



2026

SAMOA INVESTMENT GUIDE



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SAMOA INVESTMENT GUIDE







Talofa Investors,

The *Investment Guide 2026* is an important publication intended to provide basic information that every investor needs to know about the investment environment of Samoa, including: (i) *Investment Opportunities*; (ii) *Processes & Procedures* for setting up a business in Samoa; and who to contact on these processes.

Trust you will find the information useful and will serve as a roadmap in your quest to take advantage of the investment opportunities in Samoa that are suitable to your business interest.

We welcome you and will do all that is possible to facilitate your enquiries about the investment environment of Samoa.

Fa'afetai,

Fepuleai Roger Toleafoa
CHIEF EXECUTIVE OFFICER



ABOUT SAMOA

Government

Samoa is a Parliamentary democracy where the Parliament is elected through universal suffrage every five years. It has a unicameral Legislative Assembly consisting of 51 members, who are all matais (chiefly titleholders). The Members of Parliament are elected by citizens aged 21 years and over. The Prime Minister selects other parliamentarians to form a Cabinet.

Constitution

Established in 1960 and it blends traditional and democratic institutions and processes. The Constitution also recognizes the separation of powers between the Legislature, Judiciary and Executive.

Legal System

Samoa follows the Common Law system which is similar to the English Legal system.



Official Name	Independent State of Samoa
Head of State	His Highness Tuimalealiifano Va'aaleto'a Sualauvi II
Population	218,019 (2024)
Capital	Apia
Official Languages	Samoaan & English
Economy	Tourism, Services, Agriculture & Manufacturing
GDP	Nominal: SAT \$3.58billion (FY24/25) Real: SAT\$2.6billion (FY24/25)
Minimum Wage	SAT \$4.84
Major Export Markets	Australia, New Zealand, American Samoa, USA, Fiji
Major Import Markets	New Zealand, Singapore, Australia, China, Fiji, USA











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INVESTMENT INFORMATION

WHY INVEST IN SAMOA?

The Government of Samoa is committed in encouraging foreign and local investment by offering:

	Support to Private Sector and community development based on strong social and cultural structures and values
	A trained, productive and industrially adaptable work force that communicates well in English
	Competitive wage rates
	Free repatriation of capital and profits
	Well developed, reasonably priced, transport infrastructure, telecommunications, water supply, electricity
	Preferential market access to overseas markets through trade agreements such as the Pacific Agreement on Closer Economic Relations (PACER) Plus, Pacific-EU Interim Economic Partnership Agreement (P-EUIEPA), Pacific-UK Interim Economic Partnership Agreement (P-UKIEPA) and the Pacific Island Countries Trade Agreement (PICTA). Exports from Samoa also benefit from the existing Generalized Systems of Preference (GSPs) of USA, Canada and Korea etc. Samoa is also a member of the World Trade Organization
	Stable financial environment with low inflation rate, a balanced budget and international reserves
	Attractive industry incentives
	Relatively low corporate & income taxes
	A pleasant and safe lifestyle

INVESTMENT OPPORTUNITIES

The Government of Samoa welcomes investment in all appropriate areas of the economy.

Tourism

Samoa offers natural and cultural attractions that appeal to diverse international markets. Samoa's unique culture provides a friendly and relaxed environment for the visitors with opportunities to experience a distinctive Polynesian cultural heritage. Its tourism infrastructure includes accommodation ranging from modern hotels to guest houses and beach huts (fales), an extensive range of attractions and activities, an international airport, sea ports that harbours a lot of cruise and tour ships, modern communications systems and an excellent road network.

Investments in accommodation, entertainment, cultural and natural attractions are now attractive options for domestic and foreign investors.

Fisheries

Fishing has long been an important part of the Samoan subsistence economy. The emphasis now is on sustainable development and management of Samoa's resources, and priority will go to activities that underpin this. The following are some examples of what is offered in the Fishing sector:

- Sustainable harvesting of inshore fish and invertebrates
- Domestic long-line fishing for Tuna
- Sustainable harvesting of deep-bottom fish
- Trolling for tuna and coastal pelagic fish
- Game fishing
- Transshipments and onshore support for fishing vessels

Private direct investment is welcome in the following areas within the Fishing industry:

- Post-harvest and value adding such as smoked and processed Sea Food
- Fresh-chilled and frozen fish
- Fish processing facilities
- Aquaculture development projects

Food Processing

Processed food products account for a relatively high proportion of exports. The characteristics of the industry are similar to those in other small economies:

- A relatively small number of medium-sized companies account for a high proportion of turnover.
- A large number of small enterprises produce primarily for the local market and are frequently dependent on imported raw materials.
- Exports have been dominated by either simple or more complex processing of traditional commodities, primarily coconut oil, coconut cream, copra and Nonu;
- The industry is constrained by a restricted range of available local agricultural products and a small local market.

Investment opportunities in the food processing industry include:

- Downstream processing of Coconut Oil
- Abattoir
- Production of Banana and Taro Chips
- Rehabilitation of animal feed mill
- Processing of avocado oil
- Value added products produced from our natural resources

Nonetheless, there are opportunities for joint ventures in the agricultural, and fisheries.

Engineering

The engineering sector includes all types of manufacturing and related services other than in the food processing, timber and soft goods sectors as well as the production and maintenance and servicing of machinery for these sectors.

Key elements within this sector include:

- **Metal Fabrication:** Deals with transformation of imported metals into a range of products for the construction industry (roofing, aluminium windows / doors, fencing materials, guttering etc.) exhaust systems for motor vehicles and some fasteners and tools.
- **Boat Building:** Another good opportunity for investment especially establishing a factory/warehouse to cater for the increased number of automotive repair operations, some

exhaust systems and reconditioning of clutches to be produced.

- **Paper products:** Producers of paper products who convert imported paper rolls into napkins and toilet rolls.
- **Engineering Services:** Several companies are involved in the provision of general services to the engineering sector such as maintenance/servicing of engines, repairs and servicing for electrical equipment

Potential investments also exist in the following areas:

- Motor Vehicle Exhaust System;
- Paper recycling;
- Reconditioning of Electric Motors;
- Aluminium Fishing Boats;
- Construction and other infrastructure services.

Coconut



The coconut sector is Samoa's largest renewable resource. Industrial coconut products are generally traded in commodity markets that are well established. Samoa's coconut sector could improve its economic return and assume more stable footing by diversifying the product range. Industries based on coir, refined oil and coconut shell products would have a significant impact on the national economy as well as the return to farmers.

Opportunities have been flagged in:

- Integrated Industrial Coconut Processing Plant;
- Coconut Oil Mill;
- Cold Pressed Virgin Oil;
- Copra Production;
- Coconut Cream.

Garment & Textile Industry



Opportunities exist in the fashion and garment sectors, taking advantage of the talents of young Samoan designers, and dexterous workers particularly in the manufacture of high quality garments for exports. The Garment industry is slowly emerging from its infancy stage to commercialization of products.

The current investment environment is very attractive, with the Government's commitment in creating an enabling investment

climate for both local and foreign investors. Samoa has been viewed as a very stable country over the last century with a relatively skilled labour force; a well-managed economy provides evidence of a favourable investment environment.

