

REGULATION OF THE GOVERNMENT OF THE REPUBLIC OF INDONESIA

NUMBER 46 OF 2015

ON

ADMINISTRATION OF OLD-AGE SECURITY PROGRAM

BY THE BLESSINGS OF ALMIGHTY GOD

PRESIDENT OF THE REPUBLIC OF INDONESIA,

Considering : that to implement the provisions of Article 37 section (5) and Article 38 section (3) of Law Number 40 of 2004 on National Social Security System, it is necessary to issue a Government Regulation on Administration of Old-Age Security Program;

Observing : 1. Article 5 section (2) of the 1945 Constitution of the Republic of Indonesia;
2. Law Number 40 of 2004 on National Social Security System (State Gazette of the Republic of Indonesia of 2004 Number 150, Supplement to the State Gazette of the Republic of Indonesia Number 4456);

HAS DECIDED:

To issue : GOVERNMENT REGULATION ON ADMINISTRATION OF OLD-AGE SECURITY PROGRAM.

CHAPTER I

GENERAL PROVISIONS

Article 1

In this Government Regulation:

1. Old-Age Security (*Jaminan Hari Tua*), hereinafter

abbreviated as JHT, means cash benefits paid at once when the members reach retirement age, pass away, or suffer from any total permanent disability.

2. Employer means an individual, entrepreneur, legal entity, or other entities employing workers or state administrator employing civil servants by paying them salary, wage, or other forms of remuneration.
3. JHT Members, hereinafter referred to as Members, means any person, including foreigners who work for at least 6 (six) months in Indonesia and have paid contributions.
4. Worker means any person who works and earns a wage, or other forms of remuneration.
5. Contribution means the amount of money paid regularly by the members and/or employers to BPJS Ketenagakerjaan.
6. Wage means Workers' right received and paid in the form of money as compensation from an Employer to the workers received and paid pursuant to employment contract, agreement or legislation, including allowances for the workers and their families for a work and/or service that they have performed or will be performed.
7. Social Security Agency for Employment (Badan Penyelenggara Jaminan Sosial Ketenagakerjaan), hereinafter referred to as BPJS Ketenagakerjaan, means a public legal entity established under Law Number 24 of 2011 on Social Security Agency.
8. BPJS Ketenagakerjaan Membership Card means a card indicating Membership in BPJS Ketenagakerjaan having a single identity number applicable for all social security programs.
9. Labour Inspector Officer, hereinafter referred to as Labour Inspector, means a civil servant appointed and assigned in functional position as labour inspector in accordance with the provisions of the legislation.
10. Minister means a minister administering government affairs in the field of manpower.

CHAPTER II
MEMBERSHIP AND REGISTRATION PROCEDURE

Part One
General

Article 2

- (1) Every non-state administrator Employer is obligated to register itself and its Workers to the JHT program with BPJS Ketenagakerjaan in accordance with the membership stages.
- (2) Every working person is obligated to register himself/herself to the JHT program with BPJS Ketenagakerjaan in accordance with provisions of legislation.

Article 3

The administration of JHT program for the Members at state administrator Employer are regulated in a separate Government Regulation.

Part Two
Membership

Article 4

- (1) The JHT program Members consist of:
 - a. Wage recipient Members who work for non-state administrator Employers; and
 - b. Non-Wage recipient Members.
- (2) Wage recipient Members who work for non-state administrator Employers as referred to in section (1) point a, include:
 - a. Workers in a company;
 - b. Workers of individual; and
 - c. foreigners who work in Indonesia for at least 6 (six) months.

- (3) Non-Wage recipient Members as referred to in section (1) point b include:
- a. Employers;
 - b. Workers without employment relations or independent Workers; and
 - c. Workers excluded in point b who are non-Wage recipients.

Article 5

In the event of the Wage recipient Workers who work for non-state administrator Employers as referred to in Article 4 section (2) point a work for several companies, each respective Employer is obligated to include its Workers in the JHT program in accordance with the membership stages.

Article 6

In the event that the Employers as referred to in Article 4 section (3) point a has more than 1 (one) company, the Employers are obligated to participate in the JHT program for each company.

