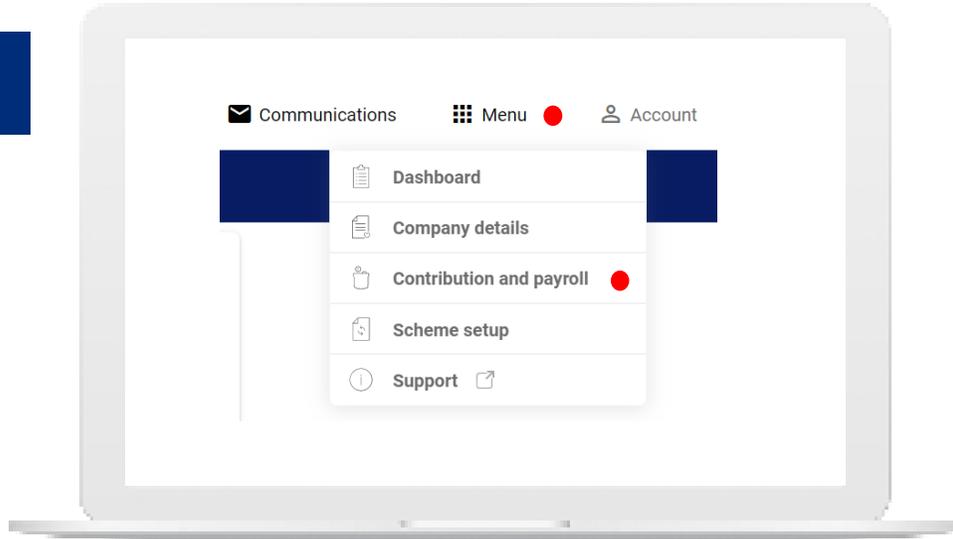
The upload file continued

Column Header	SecondaryEmailAddress	PhoneNumber	VisaNumber	EmploymentStartDate	ExitDate	ExitReasonCode
What we expect	sarah.watterson@personal.com	(971)12345678	123-456789-123	01/07/2021		
Important notes	Employee personal email address	Employee phone number	Employee visa number If the employee does not have a visa number please go back and change the MemberType to the number 3	Employee's first day in employment with your company	Only completed when an employee leaves your company with the final date i.e. DD/MM/YYYY	Only completed when an employee leaves your company. Options are: Leaver Death Gross Misconduct

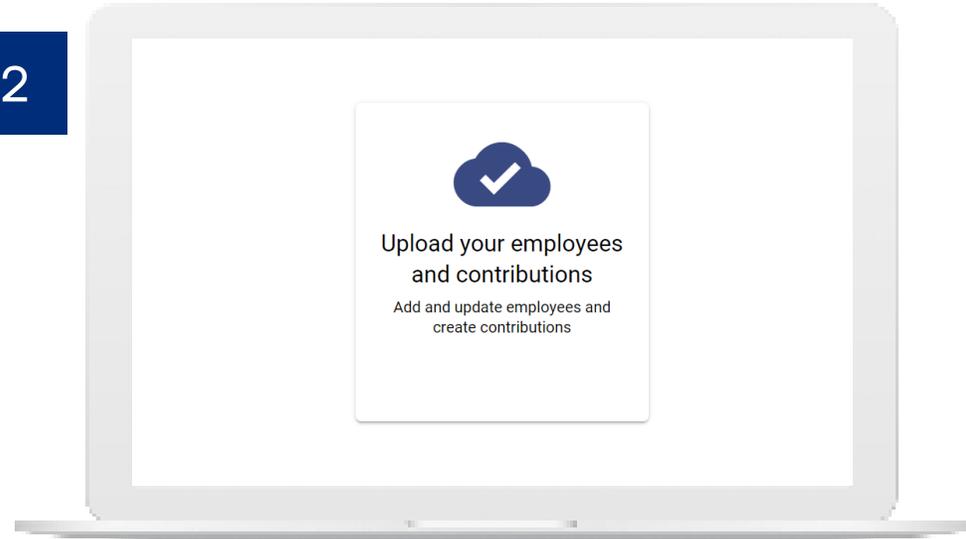
Column Header	AEDBasicSalary	AEDEmployerContribution	AEDEmployeeContribution	AEDAccruedPot	AEDTotalContribution	EmployerContributionPercent	EmployeeContributionPercent
What we expect	10,000	822	500	0	1322	8.22	5
Important notes	This is the employee's basic salary in AED for this payroll month	This is the employer's contribution amount in AED for the payroll month	This is the AED amount that the employee has chosen to voluntarily contribute into the DEWS plan through salary deduction in the payroll month (if applicable)	This is the employee's historical accrued gratuity (before DEWS) if you are transferring this into the DEWS plan with the employee's consent. The amount is in AED and if not applicable please specify 0.	This is the AED total of the employer contribution plus employee contribution plus accrued contribution as applicable	This is an example percentage. Here you will include the percentage contribution rate that the employer is obliged to pay into DEWS for the employee based on law/regulation/policy	This is an example percentage. Here you will include the percentage that the employee has chosen to voluntarily contribute into the DEWS plan through salary deduction in the payroll month (if applicable)

