DIFC EMPLOYEE WORKPLACE SAVINGS

BAZAAR ACCOUNTING & MANAGEMENT ADVISORS LLC
BAM TAX ADVISORS LLC

www.bazaaraccounting.com

IS YOUR COMPANY FULLY COMPLIANT WITH DEWS? WHAT DIFC EMPLOYERS NEED TO KNOW

The Dubai Employee Workplace Savings (DEWS) Plan has transformed how end-of-service benefits are handled in the DIFC. What was once a gratuity liability paid at exit is now a funded, regulated savings scheme, shifting responsibility from a one-time calculation to ongoing monthly compliance.

For employers, DEWS is no longer just an HR matter. It is a payroll, finance, and governance responsibility that requires structured oversight and consistent processes.

WHAT DEWS MEANS FOR EMPLOYERS

Under DEWS, employers must:

- Replace traditional gratuity accruals for DIFC employees.
- Make monthly contributions into the DEWS scheme.
- Use the correct salary data for contribution calculations.
- Maintain proper employee enrollment and records.
- Ensure joiners, leavers, salary changes and service milestones are accurately reflected.

This transforms end-of-service benefits into a continuous payroll & financial obligation, not just an event at the end of employment.

COMMON DEWS COMPLIANCE GAPS

Many organizations assume DEWS is "set and forget." Most issues arise in day-to-day payroll handling:

1. Incorrect Contribution Calculations

Using the wrong salary components or missing updates after increments leads to underpayments or over payments.

2. Missed or Delayed Contributions

Contributions must be paid on or before 21^{st} of the following month. Late payments can create compliance risks and employee concerns.

3. Incomplete Joiner/Leaver Updates

Failing to update employee records can result in miscalculations and compliance gaps.

For organizations with many employees, even small monthly errors can add up to a significant financial impact.

Why Payroll Structure Matters

DEWS compliance depends heavily on payroll accuracy. A structured payroll framework ensures:

- **Correct salary basis for contributions.**
- **Consistent monthly tracking.**
- **Accurate handling of employment changes.**
- **Clear reporting for finance and management.**
- **Reduced manual errors.**

With the right systems in place, DEWS becomes a controlled, reliable process rather than an operational risk.

How BAM Advisors Supports Employers

At BAM Advisors, we make navigating DIFC DEWS requirements simple. We work with businesses to create compliance frameworks that are clear, practical, and sustainable so you can focus on running your business confidently. Our services includes:

1. End-to-End DEWS Implementation & Management

We assist clients throughout the entire DEWS process from setup and registration through to ongoing contributions and reporting:

- Guiding employers on DEWS registration and set- up on the official portal.
- Managing submission of monthly contribution data and timely payments required deadlines.
- Handling historical payroll periods, calculating and submitting contributions for past service to achieve full compliance.

How BAM Advisors Supports Employers

2. Salary Mapping & Accurate Contribution Calculations

One of the most common compliance gaps is using incorrect salary basis or outdated employee data. We can help :

- Ensuring the correct salary components are used in DEWS calculations.
- Verifying monthly updates so that ne hires, leavers, promotions, salary change and employee enure are reflected correctly.

3. Ongoing Advisory & Regulatory Monitoring

- Continuous monitoring of DIFC/DEWS requirements and payroll legislation.
- Alerts and advisory updates to ensure your policies and payroll practices stay compliant.

By integrating DEWS tracking into payroll processes, BAM Advisors helps employers reduce risk, strengthen internal controls, and maintain better financial oversight as their workforce grows.

Reach Our Team

Composed of talented professionals with expertise in various aspects of HR & Payroll. Each member brings a unique skill set and a passion for driving results.

ATUL VARMA
Managing Director
atul@bazaaraccounting.com

HONEYISH SEBASTIAN
Head of HR & Payroll Services
honeyish@bazaaraccounting.com

ABIGAIL MANABAT
HR & Payroll Manager
abigail@bazaaraccounting.com

CONTACT US

BAZAAR ACCOUNTING & MANAGEMENT ADVISORS LLC
BAM TAX ADVISORS LLC

+97142342722/+971568460251

info@bazaaraccounting.com

http://wwwbazaaraccounting.com

www.linkedin.com/company/bazaar-accounting-management-advisors/

1403, Al Moosa Tower 1, Sheikh Zayed Road,
P.O Box 417412,Dubai, UAE.