Part Three

Registration Procedure

Paragraph 1

Wage Recipient Members who Work for non-State Administrator Employers

Article 7

- (1) Non-state administrator Employers as referred to in Article 4 section (1) point a are obligated to submit a registration form which has been filled in completely and correctly, including their data and data of their Workers and Workers' family members to BPJS Ketenagakerjaan not later than 30 (thirty) workdays since the registration form is received from BPJS Ketenagakerjaan.
- (2) BPJS Ketenagakerjaan is obligated to issue a

membership number not later than 1 (one) workday since the registration form is received completely and correctly, and the first Contribution is paid in full to BPJS Ketenagakerjaan.

- (3) Membership at BPJS Ketenagakerjaan is effective since the issuance of membership number by BPJS Ketenagakerjaan.

Article 8

- (1) BPJS Ketenagakerjaan issues BPJS Ketenagakerjaan Membership Cards for non-state administrator Employers and all of their workers not later than 7 (seven) workdays since the registration form is accepted completely and correctly, and the first Contribution is fully paid to BPJS Ketenagakerjaan.
- (2) Non-state administrator Employers deliver the BPJS Ketenagakerjaan Membership Cards to each Members not later than 3 (three) workdays since the cards are received from BPJS Ketenagakerjaan.

Article 9

- (1) Members who change places of work are obligated to notify their membership in the JHT program to their new Employers by presenting their BPJS Ketenagakerjaan Membership Cards.
- (2) Employers in the new workplace are obligated to continue the membership of the Workers by reporting the BPJS Ketenagakerjaan Membership Cards and paying JHT Contributions to BPJS Ketenagakerjaan since the Workers work for the new Employers.
- (3) In the event the Employer as referred to in section (2) has not reported and paid the JHT Contributions and the Workers' right on the JHT benefit occurs, the new Employer is obligated to pay such right in accordance with the provisions of this Government Regulation.

Article 10

- (1) In the event that there is a change in the data of the Members and their families, the Members are obligated to submit the data change completely and correctly to the non-state administrator Employers
- (2) After the non-state administrator Employers receive the data change as referred to in section (1), they are obligated to submit such data change to BPJS Ketenagakerjaan not later than 7 (seven) workdays since the data are received.
- (3) In the event of data changes in Wages, number of Workers, office address, and other data changes related to the administration of JHT program, the non-state administrator Employers are obligated to submit the data changes to BPJS Ketenagakerjaan not later than 7 (seven) workdays after the changes occur.

Article 11

- (1) In the event that the non-state administrator Employers are clearly negligent to not registering their Workers in the JHT program, the Workers are entitled to register themselves in the JHT program to BPJS Ketenagakerjaan in accordance with the programs which are required in the membership stages.
- (2) The registration as referred to in section (1) is carried out by the relevant Workers by filling out the registration form by attaching:
 - a. employment contract, letter of employment, or other document evidencing the status of Workers/labourers;
 - b. Resident Identity Card; and
 - c. Family Card.
- (3) BPJS Ketenagakerjaan, based on registration as referred to in section (1) and section (2), performs a verification to the non-state administrator Employers not later than 7 (seven) workdays since the registration is carried out.
- (4) In the event the verification results as referred to in

section (3) prove that the non-state administrator Employers are clearly negligent, the non-state administrator Employers are obligated to pay Contributions being their obligation to BPJS Ketenagakerjaan pursuant to the program required in the membership stages.

- (5) BPJS Ketenagakerjaan, based on the registration as referred to in section (1) and the verification results as referred to in section (4), is obligated to issue the membership number not later than 1 (one) workday from the registration and the first Contribution is received.
- (6) The BPJS Ketenagakerjaan membership as referred to in section (5) is effective since the membership number is issued by BPJS Ketenagakerjaan.

