Payroll and Employment Quick Reference

What a Turks and Caicos employer owes, on one card. No income tax, so payroll is two contribution schemes that agree on nothing, plus the minimums in the Employment Ordinance (CAP 17.08) and the Employment Order. Figures verified 18 September 2026; next review each January and April. Not legal advice. Every figure, with its section and source: **triblockhr.com/turks-caicos-handbook**

TWO SCHEMES, SIDE BY SIDE

Item	National Insurance (NIB)	National Health Insurance (NHIP)
Employee	5.5%	3% (reg. 4(1))
Employer	6.5%	3% (reg. 4(1))
Combined	**12%**	**6%**
Ceiling	**US$4,000 a month** Monthly only. NIB publishes no weekly or annual figure.	**US$7,800 a month**, or US$1,800 a week if paid weekly (reg. 6)
Minimum	None	US$50 a month, US$25 each side. Binds below US$833.33 a month. (reg. 4(2))
Due	Monthly, with a 30-day grace period NIB publishes no calendar date. The 15th seen elsewhere is not on NIB's page.	**14 days after month end** (reg. 9(1))
Self-employed	11% (voluntary 10%)	US$250 a month, flat, reducible on means (reg. 12)
Source	National Insurance Board	National Health Insurance Ordinance, CAP 8.10, and the Regulations made under it

An employee on US$6,000 a month is above the National Insurance ceiling but below the health-insurance one, so the first stops and the second keeps going. Below US$833.33 a month, a straight 3% under-deducts.

TAX AND LIABILITY

Rule	What it means
Income tax	None. No PAYE, no tax code and no annual return. Turks and Caicos Islands Government
Late health insurance	3% per month or part month on outstanding contributions National Health Insurance Ordinance, CAP 8.10, and Regulations
Both halves of NHIP	The employer is liable for the employee's share as well as its own National Health Insurance Ordinance, CAP 8.10, s. 6

MINIMUM WAGE

Rate	Per hour, and who it covers
General	US$8.00, for every employee outside the sectors below
Sectoral	**US$9.00**, in security, manufacturing, construction, banking, financial services and insurance

Both from the Employment (Amendment) Order 2023, L.N. 22 of 2023, in operation from 1 April 2023. Exempt: domestic service in a private household, and piece or task workers not under continuous supervision (Employment Order, para. 3(2)).

LEAVE

Leave	Minimum
Vacation	2 weeks a completed year, at basic wages. It does not rise with service. Employment Order, para. 8
Sick leave	12 days at basic wage in any twelve consecutive months, after 4 weeks of continuous employment. The employer may deduct any National Insurance benefit received. Employment Order, para. 9
Compassionate leave	3 days paid, after 4 weeks, on the death of a listed relative. Employment Order, para. 10
Maternity leave	At least 14 weeks, after 1 year of continuous employment, with not less than 6 weeks after confinement. Vacation is in addition. Employment Ordinance, CAP 17.08, s. 13
The father	Up to 2 weeks of the mother's maternity leave, out of her entitlement Employment Ordinance, CAP 17.08, s. 13
Public holidays	12. Lists showing 11, or including Constitution Day, are wrong. Public Holidays Ordinance, CAP 21.02, Schedule

HOURS AND OVERTIME

Rule	Employment Order
Standard week	**44 hours** (para. 4)
Rest	24 consecutive hours in 7 working days (para. 5)
Maximum	12 hours in 24, 72 in a week, except senior staff (para. 6)
Overtime	1.5× basic wage (para. 7)
Public holiday	2× (para. 7)

MATERNITY PAY: NIB PAYS

Benefit	National Insurance Board
Allowance	60% of average weekly insurable earnings
Paid for	5 weeks before the expected date, 12 weeks after
Qualifying	26 weeks of paid contributions in the 52 weeks
Grant	US$600, one-time

The Ordinance sets maternity leave and no pay rate. The employer is not the payer: NIB pays the allowance, and any employer top-up is contractual. The leave and the allowance have different qualifying tests, so an employee can qualify for one and not the other.

NOTICE (S. 63(1))

Length of service	Notice
Less than 1 month	1 working day
1 month to under 1 year	2 weeks
1 year to under 5 years	1 month
5 years or more	2 months

Employment Ordinance, CAP 17.08. Notice may not be given during any period of leave (s. 63(5)).

SEVERANCE AND PROBATION

Rule	Minimum
Severance	2 weeks of the latest basic wage a year, pro rata (Order, para. 12)
Qualifying	2 years of continuous employment (Order, para. 11)
Lay-off or short-time	8 or more consecutive weeks entitles a claim (Order, para. 13)
Probation	3 months, extendable by agreement to 6 in total, ended by either side without notice (Ordinance, s. 59)

Short-time is a week in which pay is less than half a week's pay (Employment Order, para. 11). Notice and severance are separate obligations; one does not discharge the other.