Upload process

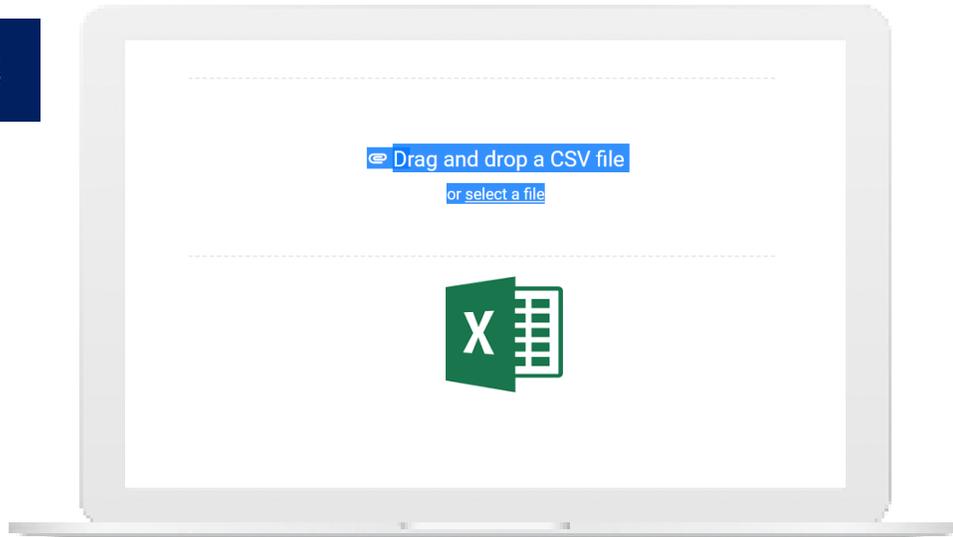
1



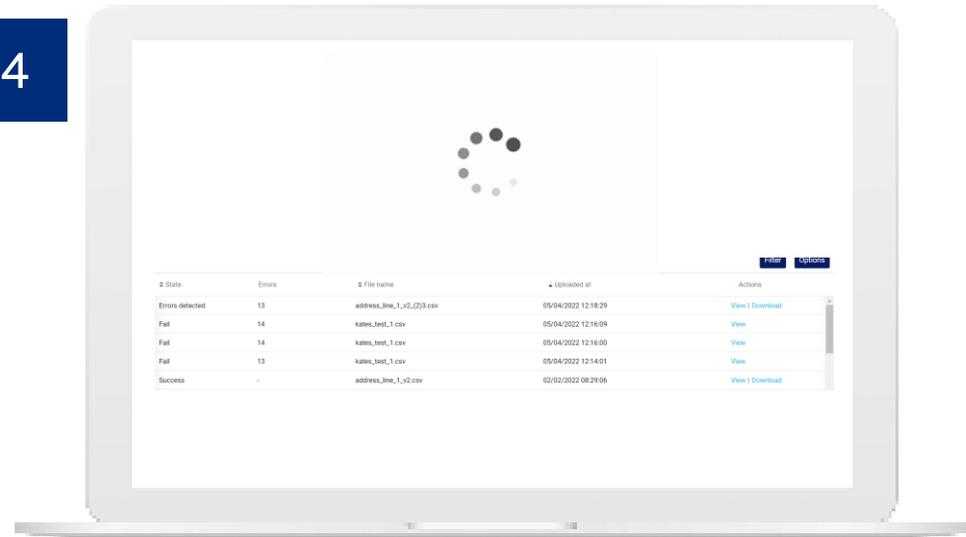
2



3



4



If you see 'Fail' or 'Errors Detected' don't worry or try to re-submit, we have received your file and will make any corrections. We'll reach out to you with any clarifications.

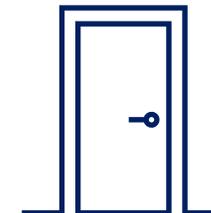
Joiners

- For GRP entities you'll see new employees added to your Upload File automatically after they have successfully completed one year of continuous service. For non-GRP entities, you'll add these employees to your file after 1 year of continuous service. If employees don't complete one year, they shouldn't be enrolled.
- When your new joiners are added to the plan for the first time, contributions should be included retrospectively either from 1st July 2022 or their start date (whichever comes last) up to the current date as a lump sum.
- A welcome email will be issued automatically once the employee has been enrolled through your upload.