Article 12

- (1) The BPJS Ketenagakerjaan Membership Card is issued not later than 7 (seven) workdays since the JHT registration as referred to in Article 11 and the first Contribution is received by BPJS Ketenagakerjaan.
- (2) The Employers are obligated to deliver the BPJS Ketenagakerjaan Membership Card to each Member not later than 3 (three) workdays after the BPJS Ketenagakerjaan Membership Card is received from BPJS Ketenagakerjaan.
- (3) In the event that the Workers have registered themselves as referred to in Article 11 section (1) but the non-state administrator Employers have not fully paid the first Contribution as referred to in Article 11 section (4) to BPJS Ketenagakerjaan, any risks to the Workers are borne by the non-state administrator Employers.

Paragraph 2
Non-Wage Recipient Members

Article 13

- (1) Non-Wage-recipient Members as referred to in Article 4 section (3) may register themselves in the JHT program to BPJS Ketenagakerjaan in accordance with the membership stages.
- (2) In the event that the Members as referred to in section (1) have more than 1 (one) business or job, they are obligated to include a description of their business or work activities in the registration form for a maximum of 2 (two) jobs.
- (3) Registration of BPJS Ketenagakerjaan membership may be carried out individually or through a platform or certain group established by the Members by filling out the registration form.
- (4) BPJS Ketenagakerjaan, based on the registration as referred to in section (2), is obligated to provide a membership number not later than 1 (one) workday after the registration and the first Contribution is received by BPJS Ketenagakerjaan.
- (5) Further provisions regarding a procedure to establish a platform or certain group established by the Members as referred to in section (3) are regulated by a Ministerial Regulation.

Article 14

- (1) BPJS Ketenagakerjaan Membership Card is issued not later than 7 (seven) workdays since the registration form is received in complete and the first Contribution is fully paid to BPJS Ketenagakerjaan.
- (2) BPJS Ketenagakerjaan is obligated to deliver the BPJS Ketenagakerjaan Membership Cards as referred to in section (1) directly to the Members or through a platform or certain group established by the Members.
- (3) The JHT program membership in BPJS Ketenagakerjaan

as referred to in Article 13 section (4) is effective since the membership number is issued by BPJS Ketenagakerjaan.

Article 15

- (1) In the event of the data changes of Members and their families as referred to in Article 13, Members are obligated to submit the data changes completely and correctly to BPJS Ketenagakerjaan not later than 7 (seven) workdays after the changes occur.
- (2) The data changes as referred to in section (1) may be delivered directly to BPJS Ketenagakerjaan, through a platform or certain group established by the Members.

CHAPTER III

AMOUNT OF CONTRIBUTION AND PAYMENT PROCEDURE

Part One

Amount of JHT Contribution for Wage Recipient Members Who Work for Non-State Administrator Employers

Article 16

- (1) The JHT Contribution for Wage recipient Members who work for the non-state administrator Employers is at 5.7% (five point seven percent) of the Wages under following provisions:
 - a. 2% (two percent) is borne by the Workers; and
 - b. 3.7% (three point seven percent) is borne by the Employers.
- (2) The amount of JHT program Contributions for Wage recipient Members who work for the non-state administrator Employers are periodically evaluated for a maximum of 3 (three) years which is determined by a Government Regulation.

Article 17

- (1) Wages which are used as the basis of the JHT Contribution payment for the Wage recipient Members

working for the non-state administrator Employers are monthly Wages.

- (2) The monthly Wages as referred to in section (1) for the Members who work for non-state administrator Employers consist of basic Wages and fixed allowances.
- (3) If the Wages are paid daily, the monthly Wages for the basis of the JHT Contribution payment are calculated from the daily Wages which are multiplied by 25 (twenty-five).
- (4) If the Wages are piece wages or paid under an output unit, the monthly Wages as the basis for the JHT Contribution payment are calculated from the average Wages of the last 3 (three) months.
- (5) If the job depends on weather and the pay is piece Wage, the monthly Wages as the basis for the JHT Contribution payment is calculated from the average Wages of the last 12 (twelve) months.

