



USER GUIDE

PENALTY WAIVER ON ICARE PORTAL

Version 1.0

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STEP 1: ACCESSING THE PORTAL

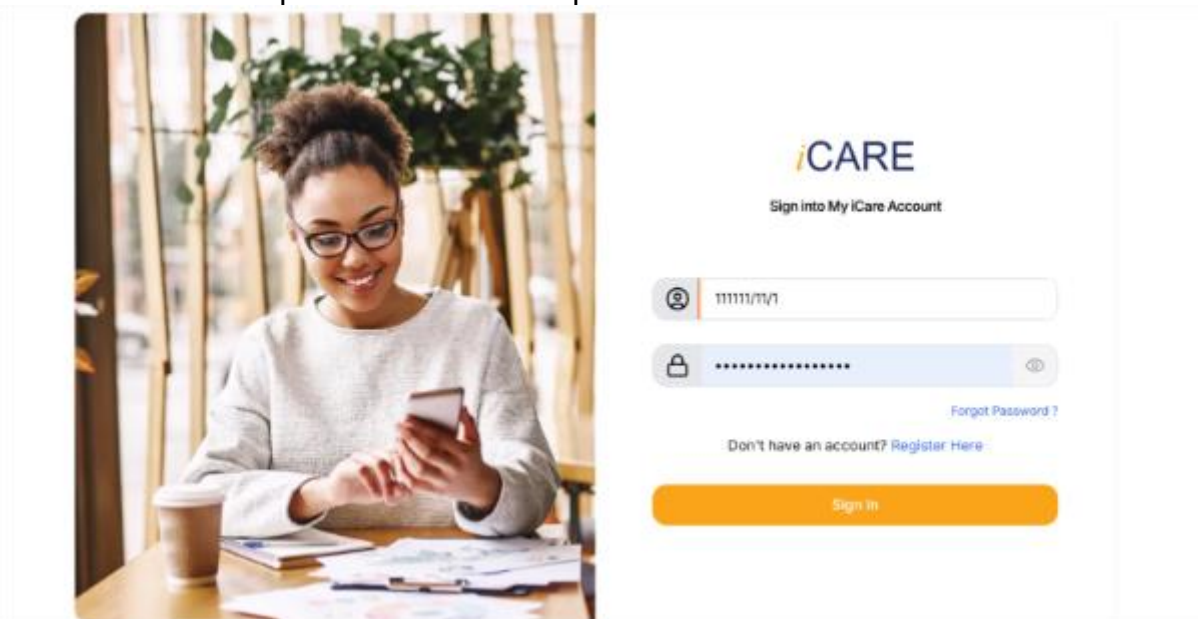
1. HOW TO ACCESS THE PORTAL

Open any web browser navigate to the link <https://icare.napsa.co.zm> to login with your user profile credentials.

1.2 HOW TO LOGIN

The figure below shows the iCare Account login page. Please proceed to enter your existing iCare Account login details (i.e. NRC, and password) to login to the portal.

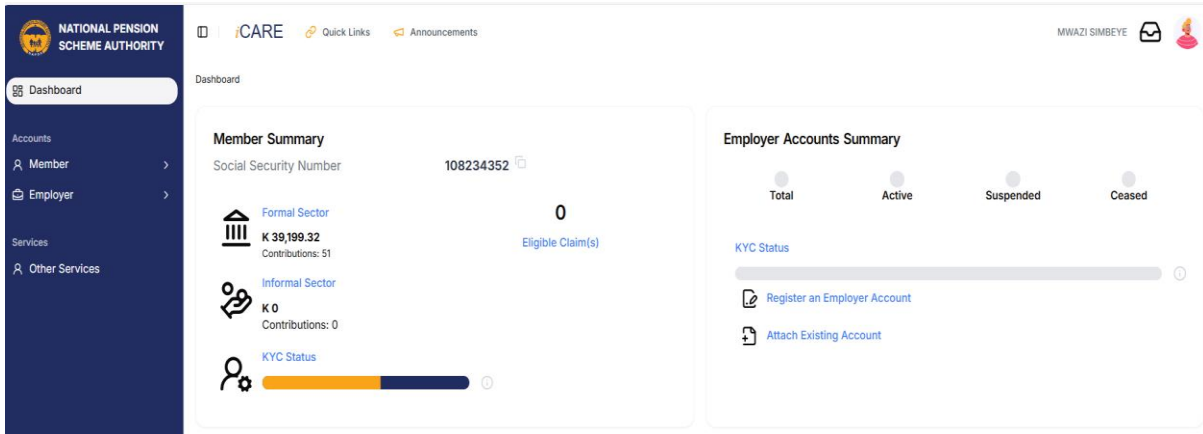
For Employers who may have forgotten their password, click on the “Forgot Password” link and proceed to reset the password.



