

Claiming from the Unemployment Insurance Fund (UIF)

Problems with the UIF

The Casual Workers Advice Office (CWAO) gets daily complaints from workers that they are not getting their UIF benefits. This is because more bosses are increasing their profits by not registering workers for UIF or not paying deducted monies over to the Fund.

Even when workers are registered and bosses have made UIF contributions, there is no guarantee the workers will get their benefits.

The UIF system doesn't work, partly because it is full of corruption. Workers who qualify for UIF may find they have no benefits or that they are falsely registered as being employed and therefore cannot claim. Rudeness by Department of Employment and Labour (DEL) officials adds to the difficulties workers face in getting their UIF.

What is the UIF?

The UIF is a fund for workers when they are fired or retrenched, or their contract has expired.



The UIF also pays workers when they have been sick for seven (7) days or more without getting paid, and when they adopt children or go on maternity leave.

Spouses and minor children of contributing workers who die can also claim a death benefit from the UIF.

The importance of UIF for workers

The profit system of the bosses never creates enough jobs for workers. It also regularly throws employed workers out onto the street when bosses' competition for more profit demands it.

So there is always unemployment under the capitalist system. One of the protections against starvation that workers have fought for and won in many countries is unemployment benefits. In South Africa, where unemployment is the highest in the world, whole families sometimes depend on just the UIF benefits of one family member. UIF is an important source for keeping workers and their communities alive, and for them to continue the fight against the bosses' exploitative system.

Of course, the bosses benefit even from UIF: unemployed workers are the 'reserve army of labour' that can be summoned to work when the bosses need more production.

Where do UIF payouts come from?

They come from the fund which is made up of contributions from workers and bosses. Every month, 2% of the worker's wage must be paid to the UIF - 1% is paid by the employer and the other 1% must be deducted from the worker's wages to be paid over to UIF.

Who qualifies for UIF?

Those who qualify for UIF are - workers, learners on learnership, public servants and migrants. All workers must be registered and their employer must deduct a monthly UIF fee and pay it over to the fund, along with their own contribution as an employer.

Many employers break the law by not registering workers for UIF. If you are not registered, you cannot claim, even if you have been working for a long time, and even if your UIF payments are being deducted by the employer.



Please be aware that many employers deduct the workers' UIF contributions but do not pay this money to the fund. Instead they steal it. Always check with your local Department of Employment and Labour that you are registered for UIF and that your employer is paying their and your contribution.

Can migrant workers without work permits claim UIF?

The answer is YES! The courts have already ruled that migrant workers are considered employees in terms of the Labour Relations Act even if they do not have valid work permits. And any employee who contributed to the Unemployment Insurance Fund, can claim UIF. However, you must have some ID documents – such as your passport.

My family member died – can I claim their UIF?

Only the wife or husband or life partner or dependent child of someone who has died can claim death benefits. That is only if the deceased person contributed to the fund.

Who does not qualify for UIF?

If you are employed for less than 24 hours a month, your employer does not need to pay UIF or deduct UIF from you. You won't qualify in this case. The other workers who cannot pay or claim UIF are: employees who are paid commissions and Ministers.

What are the UIF benefits?

- **Unemployment Benefits** - if you have been dismissed or retrenched or if the contract has expired. You cannot claim UIF if you resign from your job. If you contributed consistently for 4 years before your termination you can claim up to 365 days.
- **Maternity Benefits** - Maternity benefits of up to 121 days can be claimed if you are pregnant and take maternity leave. You can take maternity leave at any time from four weeks before the expected date of birth and you may not work for a period of six weeks after the birth.
- **Illness Benefits** – you can claim if you are sick for seven (7) days or more and are not paid. If you contributed for 4 years you can claim up to 365 days.
- **Adoption Benefits** - You can claim adoption benefits if you legally adopt a child younger than two years old and you leave work to look after the child. Only one of the adopting parents can apply for benefits. If you have contributed for 4 years you can claim up to 70 days.
- **Commissioning Benefits** – You can claim commissioning benefits if you are a commissioned parent of a child born of a surrogate (a motherhood agreement). You can claim up to 70 days if you have contributed for 4 years to the UIF.



- **Parental Days** - A father of a newly born child or adopted child or child who has been born as a result of a motherhood agreement can claim 10 days parental leave.
- **Death Benefits** – The spouse or life partner or dependent children or a nominated beneficiary of a worker who contributed to UIF and who has died can claim a death benefit. Siblings and parents of a worker who dies cannot claim that worker's UIF death benefit.