Part Two

Amount of JHT Contributions for Non-Wage Recipient Members

Article 18

- (1) The JHT Contributions for non-Wage recipient Members are based on a certain nominal amount of the Members' income as listed in the Annex as an integral part of this Government Regulation.
- (2) The List of Contributions as referred to in section (1) are selected by the Members according to their respective incomes.
- (3) The amount of JHT program Contributions for non-Wage recipient Members are evaluated periodically for a maximum of 3 (three) years as determined by this Government Regulation.

Part Three
Procedure for Contribution Payment

Paragraph 1
Wage Recipient Members Working for
Non-State Administrator Employers

Article 19

- (1) The non-state administrator Employers are obligated to deposit the JHT Contribution which are their obligation as referred to in Article 16 to BPJS Ketenagakerjaan.
- (2) The Employers are obligated to pay Contributions as referred to in section (1) every month not later than the 15th day of the following month since the relevant Contribution month by attaching supporting data of all Workers and themselves.
- (3) In the event that the 15th day as referred to in section (2) falls on a holiday, the Contributions are paid on the next workday.

Article 20

- (1) Delayed Contribution payment for the non-state administrator Employers is subject to overdue penalty of 2% (two percent) for each delayed month as calculated from the Contribution that must be paid by the non-state administrator Employers.
- (2) Penalty due to delayed payment of Contributions as referred to in section (1) are fully borne by non-state administrator Employers which are paid together with all arrears of Contributions.
- (3) The overdue penalty as referred to in section (1) constitutes other revenues of the Social Security Fund.

Paragraph 2
Non-Wage Recipient Members

Article 21

- (1) Non-Wage recipient Members are obligated to pay Contributions which are their obligation as referred to in Article 18 to BPJS Ketenagakerjaan.
- (2) The Contribution Payment as referred to in section (1) may be carried out individually or through a platform or certain group established by the Members.
- (3) The Contribution as referred to in section (2) is paid every month not later than the 15th day of the following month from the relevant Contribution month.
- (4) In the event that the 15th day as referred to in section (3) falls on a holiday, the Contributions are paid on the next workday.

CHAPTER IV
BENEFITS AND PAYMENT PROCEDURE

Part One
Old-Age Security Benefits

Article 22

- (1) The JHT benefits are cash to be paid if the Members reach 56 (fifty-six) years of age, pass away, or suffer from a total permanent disability.
- (2) The amount of the JHT benefits is equal to the accumulated value of the all Contributions which have been paid plus any investment yields as recorded in the Members' individual account.
- (3) The JHT benefits as referred to in section (1) are paid in lump sum.
- (4) In order to prepare the Members to enter their retirement age, the JHT benefits payment as referred to in section (3) may be given partially to a certain extent if the Members

have held a membership period for a minimum of 10 (ten) years.

- (5) The JHT benefits withdrawal to a certain limit as referred to in section (4) is for a maximum of 30% (thirty percent) of the total JHT, which is designated for house ownership or for a maximum of 10% (ten percent) for other purposes in accordance with the preparation for entering the retirement age.
- (6) The JHT benefits withdrawal as referred to in section (5) may only be made for 1 (one) time provided that they remain as a Member.
- (7) BPJS Ketenagakerjaan is obligated to provide information to the Members regarding the amount of JHT balance and investment yields for 1 (one) time in 1 (one) year.

Article 23

- (1) If the Members pass away, the JHT benefits are paid to any legitimate beneficiaries.
- (2) The beneficiaries as referred to in section (1) include:
 - a. widow;
 - b. widower; or
 - c. child.
- (3) In the event that there is no widow, widower, or child as referred to in section (2), the JHT is paid under following orders of priorities:
 - a. the Workers' lineal descendants in straight line to the top and bottom until the second degree;
 - b. biological siblings;
 - c. parents in-law; and
 - d. the party appointed in the Worker's testament .
- (4) In the event that no party appointed in the Worker's testament as referred to in section (3) point d does not exist, the JHT is returned to the probate office in accordance with the provisions of legislation.

Article 24

In the event that there is a deficiency of the JHT benefits payment because the Employers report the Wages which do not comply with the provisions as referred to in Article 19, the non-state administrator Employers are obligated to pay the deficiency of the JHT benefits payment in accordance with the provisions of this Government Regulation.