Private direct investments are welcome to pursue businesses in any of the following below:

- Manufacturing of Men's and Women's Cotton Trousers;
- Manufacturing Men's and women's Suit (Suit/Trousers/Jackets);
- Manufacturing Denim Jeans;
- Manufacturing Men's Business Shirts;
- Beachwear.

Services Sector

Samoa has potential in achieving higher rates of growth in terms of developing additional projects in the Services sector that will generate more employment opportunities and boost the economic base.

Samoa has a good education system and a skilled and trainable workforce. This provides a good reservoir of potential participants in new and growing enterprises.

Although one of the features of the services sector is that projects often involve intellectual input and time more than capital, there are nevertheless opportunities for investors with capital. Samoa offers many opportunities for individual entrepreneurs as well as business partnerships between overseas and local investors.

Opportunities include:

- Environmental Services;
- Tourism Services;
- Energy Services;
- Information Technology Services;
- Financial Services.

Other Investment Opportunities

Outlined below are other investment opportunities that are available to all investors:

- Production and export of upholstered furniture;
- Production and export of coco peat (a soil substitute made from coconut husks);
- Supply, servicing and repair of refrigeration and air conditioning equipment;
- Slipway for boat maintenance and repair;
- Document storage and retrieval facility;
- Hydroponic production of vegetables;
- Production and export of direct micro expelled coconut oil

PROCESSES & PROCEDURES

SETTING UP A BUSINESS IN SAMOA

When setting up a business, a foreign investor has to initially make three main stops:

i. MINISTRY OF COMMERCE, INDUSTRY AND LABOUR (MCIL)

➤ Company Registration

An investor may register their business if they wish to set up a company and this can be done through the online Samoa Company Registry www.businessregistries.gov.ws. New company incorporations take place through this site. If you are a director or an agent of an existing company, you must register and request authority to maintain your company. This is especially important for your requirements to file an annual return and maintain company details.

The Company registry is an electronic registry available to the public 24 hours a day 7 days a week for incorporating and maintaining companies online, searching for company, director and shareholder details online, and learning more about company structures.

Each step of the online registration process is outlined here:

1. **Company Details** - You must provide various details of your company for the Register.
2. **Company Address** - You must provide both a physical address and a postal address when incorporating a company.
3. **Director Details** - Each company must have at least one director. There are some restrictions regarding who can be a director of a company.
4. **Shares and Shareholders** - Each company must have at least one share and one shareholder. You need to record the full name and address of each shareholder.
5. **Review** - Review your application details before proceeding to the final step.
6. **Payment** - You must pay the application fee to complete your application. Payments can be made at the MCIL office in either Apia or Savai'i. Note that the fees are SAT250.00 for Local Companies and SAT300.00 for Overseas Companies.

For more information contact the Assistant CEO – Registries of Companies and Intellectual Properties Division, Ministry of Commerce, Industry & Labour – PO Box 862, Telephone: (685) 20441, E-mail: info@mcil.gov.ws Website: www.mcil.gov.ws

➤ Foreign Investment Registration

All businesses with foreign shareholding are required under the Foreign Investment Act (FIA) 2000 to acquire a **Foreign Investment Certificate (FIC)**. A completed Foreign Investment Registration form must be submitted to the Ministry of Commerce, Industry and Labour, which requires the approval of the Chief Executive Officer. This certificate is required to be renewed annually with appropriate fees. If the business is to be established as a Company, the Company Registration number and date of registration issued by the Registry of Companies are required before applying for a Foreign Investment Certificate.

Further, all foreign investors must not conduct any of the following business activities as they are reserved for Samoan Citizens only as indicated in Schedule one (Reserved List) of the FIA 2000:

1. Bus transport services for the general public;
2. Taxi transport services for the general public;
3. Rental Vehicles;
4. Retailing of food and drink items;
5. Saw Milling; and
6. Traditional elei garment designing and printing.

The following fees apply to Foreign Investment Certificates:

- SAT\$50.00 fee for lodgement of a FIC;
- SAT\$50.00 fee for issuance of a FIC;
- SAT\$50.00 fee for Renewal of a FIC;
- SAT\$5.00 fee for photocopy of the Foreign Investment Certificate;
- SAT\$50.00 fee for inspection of a Foreign Investment register; and
- SAT\$70.00 fee for amended Foreign Investment Certificate

The foreign investor must have a Foreign Investment Certificate before they can apply for a business license from the Ministry of Customs and Revenue. However, Foreign Investors must also comply with the regulations and procedures involved when applying for business licenses and work permits.

Foreign Investment Enterprises are required to set up business within 2 years from the registration date otherwise the certificate becomes void.

Cancellation of Certificates will occur due to but not limited to the following reasons:

- Any information given in the application for the certification was incorrect so as to create a false impression as to the ownership of the business or the nature of its activities; or
- The business carries on any activity that is included in the Prohibited, or Reserved List; or
- The CEO of the Ministry of Commerce, Industry and Labour is satisfied that any participating citizen in the business is not being accorded the full rights as part-owner or equity holder in the venture as purported in the FIC application or as required by any prescribed condition applicable to it.

Renewal of FIC:

The Foreign Investment Certificate approval is valid for a period of **twelve (12) months** from the date of approval. All FIEs are required to renew their FIC annually and to submit a status report on its operation to the Ministry.

For more information contact the Assistant CEO—Industry Development and Investment Promotion Division, Ministry of Commerce, Industry and Labour – PO Box 862, Telephone: (685) 20441, E-mail: info@mcil.gov.ws Website: www.mcil.gov.ws

ii. MINISTRY OF REVENUE (MOR)

➤ *Business License*

Upon approval of the FIC, the foreign investor is then required to apply for a business license before operating in Samoa. The following requirements must be met before a Business License is granted:

➤ *Sole Trader/Individual Business Application*

- Provide a site map of the business location;
- Provide legal form of identification with photo of applicant;
- Provide evidence of capital or funding (i.e. bank statement);
- Produce proof of Foreign Investment registration (FIC);
- Complete and sign the IR24S form for new applications;

- Any other document required by the Commissioner;
- Payment of business license fee upon approval as follows:

– SAT\$282.00 per activity/ per location

➤ ***New Business Application (Excluding Sole Traders)***

- Provide a site map of the business location;
- Provide formal proof of the contract or partnership agreement (if applicable);
- Provide legal form of identification with photo of applicant, shareholders, directors, partners, trustees where applicable;
- Provide evidence of capital or funding (i.e. Bank Statement);
- For Company License, must provide Certificate of Incorporation (and details of shareholders)
- For Partnership License, must provide Legal Agreement of Partnership (if applicable);
- Provide Deed of Trust (if applicable);
- Certified Lease Agreement for leased land upon which the business is located
- Written consent from main chief of the family that owns the land (Sa'o o le Aiga) if it is Customary land
- Completed Beneficial Owner form approved by the Commissioner
- Provide Foreign Investment Certificate of registration (FIC);
- Complete and sign the IR24 form
- Any other document required by the Commissioner;
- Payment of business license fee upon approval (Note: first year business license fee is pro-rata)

Other laws apply to specific professions like lawyers, architects, accountants, and electricians.

