

GOVERNMENT OF MACAO SPECIAL ADMINISTRATIVE REGION
SOCIAL SECURITY FUND



社會保障基金
F U N D O
D E S E G U R A N Ç A
S O C I A L

Law No. 4/2010
**SOCIAL
SECURITY SYSTEM**



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Please note that only the Chinese and Portuguese versions
published in the Macao SAR Gazette are official and constitute
the sole authoritative texts of the Law.

2026 VERSION

MACAO SPECIAL ADMINISTRATIVE REGION

Law No. 4/2010

Social Security System

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MACAO SPECIAL ADMINISTRATIVE REGION

Law No. 4/2010

Social Security System

The Legislative Assembly, pursuant to Article 71(1) of the Basic Law of the Macao Special Administrative Region, hereby enacts the following Law:

CHAPTER I

General Provisions

SECTION I

Object and Purpose

Article 1

Object

This Law establishes the Social Security System (the System).

Article 2

Purpose

The purpose of the Social Security System is to provide basic social protection to residents of the Macao Special Administrative Region, in particular old-age protection, with a view to improving their quality of life.

SECTION II

Principles

Article 3

Principle of Universality

All residents who meet the requirements laid down in this Law shall have equal rights to participate in the Social Security System.

Article 4

Principle of Sustainability

1. Beneficiaries, employers, and the Macao Special Administrative Region shall, in accordance with the law, be responsible for providing financial resources to the Social Security System.

2. The financial resources allocated to the Social Security System shall, by law, be at least appropriate to the social benefits provided; in determining the amounts of contributions and benefits, the sustainability of the System must be ensured.

3. The Macao Special Administrative Region shall bear joint and several liability for the provision of social security benefits.

Article 5

Principle of Contributions

To qualify for benefits under the Social Security System, the statutory minimum contribution period must be satisfied.

Article 6
Principle of Non-Waiver

Any contractual clause waiving rights conferred by this Law shall be null and void.

SECTION III
Administrative Arrangements

Article 7
Implementing Body

1. The Social Security Fund shall implement the Social Security System in accordance with this Law and other applicable legislation.

2. The forms required for the implementation of this Law shall be approved by the Administrative Committee of the Social Security Fund and shall be published on the website of the Fund.*

* Amended – see Law No. 3/2026

Article 8
Processing of Personal Data

For the purposes of processing administrative procedures relating to the Social Security System under this Law, the Social Security Fund may, in accordance with Law No. 8/2005, by any means, including data interconnection, provide, exchange, verify, and use the personal data of the data subjects concerned with other public entities that hold data relevant to this Law.

CHAPTER II

Structure of the Social Security System

SECTION I

Scope

Article 9 **Systems**

The Social Security System consists of an Obligatory System and an Arbitrary System.

Article 10 **Obligatory System**

1. The Obligatory System shall apply to the following persons:

(a) Residents of the Macao Special Administrative Region who, under the general regime of labour relations, under a contract of employment, subject to the authority and direction of an employer, and receiving remuneration, including those engaged by enterprises registered in the Macao Special Administrative Region to work in branches or agencies outside Macao;

(b) Public administration staff, regardless of the form of appointment, without prejudice to Article 11(b).

2. Without prejudice to sub-paragraph (a) of the preceding paragraph, minor employees engaged in work pursuant to Article 27(2) of Law No. 7/2008 shall not be subject to the Social Security System.

Article 11

Arbitrary System

The Arbitrary System shall apply to the following persons:

- (a) Employees in an employment relationship under Article 3(2)(b) to (d) of Law No. 7/2008;
- (b) Public administration staff in service and enrolled under the Retirement and Survivors' Pensions Scheme applicable to public administration staff;
- (c) Other adult residents of the Macao Special Administrative Region.

Article 12

Enrolment of Beneficiaries

1. Applications for enrolment under the Social Security System shall be submitted in accordance with the following rules.

(a) In the case of the Obligatory System, by the employer with whom the beneficiary establishes their first employment relationship, within the contribution month immediately following the commencement of that relationship;

(b) In the case of the Arbitrary System, beneficiaries may apply for enrolment at any time.

2. Enrolment shall take place only once. The enrolled person shall be conferred the status of beneficiary and issued with a permanent beneficiary number by the Social Security Fund.

3. Enrolment shall be made under either the Obligatory or Arbitrary System to which the beneficiary belongs, without prejudice to subsequent changes between systems during the contribution process.

4. Applications for enrolment shall be made by completing the identity information form approved by the Social Security Fund.

5. Where the application is approved, the date of enrolment shall be:

(a) In the case of the Obligatory System, the date on which the employment relationship is established;

(b) In the case of the Arbitrary System, the date on which the application is submitted.

6. Between the commencement of the employment relationship referred to in paragraph 1(a) and the expiry of the enrolment period, employers shall not be required to state the beneficiary number of the Social Security Fund on the pay slips issued to employees pursuant to Article 63(6) of Law No. 7/2008.

Article 13

Special Requirements

1. Residents of the Macao Special Administrative Region who intend to enrol under Article 11(c) of this Law must have been present in the Macao Special Administrative Region for at least one hundred and eighty-three days during the twelve months preceding the submission of the enrolment application.

2. For the purposes of the preceding paragraph, any period during which the applicant is absent from the Macao Special Administrative Region for any of the following reasons shall nevertheless be deemed to constitute presence in the Macao Special Administrative Region:

(a) Attending a secondary or tertiary education programme recognised by the competent authorities of the place concerned;

(b) Hospitalisation;*

(c) Residing in the Chinese Mainland:*

(i) Aged sixty-five or above;*

(ii) Aged under sixty-five, but for health reasons, in particular for

the purpose of receiving non-hospital care, palliative treatment, rehabilitation services, or family care;*

(d) Working outside the Macao Special Administrative Region to bear the main living expenses of a spouse, a direct relative of any degree, or an in-law residing in the Macao Special Administrative Region or in the Guangdong–Macao In-Depth Cooperation Zone in Hengqin (hereinafter referred to as the “Cooperation Zone”);*

(e) Performing official duties, duties for the Macao Special Administrative Region, or other official functions;*

(f) Residing, working, or attending a tertiary or non-tertiary education programme in the Cooperation Zone, recognised by the competent local authorities.*

3. For humanitarian or other duly justified grounds, the Chief Executive may, after consulting the Administrative Committee of the Social Security Fund, authorise periods of absence from the Macao Special Administrative Region, other than those referred to in the preceding paragraph, to be deemed periods of presence in the Macao Special Administrative Region.