Article 25

- (1) In addition to the JHT benefits as referred to in Article 22 section (1) and section (2), the Members may benefit from additional services of housing financing facility and/or other benefits.
- (2) The additional service benefits as referred to in section (1) are funded from the JHT investment funds in accordance with the provisions of legislation.
- (3) Further provisions regarding the provision procedures, requirements, and types of benefits as referred to in section (1) are regulated by a Ministerial Regulation.

Part Two

Old-Age Security Payment Procedure

Article 26

- (1) JHT Benefits are required to be paid to Members if:
 - a. Members reach retirement age;
 - b. Members suffer from a total permanent disability;
 - d. Members pass away; or
 - e. Members leave Indonesia for good.
- (2) The JHT benefits are given for Members, who have reached their retirement age, at the time they reach their retirement age.
- (3) The JHT benefits for the Members whose employment are terminated or stop working before their retirement age are paid when the Members reach 56 (fifty-six) years of age.

- (4) In the event that Members suffer from a total permanent disability, the right to the JHT benefits is paid to the Members.
- (5) In the event that the Members pass away before they reach retirement age, the right to the JHT benefits is given to their beneficiaries as referred to in Article 23 section (2).
- (6) In event that the Members are foreign workers or Indonesian citizens who leave Indonesia for good, the JHT benefits are given to the relevant Members.

Article 27

- (1) Any investment yields of the JHT program as referred to in Article 22 section (2) are given to the Members by BPJS Ketenagakerjaan based on the JHT program investment yield in accordance with the annual financial report.
- (2) The JHT program investment yield which is given to the Members as referred to in section (1) is determined based on a monthly financial report of the previous monthly period.
- (3) The investment yield as referred to in section (1) and section (2) is at least equal to the average counter rate deposit interest of a government bank for a period of 1 (one) year.
- (4) Further provisions regarding mechanism of determination and distribution of the JHT program investment yield to each Member, as referred to in section (1), section (2), and section (3) are regulated by a Regulation of BPJS Ketenagakerjaan.

Article 28

In the event that the non-state administrator Employers have not included their Workers in the JHT program, they are obligated to pay the JHT benefits which are their obligation under the provisions of this Government Regulation.

Article 29

In the event that the Members remain working on the retirement age and choose to delay the JHT benefits payment at 56 (fifty-six) years of age and remain as Members and pay Contribution, the JHT benefits payments may be made when the Members stopped working.

Article 30

BPJS Ketenagakerjaan decides the amount of JHT by not later than 30 (thirty) days before the Members reach their retirement age, and is obligated to notify the relevant Members.

Article 31

- (1) The Members or their beneficiaries who are entitled to the JHT benefits as referred to in Article 26, are obligated to submit the JHT benefits payment to BPJS Ketenagakerjaan by attaching their BPJS Ketenagakerjaan Membership Card and requirements which have been determined by BPJS Ketenagakerjaan.
- (2) BPJS Ketenagakerjaan, based on the submission as referred to in section (1), pays the JHT benefits in lump sum to the Members or their beneficiaries if the Members pass away.
- (3) The payments as referred to in section (2) are made not later than 5 (five) workdays since the claim and requirements are accepted completely and correctly by BPJS Ketenagakerjaan.

Article 32

The rights to JHT as regulated in this Government Regulation may not be transferred, pledged, or confiscated as an execution of any court decisions.

CHAPTER V
ADMINISTRATIVE SANCTIONS

Article 33

- (1) The non-state administrator Employers that violate the provisions as referred to in Article 6, Article 7 section (1), Article 9 section (2), Article 10 section (2) and section (3), Article 11 section (4), Article 19 section (1) and section (2), and Article 24 are subject to administrative sanctions.
- (2) The administrative sanctions as referred to in section (1) may be in the forms of :
 - a. written reprimand;
 - b. penalty; and/or
 - c. non-entitlement to certain public service.
- (3) The written reprimand and/or penalty to non-state administrator Employers as referred to in section (2) point a and point b are carried out by BPJS Ketenagakerjaan in accordance with the provisions of legislation.
- (4) The sanction of non-entitlement to certain public service unit to non-state administrator Employer as referred to in section (2) point c is carried out by certain public service units at Government, provincial governments, or regency/municipal governments institutions at the request of BPJS Ketenagakerjaan.