STEP 2: PORTAL DASHBOARD

Once you successfully log in.

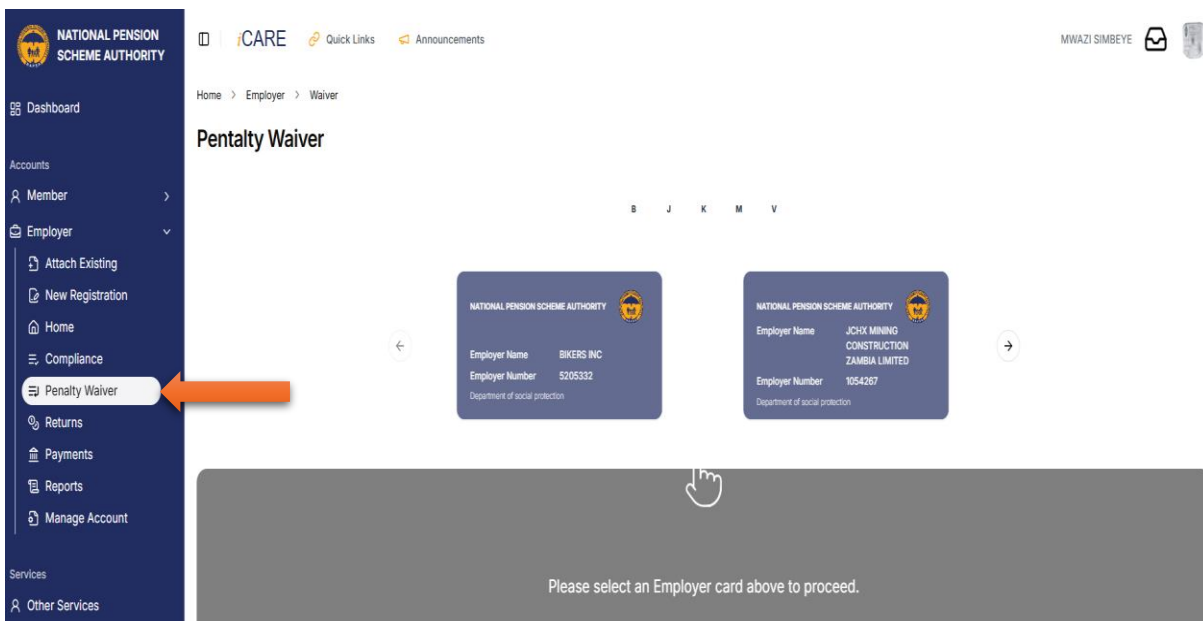
On the dashboard you will see the following information on the left menu bar: “Member”, “Employer” and “Other Services”. Select employer.



2.1 APPLYING FOR PENALTY WAIVER

To apply for the penalty waiver, follow the steps below:

2.1.1 CLICK ON PENALTY WAIVER ON THE LEFT SIDE OF THE DASHBOARD



2.1.2 CLICK ON THE EMPLOYER CARD THAT YOU WANT TO APPLY FOR A PENALTY WAIVER ON

The screenshot shows the NPSA web portal interface. The left sidebar contains navigation options like Dashboard, Accounts, Member, Employer, Attach Existing, New Registration, Home, Compliance, Penalty Waiver, Returns, Payments, Reports, and Manage Account. The main content area is titled 'Penalty Waiver' and shows a list of employer cards. An orange arrow points to the first card, 'BIKERS INC', which has an Employer Number of 5205332. Below the cards are four summary boxes: 'Outstanding Penalties' (K 5944), 'Waivable Penalties' (K 4458), 'Flagged Items' (0), and 'Penalty Waiver Applications' (with a link to manage applications).

STEP 3. FLAGGED ISSUES

Resolve all the flagged issues on your account by clicking on each of the flagged items as depicted in the figure below. Please note that you will not be able to apply for a penalty waiver if these items are not resolved. Kindly refer to the glossary for definition of terms for the flagged items.

If you have no flagged issues please proceed to “step 4”.

Flagged Issues

Click the the corresponding item below to view a list of entries

The screenshot shows the 'Flagged Issues' section with a horizontal bar containing four categories: 'Unpaid Months' (1), 'Undeclared Months' (1), 'Contributions without Returns(Unposted)' (0), and 'Contributions without Returns(Unbalanced)' (0). Below the bar is a filter input field and an 'Export' button.

3.1 UNPAID PERIODS

3.1.1. Select all the periods for which you would like to make payments.

Flagged Issues

Click the the corresponding item below to view a list of entries

Unpaid Months **4**

Undeclared Months **0**

Contributions without Returns(Unposted) **0**

Contributions without Returns(Unbalanced) **0**

To post returns for the list of periods below, [click here](#)

Filter columns on ...