➤ ***Business type and the associated fees***

Partnership \$282	Commercial Travelers \$640
Not for Profit Organisation \$282	Company/Trust \$640

Additional requirements;

- Health Compliance Certificate (for food and consumption related activities)
- Samoa Tourism Authority Confirmation (for tourist accommodations and related activities)

- Qualifications/Credentials (for specialized professions)
- Ministry of Finance License to operate a petrol station
- Samoa Gambling Control Authority Permit to conduct bingo operations
- Other information required;
- Should an investor need to register for VAGST complete a VAGST registration form IR31.
- If an investor employs workers, they are required to register and complete a Salary & Wages (PAYE) registration form IR11.

All investors are prohibited from conducting the following activities as specified in the Prohibited List of the Business License Act 1998:

- Storing or disposing of nuclear and toxic waste;
- Exporting products prohibited under any law;
- Prostitution;
- Processing and exporting endangered species; and
- Production of weapons of warfare.

For more information contact the Chief Executive Officer, Ministry of Revenue – PO Box 1877, Telephone: 20411,

Email: info_services@revenue.gov.ws Website: www.revenue.gov.ws

iii. MINISTRY OF COMMERCE INDUSTRY AND LABOUR (for WORK PERMIT) AND MINISTRY OF THE PRIME MINISTER AND CABINET (for IMMIGRATION SERVICES)

➤ *Foreign Employee Employment Permits*

Any non-Samoa citizen who wishes to take up employment and/or operate a business in Samoa is required by the Labour and Employment Relations Act 2013 and its Amendment 2023 to obtain a valid employment permit. Where necessary, a Foreign Investment Certificate and a Business License must be submitted as requirements for a Foreign Employee Employment Permit (‘FEEP’).

All applications for Foreign Employee Employment Permits (MCIL) and Temporary Resident Permits (Immigration Services) are lodged at the Samoa Immigration Office with the applicable supporting documents. The assessment of all FEEP applications is done by the Ministry of Commerce, Industry, and Labour and has a 5 to 10-day turnaround process period.

It is highly recommended that all non-citizens who have been offered employment in Samoa acquire an employment permit

before traveling to Samoa, to avoid paying a penalty under the Labour and Employment Relations Act 2013 and its Amendment 2023.

For more information contact the Assistant CEO – Industrial Relations, Occupational Safety & Health, Work Permits Division of the Ministry of Commerce, Industry & Labour – PO Box 862, Telephone: (685) 20441, E-mail: info@mcil.gov.ws. Website: www.mcil.gov.ws and/or Assistant CEO – Immigration Division of the Ministry of the Prime Minister and Cabinet for residency permit matters - Telephone: (685) 20291, Website: www.mppmc.gov.ws

DEVELOPMENT CONSENT

The Planning and Urban Management Act 2004 regulates development activity in Samoa and establishes the **Planning and Urban Management Agency**. The Act requires that any development, work, activity that affects land including the use of natural resources must obtain a Development Consent.

Developments considered by the Planning and Urban Management Agency to potentially have significant environmental impacts will require the preparation of a Preliminary Environmental Assessment Report (PEAR), or a Comprehensive Environmental Assessment Report (CEAR) depending on the scale of impacts, as required under the **Environmental Impact Assessment**.

BUILDING PERMIT

In pursuant to the Ministry of Works Act 2002, the Ministry of Works Transport and Infrastructure (MWTI) through its Building Regulatory Division regulates the construction of buildings, implement and enforce the National Building Code. A building permit is required for all new buildings and infrastructure, extensions, renovations, fences above 1.5 metres high, temporary and permanent works. The building permit application form is available on the Ministry's website, www.mwti.gov.ws and office on Level 4, TATTE Building at Sogi. All the required information to be submitted with the building permit application is listed on the building permit application for.

LAND

For more information, please contact the Assistant Chief Executive Officer (Land Lease), Ministry of Lands and Survey – Telephone (+685) 24881, E-mail: p.salanoo@mls.gov.ws

LABOUR

Samoa has a trained, productive and industrially adaptable work force with advanced English Language skills. Many Samoans have obtained tertiary qualifications from universities in Australia, New Zealand, Vanuatu and Fiji. Furthermore, some have pursued higher education in Canada, UK, USA, China, Japan and other parts of the world.

The Government actively supports skills development through various training programs offered. The National University of Samoa offers degree courses across multiple disciplines, including technical training and maritime studies. Overseas companies are permitted to bring in qualified persons if such expertise cannot be sourced locally. Terms and conditions of employment are regulated by the Labour and Employment Relations Act 2013 and the Labour and Employment Relations Amendment Act 2023, which includes provision for mediation and conditions in terms of settling labour dispute resolutions.

Labour and Employment Act ('LERA') 2013 and Labour and Employment Relations Amendment Act ('LERA') 2023:

These legislations are Acts of Parliament that:

1. Provide provisions that comply with international labour standards, particularly the International Labour Organization Conventions to which Samoa is a signatory.
2. Enhance provisions relating to the conditions of employment for both national and foreign employees including wage protection, contracts of service, holidays, leave, hours of work, overtime, maternity and paternity protections, assessment and approval of employment permits for foreign employees and mediation and conciliation procedures.

These Acts do not apply to the following services:

1. Service of Samoa
2. The Police Service
3. To service rendered to a matai (chief) under the aiga (family) system or subsistence agricultural activities

4. Employees working on ships where terms and conditions of employment are covered under the Shipping Act 1998.

The Act applies to:

1. Every public body as defined under the Public Bodies Act 2001 (Performance and Accountability), whether or not duly incorporated by an Act of Parliament; and
2. All private or non-government business entities, including but not limited to businesses involving the agricultural and fisheries sector.
3. The Act applies only where it does not conflict with the Shops Ordinance 1961 or any other existing legislation.
4. Nothing in this Act relieves an employer or employee from duties or liabilities imposed by the Shops Ordinance 1961 or any other Act currently in force.

Section [32] - Minimum Wage – The current minimum wage for the private sector and the State-Owned Enterprises as per Cabinet Directive (FK) (24) 25 dated 26 June 2024, the Minimum Wage, will be increased incrementally. The first increase to \$4.00 took effect on 1 July 2024 and the remaining 0.84 will take effect on 1 July 2025, bringing the expected MW to \$4.84. Section 32(3) mandates that the Samoa National Tripartite Forum must review the minimum wage at least every two years. In addition, the Forum must consult employees and employers as it considers appropriate before making any recommendations regarding wage adjustments.

For more information contact the Assistant CEO – Industrial Relations, Occupational Safety & Health, Work Permits division of the Ministry of Commerce, Industry & Labour – PO Box 862, Telephone: (685) 20441, E-mail: info@mcil.gov.ws.
Website: www.mcil.gov.ws

STATUTORY CONTRIBUTIONS

The Samoa National Provident Fund (SNPF) contributions and the Accident Compensation Levy are the two statutory provisions for social security.