Article 34

- (1) Sanction of non-entitlement to certain public service to non-state administrator Employers as referred to in Article 33 section (4) includes:
 - a. licensing related to business;
 - b. licensing required to participate in project tender;
 - c. licensing to employ foreign worker;
 - d. licensing for Workers/labourers supply company; or
 - e. building permit.

- (2) Further provisions regarding the procedures for imposition, revocation, and coordination mechanism in the imposition and revocation of administrative sanctions as referred to in Article 33 are regulated by a Ministerial Regulation.

CHAPTER VI SUPERVISION

Article 35

- (1) In the event that the non-state administrator Employers are subject to administration sanction as referred to in Article 33 section (2), but such non-state administrator Employers not complying with Contribution payment and other obligations, BPJS Ketenagakerjaan is obligated to report the non-compliance to the Labour Inspector at an institution responsible for manpower affairs at the Government, provincial and/or regency/municipal governments in accordance with the legislation.
- (2) The Labour Inspector at the institution responsible for manpower field, based on the report as referred to in section (1), investigates the non-state administrator Employers in accordance with the provisions of legislation.
- (3) In addition to by the report as referred to in section (2), the Labour Inspector at the institution responsible for manpower affairs may check the non-state administrator Employers under the legislation.

CHAPTER VII HANDLING OF COMPLAINTS

Article 36

- (1) In the event that the Members are not satisfied with the JHT program services provided by BPJS Ketenagakerjaan, the Members may submit a complaint to BPJS Ketenagakerjaan.

- (2) To handle complaints as referred to in section (1), BPJS Ketenagakerjaan establishes a service quality control and complaint handling unit at regional and/or branch offices of BPJS Ketenagakerjaan.
- (3) If the Members are not satisfied with the handling of the complaints as referred to in section (1), the Members may submit a complaint to a local institution which manages government affairs in the field of manpower and/or the National Social Security Council.
- (4) Further provisions regarding the complaint submission and handling procedure as referred to in section (1) and section (2) are regulated by a Regulation of BPJS Ketenagakerjaan.
- (5) Further provisions on the complaint submission and handling procedure as referred to in section (3) are regulated by a Ministerial Regulation.

CHAPTER VIII CLOSING PROVISIONS

Article 37

This Government Regulation comes into force on 1 July 2015.

In order that every person may know hereof, it is ordered to promulgate this Government Regulation by its placement in the State Gazette of the Republic of Indonesia.

Issued in Jakarta
on 30 June 2015

PRESIDENT OF THE REPUBLIC OF
INDONESIA,

signed

JOKO WIDODO

Promulgated in Jakarta
on 30 June 2015

MINISTER OF LAW AND HUMAN RIGHTS
OF THE REPUBLIC OF INDONESIA,

signed

YASONNA H. LAOLY

STATE GAZETTE OF THE REPUBLIC OF INDONESIA OF 2015 NUMBER 156

Jakarta, 16 January 2023

Has been translated as an Official Translation
on behalf of Minister of Law and Human Rights
of the Republic of Indonesia

DIRECTOR GENERAL OF LEGISLATION AD INTERIM,

DHAHANA PUTRA



ANNEX TO
REGULATION OF THE GOVERNMENT
OF THE REPUBLIC OF INDONESIA
NUMBER 46 OF 2015
ON
ADMINISTRATION OF OLD-AGE SECURITY
PROGRAM