4. At the time of submitting the enrolment application, the applicant shall declare that they meet the requirement of presence in the Special Administrative Region as set out in paragraph 1.

5. Where the applicant is absent from the Macao Special Administrative Region for any of the reasons referred to in paragraph 2, they shall provide the relevant supporting evidence; if such evidence cannot be provided, then, with due justification, the applicant, together with two witnesses, may make a declaration to that effect.

6. The Social Security Fund may verify the applicant’s enrolment documents against data held by public authorities.

* Amended – see Law No. 3/2026

Article 14
Change of System

1. Whenever a change occurs in the circumstances giving rise to the beneficiary's enrolment that results in a change of the applicable system, the beneficiary's enrolment under the Social Security System shall be transferred accordingly.

2. In the event of a change of system, contributions already made by the beneficiary shall remain valid.

Article 15
Registration of Employers

1. All employers who establish an employment relationship with another person shall register with the Social Security Fund to fulfil their contribution obligations.

2. Registration shall be effected only once, and a permanent registration number shall be assigned to the employer.

3. Applications for registration shall be made by completing the identity information form approved by the Social Security Fund.

SECTION II
Contributions

Article 16
Contributions under the Obligatory System

1. Beneficiaries and their respective employers under the Obligatory System shall contribute to the Social Security System.

2. The obligation to contribute shall commence in the month in which the employment relationship begins and shall cease in the month immediately

following the termination of that relationship.

3. Where the beneficiary works for fewer than fifteen days in the month in which the employment relationship begins or ends, no contributions shall be due for that month.

4. Where, pursuant to paragraph 2, a contribution obligation continues to exist, the receipt of an old-age pension shall not prevent the beneficiary from continuing to contribute.

5. Any contractual clause providing that the beneficiary shall pay, in whole or in part, contributions which are the responsibility of the employer shall be null and void.

6. The proportion of contributions to be borne respectively by beneficiaries and employers shall be prescribed by order of the Chief Executive, published in the Official Gazette of the Macao Special Administrative Region, after consultation with the Standing Committee for the Coordination of Social Affairs.

Article 17

Contributions under the Arbitrary System

1. Beneficiaries under the Arbitrary System may contribute to the Social Security System from the month of enrolment or change of system, for a maximum period of three hundred and sixty months.

2. During any period in which beneficiaries receive general assistance from the Social Welfare Bureau, the contributions payable may be subsidised by the Bureau, subject to application by the beneficiary.

Article 18

Amount of Contributions

1. Contributions shall be made on a fixed monthly basis, and the amount shall be identical under both the Obligatory and Arbitrary Systems, without

prejudice to paragraph 3.

2. The amount of contributions shall be prescribed by order of the Chief Executive, published in the Official Gazette of the Macao Special Administrative Region, following consultation with the Standing Committee for the Coordination of Social Affairs.

3. Where work is performed under a fixed-term employment contract for fewer than fifteen days in a given month, the contribution for that month shall be halved.

Article 19

Payment of Contributions

1. Contributions shall be paid to the Social Security Fund in the amounts prescribed.

2. Contributions shall be paid as follows:

(a) Under the Obligatory System, employers shall pay in full the contributions for all beneficiaries with whom they have an employment relationship, deducting from the remuneration the portion of the contribution payable by the beneficiary;

(b) Under the Arbitrary System, beneficiaries shall pay the full amount of contributions themselves.

3. Contributions shall be paid in January, April, July, and October, for the preceding quarter.

4. In the case of work performed under a fixed-term employment contract, contributions shall be paid within the month following the month in which the work is performed.

5. Payment of contributions shall be made by completing a contribution form in the format approved by the Social Security Fund.

Article 20

Deemed Payment of Contributions

1. For the purpose of calculating contribution periods for different types of benefits, the following periods shall be deemed to be periods in which contributions have been paid:

(a) Periods during which disability pension, an unemployment allowance, or a sickness allowance has been granted;

(b) Periods during which compensation has been granted for temporary incapacity due to work accidents or occupational diseases;

(c) Periods during which employers, having lawfully deducted contributions from employees' remuneration, fail to remit such contributions to the Social Security Fund.

2. Without prejudice to the preceding paragraph, periods of deemed payment of contributions due to unemployment or sickness shall not be counted towards the minimum contribution period required for future entitlement to the corresponding unemployment or sickness allowances.

Article 21

Non-Payment of Contributions

1. Under the Obligatory System, failure to pay contributions within the statutory deadline shall be subject to default interest and compulsory recovery.

2. Under the Arbitrary System, arrears of contributions shall not be payable retroactively, except where:

(a) Payment is made within two months after expiry of the statutory deadline, together with interest for late payment; or

(b) The case involves a force majeure recognised by the Administrative Committee of the Social Security Fund.

Article 22

Default Interest

1. Interest payable on overdue contributions shall be charged at a monthly rate of three per cent of the total amount of contributions owed, and any period of less than one month shall be deemed a full month.

2. Where the amount of interest calculated under the preceding paragraph is less than fifty patacas*, the amount payable shall in any case be fifty patacas*.

3. When paying overdue contributions, the corresponding default interest shall be paid simultaneously.

* Pursuant to Article 4(1)(a) of Law No. 3/2026 (the expression “\$50 (fifty patacas)” in Article 22(2) of Law No. 4/2010 has been amended to “fifty patacas”).

Article 23

Compulsory Recovery

Under the Obligatory System, where contributions are not paid within the statutory deadline, they shall be subject to compulsory recovery together with the corresponding default interest, through the Tax Enforcement Centre of the Financial Services Bureau, on the basis of a certificate issued by the President of the Administrative Committee of the Social Security Fund certifying the arrears of contributions.