How much will UIF pay me?

It will pay you a percentage of the wages you earned while you were contributing to the fund. So if you were working for 10 years but only contributing to the fund for two years, the UIF will only pay you a percentage of your wages for two years. The highest amount that can be paid is 60% of what you earned per day.

The UIF pays out between 60% - 38% depending on your monthly salary. However, if you entitled to 365 days the UIF will only pay as follows: from 0 to 238 credit days benefits are paid to sliding scale (between 60% - 38%); and from 239 to 365 days a flat rate of 20%.

Maternity leave and Parental Leave is paid at a flat rate of 66%.

How long will UIF pay me for?

If you paid UIF for four (4) years or more, you can claim for up to 365 credit days. That is the longest that the UIF will pay you for. Not all workers will get paid for 365 days. If you contributed to UIF for less than four (4) years, you can claim 1 day for every 4 days that you worked while you were contributing to UIF.

EXAMPLE: You paid UIF while you were working for 1 year, so you get 91.25 credit days. If you paid for 2 years you will get 182 credit days.

How soon must I apply for UIF benefits?

You must apply within 12 months of losing your job. Don't wait for more than one year before you claim. If you do that, you will lose out. It is even better not to wait 12 months. Rather claim right after you are retrenched or fired. That way, if the department loses your application, you still have time to go back and claim again.

If you claim **illness benefits** you must do it **within 6 months** of getting sick.

If you claim **death benefits** you must do it **within 18 months** of the person dying.

How do I get my UIF?

You must apply for UIF. If you don't apply, you will not be paid. After you apply, it can take several months before you get paid. Please be prepared for this long wait. Do not expect that you will start getting your payments the day after you apply or even in the same month.

To apply, go to a Department of Labour office or claim online. There are very long queues at the department offices. Sometimes you may wait hours and then meet a department official who is unhelpful or hostile, so be prepared.

What documents do I need when I apply?

- **Your ID**
- **Your last 6 payslips**
- **The UI-19 form that your employer must fill in – very important.**
- **A service certificate from your employer**
- **Proof of your bank account**
- **13-digit bar-coded identity document or passport number if you are not a SA citizen or a passport or work permit number if you are an immigrant worker.**
- **If you are going on maternity leave, you must have a statement that shows how much your employer has paid you while you were on maternity leave.**
- **Proof of registration as a work seeker.**
- **A fully completed registration form.**

What is the UI-19 form?

It is a form that your employer must fill in and sign and give to you when you are fired or retrenched. All employers keep this form. You will not be able to get UIF unless you have this form, signed by your employer.

Please make sure that your employer fills in the form correctly. For example, some employers haven't paid the UIF contributions for all the years that workers have been employed by them. So they may write fewer years of service on the form and hope that you will not notice. But this will mean you get a smaller payout.

Some employers also write the wrong pay amount on this form. For example, they write that the worker got paid less than they really did. This means you will be paid less UIF.

You must check the form carefully and bring it to the CWAO office if you would like an organiser to help you. Also check that the employer has signed it in the correct place.

I quit my job – can I claim?

The answer is NO. You cannot claim if you have resigned, been suspended or absconded from work. Even if you have been paying into the UIF for 10 years, if you quit your job you won't get UIF payments. If you are constructively dismissed (i.e. you resign because you have no other option) then you will be paid UIF but only after the CCMA rules that you were constructively dismissed, not before that.

Some bosses dismiss or retrench workers but they try to trick workers to sign a false agreement that they have resigned. **Do not sign such an agreement! If you do, you will not be paid UIF.**



With thanks to GroundUp (www.groundup.org.za) for some of the photos in this pamphlet



How can I claim UIF online?