Export

Employer Number	Employer Name	Month	Period	Year	Return Posted	Unpaid Amount	Return Paid
5205510	MWAZI AND COMPANY_1000000000000	6	2021/06	2021	0	44	0
5205510	MWAZI AND COMPANY_1000000000000	4	2023/04	2023	0	200	0
5205510	MWAZI AND COMPANY_1000000000000	5	2022/05	2022	0	44	0

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3.1.2 Proceed to make payments for unpaid periods using your preferred payment option. Pick payments (1), tick the payment you want to make (2) and the initiate the payment (3).

NATIONAL PENSION SCHEME AUTHORITY

CARE Quick Links Announcements

MWAZI SIMBEYE

Home > Employer > Payments

New Payments Under Payments Penalties Pending NPINs Payment History

BIKERS INC - 5205332 New Payments

Search By Reference Number,

<input checked="" type="checkbox"/>	Date Submitted	Reference Number	Period (MM/YYYY)	Status	Total Members	Return (ZMW)	Penalty (ZMW)	Total (ZMW)	Actions
<input checked="" type="checkbox"/>	Apr 15, 2025, 12:23	52053322003315125022	3 / 2003	Pending Payment	1	176.72	8853.67	9030.39	...

< Previous **1** Next >

3.2 UNDECLARED MONTHS

3.2.1 Submit returns using one of the three methods – upload returns, create from scratch or nil returns.

Flagged Issues

Click the the corresponding item below to view a list of entries

Unpaid Months **43** Undeclared Months **66** Contributions without Returns(Unposted) **0** Contributions without Returns(Unbalanced) **0**

If no employees worked in the periods, please submit nil returns below.

VOYAGERS ZAMBIA LIMITED - 368431 Nil Returns ? Submit Nil Return →

Search By Period

Period (MM/YYYY) ↑↓	Employees did not work?	The Reason
09/2017	<input checked="" type="checkbox"/>	Please select a Reason ▼
11/2019	<input checked="" type="checkbox"/>	Please select a Reason ▼
12/2019	<input checked="" type="checkbox"/>	Please select a Reason ▼
01/2020	<input type="checkbox"/>	Please select a Reason ▼

3.2.2 Proceed to make payments for unpaid periods using your preferred payment option.

NATIONAL PENSION SCHEME AUTHORITY | CARE | Quick Links | Announcements | MWAZI SIMBEYE

Home > Employer > Payments

New Payments | Under Payments | Penalties | Pending NPINs | Payment History

BIKERS INC - 5205332 New Payments ? Initiate Payment →

Search By Reference Number.

Date Submitted ↑↓	Reference Number ↑↓	Period (MM/YYYY) ↑↓	Status	Total Members	Return (ZMW) ↑↓	Penalty (ZMW) ↑↓	Total (ZMW) ↑↓	Actions
Apr 15, 2025, 12:23	52053322003315125022	3 / 2003	Pending Payment	1	176.72	8853.67	9030.39	...

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3.3 CONTRIBUTIONS WITHOUT RETURNS (UNPOSTED)

3.3.1 Submit returns using one of the three methods – upload returns or create from scratch.

3.4 CONTRIBUTIONS WITHOUT RETURNS (UNBALANCED)

3.4.1 Submit returns by selecting the “click here” link and upload the return.

Flagged Issues

Click the the corresponding item below to view a list of entries

Unpaid Months **1** Undeclared Months **64** Contributions without Returns(Unposted) **0** **Contributions without Returns(Unbalanced) **60****

To post returns for the list of periods below, [click here](#)

Filter columns on ... **Export**

Employer Number	Employer Name	Month	Period	Year	Return Due Amount	Return Paid Amount	Balance	Employee Count
1054267	JCHX MINING CONSTRUCTION ZAMBIA LIMITED	11	2006/11	2006	147308	147363	55	870
1054267	JCHX MINING CONSTRUCTION ZAMBIA LIMITED	5	2007/05	2007	172561	173016	454	911
1054267	JCHX MINING CONSTRUCTION ZAMBIA LIMITED	6	2007/06	2007	76347	76357	9	919

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STEP 4: WAIVER APPLICATION

Select the employer card for whom you want to apply for a penalty waiver (1). Click on Penalty Wavier Applications (2)

NATIONAL PENSION SCHEME AUTHORITY | iCARE | Quick Links | Announcements | MWAZI SIMBEYE

Home > Employer > Waiver

Penalty Waiver

Employer Name: **BIKERS INC**
Employer Number: **5205332**
Department of social protection

Employer Name: **JCHX MINING CONSTRUCTION ZAMBIA LIMITED**
Employer Number: **1054267**
Department of social protection

Outstanding Penalties **K 5944**

Waivable Penalties **K 4458**

Flagged Items **0**
[Click here to view flagged issues](#)

Penalty Waiver Applications
[Click here to manage penalty waiver applications](#)

Thereafter, the page below will appear; you will then need to select the type of Penalty Waiver that you wish to apply for.

