



Hawlgabyada  
**shaqeed ee qasabka ah**  
Oo la meel marin doono 2006



FINANSDEPARTEMENTET

*Ministry of Finance*



## **Sharciga la xiriira hawlgabyada shaqeed ee qasabka ah waxaa la meel mariyey 1 Jannaayo 2006.**

sharciga macnihii su wuxuu yahay in shaqaalaha badankooda ay waajib ku tahay in ay haystaan qorshaha hawlgabka shaqeed ee loogu talogalay shaqaalaha. Shaqaaleeyeyaasha horey u haystay qorshaha hawlgabka shaqeed waa in ay xaqiijiyaan in qorshuhu uu qanciyo waxa ugu yar ee uu Sharcigu u baahan yahay. Sharcigu kuma dabbaqmayo shaqaaleeyeyaasha haysta qorshe hawlgab oo waafaqsan sharciga ama heshiisyada wadajira ee ku dabbaqma shaqaalaha dowladda ama xukuumadda madaniga ah.

Meel marinta hawlgabyada shaqeed ee qasabka ah waa gacan ka geysasho muhiim ah ee isku dayga in qof kasta loo sugo hawlgab ku filan, waxayna xaqiijin doontaa in shaqaalaha badankoodu ay helaan xuquuq hawlgab oo kordhisa hawgabka Caymiska Qaranka.

### **Wax ku saabsan hawlgabka shaqeed ee qasabka ah**

Shaqaaleeyeyaashu waa iney yihiin kuwo qeexay qorshaha qaaraanka ama manfaca labada midkood. Qorsheyaasha manfaca la qeexay waxay bixiyaan manfacyo horey loo sii qeexay, badanaaba boqolkiiba in go'an ee mushaarka xubnaha ee lagu biirinayo shaqo ka fadiisiga. Qorsheyaasha qaaraanka la qeexay, shaqaaleeyeyaashu waxay bixinayaan qaaraan sanadkiiba mar ah oo horey loo sii qeexay. qorsheyaasha qaaraanka la qeexay waxaa ku deeqa bangiyada, shirkadaha caymiska nolosha, maaliyadaha hawlgabka iyo shirkadaha maamula maaliyadaha nabadsugidda. Qorsheyaasha manfaca la qeexay waxaa ku deeqa shirkadaha caymiska nolosha iyo maaliyadaha hawlgabka.

Shaqaaleeyeyaashu waxay qaaraan ka geysan doonaan qorshaha sanad kasta, si markaas shaqaaluhu ay xuquuq hawlgab u helaan. Qaaraanku waa in uu ahaadaa ugu yaraan boqolkiiba labo kasabka shaqaalaha inta u dhexeysa 1 G iyo 12 G (G = xaddiga lacageed ee aasaasiga ah ee Caymiska Qaranka) ee ku jira qorshaha la qeexay. Waa loo baahan yahay ee ku beegan waxay ku dabbaqmaysaa qorsheyaasha manfaca. Waxaa qaaraanka sii dheer, in qorshaha hawlgabka ay tahay in ay ku jiraan waxyaabo caymis ah oo xaqiijinaya in shaqaaluhu ay sii wadaan in ay qaataan xuquuqda kasabka hawlgabka haddii ay naafonnimo ku dhacdo. Waxaa la oggol yahay in laga reebo shaqaalaha ka yar da'da 20 iyo kuwa waqtiga badhkii shaqeeya ee ka yar boqolkiiba 20 jagooyinka waqtiga buuxa ee laga soo qaataay qorsheyaasha hawlgabka. Waxaa kale oo laga yaabaa in shaqaalaha looga baahdo in



ay sidoo kale qaaraan ka geystaan hawlgabkooda naftiisa, laakiin qaaraammada noocas ah ma yaray doonaan waxa ugu yar ee looga baahan yahay qaaraamidda shaqaaleeyeyaasha. Shaqaaleeyeyaasha waxaa kale oo qasab ku ah in ay bixiyaan qiimayowga lagu maareynayo qorshaha hawlgabka.

Sharciga muhiimka ah waa in hawlgabyada la bixyo ugu yaraan 10 sanadood oo ka billaabata 67 sanadood. Cabbirka hawlgabka sanadkiiba marka ah wuxuu ku xirnaan doonaa arrimo dhowr ah. Qorshaha qaaraanka, lacagaha hawlgabku waxay ku xirnaan doonaa cabbirka qaaraanka, tirada sanadaha qaaraanka la bixinayey, soo celinta hantida hawlgabka iyo dhererka muddada hawlgabka la bixinayey. Qorsheyaasha manfacaa la qeexay, hawlgabka waxaa caadi ahaan looga baahan doonaa inuu noqdo boqolkiiiba in mushaarka shaqaalaha looga qaado shaqo ka fadhiisadka. Cabbirka hawlgabka sanadkiiba mar wuxuu markaas ku xirnaan doonaa inta sanadood ee uu shaqaaluhu uu shaqeeyey iyo mushaarkiisa/mushaarkeeda shaqo ka fadhiisadka.

