**HOW CAN I MAKE WITHDRAWALS?**

**You can make withdrawals in one of the following ways.**

For withdrawals via USSD:

1. Dial [STAR]789[STAR]111[HASH] on the phone number you registered with.
2. Select Option 4 (W**ithdrawal**)
3. Enter your 4-digit PIN
4. Enter the amount (a maximum of **GHS200.00** a day)
5. For withdrawals above **GHS200.00** call 0302738242 or WhatsApp 0508938303

Withdrawals can also be made on the PPT Pension App or the member portal at [www.peoplespension.global](http://www.peoplespension.global)

Once logged in:

1. Click on your Personal Pension Scheme number
2. Click on the “Withdraw” icon on the bottom of the page
3. You will be shown the balance of your savings account the total amount you can possibly withdraw
4. Enter the amount (a maximum of **GHS200.00** a day)
5. Select the network provider of your mobile money account and click “Confirm”

**HOW LONG DOES IT TAKE FOR WITHDRAWALS TO BE PROCESSED?**

Withdrawals are processed in two main ways depending on the type of withdrawal.

Regular withdrawals take a maximum of three (3) working days.

For old age benefits, the processing time is a maximum of seven (7) working days as per regulatory and quality assurance standards.

**HOW CAN I CHECK MY PPS ACCOUNT BALANCE?**

You can check your PPS account balance by following the steps below:

1. Dial [STAR]789[STAR]111[HASH] on the phone number you registered with.
2. Select Option 3 (**check balance**) to check your balance OR
3. Log on to the member portal at [www.peoplespension.global](http://www.peoplespension.global)
4. Log on to the PPT Pension App.

You can check your Personal Pension Scheme account balance by following the steps below:

1. Dial [STAR]789[STAR]111[HASH] on the phone number you registered with.
2. Select Option 3 (**check balance**) to check your balance OR
3. Log on to the member portal at [www.peoplespension.global](http://www.peoplespension.global)
4. Log on to the PPT Pension App.

**15 % withholding tax**

**CAN I WITHDRAW FROM MY PFS ACCOUNT?**

You can withdraw from your PFS account, however, withdrawals come with a 15% withholding tax.

**CAN I WITHDRAW FROM MY Provident Fund Scheme ACCOUNT?**

You can withdraw from your Provident Fund Scheme account, however, withdrawals come with a 15% withholding tax.

**CAN I WITHDRAW FROM MY OPS ACCOUNT?**

No, you cannot withdraw from your OPS account. Amounts accrued in the OPS are only paid out after you reach the retirement age; or if you are declared medically unfit to carry on working – either by death or by invalidity via injury or disease.

**CAN I WITHDRAW FROM MY Occupational Pension Scheme ACCOUNT?**

Unfortunately, it is not possible to withdraw from your Occupational Pension Scheme account. Amounts accrued in the OPS are only paid out after you reach the retirement age; or if you are declared medically unfit to carry on working – either by death or by invalidity via injury or disease.

**HOW OFTEN CAN I WITHDRAW FROM MY PPS?**

You can withdraw from your PPS as frequently or as often as possible (with a GHS 200 daily limit) provided your account has been active for at least 6 months and there is money in your savings.

**HOW OFTEN CAN I WITHDRAW FROM MY** **Personal Pension Scheme Account?**

You can withdraw from your Personal Pension Scheme Account as frequently or as often as possible (with a GHS 200 daily limit) provided your account has been active for at least 6 months and there is money in your savings.

**CAN MY CONTRIBUTION BE ONLY SAVINGS WITHOUT RETIREMENT?**

No, you cannot contribute only the savings without retirement in the PPS. The nature of the scheme means your contributions are split into the savings and retirement by default.

**CAN MY RETIREMENT PERCENTAGE BE MORE THAN THE SAVINGS?**

Your retirement percentage cannot be more than or less than the savings percentage. Each contribution you make is shared equally between retirement and savings.

**CAN MY SAVINGS PERCENTAGE BE MORE THAN THE RETIREMENT?**

Your savings percentage cannot be more than or less than the retirement percentage. Each contribution you make is shared equally between savings and retirement.

**HOW MANY BENEFICIARIES CAN I HAVE?**

You can have as many beneficiaries as you wish. Just make sure their percentage shares of your benefits add up to 100 percent.