Samoa National Provident Fund

The payment of contributions to the Samoa National Provident Fund (“the Fund”) is compulsory for all employees working in Samoa or employed overseas by a company or an organization registered in Samoa. A minimum contribution from an employee’s gross salary

must be paid to the Fund.

The minimum contribution rate effective 1st July 2021 is 20% with the employer contributing 10% and the other 10% from the employee to the SNPF. Employees and employers must register with the Fund, at no cost. New and existing members can also sign up for the Members Online Access Portal or download the SNPF Mobile App to check their SNPF accounts online and other services available.

This payment of contributions is due on the 7th day of the subsequent month (e.g. contributions from July's wages must be paid to the Fund by the 7th of August). The employer is responsible for ensuring payments and schedules are submitted on time, as penalty surcharges will incur for late payments. The employer's statutory obligations and possible offences are outlined in full in the National Provident Fund Act 1972. The Fund offers competitive lending products and services (including commercial and personal loans) to its registered employers and members.

For more information contact the Samoa National Provident Fund Office – PO Box 2010, Telephone: (685) 21241, Fax: (685) 20888, E-mail: info@nspf.ws, Website: www.npf.ws.

Accident Compensation Corporation

An employer shall pay a levy at 1% of gross wages and salaries paid to the worker for the Accident Compensation Scheme.

The Scheme provides 24-hour coverage to a worker for personal injuries arising from accidents occurring in Samoa, including those sustained overseas while undertaking work-related and non-work-related activities, provided the worker continues to receive wages in Samoa during that period.

For more information, contact the General Manager, Accident Compensation Corporation, Level 5 ACC House, Apia – PO Box 3700, Telephone (685) 21300, Email: safety@acc.gov.ws or management@acc.gov.ws, Website: www.acc.gov.ws

TAXES

Income Tax

This is imposed under section 9 of the Income Tax Act 2012 for taxpayers on the taxable income for a tax year at prescribed rates in the Income Tax Act 2012 (Schedule 1). It is assessed on the preceding calendar year income, and business taxpayers (e.g.

companies, partnerships, trustees, sole traders etc.) pay estimated provisional tax based on the previous year's taxable income.

Company Tax

A resident company is charged at the rate of 27% in its global taxable income while non-resident is charged at the rate of 27% on its taxable income derived from the part of its operation carried out in Samoa. Note that the company income tax rate was 29% but now reduced to 27% as of 01 January 2007.

All companies are required under Section 30 of the Income Tax Administration Act 2012 to lodge annual income tax returns in the prescribed form (IR4) setting forth a complete set of financial statements of all income derived and related expenses incurred by the company during the preceding year, together with such other particulars as may be prescribed.

Sole Trader/Individual(s)

The taxable income of the sole trader is subject to income tax at progressive rates set out in the Income Tax Act 2012 Schedule 1, depending on the level of taxable income (or net profit) derived by the tax payers. Note that there is now a reduction of the income tax top rate from 29% to 27% and the threshold amount of non-taxable income has increased from SAT \$12,000 to SAT \$15,000 as of 01 January 2018. Applicable progressive rates on small business annual income are summarized in the table below. All sole trader/individual business taxpayers are required to lodge income tax returns in the prescribed form (IR2) setting forth a complete statement of all income derived by him/her during the preceding year, together with such other particulars as may be prescribed. The annual progressive rates will then be applied on the annual taxable income (Net Profit before Tax).

Annual Income Earned	Tax Rate
Income not exceeding SAT\$15,000	NIL
SAT \$15,001 – SAT \$25,000	20%
OVER SAT \$25,000	27%

Individual's Salary & Wage Tax

The current salary and wage income earned by an employee taxpayer is assessed according to the level of income earned, at a progressive rate minimum of 20% to a maximum scale of 27. The tax period for salary and wage tax purposes is 'fortnightly' (Section 2 TAA 2012). However, the Commissioner can consider weekly or month tax periods to assist employers with such pay periods. This

PAYE deduction is a final tax and it is not necessary for employees to lodge a tax return at the end of the year.

New Fortnightly Tax Rates	Tax Rate
\$0 - \$576	NIL
\$577- \$962	20%
Over \$962	27%

Other Taxes

- Payments to non-residents which are included in taxable income by virtue of Section 83 (*International Transportation Income tax in relation to ships*) of the Income Tax Act 2012 are subject to a 5% withholding tax.
- Payments to non-residents which are included in taxable income by virtue of Schedule 1 (4) (a) Insurance premium under a life policy or arising from re- insurance are subject to a 7.5% withholding tax,
- Payments to non-residents which are included in taxable income by Schedule 1 (4) (b) (*film business of non-resident*) of the Income Tax Act 2012 are subject to a 15% withholding tax. Film business is included under the definition of royalties (Section 2, ITA 2012)
- Payments to non-residents which are included in taxable income by virtue of Schedule 1 (4) (b) (*i.e. Interest: all royalties, insurance premium (other than insurance premium covered by paragraph (a)), management fee, fee for personal (including professional) services, or natural resource amount,*) of the Income Tax Act 2012 are subject to a 15% withholding tax.
- A Trust's taxable income shall be deemed to be derived by the trustee (s) of the trust and the trustee shall be assessable and liable for income tax as he/she was beneficially entitled to the taxable income of the trust (Section 53, ITA 2012)

Value-Added-Goods-Services-Tax (VAGST)

- Businesses are required to register with the Ministry of Revenue for VAGST. This is a tax on consumption and it is charged and accounted for at a flat rate of 15%. This rate was effective from 01 October 2006.
- A small business threshold has been introduced for businesses with annual turnover of less than SAT \$130,000.00 effectively

exempting most small businesses from the requirement to register for VAGST and from lodging bi-monthly VAGST returns. However, VAGST registration is voluntary for taxpayers under the prescribed threshold who wish to register.

- VAGST is collected for the government by persons who are registered with the Ministry of Revenue. A sole trader, business, company or organization registered for VAGST is called a 'Registered Person' (RP). A RP is required to lodge six bi-monthly returns within a tax year.

Tax Invoice Monitoring System (TIMS)

TIMS is a new system introduced by MOR in 2020 to monitor the sales of businesses, increase their level of compliance, reduce grey economy and suppress tax evasion, etc. Taxpayers with annual turnover above the threshold of \$200,000 are required to register and comply with the Tax Administration (Tax Invoice Monitoring System) Regulations 2020 by issuing fiscal invoices using accredited electronic fiscal device systems: all other taxpayers below threshold are open to voluntary compliance if they wish to register for TIMS.

Exempt Supplies

Exempt supplies are goods and services that are not subject to VAGST by virtue of the Section 15 VAGST Act 1992/1993 and they are:

- Financial Services; Donated goods & services sold by non-profit bodies; Bus & taxi fares; Inter-island passenger fares; Departure tax; and Aid funded projects.

Zero-Rated Supplies

Exported goods; Duty free goods; Certain "exported" goods; Goods not in Samoa at the time of supply; Educational services provided by approved institutions; Medical goods and services supplied by the hospital; Sale of a "going concern"; Electricity; and Supply of water by the Samoa Water Authority.