Article 24

Limitation Period for Contribution Obligations

1. The limitation period for contribution obligations shall be five years, reckoned from the date on which the obligation fell due.

2. The limitation period shall be interrupted by any administrative measure concerning the settlement or recovery of the debt, provided that the debtor has been notified thereof.

CHAPTER III

Social Security Benefits

SECTION I

General Provisions

Article 25

Benefits

1. The Social Security System shall comprise the following benefits:

- (a) Old-age pension;
- (b) Disability pension;
- (c) Unemployment allowance;
- (d) Sickness allowance;
- (e) Birth allowance;
- (f) Marriage allowance;
- (g) Funeral allowance.

2. The Social Security System may also include other social security measures under specific assistance programmes approved by the Chief Executive.

3. Old-age pension, disability pension, unemployment allowance, and sickness allowance shall not be payable simultaneously.

4. Where a beneficiary simultaneously meets the requirements for more than one of the benefits referred to in paragraph 1, the Social Security Fund shall inform the beneficiary of the benefit most advantageous to the beneficiary, and payment shall be made according to the beneficiary's choice.

5. Beneficiaries receiving old-age pension or disability pension shall be entitled, in January of each year, to an additional payment equal to the monthly benefit.

Article 26

Amount of Benefits

The amounts of the various social security benefits shall be prescribed by order of the Chief Executive, published in the Official Gazette of the Macao Special Administrative Region, after consultation with the Standing Committee for the Coordination of Social Affairs.

Article 27

Non-Seizability and Non-Transferability

Social security benefits shall be unseizable and not transferable, without prejudice to the provisions of Articles 28 and 30.

Article 28

Repayment of Undue Benefits

1. Any social security benefits unduly received shall be subject to repayment.
2. Repayment may be effected by deduction from subsequent social security benefits payable to the beneficiary, provided that such deduction shall not exceed one-third of the benefit payable.
3. Where no social security benefits are available for deduction, the beneficiary shall repay the amount, or apply for repayment by instalments, within ninety days of notification.
4. Authorisation for repayment in instalments shall specify the number of instalments, the amount of each instalment, and the respective due dates.
5. Enforcement shall be undertaken by the Tax Enforcement Centre of the

Financial Services Bureau, on the basis of a certificate issued by the President of the Administrative Committee of the Social Security Fund, in any of the following cases:

(a) Failure to repay or to apply for repayment in instalments within the period referred to in paragraph 3;

(b) Failure to discharge, within sixty days of the due date, any instalment authorised for repayment.

6. Where undue receipt of social security benefits is attributable to the beneficiary and, owing to its seriousness, the Administrative Committee of the Social Security Fund may resolve to suspend the beneficiary's entitlement to any of the benefits referred to in Article 25 for a period not exceeding two years.

Article 29

Limitation Period for Benefits

The limitation period for due benefits shall be five years, commencing from the date on which the creditor was notified of, or otherwise became aware of, the granting of the relevant benefit.

Article 30

Death of Beneficiary

In the event of the death of a beneficiary, the old-age pension for the month of death and any other due benefits not yet received shall be payable, in accordance with paragraph 2 of Article 489 of the Civil Code, to a family member who submits an application within ninety days from the day following the beneficiary's death, without prejudice to the provisions of paragraph 1 of Article 54.

SECTION II

Pensions

SUB-SECTION I

Old-Age Pension

Article 31

Eligibility

Beneficiaries who simultaneously satisfy the following requirements shall be entitled to an old-age pension upon application:

- (a) Have attained the age of sixty-five;
- (b) Have ordinarily resided in the Macao Special Administrative Region for not less than seven years;
- (c) Have paid contributions to the Social Security System for a minimum of sixty months.

Article 32

Calculation of Old-Age Pension

1. The amount of old-age pension payable to the beneficiary shall be calculated on the basis of the actual number of contribution months, in accordance with the following formula:

$$Pe = \frac{Pm \times Co}{360}$$

For the purposes of this formula:

Pe means the amount of old-age pension payable to the beneficiary;

Pm means the maximum amount of old-age pension;

Co means the actual number of contribution months, up to a maximum of three hundred and sixty months.

2. The actual number of contribution months shall be the total number of contribution months accumulated up to the last month of the quarter preceding the commencement of old-age pension payments.

3. When the number of contribution months changes after the commencement of old-age pension payments, the amount of old-age pension shall be adjusted each April, calculated based on the total number of contribution months accumulated through December of the preceding calendar year.

4. If the calculation under paragraph 1 results in a fraction of the old-age pension amount less than one pataca, the amount shall be rounded up to one pataca.

Article 33

Early Old-Age Pension

1. Beneficiaries who have attained the age of sixty and satisfy the other requirements set out in Article 31 may apply for the early payment of part of the old-age pension, without prejudice to the provisions of paragraph 3.

2. Beneficiaries who opt for the early old-age pension shall, upon reaching age eighty, be entitled to the old-age pension calculated under paragraph 1 of the preceding Article.

3. Where beneficiaries are certified by the Medical Board of the Social Security Fund on grounds of premature ageing and meet the other requirements set out in Article 31, they may, from age sixty, receive the old-age pension calculated under paragraph 1 of the preceding Article.

Article 34
Calculation of Early Old-Age Pension

1. Beneficiaries referred to in paragraph 1 of the preceding Article may be granted an old-age pension in accordance with the percentage set out in the Schedule annexed to this Law and forming part thereof, corresponding to their age on the date the old-age pension takes effect.

2. The percentage referred to in the preceding paragraph shall be calculated in accordance with the following formula:

$$Pe = \frac{Pm \times Co \times Pc}{360}$$

For the purposes of this formula:

Pe means the amount of old-age pension payable to the beneficiary;

Pm means the maximum amount of old-age pension;

Co means the actual number of contribution months, up to a maximum of three hundred and sixty months;

Pc means the percentage of old-age pension as set out in the Schedule.