**Can I have multiple beneficiaries?**

Yes, you can have multiple beneficiaries. Just make sure their percentage shares of your benefits add up to 100 percent.

**Is it possible to have many beneficiaries**

It is possible to have multiple beneficiaries. There is no cap on the number of beneficiaries you can have, however, you must ensure that their individual shares of the benefits add up to 100 percent.

**Is there a limit to the number of beneficiaries I can have?**

There is no limit to the number of beneficiaries you can have. You just need to ensure that their individual shares of the benefits add up to 100 percent.

**HOW CAN I STOP AUTOMATIC DEDUCTION?**

**You can stop automatic deduction by following the instructions below:**

1. Dial [STAR]789[STAR]111[HASH] on the phone number you registered with.
2. Select option 1 (**pay**)
3. Select option 5

**CAN I CHANGE MY OPS ACCOUNT TO PPS ACCOUNT?**

You cannot change your OPS account to a PPS account.

**CAN I CHANGE MY Occupational Pension Scheme ACCOUNT TO** **Personal Pension Scheme ACCOUNT?**

You cannot change your **Occupational Pension Scheme** account to a  **Personal Pension Scheme** account.

**CAN I CHANGE MY Occupational Pension ACCOUNT TO Personal Pension ACCOUNT?**

You cannot change your **Occupational Pension Scheme** account to a **Personal Pension Scheme** account.

**CAN I REGISTER FOR BOTH OPS AND PPS?**

Yes, you can register for both OPS and PPS.

**CAN I REGISTER FOR BOTH Occupational Pension Scheme AND Personal Pension Scheme?**

Yes, you can register for both **the Occupational Pension Scheme** and the **Personal Pension Scheme**.

**CAN I REGISTER FOR TWO PPS ACCOUNT WITH PPT?**

**CAN I USE TWO PHONE NUMBERS ON ONE PPS ACCOUNT?**

You cannot use two phone numbers on the same Personal Pension Schene account

**CAN I USE TWO PHONE NUMBERS ON ONE PPS ACCOUNT?**

You cannot use two phone numbers on the same PPS account.

**CAN I have more than one PHONE NUMBER ON ONE PPS ACCOUNT?**

You cannot have more than one phone number on one PPS account.

**CAN I USE TWO PHONE NUMBERS ON ONE Personal Pension Scheme ACCOUNT?**

You cannot use two phone numbers on the same Personal Pension Schene account

**CAN I USE TWO PHONE NUMBERS ON ONE Personal Pension ACCOUNT?**

You cannot use two phone numbers on the same **Personal Pension Scheme** account.

**CAN I have more than one PHONE NUMBER ON ONE Personal Pension Scheme ACCOUNT?**

You cannot have more than one phone number on one **Personal Pension Scheme** account.

**WHAT IS THE INTEREST RATE?**

**WHAT HAPPENS IF I MISS MY CONTRIBUTION?**

If you miss a contribution, there is no need to worry. The contributions will carry on as usual once you have money in your mobile money wallet.

**CAN I CLOSE MY ACCOUNT BEFORE 60 YEARS?**

You can only close your account before 60 years if you are declared invalid by a Medical Doctor.

**CAN I CLOSE MY ACCOUNT BEFORE the retirement age?**

You can only close your account before the retirement age if you are declared invalid by a Medical Doctor.

# Intent 73: Register OPS and PPS

Entity: Join OPS and PPS

User:

Can I register for both the PPS and the OPS?

Can I sign on to both the OPS and PPS?

Can I contribute to both the PPS and OPS?

Assistant:

Yes, you can register, sign up, and contribute to both the OPS and PPS.

# Intent 74: Register Occupational Pension Scheme and Personal Pension Scheme

Entity: Join Occupational Pension Scheme and Personal Pension Scheme

User:

Can I register for both the Personal Pension Scheme and the Occupational Pension Scheme?

Can I sign on to both the Occupational Pension Scheme and Personal Pension Scheme?

Can I contribute to both the Personal Pension Scheme and Occupational Pension Scheme?

Assistant:

Yes, you can register, sign up, and contribute to both the Occupational Pension Scheme and Personal Pension Scheme.