Taxable Activity

A taxable activity is a business in the broadest sense. This includes:

- Ordinary businesses – shops, contractors, auctioneers, hirers etc.;
- Trades & Professions – builders, doctors and lawyers;
- Public Authorities – commercial activities of Public Authorities;
- Activities of non-profit bodies –some sporting clubs, societies and associations.

Indirect Taxes

The present tariff structure provides nominal rates to be applied to a wide range of fixed items, essential materials and equipment with

intermediate and high rates of duty on semi-luxury goods and luxury goods.

The Tariff Structure

The amended Customs Tariff Act 1975 which regulates customs duties, excise and other taxes that are applied to all imported products. The highest ad-valorem duty rate for most of the imported goods at five clusters – 0%, 5%, 8%, 10% and 20%. Excise duties are imposed only on alcohol, foodstuffs with high fat, salt and sugar, soft drinks, tobacco products and vehicles

For more information contact the Chief Executive Officer, Ministry for Revenue – PO Box 1877, Telephone: (685) 20411, E-mail: info_services@revenue.gov.ws, Website: www.revenue.gov.ws.

GOVERNMENT ASSISTANCE PROGRAMS

The Industry Development and Investment Promotion Division (IDIPD) under the Ministry of Commerce, Industry and Labour administers two (2) of the Government assistant schemes. These schemes are designed to provide assistance to businesses that supply to both overseas and domestic markets, with the goal of enhancing business development. These schemes are:

Duty Concession Scheme

This scheme is one of the Government's support programs aimed at further encouraging the development of the Tourism, Manufacturing, Agriculture and Fisheries Industries as well as Aviation Transport. The program is mainly for the exemption of Customs Duty on imported approved goods (building materials, machineries, furniture and fittings, raw materials, approved aircrafts and parts etc.) from overseas suppliers for use by businesses in Samoa (Tourism, Manufacturing, Agriculture, Fisheries and Aviation) approved as a "Qualifying Project" as per provisions of the Customs Amendment Act 2007, Customs (Development Projects) Regulations 2010 and Customs (Aviation Transport Development) Regulations 2012.

Code 121

This scheme is one of the Government's assistance programs to further develop domestic businesses including; Commercial Poultry Farmers, Commercial Manufacturers of Agricultural Products, Commercial Handicraft Manufacturers and Commercial Elei Garment Manufacturers to effectively manufacture quality competitive products for both the domestic and international



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SUNSCREEN
100% NATURAL BEAUTY

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MOISTURIZER
100% NATURAL BEAUTY

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FINANCIAL SERVICES

The Central Bank of Samoa

The Central Bank of Samoa (CBS), in its role to regulate the international exchange of money and ensures the adequate management of Samoa's official international reserves, facilitates the servicing of foreign exchange transactions between Samoa and the rest of the world. These foreign exchange transactions generally include current account payments such as for trade of goods and services (exports and imports) and capital transactions (e.g. overseas borrowing/foreign currency loans, dividends, and debt servicing to name a few). Authority to process current payments has been delegated to the commercial banks and money transfer operators while capital payments are permitted on the provision that these transactions had corresponding compliance with CBS Exchange Control Regulations. Such compliance requires prior CBS approval, which is also subject to prevailing anti-money laundering and counter-terrorism financing (AML-CTF) legislations.

The Central Bank issues licenses and supervises all the major financial institutions (that is, the commercial banks, money transfer operators and insurance entities). CBS' prudential supervision also extends to all the major non-bank financial institutions such as the Samoa National Provident Fund and Development Bank of Samoa, which are established under their respective legislations. For further information, relating to the administration of Foreign Exchange Control Policies in Samoa please refer to the CBS Exchange Control Information Booklet that is available on the Bank's website www.cbs.gov.ws.

For more information contact the Governor, Central Bank of Samoa – Private Bag, Apia, Samoa; Telephone: (685) 34100, Fax: (685) 20293; E-mail: centralbank@cbs.gov.ws Website: www.cbs.gov.ws.

Commercial Banks

In order to open a bank account, companies with foreign ownership normally need to present the normal identification documents, comply with Anti Money Laundering Requirements, plus a copy of the Foreign Investment Registration Certificate. Below are the four (4) commercial banks that are currently operating in Samoa.

➤ ***ANZ Bank (Samoa) Ltd***

For more information contact the Chief Executive Officer, ANZ Bank (Samoa) Limited, Beach Road – PO Box L1855, Telephone: (685) 69999, Fax: (685) 24595; Email: samoa@anz.com, Website: www.anz.com/samoa, Swift Code: ANZBWSWW.

➤ ***National Bank of Samoa Limited (NBSL)***

For more information contact the Chief Executive Officer, National Bank Samoa Limited – PO Box L3047, Telephone: (685) 23077/26766, Fax: 23085. Email: info@nbsamoa.com, Website: www.nbsamoa.com Swift Code: NBSLWSWS

➤ ***Samoa Commercial Bank Limited (SCB)***

For more information contact the General Manager, Samoa Commercial Bank Limited – PO Box L602, Telephone: (685) 31231/31232/31233, Fax: (685) 30250; Email: info@scbl.ws, Website: www.scbl.ws, Swift Code: SCOBWSWS

➤ ***Bank of South Pacific Limited (BSP)***

For more information, contact the General Manager, Bank South Pacific Limited – PO Box 1860, Telephone: (685) 66100, Fax: (685) 30250; E-mail: BSPSamoa@bsp.com.pg, Website: www.bsp.com.ws. Swift Code: BOSPWSWS

Development Bank of Samoa

The Bank's mandate is to promote the expansion of the economy of Samoa by providing financial assistance to micro, small, medium (MSMEs) and large businesses; and forming partnerships with the public, private sectors and communities to improve access to finance for sustainable economic and social development.

DBS' credit financial assistance aims to support sustainable economic and social development through the Agriculture, Fishing, Inclusive, Industry and Tourism sectors. Financiers are invited to invest and contribute in funding new development initiatives and projects that further improve the livelihoods and wellbeing of our people. Furthermore, investors are also welcome to invest in mortgagee sale properties foreclosed by the Bank on its Facebook and website.

To qualify for the DBS financial assistance, applicants need to be citizens or residents of Samoa. All finance is offered in SAT (the local currency) and the terms and conditions are subject to the DBS lending policies and guidelines.

For more information, please contact DBS Management at, PO Box 1232, Apia, SAMOA, Telephone: (685)22861/22862, Email: dbsinfor@dbsamoa.ws, Website: www.dbsamoa.ws, Facebook page: Development Bank of Samoa.

Insurance Companies

The registry of Insurance Companies in Samoa is kept and maintained by the Central Bank of Samoa (CBS) under the Insurance Act 2007 which outlines licensing requirements including mandatory deposit for brokers and agents of SAT\$50,000 and insurers of SAT\$100,000. The Act does not contravene market access or national treatment principles.

For more information on matters relating to Insurance, contact the Governor of Central Bank of Samoa – Private Bag, Apia, Samoa; Telephone: (685) 34100, Fax: (685) 20293; E-mail: centralbank@cbs.gov.ws Website: www.cbs.gov.ws. The following are the five general Insurance Companies currently operating in Samoa.