### **Shaqaaleeyeyaasha ku talo jira in ay aasaasaan qorshe hawlgab**

Ururrada shaqaaleeyeyaasha iyo ururrada ganacsigu waxay dhab ahaantii ahaan doonaa kuwku raba in ay gacan ka geystaan warka. Qaar badan oo iyaga ka tirsan waxaa laga filayaa in ay wada hadal ka galaan qorsheyaasha iyagoo wakiil ka ah xubnahooda. Sidoo kale waa suuragal in lala xiriiro bixiyeyaasha kala duwan ee qorsheyaasha qaaraanka iyo manfacaa hawlgabka shaqeed ee la qeexay.

### **Shaqaaleeyeyaasha horeyba u lahaa qorshe hawlgab**

Guud ahaan, inta looga baahan yahay ee ugu yar gunnooyinka shaqeed ee qasabka ah waxay ku dabbaqmaysaa dhammaan shaqaaleeyeyaasha uu Sharcigu sheegay. Tan macnaheedu wuxuu yahay in qorsheyaasha gunnooyinka shaqeed ee la aasaasay Sharciga la xiriira gunnooyinka shaqeed ee dhaqan galay ka hor waxaa sidoo kale qasab ku noqonaysa in ay u hoggaansamaan waxyaabaha looga baahan yahay ee ugu yar ee la is oggolaaday. Shaqaaleeyeyaashu waa in ay markaas hubiyan in qorsheyaashoodu ay u hoggaansamayaan waxa ugu yar ee looga baahan yahay.

### **Qorshuhu waa in uu taabbogalo laga billaabo 1 Luulyo 2006 ugu danbeyn**

Taariikhda kama danbeysta ah ee lagu aasaasayo qorshe hawlgab shaqeed oo qanciya waxyaabaha ugu yar ee looga baahan yahay waa 31 Disembar 2006, laakiin qorshuhu waa inuu lahaado saameyn dhaqaale oo loogu talogalay shaqaalaha laga billaabo 1 Luulyo 2006.

Qoraalkaan waxaa lagu helayaa luqado kala geddisan.

Si aad u dalbato qormada qoraalkaan, fadlan la xiriir: [info@finans.dep.no](mailto:info@finans.dep.no)

Wax badan oo ku saabsan hawlgabka shaqeed ee qasabka ah ka akhriso

**[www.pensjonsreform.no/otp](http://www.pensjonsreform.no/otp)**

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FINANSDEPARTEMENTET  
ARBEIDS- OG SOSIALEDEPARTEMENTET

Odin Finansdepartementet Arbeids- og sosialdepartementet Kontakt

**Obligatorisk tjenestepensjon**

Aktuelt

**Sjekkliste - Obligatorisk tjenestepensjon**  
Med obligatorisk tjenestepensjon (OTP) får arbeidsgivere plikt til å opprette pensjonsordning for ansatte og personer som utfører arbeid i foretaket. Innføring av OTP er et viktig bidrag i arbeide for en trygg pensjon for alle, og vil sikre alderspensjon/opptjening i tillegg til folketrygden for de fleste arbeidstakere.

Les mer

Dokumenter

- Om lov om obligatorisk tjenestepensjon, Ot.prp. nr. 10 (2004-2005)
- Hearing om NOU 2005; 15 - Obligatorisk tjenestepensjon
- NOU 2005; 15 Obligatorisk tjenestepensjon. Utredning nr. 13 fra Banklokkommisjonen
- Innsl.S.nr.195 (2004-2005) - innstilling fra finanskomiteen om pensjonsavtale - trygghet for pensjonene
- Pensjonsavtale mellom regjeringspartiene og Ap/Sp (PDF)
- Pensjonsreform - trygghet for pensjonene: Stortingsmelding nr. 12 (2004-2005)

Fra A til Å

A B C D E F G H I  
J K L M N O P R  
S T U V W X Y Z  
Æ Ø Å

Søk

Spørsmål og svar

**Hva er minstekravet til innskudd/ytelser for obligatoriske tjenestepensjonsordninger?**  
Regjeringen har ikke foreslåt at foretaket må betale et innskudd på minst 2 prosent av lønn mellom 1 G og 12 G i en innskuddsbasert pensjonsordning etter innskuddspensjonsloven.....

Les mer

Se pressekonferanse om obligatorisk tjenestepensjon



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