

DEWS Employer Information Sheet

What is DEWS?

DEWS, which stands for **D**IFC **E**mployee **W**orkplace **S**avings, is a regulated and professionally-managed defined contribution savings plan. DEWS was introduced in line with the changes in the [Employment Law in the DIFC](#), which require DIFC employers to fund their employee end of service benefits on an ongoing basis into a Qualifying Scheme, effective 1st February 2020. DEWS is the DIFC's preferred Qualifying Scheme.

What are my statutory obligations as an employer?

As a DIFC employer, ensure you are familiar with the Employment Law in the DIFC to fully understand your obligations and how to remain compliant. If DEWS is your chosen Qualifying Scheme you should:

1. Register your company for DEWS
2. Enrol your eligible DIFC employees into DEWS (the term 'Employee' is defined within the DIFC Employment Law, as is the term 'Exempted Employee')
3. Make contributions into DEWS for your eligible DIFC employees at a frequency in line with your payroll, at the rates outlined below:
 - *Employees with less than 5 years service = 5.83% of basic salary per payroll period*
 - *Employees with 5 years service or more = 8.33% of basic salary per payroll period*Note that this is not a deduction from employee salary and is paid by the employer in addition
4. Maintain your employee data via the DEWS online portal on an ongoing basis and ensure you enrol new joiners and inform us of any leavers

How do I get started?

1. Nominate an authorised signatory for DEWS in the DIFC portal under 'Company Services'
2. Register your company for DEWS [here](#)
3. Complete your 'to-do list' tasks in the DEWS online portal
4. Enrol your eligible DIFC employees into the DEWS plan and start making contributions in line with the DIFC Employment Law

What else can I do?

The DEWS plan is intended to also act as a low cost savings plan, and so you can also:

1. Support employees who wish to make additional voluntary contributions via salary deduction
2. Transfer accrued End of Service Gratuity at an employee level (with consent) or at an employer level (without individual employee consent)

Where can I find more information?

For further information, you can:

Read our comprehensive [Employer Executive Guide](#)

Visit our [website](#)

Phone us on 800-DEWS

Email us at dews.support@zurich.com [Live](#)

[chat](#) with us