3. The percentage of old-age pension granted under the preceding paragraph shall remain unchanged until the beneficiary reaches the age of eighty, even if the old-age pension is suspended and subsequently resumed for any reason.

4. The actual number of contribution months shall be calculated in accordance with paragraphs 2 and 3 of Article 32.

5. Where the calculation under paragraph 2 results in a fraction of less than one pataca, the amount shall be rounded up to one pataca.

Article 35

Payment of Old-Age Pension

1. The old-age pension shall constitute a monthly monetary benefit.
2. The old-age pension shall commence on the following dates:

(a) Where the beneficiary submits an application, duly accompanied by the requisite documents, after fulfilling the requirements set out in the preceding Articles, with effect from the date of submission of the application;

(b) Where the beneficiary submits an application, duly accompanied by the requisite documents, before fulfilling the requirements set out in the preceding Articles, with effect from the date on which those requirements are satisfied.

3. For the purposes of sub-paragraph (b) of the preceding paragraph, the beneficiary may submit an application for the old-age pension up to one month in advance of the anticipated date of fulfilment of the requirements, and such application shall remain pending until confirmation by the Social Security Fund that those requirements have been met.

Article 36

Proof of Life

1. The continued payment of the old-age pension shall be conditional upon the beneficiary providing proof of life in January of each year.
2. Failure to provide proof within the statutory period shall result in the suspension of old-age pension payments.
3. Old-age pension payments shall be reinstated retroactively in the month in which proof is provided, without prejudice to the limitation period set out in Article 29.

4. Proof of life shall be provided in person by the beneficiary, or, where reasonable grounds are accepted by the Administrative Committee of the Social

Security Fund, by means of documentary evidence.

SUB-SECTION II

Disability Pension

Article 37

Eligibility

1. Beneficiaries who simultaneously satisfy the following requirements shall be entitled, upon application, to receive a disability pension:

(a) Certified by the Medical Board of the Social Security Fund as being in a state of disability;

(b) *

(c) Have ordinarily resided in the Macao Special Administrative Region for not less than seven years;

(d) Have paid contributions to the Social Security System for a minimum of thirty-six months.

2. For the purposes of sub-paragraph (a) of the preceding paragraph, beneficiaries who, owing to general illness or accident, or occupational disease or occupational accident, are temporarily or long-term and absolutely incapable of working or earning a livelihood shall be deemed to be in a state of disability.

* Repealed pursuant to Law No. 6/2018

Article 38

Commencement and Continuation of Disability Pension

1. The disability pension shall constitute a monthly monetary benefit.

2. The disability pension shall commence on the following dates:

(a) Where the beneficiary submits an application, duly accompanied by the requisite documents, after fulfilling the requirements set out in the preceding Article, with effect from the date of submission of the application;

(b) Where the beneficiary submits an application, duly accompanied by the requisite documents, before fulfilling the requirements set out in the preceding Article, with effect from the date on which those requirements are satisfied.

3. For the purposes of sub-paragraph (b) of the preceding paragraph, the beneficiary may submit an application for the disability pension up to one month in advance of the anticipated date of fulfilment of the requirements, and such application shall remain pending until confirmation by the Social Security Fund that those requirements have been met.

4. The continuation of the disability pension shall be conditional upon the beneficiary providing proof of life in accordance with Article 36. In cases of temporary disability, continuation shall also be subject to review by the Medical Board within the period prescribed by it.

SECTION III

Allowances

SUB-SECTION I

Unemployment Allowance

Article 39

Eligibility

1. A beneficiary under the Obligatory System shall be entitled to unemployment allowance upon application, provided that the following conditions are satisfied:

(a) The person is involuntarily unemployed;

(b) The person has registered with the Employment Promotion Division of the Labour Affairs Bureau;

(c) The person shall at all times be willing to accept job-matching arrangements offered by the Labour Affairs Bureau and employment commensurate with his or her professional skills;

(d) In the twelve months immediately preceding the quarter in which the registration referred to in sub-paragraph (b) is made, the person has paid contributions to the Social Security System for not less than nine months as a beneficiary under the Obligatory System.

2. For the purposes of paragraph 1(a), a person shall be regarded as involuntarily unemployed where his or her contract of employment has been terminated for any of the following reasons, and he or she is not engaged in any paid activity:

(a) Termination of the contract by the employer;

(b) Termination of the contract by the employee for reasonable cause;

(c) Expiry of the employment contract;

(d) Termination of the employment contract due to staff or departmental redundancies arising from corporate restructuring;

(e) Termination of the contract by the employer during the probationary period.

3. A beneficiary who has previously declared incapacity and who, following medical reassessment of his or her disability status by a doctor under paragraph 4 of Article 38, is determined to have regained work capacity but remains unemployed, shall likewise be deemed to be in a state of involuntary unemployment.

4. A beneficiary in the circumstances described in paragraph 3 who registers

with the Employment Promotion Division of the Labour Affairs Bureau within three months after the quarter in which he or she was deemed fit for work shall not be required to satisfy the condition set out in paragraph 1(d).

5. An employee's refusal to renew a fixed-term contract shall not be deemed to constitute involuntary unemployment.

Article 40

Commencement, Duration, and Termination

1. The unemployment allowance shall constitute a daily monetary benefit.

2. Payment of unemployment allowance shall be organised in twelve-month periods, commencing from the date on which the beneficiary registers with the Employment Promotion Division of the Labour Affairs Bureau. For each period, benefits may be paid for up to ninety days.

3. Beneficiaries who remain unemployed for a minimum of fifteen days after registration with the Employment Promotion Division of the Labour Affairs Bureau shall be entitled to receive unemployment allowance.

4. Beneficiaries may apply for unemployment allowance from the expiry of the period referred to in the preceding paragraph until thirty days after the termination of their unemployment. Where the unemployment situation exceeds the maximum period during which unemployment allowance may be received, the application must be submitted no later than thirty days after the expiry of that maximum period.