Leavers

- In the Upload File containing the employee's final contribution you the employee's last day of service should be included in the 'ExitDate' column and an 'ExitReason' should be given.
- By uploading a file containing these details an automated email will be issued to the employee with their leaver options. We will then liaise directly with the employee regarding next steps.
- Once you have informed us of the employee's exit the employee should be removed from all future upload files. For GRP entities, an employee's end of service benefit from start date to 1st July 2022 will not be paid to the employee, but instead transferred to DEWS at the point of termination
- If you submit a leaver in error, please let us know as soon as possible.



How much?

The total contribution amount in your upload file is for the month (including employer, employee and accrued contributions).

- For GRP entities this is shown in column 'Totalemp'
- For non-GRP entities this is shown in column 'AEDTotalContribution'

You then will pay the total in AED

Make sure any bank charges are not deducted from the payment so that we receive the full amount for allocation to employees

Where?

We'll assign a **unique virtual bank account number** to your company for you to use.

This bank account is owned by the Trustee and held with **Standard Chartered Bank, UAE**

You will find the details on the **upload page** in the DEWS online portal

How often?

The payment process is **repeated monthly by your company**

We need to receive and reconcile your payment **before the 21st** of the month following payroll

****For the first ever upload we should receive your upload files for July and August by 1st September and the accompanying payments before 21st September.**

Going forward if you are uploading for the month of September, you should upload your file by 1st October and make payment before 21st October, and so on and so forth.

Payment history

- We provide a payment history on the DEWS online portal
- You can download receipts if required

Invoice No#	Description	Actions
DE220422210	Bank transfer payment DGSDL219382312 for NotFundedByMe NOTMENA Ltd	

Reports

- Through the online portal you can request employee and contribution reports
- You can then export these

Employees
View all employees in your company

Contributions
This is a list of your employee contributions

Exports
Download all .xls or .csv exported files

Next steps

First

1. Familiarize yourself with this process
2. The registration deadline has passed, if you haven't yet done so, please contact us as soon as possible for the registration link and instructions.
3. Add any users who need access to the DEWS portal
4. Apply your company branding
5. Ensure the right people are added in the notifications center

Then

1. Define who will be responsible for retrieving/completing the upload file, submitting this to DEWS, and making the payment
2. Retrieve/complete the upload files for July and August 2022 with the details of eligible employees and check/complete their contribution calculations*
3. Upload the files into the DEWS Portal by 1st September and note that employees will receive their automated welcome emails*
4. Make the accompanying payment for July and August contributions*
5. Check the status in 2-3 working days in the payment history area and download your receipt*

*Repeat monthly



dews.support@zurich.com

DEWS



Appendix

DEWS Materials

Simple, digital and transparent



What employees are eligible?

Phase 1 from 1st July 2022

Mandatory enrolment

Foreign employees or employees with an initial approval to be granted the UAE Nationality of grades 14-16 (or salary equivalent) that are receiving a basic salary and that are contracted by the following employers:

- All entities subject to DGHR law
- Any Govt. entity to which the decree is extended pursuant to legislation
- Any Govt. entities, or entities receiving support from the Govt. of Dubai
- Entities owned or controlled by the Dubai Govt. where the entities have chosen to participate



Voluntary enrolment



UAE nationals of any grade who are receiving a basic salary and are contracted by any Govt. entities or entities owned or controlled by the Dubai Govt.

These individuals should only be enrolled where they have chosen to voluntarily contribute to DEWS in addition to GPSSA contributions

Employees of other grades will follow in later phases in 2022 and 2023.

What is paid?

Mandatory contributions

- Once a mandatory employee has completed **one year in service**, you will pay monthly contributions into DEWS towards their EOSB. This is calculated as a **percentage of their monthly basic salary**.
- The percentage is based on their **length of service and your existing EOSB calculation** method – nothing changes
- This is not a deduction from salary

Voluntary contributions

- **Employees are not required to make any contributions** into DEWS
- However, both **foreign and Emirati employees can choose to make voluntary contributions** through deduction from salary
- You as the employer will need to facilitate this arrangement
- **The amount will be included in your upload file and paid to DEWS as part of your normal monthly payment**

What employees are exempt?



Foreign employees who **obtain UAE nationality**



Employees who are **serving a notice period** at the Effective Date (i.e., the date they are due to be enrolled)



Any employees who are **excluded by legislation or resolution** issued by the Chairman of the Executive Council



Employees (UAE/GCC nationals) who are **entitled to a retirement pension or gratuity in accordance with Federal Law No. 7 of 1999** or any other applicable legislation



Where a claim has been filed within prescribed limitation periods to **recover financial entitlement owed by the employee to the employer that is in excess of any accrued gratuity**