TABLE OF THE OLD-AGE SECURITY PROGRAM CONTRIBUTIONS
FOR NON-WAGE RECIPIENT MEMBERS

INCOME	WAGE BASIS FOR JHT CONTRIBUTIONS	JHT CONTRIBUTIONS
Up to 1,099,000	1,000,000	20,000
1,100,000 - 1,299,000	1,200,000	24,000
1,300,000 - 1,499,000	1,400,000	28,000
1,500,000 - 1,699,000	1,600,000	32,000
1,700,000 - 1,899,000	1,800,000	36,000
1,900,000 - 2,099,000	2,000,000	40,000
2,100,000 - 2,299,000	2,200,000	44,000
2,300,000 - 2,499,000	2,400,000	48,000
2,500,000 - 2,699,000	2,600,000	52,000
2,700,000 - 3,199,000	2,950,000	59,000
3,200,000 - 3,699,000	3,450,000	69,000
3,700,000 - 4,199,000	3,950,000	79,000
4,200,000 - 4,699,000	4,450,000	89,000
4,700,000 - 5,199,000	4,950,000	99,000
5,200,000 - 5,699,000	5,450,000	109,000
5,700,000 - 6,199,000	5,950,000	119,000

6,200,000 - 6,699,000	6,450,000	129,000
6,700,000 - 7,199,000	6,950,000	139,000
7,200,000 - 7,699,000	7,450,000	149,000
7,700,000 - 8,199,000	7,950,000	159,000
8,200,000 - 9,199,000	8,700,000	174,000
9,200,000 - 10,199,000	9,700,000	194,000
10,200,000 - 11,199,000	10,700,000	214,000
11,200,000 - 12,199,000	11,700,000	234,000
12,200,000 - 13,199,000	12,700,000	254,000
13,200,000 - 14,199,000	13,700,000	274,000
14,200,000 - 15,199,000	14,700,000	294,000
15,200,000 - 16,199,000	15,700,000	314,000
16,200,000 - 17,199,000	16,700,000	334,000
17,200,000 - 18,199,000	17,700,000	354,000
18,200,000 - 19,199,000	18,700,000	374,000
19,200,000 - 20,199,000	19,700,000	394,000
20,200,000 and more	20,700,000	414,000

PRESIDENT OF THE REPUBLIC OF INDONESIA,

signed

JOKO WIDODO

ELUCIDATION
OF
REGULATION OF THE GOVERNMENT OF
THE REPUBLIC OF INDONESIA
NUMBER 46 OF 2015
ON
ADMINISTRATION OF OLD-AGE SECURITY PROGRAM

I. GENERAL

In the preamble of the 1945 Constitution of the Republic of Indonesia, it is mandated that the state's goal is to improve people's welfare. In the Fourth Amendment to the 1945 Constitution of the Republic of Indonesia, the purpose is further emphasizing by developing a national social security system for the welfare of all people.

Law Number 24 of 2011 on Social Security Agency (BPJS) establishes 2 (two) Social Security Agencies, namely BPJS Kesehatan and BPJS Ketenagakerjaan to carry out the national social security program. BPJS Kesehatan carries out the health security program, while BPJS Ketenagakerjaan carries out employment injury security, death security, old-age security, and pension security programs for the Employers and Wage recipient Workers.

In accordance with the mandate of Article 5 section (2) point b and Article 6 section (2) point c of Law Number 24 of 2011, BPJS Ketenagakerjaan administers the JHT program in accordance with the provisions of legislation.

The JHT program is a cash benefit provided when the Members reach a certain age, do not want to work anymore, suffer from a total permanent disability so they are unable to return to work, or pass away. The JHT benefit is the accumulated value of Contribution and the

investment yields recorded in the Members' individual account. This Government Regulation regulates definition of JHT, membership, registration procedure, amount of Contribution, Contribution payment procedure, JHT program benefits, JHT benefit payment mechanism, administrative sanctions, supervision, and complaint handling.

Benefits are equal to the balance of the account based on the real investment yields, which are consistent with the practice in most countries around the world. Based on Article 37 section (2) of Law Number 40 of 2004 on National Social Security System, it is stated that the amount of the JHT program benefits is the accumulated amount of the Contribution which have been paid plus the investment yields. Currently, the investment yields from the JHT program are credited to respective accounts as defined by PT. Jamsostek (Persero) annually and it is not the same as the real investment yields.