Please follow these steps:

1. Go to <https://ufiling.labour.gov.za/uif/terms-and-conditions> and register as a 'UFiler'. You will need your full name, your ID number and to choose if you want to be contacted by email or SMS.
2. You need to type your name exactly as it appears in your ID or the system will not accept it.
3. You will also need to choose a username.
4. You will receive your username and a password by SMS (if you chose to be contacted by SMS) or by email (if you chose email). Therefore don't type in the wrong number or wrong email address when you register.
5. Now go to <https://ufiling.labour.gov.za/uif/unemployment-benefits> and log in using your username and your password
6. Now you will be asked a few questions about yourself, so that the UFiling System can verify your identity
7. After this you will be taken to a page to update your personal details
8. Then click on "Benefit Application and Payments" on the left hand side of the screen
9. Now click on "apply for benefits"
10. You will be taken to a new page called "Apply for Benefits". Click the "APPLY" button in the bottom right hand corner.
11. Choose your benefit (maternity or unemployment, for example).
12. Accept the terms and conditions.
13. Now provide the details of the bank account where you want to receive the money. Please do not put in the wrong bank details – if you do, you will need to fill in another form and wait a long time for the UIF offices to update your bank account.
14. Now fill in the information about your employer and your job, i.e. confirm that you are unemployed. If you have been laid off, make sure to agree that you are a work seeker (person who is looking for a job).
15. After you submit your application, you will receive an email or SMS confirming you have applied.
16. After this, you will be asked for Supporting Documents. You will need to attach these documents online so please find a place to scan them or take photos of them.
17. Sometimes, the UFiling system stops working before you complete your application. Keep trying but if it does not work for a long time, you might have to go to your nearest Department of Labour office.

What happens if my boss refuses to pay UIF?

It is a crime under the Tax Administration Act, 2011 for an employer to fail to deduct UIF from an employee. It is also a crime for an employer to deduct UIF and then steal the money instead of paying it to the Unemployment Insurance Fund. Your employer can be jailed for two years if they break this law.

What if the Department of Labour tells me I cannot get UIF?

Sometimes when workers go to the DEL office to claim UIF, they discover that their employer never registered them. Even if you have been paying UIF every month for years, some employers keep these payments instead of paying them to the UI Fund.

It is best to go to the DEL offices while you are still working to check that your boss is paying your UIF over to the fund, and paying their employer contributions too. You should go as a group of workers to make sure that all of you are registered for UIF and the boss is paying. If they are not, you can mobilise the workers to demand that your boss starts paying and also back pays all the missed contributions.

Can I appeal if the UIF refuses to pay me my benefits?

The answer is Yes! Officials at the UIF often refuse to pay people their benefits. It is very common to be rejected. But if your papers are in order, do not take no for an answer. Make sure you keep copies of all your documents. ***Come to the Casual Workers Advice Office for help if you need someone to go with you to the UIF office.***



Some workers say they had to go four times to the Labour office before they found someone willing to process their claim.

If many officials reject you, you will need to ask for a UI-12 form. This is an appeal form that must be considered by the Regional Appeals Committee. Fill this in and attach all your documents that prove you were working and paying UIF and take it to your nearest Labour Centre. **You must appeal within 90 days of being refused your UIF.**

An employer must pay UIF for any worker who works more than 24 hours a month, including a domestic worker. Your boss must not tell you that he or she did not pay UIF because you were part time or casual.

Please be very careful that your bosses are not scheduling you for less than 24 hours a month so that they can avoid paying UIF subscriptions.

What if I need my UIF and find out my boss has not been paying?

Non-payment of UIF is an offence. The UIF will fine the boss 10% penalty on all unpaid back contributions, and the finance committee at UIF will also calculate interest owing.

Unfortunately this will take a long time and you will not get your money fast. Please visit the CWAO for more advice if this happens to you.

Our Demands:



The bosses want to privatise the UIF system – to help themselves to more profit, not to help workers!!

The bosses have called for privatisation of the UIF and the Compensation Fund – and the DEL is listening. Many workers may think this is a good idea because the two systems are not working and are very corrupt.

But the bosses are not worried about these problems facing workers. The bosses want to privatise the UIF system as new sources of profit for themselves.

We must resist this privatisation attempt by the bosses and demand properly functioning state systems instead.

Our Struggle to Improve the UIF:

The Unemployment Insurance Fund (UIF) needs to be transformed. Many working-class families depend on the fund for their temporary survival.

It is unacceptable that workers must line up for days and wait for a year for their UIF payouts.

It is unacceptable that UIF officials lose workers documents and workers' payments go missing.

- We demand a UIF that is responsive to the needs of workers and that is supportive and compassionate to workers who have just lost their jobs.
- We demand that all claims are processed and payouts begin within 7 days of claims being made.
- We demand a living UIF that includes workers who have not been able to find jobs because of the profit-making system of the capitalist bosses.

This pamphlet was produced in May 2026.

For more information, call or WhatsApp CWAO on 082 812 1934.