5. Unemployment allowance shall be paid in full upon the expiry of the period during which the beneficiary is entitled to receive it, or, at the request of the beneficiary, in instalments of not fewer than fifteen days, provided that the beneficiary submits an application at the end of each instalment period.

6. Applications must be accompanied by a written confirmation issued by the Labour Affairs Bureau, confirming that the beneficiary is in a situation of

involuntary unemployment, has registered with the Employment Promotion Division, and has not refused employment commensurate with his or her professional skills.

7. Once the situation of involuntary unemployment ceases, the right to unemployment allowance shall lapse.

Article 41

Restriction

The beneficiary who has received unemployment allowance for the maximum period referred to in paragraph 2 of the preceding Article may only reapply for unemployment allowance one year after the last payment.

Article 42

Obligations of Beneficiaries

1. The obligations of beneficiaries shall be as follows:

(a) Where a new employment relationship is established, or the beneficiary commences self-employment, he or she shall notify the Social Security Fund within two days of commencement;

(b) To attend at such times and places as may be designated by the Social Security Fund or the Labour Affairs Bureau;

(c) To give immediate notice to the entities referred to in sub-paragraph (b) of any change of residence.

2. Failure to comply with the obligation set out in paragraph 1(a), where considered serious, may result in the Administrative Committee of the Social Security Fund resolving to suspend entitlement to unemployment allowance for a period not exceeding two years.

SUB-SECTION II

Sickness Allowance

Article 43

Eligibility

1. A beneficiary shall be entitled, upon application, to sickness allowance, provided that all of the following conditions are satisfied:

(a) The person is in a state of illness, without prejudice to the application of paragraph 3;

(b) In the twelve months preceding the quarter in which the illness commences, the person has paid contributions to the Social Security System for not less than nine months;

(c) During the period of illness, the person is not engaged in any paid activity.

2. For the purposes of paragraph 1(a), a person shall be deemed to be in a state of illness if, owing to any health condition, he or she is unable to engage in any paid activity for more than one day.

3. Sickness allowance shall not be payable in the following circumstances:

(a) Where the injury results from an occupational accident or occupational disease;

(b) Where the illness is caused by the act of a third party, and compensation is payable by that party;

(c) Where the illness has been wilfully caused by the beneficiary.

Article 44
Payment of Sickness Allowance

1. The sickness allowance shall constitute a daily monetary benefit.
2. The sickness allowance shall be payable upon application by the beneficiary, and such application shall be accompanied by a medical certificate attesting to the illness or hospitalisation.
3. Where the period of illness or hospitalisation does not exceed thirty days, the medical certificate shall specify the dates of commencement and recovery of the illness, or of admission to and discharge from hospital.
4. The medical certificate shall be certified by a medical institution located within the Macao Special Administrative Region or within the Cooperation Zone where the diagnosis was made or the patient was admitted, and shall be issued and duly signed by a doctor licensed by the Government of the Macao Special Administrative Region or by the Chinese Mainland Government.*
5. The beneficiary may apply for sickness allowance from the day following the onset of illness until thirty days after the termination of the illness; where the period of illness exceeds the maximum period for which sickness allowance may be received, the application shall be submitted within thirty days of the expiry of that maximum period.

* Amended – see Law No. 3/2026.

Article 45
Commencement and Duration

1. Entitlement to sickness allowance shall commence on the day following the onset of illness, that day being included in the allowance.
2. The sickness allowance shall be payable for the following periods:
 - (a) In cases not involving hospitalisation, for up to thirty days in any

calendar year, whether consecutive or otherwise;

(b) In cases involving hospitalisation, for up to one hundred and eighty days in any calendar year, whether consecutive or otherwise.

3. Where the period of illness for which allowance is payable begins in one calendar year and ends in another, the number of days falling within the calendar year in which the illness ends shall not be counted towards the annual limits specified in paragraph 2.

Article 46

Suspension of Entitlement to Sickness Allowance

1. Entitlement to sickness allowance shall be suspended in the following circumstances:

- (a) Fraudulent declaration of illness;
- (b) Illness wilfully caused by the beneficiary;
- (c) The beneficiary leaving his or her residence without reasonable justification, or leaving the hospital while hospitalised;
- (d) The beneficiary engaging in paid activity during the period of illness.

2. In the circumstances referred to in paragraph 1, the Administrative Committee of the Social Security Fund may resolve to suspend entitlement to sickness allowance for a period not exceeding two years.

Article 47

Repayment of Unduly Paid Sickness Allowance

In the following circumstances, the entity legally responsible for the illness shall be liable to repay any sickness allowance unduly paid, without prejudice to Article 28:

- (a) Illness arising from an occupational disease or from an accident at work;
- (b) Illness caused by the act of a third party, for which that party is liable to pay compensation.

Article 48

Obligations of Beneficiaries

Beneficiaries shall have the following obligations:

- (a) During the period of illness, to undergo any medical examination designated by the Social Security Fund to verify the illness;
- (b) To permit doctors to conduct home visits for diagnostic purposes;
- (c) To remain at their residence when ill but not hospitalised, except where there is reasonable justification or compliance with medical advice to leave;
- (d) To make truthful declarations and provide accurate information.

SUB-SECTION III

Birth Allowance

Article 49

Eligibility

A beneficiary shall be entitled, upon application, to a birth allowance in respect of each child born or adopted, provided that one of the following conditions is satisfied:

- (a) In the twelve months preceding the quarter in which the birth or adoption takes place, the beneficiary has paid contributions to the Social Security System for not less than nine months;
- (b) The beneficiary is in receipt of an old-age pension or a disability pension.

Article 50
Payment

1. The birth allowance shall constitute a single monetary benefit.
2. The birth allowance shall be payable upon application by the beneficiary within sixty days of the child's birth or adoption, and such application shall be accompanied by either a certificate of birth registration or a court order establishing the adoption.

SUB-SECTION IV
Marriage Allowance

Article 51
Eligibility

A beneficiary shall be entitled, upon marriage, to a marriage allowance, provided that one of the following conditions is satisfied:

- (a) In the twelve months preceding the quarter in which the marriage takes place, the beneficiary has paid contributions to the Social Security System for not less than nine months;
- (b) The beneficiary is in receipt of an old-age pension or a disability pension.