The JHT program benefits remain to be obtained by the private employees, that the regulation on such issue is expressly stated in Law Number 3 of 1992 on Manpower Social Security and its implementing regulations. Thus, the Government considers all aspects in the Preparation of a Government Regulation on JHT, including benefits which have been obtained by the private employees.

The Government Regulation on JHT, which will be prepared in accordance with the mandate in Article 37 and Article 38 of Law Number 40 of 2004 on National Social Security System, namely that the JHT benefits payment may be provided up until a specific timeline after the membership has reached a minimum of 10 (ten) years.

II. ARTICLE BY ARTICLE

Article 1

Sufficiently clear.

Article 2

Section (1)

The term "membership stages" means a process of staging based on legislation which regulates the stages of social security program membership.

Section (2)

Sufficiently clear

Article 3

Sufficiently clear

Article 4

Sufficiently clear.

Article 5

Sufficiently clear.

Article 6

In the event that employers are a legal entity or other entities that employ workers, the employers are obligated to participate in the JHT program are managements of the legal entities or other entities representing the owners' interests.

Article 7

Sufficiently clear.

Article 8

Sufficiently clear.

Article 9

Sufficiently clear.

Article 10

Sufficiently clear.

Article 11

Section (1)

The term "clearly negligent" means if the Employers do not register their Workers in the JHT program within a maximum period of 7 (seven) workdays since they are employed in accordance with the provisions of legislation.

Section (2)

Point a

The term "other documents" means a document which

may prove that the Workers and Employers are bound in a employment relations. For examples:a list of Workers' attendance or monthly salary payment slip.

Point b

Sufficiently clear.

Point c

Sufficiently clear.

Section (3)

Verification is made by BPJS Ketenagakerjaan to check the status of the employment relations and accuracy of the data on Wages and other manpower data submitted by the Workers when they register themselves to BPJS Ketenagakerjaan.

Section (4)

Sufficiently clear.

Section (5)

The JHT program membership is effective since the first Contribution is fully paid and the membership number is obtained from BPJS Ketenagakerjaan, even though the BPJS Ketenagakerjaan Membership Card has not been received.

Section (6)

Sufficiently clear.

Article 12

Sufficiently clear.

Article 13

Section (1)

The term “may register themselves in the JHT program” means that the non-Wage recipient Members are not obligated to but may voluntarily join the JHT program.

Section (2)

Sufficiently clear.

Section (3)

The term “platform or certain group” means an organization or association established by, from, and for the Members

who are outside the employment relation.

Section (4)

Sufficiently clear.

Section (5)

Sufficiently clear.

Article 14

Sufficiently clear.

Article 15

Sufficiently clear.

Article 16

Sufficiently clear.

Article 17

Sufficiently clear.

Article 18

Sufficiently clear.

Article 19

Sufficiently clear.

Article 20

Sufficiently clear.

Article 21

Sufficiently clear.

Article 22

Section (1)

The term “cash” means that it is paid using any currencies or demand deposit in accordance with the mechanism of the banking system.

Section (2)

The JHT program investment yields are obtained after

deducting the operational funds in accordance with the provisions of legislation.

Section (3)

Sufficiently clear.

Section (4)

Sufficiently clear.

Section (5)

Sufficiently clear.

Section (6)

Sufficiently clear.

Section (7)

Sufficiently clear.

Article 23

Sufficiently clear.

Article 24

Sufficiently clear.

Article 25

Section (1)

The cash housing financing facility is carried out via a financial institution in the forms of: advanced payment loan for housing (landed houses and flats), home ownership loans (landed houses and flats), simple flats leases, and house renovation loans.

Section (2)

Sufficiently clear.

Section (3)

Sufficiently clear.

Article 26

Sufficiently clear.

Article 27

Sufficiently clear.

Article 28

Sufficiently clear.

Article 29

Sufficiently clear.

Article 30

Sufficiently clear.

Article 31

Sufficiently clear.

Article 32

Sufficiently clear.

Article 33

Sufficiently clear.

Article 34

Sufficiently clear.

Article 35

Sufficiently clear.

Article 36

Sufficiently clear.

Article 37

Sufficiently clear.