Penalty Waiver Applications

New Penalty Waiver Application List of Submitted Penalty Waiver Applications

Select Type of Penalty Waiver *

General Penalty Waiver Application Special Penalty Waiver Application

I confirm that the information contained in this application, including any returns or other supporting documents is to the best of my knowledge true, correct, and complete. I further acknowledge that the Authority has the right as provided by law to re-instate the penalties in the event that it is established that a false declaration has been made.

[Submit Application](#)

4.1 GENERAL WAIVER APPLICATION

The General Waiver will apply to all periods prior to 6th December 2022 that incurred a penalty at the 20% rate. Further note that the General Waiver will cover covid pandemic period (14th March 2020 to 8th September 2022).

To apply for this waiver, select “General Waiver Application (1)” and click on the confirmation box (2) then “submit application (3)”.

Penalty Waiver Applications

New Penalty Waiver Application List of Submitted Penalty Waiver Applications

Select Type of Penalty Waiver *

General Penalty Waiver Application Special Penalty Waiver Application

I confirm that the information contained in this application, including any returns or other supporting documents is to the best of my knowledge true, correct, and complete. I further acknowledge that the Authority has the right as provided by law to re-instate the penalties in the event that it is established that a false declaration has been made.

[Submit Application](#)

Once you have submitted your application, you will receive a confirmation notification. Should you receive a notification stating that your account is under reconciliation, get in touch with your dedicated Inspector or email us on penaltywaiver@napsa.co.zm

4.2 SPECIAL WAIVER APPLICATION

This special waiver covers penalties incurred where a contributing employer is undergoing liquidation, Business rescue proceedings or is in receivership in accordance with the corporate insolvency Act number 9 of 2017. It further applies where a contributing employer is undergoing bankruptcy proceedings or fails to pay a contribution due to a verifiable failure of the authorities’ administrative and payment system. Lastly, this waiver may also cover penalties incurred due to natural disasters, state of war, or public emergencies.

To apply for this waiver, select “Special Penalty Waiver Application (1)”, proceed to pick the reason from the drop-down menu (2), indicate the affected period, that is, the "Start and End date (3)” and attach the Supporting Documents (4).

Penalty Waiver Applications

New Penalty Waiver ApplicationList of Submitted Penalty Waiver Applications

Select Type of Penalty Waiver *

General Penalty Waiver Application Special Penalty Waiver Application

Waiver Reason * Start Date * End Date * Supporting Document *

Natural Disaster Declared By DMMU v April 1st, 2025 April 24th, 2025 Choose File signNN.png

I confirm that the information contained in this application, including any returns or other supporting documents is to the best of my knowledge true, correct, and complete. I further acknowledge that the Authority has the right as provided by law to re-instate the penalties in the event that it is established that a false declaration has been made.

[Submit Application](#)

4.3 Disclaimer: By clicking on the “confirmation button”, you declare that the information contained in this application, including any returns or other supporting documents, is to the best of your knowledge true, correct and complete. You further acknowledge that the Authority has the right, as provided by law, to re-instate the penalties in the event that it is established that a false declaration was made.

Once everything has been completed, click on the “Submit Application” button as shown below. Once submitted for review, an acknowledgment email will be sent to the registered email address/addresses.



NAPSA Penalty Waiver Acknowledgement

Dear Employer - (DICKINSON KALIS ZAMBIA),

Your special waiver penalty request with reference no S197531924052502 has been received,

We will respond within 14 business days.

GLOSSARY

Contributions Without Returns (Unposted)

These are contribution periods in which payments were made, but no corresponding monthly returns were submitted.

Contributions Without Returns (Unbalanced)

These are contributions periods in which the monthly return that was submitted did not match the contribution payment. This may be due to either an incorrect payment having been made or the submission of an incomplete monthly return.

Flagged Issues

Displays the number of issues that need to be addressed on the account as part of the eligibility conditions for entitlement to the penalty waiver.

Outstanding Penalty

These are penalties arising from late payment of principal contributions and accrue as set out in Section 15(2) of the NPS Act of 1996 as amended.

Undeclared and Unpaid Periods

These are eligible periods for which a contributing employer has not declared any returns and made payments without a lawful reason.

Waivable Penalties

These are penalties eligible for a waiver under the penalty waiver (Amendment) regulations 10 of 2025.