Article 52
Payment

1. The marriage allowance shall constitute a single monetary benefit.
2. The marriage allowance shall be payable upon application by the beneficiary within sixty days of the date of marriage, and such application shall be accompanied by a marriage certificate.

SUB-SECTION V

Funeral Allowance

Article 53

Payment

The funeral allowance shall constitute a single monetary benefit and shall be payable in the event of the beneficiary's death.

Article 54

Disbursement

1. The funeral allowance shall be paid to the person who applies and proves that he or she has borne the funeral expenses of the beneficiary.

2. The limitation period for the right to receive the allowance shall be one year, counting from the date of the beneficiary's death.

CHAPTER IV

Penalty Regime

SECTION I

General Provisions

Article 55

Applicable Regime

Unlawful acts arising from breaches of this Law shall be governed by this Chapter, and shall be supplemented by the Criminal Code and the general regime applicable to administrative offences.

Article 56

Fulfilment of Outstanding Obligations

Where an unlawful act results from failure to perform an obligation, the imposition of a penalty and the payment of a fine shall not relieve the offender of the duty to fulfil the relevant obligation, insofar as such obligation remains capable of performance.

Article 57

Liability of Legal Persons

1. Legal persons, even if irregularly constituted or lacking legal personality, as well as associations without legal personality and special committees, shall be liable for unlawful acts provided for in this Law committed by their organs or representatives, in their name and for their collective benefit.

2. Liability as referred to in the preceding paragraph shall be excluded where the act is carried out contrary to an express order or instruction of a competent authority.

3. The liability of the entities referred to in paragraph 1 shall not exclude the liability of the individual who committed the act.

Article 58

Liability for Payment of Fines or Penalties

1. Where the offender is a legal person, the members of its management bodies or any other persons representing the legal person, if held liable for the unlawful act, shall be jointly and severally liable with the legal person for the payment of the fine or penalty.

2. Where a fine or penalty is imposed on an association without legal personality or on a special committee, such fine or penalty shall be paid out of the common property of the association or committee; where there is no common property, or it is insufficient, payment shall be made from the property of the members of the association or committee, on a joint and several basis.

Article 59
Proceeds of Fines or Penalties

The proceeds of fines or penalties imposed for breaches of this Law shall form part of the revenue of the Social Security Fund.

SECTION II
Criminal Liability

Article 60
Unlawful Appropriation of Contributions

1. An employer who, with intent to unlawfully appropriate, fails to pay, in whole or in part, to the Social Security Fund the social security contributions lawfully deducted from an employee's remuneration within sixty days after the statutory deadline, shall be liable to imprisonment for a term not exceeding three years or to a fine.

2. Where the offence is committed by a legal person, it shall be liable to a fine not exceeding three hundred and sixty days.

SECTION III
Administrative Offences

Article 61
Offences

1. An employer who commits any of the following acts shall be liable, with respect to each employee concerned, to a fine of between two hundred and one thousand patacas.*

(a) Failure to enrol employees in accordance with Article 12(1)(a);

(b) Failure to register as an employer in accordance with Article 15(1) and (2).

2. Where an employer fails to pay the contributions for which he or she is responsible within sixty days after the expiry of the time limits laid down in Article 19(3) and (4), he or she shall be liable to a fine not exceeding one-half of the amount of the contributions due, but in any case not less than five hundred patacas.**

*See Article 4(1)(b) of Law No. 3/2026 (amending Article 61(1) of Law No. 4/2010 by replacing “a fine of \$200 (200 patacas) to \$1,000 (1,000 patacas)” with “a fine of between two hundred and one thousand patacas”).

**See Article 4(1)(c) of Law No. 3/2026 (amending Article 61(2) of Law No. 4/2010 by replacing “\$500 (500 patacas)” with “five hundred patacas”).

Article 62

Repeat Offences

1. For the purposes of this Law, any person who, within one year from the date on which an administrative penalty decision becomes final and no longer subject to appeal, and within five years of the previous administrative offence, commits the same administrative offence, shall be deemed a repeat offender.*

2. In cases of repeat offences, the minimum fine shall be increased by one quarter, while the maximum fine shall remain unchanged.*

*Amended – see Law No. 3/2026.

Article 63

Competence

1. The imposition of penalties under this Section shall fall within the competence of the Administrative Committee of the Social Security Fund.

2. The Administrative Committee of the Social Security Fund may delegate the competence referred to in the preceding paragraph to its President.

Article 64
Procedure

1. Where an administrative offence occurs, or upon receipt of a record of the facts constituting an administrative offence, the Social Security Fund shall open a case file and institute proceedings in respect of the offence, and shall notify the suspected offender accordingly.

2. The notice of complaint shall specify a period of fifteen days within which the suspected offender may present a defence.

Article 65
Payment of Fines

1. Fines shall be paid within fifteen days from the date of notification of the penalty decision.

2. Where the fine is not paid voluntarily within the period referred to in paragraph 1, compulsory recovery shall be undertaken by the Tax Enforcement Centre of the Financial Services Bureau, based on the penalty order, which shall constitute an enforceable title.

CHAPTER V
Final and Transitional Provisions

SECTION I
Transitional Provisions

Article 66
Conversion

1. Beneficiaries who were enrolled with the Social Security Fund prior to the commencement of this Law shall, by operation of law, be converted by the Social Security Fund into the beneficiary systems provided for in Articles 10 and 11, in

accordance with the enrolment procedures applicable after the commencement of this Law.

2. Contributions made prior to the commencement of this Law shall produce the legal effects prescribed herein.

3. Employers enrolled with the Social Security Fund prior to the commencement of this Law shall be deemed to have been registered under this Law, and such registration shall produce the legal effects prescribed herein.

Article 67

Temporal Application

1. Beneficiaries who have already been granted social security benefits under Decree-Law No. 58/93/M of 18 October shall retain the right to receive such benefits in accordance with that Decree-Law.