1. National Pacific Insurance Limited
2. Apia Insurance Co. Limited
3. Federal Pacific Insurance Limited
4. Samoa Surety Insurance Limited
5. Pacifica General Insurance

Others in the insurance industry licensed by CBS include life insurance companies, insurance brokers as well as individual and corporate insurance agents. A full list of licensed financial institutions in Samoa is available on the CBS website: www.cbs.gov.ws.

➤ *National Pacific Insurance Limited*

For more information, please contact: General Manager Joanne Rasmussen, National Pacific Insurance LTD. Website: <https://national-pacific-insurance.ws>. Telephone: (685) 20481 Email: nationalpacificinsurance@npisamoa.ws

➤ *Apia Insurance Company Limited*

For more information contact the Managing Director, Apia Insurance Company Limited – Telephone: (685) 25500/601547; E-mail: aic@apiainsurance.ws,
Website: www.apiainsurancecompany.com

➤ *Federal Pacific Insurance Limited*

For further information, please contact the General Manager, Federal Pacific Insurance Limited, Phone (685) 24045/7771378, Email: fpadmin@fpinsurance.ws

➤ *Samoa Surety Insurance Limited*

For further information, please contact the General Manager, Phone (685) 33344, Email: info@samoasurety.com
Website: <https://samoasurety.com/>

AIR & SEA SERVICES

Air Access

The following airlines operate regular flights to and from Samoa.

➤ *Fiji Airways*

For more information, contact the General Manager, Fiji Airways Agent (Samoa), Telephone: (685) 22983, Fax: (685)22693, Email: samoasales.marketing@fijiirways.com.

➤ *Air New Zealand Services*

For more information contact the General Manager, Air New Zealand Company Limited – Telephone: (685) 20825, Fax: (685) 22478, Email: airnzsamoa@airnz.con.nz Website: www.pacificislands.airnewzealand.com.

➤ *Talofa Airways*

For further information, please contact the Chief Executive Officer, Talofa Airways – Telephone: (685) 30005/30006/7530005, Email: enquiries@talofairways.com
Website: www.talofairways.com.

➤ *Qantas Airlines*

For further information, please visit;
<https://www.qantas.com/au/en/flight-deals/flights-to-apia.html/qpw/economy>.

➤ *Virgin Australia Airlines*

For further information, please visit;

<https://www.virginaustralia.com/en-au/flights-to-samoa>.

Sea Access

The Apia International Port at Matautu-tai is the only port which currently provides services for overseas vessels and a wide range of services, including pilotage, berthage, warehousing, fresh water supply, stevedoring, weighbridge, cargo handling (full containers and loose cargo), fumigation, and ISPS security. There are different costs (import wharfage) for loose cargo, 20 foot and 40 foot containers.

➤ *Shipping and Stevedoring Operators in Samoa*

Shipping Agent	Telephone	Email Address
Swire Shipping Pte. Limited	(685) 39800	may.keil@swireshipping.com
Transam Samoa Limited	(685) 21150	tomh@transam.ws
Pacific Forum Line	(685) 20345	Teuila.Eteuati@pacificforumline.com
Molida Shipping Agency	(685) 21509	info@molidashippingagency.com
Betham Brothers Enterprises	(685) 22613	bethbros@samooonline.ws
Samoa Shipping Services	(685) 20796	allstaff@sssltd.ws tafilipo@sssltd.ws meredithsjk@sssltd.ws

➤ *Shipping Services*

From	Vessel Name
New Zealand	Capitaine Tasman, PFL Matai, Olomana, Liloa, Imua
Australia	PFL Matai
Fiji	Capitaine Tupaia & PFL Matai
USA	Polynesia & Mount Cameron

NOTE: All vessels docking at Matautu Wharf do not have a time limit unless there is a cruise ship (first priority).

MEDICAL SERVICES

The Ministry of Health (MOH) continues to provide universal health coverage for primary, secondary, and tertiary care services with minimal to no co-payments. The health services are provided by the Tupua Tamasese Meaole Hospital (main referral hospital) in Apia, Malietoa Tanumafili Hospital in Tuasivi Savaii, and nine rural health facilities.

The National Kidney Foundation provides dialysis treatment for more than 200 patients.

There are 27 private medical clinics (one in Savaii and 26 in Upolu), eight privately owned pharmacies, six private dentistry clinics, two private laboratories, and a home for the elderly. All are located in the Apia urban area, with the exception of one private medical clinic in Savaii. A home for the elderly is currently being built in Savaii.

Specialized care is not available in Samoa but some may be provided by visiting specialists. If the patient cannot wait, they are referred for overseas treatment using approved policy and criteria determined by the Overseas Treatment Scheme Committee of the MOH.

The health sector includes more than eight charitable trusts, faith-based groups, and non-government organizations (NGOs), which provide essential preventative and support services that augment or support the Ministry's work.

Investment in Samoa's health sector requires engagement with the MOH and the Samoa Medical Council to assess needs, available resources, and sustainability. Here are some key areas for potential investment:

- Investment in rehabilitation centers for chronic diseases such as diabetes, stroke, and injuries
- Investment in local pharmaceutical production to reduce reliance on imports.
- Establishing high-quality private hospitals and wellness centers to attract international patients and medical tourism.
- Developing integrated health and wellness resorts combining traditional Samoan healing practices with modern medicine

- Collaboration with the MOH to improve public health services
- Investment in a cancer treatment center

Next Steps for Investors

1. Consult the Ministry of Health (MOH) – Contract the Director General to discuss investment alignment with national health needs
Phone: (685) 68102
Fax: (685) 21440
Email: enquiries@health.gov.ws
2. Engage with the Samoa Medical Council – Ensure compliance with medical licensing and regulatory requirements
3. Conduct a Feasibility Study – Assess demand, sustainability, and funding option
4. Obtain Foreign Investment Approval – Work with Samoa’s Ministry of Commerce, Industry & Labour (MCIL)

EDUCATION

Ministry of Education & Culture (MEC)

The Government of Samoa recognizes the central role of education and culture in achieving its vision for social and economic development. The vision focuses on; *“Fostering social harmony, safety and freedom for ALL”*. Achieving this vision depends on the effective implementation of priority strategies that ensure efficient and high-quality education services. The national vision aligns with the Pathway for the Development of Samoa (PDS), particularly Goal 3 for Education, and contributes directly to the attainment of Samoa’s sustainable development goals (SDGs).

MEC’s vision: “The Ministry of Education and Culture envisions a future where every child reaches their full potential through quality education rooted in Cultural and Christian values, fostering national identity, self-esteem, and a shared commitment to Samoa”.

MEC promotes a holistic education system supporting learners from ECE to Secondary. Education is compulsory from ages 4 to 16 under the Education Amendment Act 2019.

Early Childhood Education (ECE) is primarily delivered by non-government organizations (NGOs), including church based centers, with only one Government-operated ECE center. These centers are administered through the National Council for Childhood

Education of Samoa (NCECES) with support from the government through MEC.

