

Q: How can employers apply for the new homeworker prepaid card for their home staff?

Employers may apply for the new homeworker prepaid salary card through Alinma Internet or the Alinma smart device application. They may also apply by visiting an Alinma branch.

Q: What is required for an employer to apply for the new homeworker prepaid card?

- Current sponsor must have an active account with the bank
- Complete and sign the account opening form for the homeworker account
- Submit a signed copy of the worker's Iqama
- Submit a signed copy of the sponsor's ID

Q: Is it possible for someone other than the sponsor to make deposits into a homeworker account?

Unfortunately, this is not possible. The homeworker account only accepts salary deposits from the official sponsor.

Q: Can homeworkers make local and international transfers?

Local bank transfers are not permitted; however, transfers may be made to pre-identified beneficiaries outside Saudi Arabia.

Q: Can homeworkers user their salary cards outside Saudi Arabia?

Yes, Alinma's homeworker salary card carries the Mada and Visa logos, which are accepted both inside and outside the kingdom.

Q: Can homeworkers apply for financing or credit cards?

Unfortunately, homeworker salary card holders are not eligible for financing or credit cards.

Q: How can homeworkers apply for replacement cards in case of loss/theft?

Should a homeworker wish to replace his/her salary card due to loss or theft, he/she should contact the bank's call center to freeze the card. Cards may also be frozen via Alinma Internet. A replacement card may then be obtained by visiting any Alinma branch.

Q: What is the domestic labor wage protection system?

The domestic labor wage protection system (WPS) is a system administered by the Ministry of Labor and Social Development that aims to protect and secure both employer and domestic worker rights, facilitate payroll management, and limit labor market violations.

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Q: How can sponsors update homeworkers' contract information?

- Log in to the Musaned online portal.
- View the list of approved homeworkers.
- Select the name of the homeworker requiring contract information updating.
- Update the employer's address if required.
- Complete the form by specifying the homeworker's monthly salary and prepaid payroll card details.
- Accept the terms and conditions to finalize the authorization process.

Q: Who is responsible for issuing homeworker payroll cards?

Employers are responsible for issuing homeworker payroll cards.

Q: Is it mandatory to update homeworker contract information?

Yes, contract updating is mandatory for all homeworkers in Saudi Arabia.

Q: Is it mandatory to update existing homeworkers' contracts and to issue prepaid payroll cards, or is this only mandatory for new homeworkers?

Yes, it is mandatory to update all homeworkers' contracts via the Musaned online portal and to issue prepaid payroll cards as well. This applies to all homeworkers in Saudi Arabia.

Q: Is it mandatory for employers to transfer all wages due to homeworkers each month? Yes, all wages due to homeworkers must be transferred to them on a monthly basis without delay or deduction.

Q: Is it possible to transfer monthly wages to homeworkers' accounts outside Saudi Arabia?

No, employers must transfer full salary amounts due to their homeworkers to their payroll cards only.

Q: Should salary payments be made from the employer's personal account or is it also permissible to pay homeworkers through a corporate account held by the employer? Salary transfers must be made from the personal accounts of employers only.