2. Beneficiaries who were enrolled prior to the commencement of this Law and who satisfied the requirements for entitlement to social security benefits under Decree-Law No. 58/93/M of 18 October shall retain the right to receive such benefits in accordance with the requirements and manner laid down therein, even if they had not applied for such benefits by the date of commencement of this Law, without prejudice to the provisions of the following paragraph.

3. Beneficiaries enrolled prior to the commencement of this Law shall retain the right to receive old-age pensions in accordance with the requirements and manner laid down in Decree-Law No. 58/93/M of 18 October, even if they had not yet met the requirements for entitlement to such pensions by the date of commencement of this Law.

4. The social security benefit system established by Decree-Law No. 58/93/M of 18 October shall apply to applications submitted prior to the commencement of this Law but decided thereafter.

5. The amounts of benefits granted under Decree-Law No. 58/93/M of

18 October shall be equivalent to the corresponding benefits provided for in Article 26 of this Law.

Article 68

Retrospective Contributions

1. Beneficiaries may make retrospective contributions in the following circumstances:

(a) Those who enrol after the commencement of this Law and who, at that time, are aged thirty-five or above;

(b) Those who enrolled prior to the commencement of this Law and who, at that time, were aged sixty but under sixty-five, and who, even if they were to contribute continuously until the age of sixty-five, would not accumulate the minimum number of monthly contributions required for entitlement to an old-age pension;

(c) Those who enrolled prior to the commencement of this Law and who, at that time, were aged sixty-five, but whose accumulated monthly contributions are fewer than the minimum required for entitlement to an old-age pension.

2. The number of retrospective contribution months shall correspond to the total number of months in which the beneficiary was resident in Macao for at least one hundred and eighty-three days during each calendar year within the fifteen calendar years preceding the commencement of this Law, but may not exceed the number of months calculated according to the formula set out below, and in any case may not exceed one hundred and eighty months:

$$\text{Mcr} = \frac{\text{Ib} - 420}{2}$$

For the purposes of this formula:

Mcr means the number of months of retrospective contributions;

Ib means the number of months corresponding to the age of the beneficiary upon the commencement of this Law.

3. Where the number of months calculated under the formula in the preceding paragraph is less than one month, it shall nevertheless be deemed to amount to one month.

4. Paragraphs 2 to 6 of Article 13, with appropriate adaptation, shall apply to the determination of the periods of residence in Macao referred to in paragraph 2.

5. Applications for retrospective contributions shall be submitted within one year from the date of commencement of this Law.

6. In the circumstances referred to in sub-paragraphs (b) and (c) of paragraph 1, the old-age pension shall be calculated in accordance with Article 32.

Article 69

Payment of Retrospective Contributions

1. The amount of retrospective contributions shall be identical to the monthly total contribution amount in force prior to the commencement of this Law.

2. The payment of retrospective contributions shall be the responsibility of the beneficiary and shall be made in a single lump sum.

3. By way of exception, the Social Security Fund may authorise the retrospective contributions to be paid in instalments over a maximum period of twelve months; such authorisation shall specify the number of instalments, the amount payable in each instalment, and the respective due dates.

4. Where an application for retrospective contributions has been made, the relevant social security benefits shall be granted, provided that the requirements for granting such benefits are satisfied, once the beneficiary has paid the retrospective contributions; in cases of payment by instalments, benefits shall be payable only upon completion of the final instalment.

5. Where the beneficiary, owing to proven financial hardship, is permitted to pay the retrospective contributions in instalments, the Social Security Fund may authorise the granting of the relevant social security benefits at the commencement of the instalment payments, with the monthly amount of such benefits being offset against each instalment payable.

6. Should the beneficiary fail to pay any instalment within sixty days of its due date, the right to make retrospective contributions shall be forfeited, and any instalments already paid shall be refunded.

7. Beneficiaries entitled to make retrospective contributions who, during the twelve months preceding the application, have received general assistance payments from the Social Welfare Bureau may apply to that Bureau for an allowance to cover the payment of retrospective contributions.

Article 70

Minimum Contribution Months

1. Contributions made retrospectively by beneficiaries under paragraph 1 of Article 68 shall not be counted towards the minimum number of contribution months required for the granting of social security benefits, without prejudice to the application of the following provisions.

2. In any of the following circumstances, retrospective contributions shall be counted towards the minimum number of contribution months required for the granting of an old-age pension under sub-paragraph (c) of Article 31:

(a) Beneficiaries who, at the commencement of this Law, are aged sixty-five;

(b) Beneficiaries whose combined minimum contribution months, as calculated under paragraph 3 below, together with retrospective contributions, amount to fewer than sixty.

3. For beneficiaries who, at the commencement of this Law, are aged sixty but under sixty-five and who have made retrospective contributions, the minimum

number of contribution months referred to in sub-paragraph (c) of Article 31 shall be calculated according to the following formula, except where sub-paragraph (b) of paragraph 2 applies.

$$Mmc = 780 - Mib + Mcb$$

For the purposes of this formula:

Mmc means the minimum number of contribution months;

Mib means the number of months corresponding to the age of the beneficiary at the commencement of this Law;

Mcb means the number of contribution months already accrued by the beneficiary at the commencement of this Law.

SECTION II

Final Provisions

Article 71

Supervision

The Social Security Fund and the Labour Affairs Bureau shall be vested with powers to supervise employers' compliance with the obligations laid down in this Law.

Article 72

Medical Board

1. The composition of the Medical Board referred to in this Law, its internal regulations, and the remuneration of its members shall be prescribed by order of the Chief Executive, published in the Official Gazette of the Macao SAR, following consultation with the Administrative Committee of the Social Security Fund.

2. The Social Security Fund and the Health Bureau shall enter into a protocol concerning the assistance to be provided by the Health Bureau to the Medical Board.

Article 73

Occupational Respiratory Diseases

1. The Social Security Fund shall assume the costs and provide compensation, including funeral expenses, resulting from incapacity for work or death of employees caused by occupational respiratory diseases, as defined in the legislation governing compensation for damages arising from work accidents and occupational diseases.