Through the One Government Grant (OGG), the government provides financial assistance to registered ECEs, and all primary and secondary schools. Additional support includes professional development, curriculum resources, and enrolment monitoring and teacher manuals.

For further details please visit our official website www.mesc.gov.ws, our main office at Malifa, Apia, Samoa, Telephone number (685) 64600.

Samoa Qualifications Authority

SQA is the Government's lead agency for Post School Education and Training (PSET) for Samoa. The SQA is the custodian, and sets standards for registering qualifications on the Samoa Qualifications Framework. The SQA regulates and promotes PSET that are nationally and internationally recognized, for its quality and relevance to the needs of learners, their communities, and employers.

Moreover, SQA is committed to quality PSET through registering PSET providers and institutions, developing and accrediting national standards and qualifications, and promoting life-long learning.

The SQA also works with regional and global accreditation and recognition agencies to facilitate recognition of foreign qualifications locally and the recognition of Samoa's qualifications internationally. The SQA collaborates with PSET providers to promote high quality PSET that will contribute to the economic, social and cultural development of Samoa.

For more information, contact the Chief Executive Officer, Samoa Qualifications Authority – Telephone: (685) 20976, email: sqa@sqa.gov.ws, Website: www.sqa.gov.ws. Facebook: <https://www.facebook.com/SamoaQA> Instagram: <https://www.instagram.com/samoaqualificationsauthority/>

Tertiary Institutions

➤ *National University of Samoa*

For more information contact the Registrar, National University of

Samoa – P.O. Box 1622, Telephone: (685) 20072, Email: registrar@nus.edu.ws, Website: www.nus.edu.ws.

➤ *The University of the South Pacific – Samoa*

For more information please contact: *The Campus Director*, University of the South Pacific – Samoa Campus, Private Bag, Apia, Samoa, Telephone: (685) 21671, Fax: (685) 22933, Email: enquiries@samoa.usp.ac. Website: www.usp.ac/olafua.

➤ *Australian Pacific Training Coalition (APTC)*

For more information contact the Australian Pacific Training Coalition (APTC) – PO Box 2474, Telephone: (685) 26844, Fax: (685) 26871, Email: enquiries@optc.edu.au, Website: www.optc.edu.au.

INFRASTRUCTURE

ELECTRICITY

Procedures to obtain electricity connection to premises

- The investor must hire a qualified electrician with a valid Samoan electrician's license to do electrical installation works. Installation includes wiring, trouble shooting, testing and commissioning of electrical works. Licenses are classified into three categories as specified below:
 - Category A: Unrestricted work
 - Category B: All single phase installations and 3 phase ones up to 60A/phase
 - Category C: Single phase installations up to 30A
- The licensed electrician applies for a new connection permit on behalf of the property owner or principal applicant. A process fee of \$50 (single phase) / \$100 (three phase) is charged upfront.
- EPC conducts a pre-inspection and survey of the property. All electrical wiring must be complete prior to the EPC survey. In addition, all electrical works must comply with the Electric Power Corporation's Grid Code.
- EPC issues an invoice to the applicant for new connection fees. The fees depend on the equipment, materials and services provided by EPC to energize a property.
- New connection works can only be completed once the invoice is paid in full.
- A final electrical engineering assessment is performed by the EPC prior to energizing the property.

For more information please contact the General Manager of

Electric Power Corporation, P.O. Box 2011, Telephone:65500, Email: mataafas@epc.ws/epc.info@epc.ws, Website: www.epc.ws,

LAND TRANSPORT

The Ministry of Works, Transport and Infrastructure (MWTI), through its Land Transport Division, is responsible for planning and policy development, regulatory oversight, and monitoring of all aspects of the land transport sub-sector. The division ensures that Samoa's land transport network, including roads, bridges, drainages and associated infrastructure is safe, efficient, and accessible for all road users. Additionally, the Land Transport division also provides technical advice and support to government ministries and agencies, particularly in relation to infrastructure project implementation, procurement processes (including tender evaluations), engineering design, and supervision activities.

The Land Transport Authority (LTA) remains the primary service provider for land transport infrastructure, including the construction, maintenance, and management of roads, bridges, drainage systems, and related assets.

MARITIME TRANSPORT

The Ministry of Works, Transport & Infrastructure, as Samoa's Maritime Administration, is responsible for the management and regulatory oversight of all marine activities within Samoa. Its core role is to ensure maritime safety, security, and the protection of the marine environment at both national and international levels. The Ministry also facilitates national and international maritime transport and continues to deliver essential regulatory services in accordance with Samoa's maritime legislation and the relevant international conventions and standards of the International Association of Marine Aids to Navigation and Lighthouse Authorities (IALA).

For more information contact the Chief Executive Officer, Ministry of Works, Transport and Infrastructure, Private Bag, Apia, Samoa, Telephone: (685) 21611, Fax: (685) 21990, Email: enquiries@mwti.gov.ws, Website: www.mwti.gov.ws.

TELECOMMUNICATION & DIGITAL TRANSFORMATION

The Ministry of Communications and Information Technology (MCIT), in collaboration with the Office of the Regulator, Samoa Post and the Communications and Information Technology Sector, is committed to ensuring affordable, secure, and high-quality ICT services for all Samoans through ICT policy formulation and initiatives. This dedication has driven substantial improvements in connectivity, digital transformation, and cybersecurity, enhancing both public and private sector capabilities.

Samoa's internet infrastructure has undergone significant transformation through strategic investments and targeted digital initiatives. These efforts have strengthened connectivity, enhanced resilience, and improved access to government services and cybersecurity nationwide.

Key Initiatives include:

- Submarine Cable Investments – The Tui Samoa Cable (2018) and Manatua Cable (2019) significantly boosted broadband capacity, reduced latency, and strengthened international connectivity, improving redundancy and disaster resilience.
- Digitally Connected and Resilient Samoa Project – Supported by the World Bank, this initiative expands climate-resilient fibre infrastructure to underserved communities in Upolu and Savai'i, promoting equitable high-speed internet access.
- One Government Portal (October 2025) – A centralized digital platform providing streamlined, user-friendly access to government services and information for citizens and businesses.
- SamCERT (2021) – Established to strengthen national cybersecurity, protecting government systems, critical infrastructure, businesses, and individuals from cyber threats.
- Cybersecurity & Digital Literacy Initiatives – Building on coordination efforts during CHOGM 2024, programs such as Talavou Cyber promote AI awareness and cyber safety among teachers and students.

- Samoa National Broadband Highway (SNBH) (2024) – The transfer of SNBH from CSL to MCIT enables major infrastructure upgrades to enhance broadband access for government agencies, schools, district councils, rural communities, hospitals, and health centres.

2025 Samoa's ICT Landscape include:

- Four retail internet service providers (ISPs) offering diverse broadband options: (Vodafone Samoa Limited, Digicel Samoa Limited, Computer Services Limited and Lesa's Telephone Services Limited).
- Nine digital television stations deliver a wide range of digital content which covers 99.9% geographically.
- Residential Star link Resellers CSL and Bluebird Lumber.
- Business Starlink Resellers Digicel, Vodafone and Bluewave Business resellers.
- Over 10 FM radio stations and 1 AM stations, including National Radio 2AP, which now also broadcasts via Facebook and YouTube live streaming.