2. The amount of compensation payable by the Social Security Fund shall be prescribed in accordance with the legislation referred to in paragraph 1.

Article 74

Public Administration Staff

1. Public administration staff in service who wish to enrol under the Social Security System pursuant to sub-paragraph (b) of Article 11 shall submit their enrolment application to their respective department, which shall forward it to the Social Security Fund.

2. For public administration staff in service who are enrolled under the Arbitrary System, their contributions shall be deducted by their department from their remuneration and remitted to the Social Security Fund.

3. Regardless of whether they are enrolled under the Arbitrary or Obligatory System, public administration staff who continue to render service to the administrative authorities, or whose enrolment under the Provident Fund Scheme for Workers in the Public Services has not yet been cancelled, shall not be entitled to receive any social security benefits other than the old-age pension.

Article 74-A*
Means of Notification

1. Notifications effected in the execution of this Law shall be carried out in accordance with the provisions of the Administrative Procedure Code, without prejudice to the special provisions in the following paragraphs.

2. Notification may be served by registered post to the following addresses, and the notified person shall be presumed to have received the notification on the third day following the date of registration of the letter; if that third day is not a working day, it shall be presumed to have been received on the next working day:

(a) The last residence of the notified person recorded in the files of the Social Security Fund;

(b) The correspondence address or residence designated by the notified person in the administrative procedure referred to in this Law.

3. Where the address of the notified person referred to above is outside the Macao SAR, the period referred to in the preceding paragraph shall only begin to run upon the expiry of the extension period provided for in the Administrative Procedure Code.

4. Where it is proven that, for reasons attributable to the postal service, the notified person receives the notification after the presumed date of receipt referred to in paragraph 2, the notified person may rebut that presumption.

* Supplementary provision: Please refer to Law No. 3/2026

Article 75
Amendment to Law No. 8/2006

Article 22 of Law No. 8/2006 is amended as follows:

“Article 22

Social Security System

1. Contributors to the Provident Fund Scheme must be enrolled in the Social Security System.

2. Until the contributor’s enrolment in the Provident Fund Scheme is cancelled, the contributor shall not be entitled to any social security benefits other than the old-age pension.”

Article 76
Insertion of Provisions into Law No. 21/2009

A sixth paragraph is added to Article 5 of Law No. 21/2009, to read as follows:

“6. Employers authorised to employ non-resident workers must register with the Social Security Fund for payment of the employment fee prescribed by this Law.”

Article 77
Amendment to the General Statute of Public Administration Staff of Macao

Article 259 of the General Statute of Public Administration Staff of Macao, approved by Decree-Law No. 87/89/M of 21 December, is amended as follows:

“Article 259

(Registration and Contributions)

1. [...].

2. [...].

3. [...].

4. [...].

5. [...].

6. [...].

7. [...].

8. [...].

9. Staff members who, under paragraphs 1 to 3, are not permitted to register in the Macao Pension Fund, or who are permitted to register but have not exercised that right, shall be required to enrol in the Social Security System.

10. The enrolment, the time limit, the method of payment, and the contribution amounts relating to the staff members referred to in the preceding paragraph shall comply with the provisions of Law No. 4/2010.

11. Staff members enrolled in the Social Security System, while still rendering active service to the Administration, shall not be entitled to receive any social security benefits other than the old-age pension.”

Article 78

Amendment to Decree-Law No. 25/96/M of 27 May

Article 6 of Decree-Law No. 25/96/M of 27 May is amended as follows:

“Article 6

(Benefits)

Staff covered by this Decree-Law, while still rendering active service to the Administration, shall not be entitled to receive any social security benefits other than the old-age pension.”

Article 79

References to Previous Legislation

The application of Decree-Law No. 58/93/M of 18 October, with necessary adjustments, shall be deemed to apply as the relevant provisions of this Law.

Article 80

Repeals

The following provisions are hereby repealed:

(a) Decree-Law No. 58/93/M of 18 October, as amended by Decree-Law No. 41/96/M of 29 July, Decree-Law No. 29/98/M of 6 July, By-Law No. 19/2008, and Law No. 21/2009, except for Articles 38 and 39;

(b) Article 28 of Decree-Law No. 59/93/M of 18 October;

(c) Decree-Law No. 29/98/M of 6 July;

(d) Dispatch No. 37/GM/97 of 30 June;

(e) Dispatch No. 38/GM/97 of 30 June;

(f) Dispatch No. 39/GM/97 of 30 June;

- (g) Dispatch No. 45/GM/98 of 25 May;
- (h) Dispatch No. 84/GM/99 of 5 July;
- (i) Executive Order No. 234/2004;
- (j) Executive Order No. 192/2006;
- (k) Executive Order No. 229/2007;
- (l) Executive Order No. 93/2008.

Article 81
Entry into Force

This Law shall enter into force on 1 January 2011.

Passed on 11 August 2010.

President of the Legislative Assembly, Lau Cheok Va.

Signed on 17 August 2010.

To be published.

Chief Executive, Chui Sai On.

ANNEX
(as referred to in paragraph 1 of Article 34)
Percentage Table for Early Payment of the Old-Age Pension

		Age completed (years)				
		60	61	62	63	64
Months completed	0	75.0%	78.9%	83.3%	88.2%	93.8%
	1	75.3%	79.3%	83.7%	88.7%	94.2%
	2	75.6%	79.6%	84.1%	89.1%	94.7%
	3	75.9%	80.0%	84.5%	89.6%	95.2%
	4	76.3%	80.4%	84.9%	90.0%	95.7%
	5	76.6%	80.7%	85.3%	90.5%	96.3%
	6	76.9%	81.1%	85.7%	90.9%	96.8%
	7	77.3%	81.4%	86.1%	91.4%	97.3%
	8	77.6%	81.8%	86.5%	91.8%	97.8%
	9	77.9%	82.2%	87.0%	92.3%	98.4%
	10	78.3%	82.6%	87.4%	92.8%	98.9%
	11	78.6%	82.9%	87.8%	93.3%	99.4%



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