For more information, please contact: The Chief Executive Officer, Ministry of Communication and Information Technology, Private Mail Bag. Telephone: (685) 26117, Fax: (685) 24671, Email: mcit@mcit.gov.ws, Website: www.mcit.gov.ws

WATER

1. Services and Service Standards

We are committed to;

- Being a responsible and professional water service provider to our customers
- Providing our Customers with water 24 Hours/7 Days a week
- Providing our Customers with minimum and maximum pressure (for metered supplies) as per our Engineering Standards
- Providing reliable safe drinking water in accordance with the Samoa National Drinking Water Standards. Ensuring your water meter correctly measures the volume of water we supply to you and that you are correctly billed for your water usage
- We will estimate your bills if there is a meter issue including access to your meter.
- We will apply penalty charges where we find tampering or illegal connections
- We will discontinue the service for the reasons listed below.
- Responding within the timeframes to issues reported and complaints
- Notifying our Customers of interruptions to water services and addressing these in a timely manner

Procedures for obtaining a Water Supply Connection from the Samoa Water Authority

The following procedure outlines the requirements and steps necessary to obtain a new water supply connection:

1. **Application Submission;** The applicant must complete and submit the prescribed Water Supply Application Form at the Main Offices, TATTE Level 1 & Salelologa SWA office.
 - Applicant personal details (Name, Village, Phone Number, Email Address, etc)
 - Identification of Land Type (Customary OR Free hold) for installation of New Connection
 - Type of connection clarification (Domestic or Commercial)
 - Upon Application completion of a \$20 survey fee is to

paid

2. **Supporting Documentation;** The following documents must accompany the application.
 - Valid Proof of identification
 - Proof of land ownership (CFC) or written consent from the landowner with identification
 - Where a new connection is requested on customary land, a consent form to be uplifted from the SWA Main office(s) for the Sa'o or Matai in the absences of a Sa'o to fill that will also be verified by the Pulenu'u. **ALL IDENTIFICATIONS IS REQUIRED**
3. **Site Inspection;**
 - Upon receipt of the completed application, a site inspection will be conducted by the Authority's Operations teams to assess feasibility and determine connection approval.
4. **New Connection Installation Payment;**
 - Upon approval and success of survey a New Connection Installation fee must be paid in full prior to commencement of meter installation
5. **Installation of Connection;**
 - Upon confirmation of payment, installation of the water supply will be scheduled and carried out by authorized personnel
6. **Activation of Supply;**
 - Following successful installation and inspection, the water supply will be activated

The following table summarizes the procedure for new connection application;

DETAILS OF REQUEST/ APPLICATION FOR SERVICES	TYPES OF SERVICES	RESPONSIBLE DIVISIONS OF SWA	TIMEFRAMES
Answering the Phone	Prompt Responses to your request/query, or transfer you to the relevant personnel for assistance	Corporate Management and Call Centre. All Divisions to assist	Within 5 rings When transferred - within 5 rings
Internal/ External correspondence	Receiving of incoming and dispatching of outgoing mails	All Divisions	1 - 3 working days
Response to External Correspondence	Prompt response to customer requests/queries	All Divisions	15 working days
Survey New Connection (SNC)	Fill in the application form at the customer service unit. Survey of the land where a new connection is to be constructed	Commercial, Urban, Rural and Savaii operations.	5 working days
New Connection Application (NCA)	Installation of New Connection including meter	Commercial, Urban, Rural & Savaii	10 working days 20 working days (require permit)
Implementation of the billing system	Billing (Meter Reading)	Meter Readers - Commercial Division & Savaii Division	Monthly billing for customers
Transfer New Connection (TRC)	Log and create Service Order	Customer Service Unit, Call Centre Operations Divisions	5 days Require Permit/Road Crossing - 20 days
Relocation of connection (customer)	Log and create Service Order	Customer Service Unit, Call Centre	Within 1 month from date of application

request)		Operations Divisions	
Complaints	Log and create Service Order	Customer Service Unit, Call Centre Operations to assist	Within 24 hours of complaint
	1. Bill Dispute (BD)	Commercial Billing Savaii	10 working days
	2. Main Burst Pipe (MBP) 3. Connection Burst Pipe	Operations Divisions	24 hours 3 days
	4. Meter Maintenance (MM) To include Meter Leakages, Blurry meters etc	Operations Division	3 working days
	5. Water Quality (WQ) To address Dirty water, high salinity too much chlorine	Operations Divisions	24 hours
	6. Water Quality - Technical (WQ-T)	Laboratory Unit	5 days
	7. No Water Supply (NW) Drought or burst main	Operations Divisions	24 hours
	8. Pressure Issues (PI) ** Depending on cause	Operations Divisions	24 hours
	9. Connection Size Change (CSC)	Operations Divisions	10 days 20 days (require permit)
	10. Survey existing connection (SEC)	Operations Divisions	5 days
	11. Meter Change (MTC)	Operations Division	5 days

	12. Meter Relocation (MR)	Operations Division	5 days
	13. Bill Survey (BSY)	Operations Division	10 days
	14. Reading (RDG)	Billing Unit Operations to assist	1 month monthly
	15. Disconnection For water wastage / as per customer's request / non - payment	Debt & Recovery Unit Operations to assist	Daily 3 days (require Operations assistance)
	16. Reconnection (REC)	Debt & Recovery Unit Operations to assist	Daily 3 days (require Operations assistance)
Meter Reading	Delivery list Lockgate; (Notice left at customer's house when and if meter readers find no one at the house at time of meter reading)	Meter Readers	3 working days
Water Quality Monitoring	Check the quality of water supplied by SWA	Technical - Water Monitoring Unit	Savaii - fortnightly Upolu - weekly

2. Wastewater Treatment Services

We are committed to providing our Wastewater customers with effective sewage and wastewater treatment solutions.

Our Responsibility includes;

- To abide by its obligations under the WW Service Connection Customer Agreement
- Provide our customers with 24 hours 7 days a week service
- Provide 24/7 monitoring of our wastewater treatment infrastructure
- Respond at first reasonable opportunity to reported problems/faults
- Conduct regular diagnostic checks of our pump units
- Conduct regular inspections and tests to identify inflow and infiltration points as well as cross connections which may compromise our system
- Assist our trade waste customers where we can to ensure proper use and maintenance of pre-treatment facilities (e.g. grease traps)
- Notifying our Wastewater Customers of interruptions to our services and addressing these in a timely manner

Contact Details:

General Enquiries; Telephone: +685 20409,

Mailing Address; PO Box 245 Apia, Samoa.

Website: <http://www.swa.gov.ws>



For further enquiries please contact:

Industry Development and Investment Promotion Division
MINISTRY OF COMMERCE, INDUSTRY AND LABOUR

Level 4, ACC Building

P.O. Box 862 Apia, Samoa.

Telephone: (685) 20441/20442

Email: info@mcil.gov.ws Website: www.mcil.gov.ws



Government of Samoa



COMPILED & DESIGNED
BY
Ministry of Commerce Industry & Labour
2026