

COMPLIANCE GUIDE · CARIBBEAN PAYROLL

The Caribbean Payroll Compliance Guide.

Statutory rules, filings, and deduction codes across six Caribbean payroll jurisdictions. The reference HR and payroll teams keep on the desk.

6 TERRITORIES | 14 STATUTORY DEDUCTIONS | VERIFIED 2026

CARIBBEAN CLIENTS RUNNING WORKZOOM PAYROLL



A reference, not a recommendation.

This guide is the working reference Workzoom uses internally to configure Caribbean payroll. It covers six territories: Bahamas, Jamaica, Trinidad and Tobago, Barbados, Antigua and Barbuda, and Anguilla. For each, the document lists the statutory deductions, the rates, the ceilings, the filing forms, the deadlines, and the regulator.

TERRITORY	CURRENCY	PRIMARY FILING	WORKZOOM STATUS
BS Bahamas	BSD	C10 monthly	● Live
JM Jamaica	JMD	S01 monthly	● Configured
TT Trinidad & Tobago	TTD	C110 monthly	● Configured
BB Barbados	BBD	F5 monthly	● Configured
AG Antigua & Barbuda	XCD	SS1 + PAYE	● Configured
AI Anguilla	XCD	SS1 quarterly	● Configured



BY MATTHEW WOOLLEY

Marketing & Sales Operations, Workzoom

WORKING WITH HR AND PAYROLL TEAMS ACROSS THE CARIBBEAN

This guide reflects Workzoom's working configuration data for Caribbean payroll, refreshed quarterly with every regulator's published rate change. Bahamas payroll has been live in production since 2021; the engine is ready to configure for the other five territories covered here.

Edition 2026 · Last verified April-May 2026 · Next refresh July 2026

Statutory rates change. We refresh this document on a quarterly cadence, with last verification dates on every country page. Use it as the starting point for a payroll configuration conversation, not as your filing of record.

What every territory shares — and what differs.

Common ground

Every Caribbean jurisdiction operates a national insurance scheme that takes a percentage of insurable earnings up to a ceiling. Most layer an income tax (PAYE) on top, with a personal allowance below which no tax applies. Several add purpose-built levies for health, housing, or education. Filing is almost universally monthly to the local revenue authority, with annual reconciliation in the first quarter.

What differs by territory

- Currencies and exchange exposure. BSD, JMD, TTD, BBD, and XCD all behave differently against your reporting currency.
- Ceiling structures. Some are weekly (Bahamas NIB at B\$810), some are monthly (T&T NIS at TTD 13,600), some are annual (Jamaica NIS at JMD 5,000,000).
- Filing forms and codes. C10 in the Bahamas, S01 in Jamaica, C110 in Trinidad and Tobago. Each carries its own deadline and penalty regime.
- Bracket structures. PAYE is a flat 25 percent in Jamaica above the threshold (30 percent over JMD 6,000,000 statutory income), a two-bracket 11.5 / 27.5 in Barbados (income year 2026), a two-bracket 25 / 30 in Trinidad and Tobago.

01	Introduction · How to use this guide	02
02	BS Bahamas · NIB, C10 reporting, multi-island	03
03	JM Jamaica · PAYE, NIS, NHT, Education Tax, HEART	04
04	TT Trinidad and Tobago · NIS, PAYE, Health Surcharge	05
05	BB Barbados · NIS, PAYE, Training Levy, Resilience Fund (F5 consolidated)	06
06	AG Antigua and Barbuda · ABSSB, MBS, Education Levy	07
07	AI Anguilla · ASSB, Interim Stabilisation Levy	08
08	At a glance · Cross-territory comparison	09
09	The Workzoom position · live in Canada, US, Bahamas. Capable elsewhere	10
10	References · Regulators and authoritative sources	11

Single statutory contribution: National Insurance Board. The C10 monthly schedule and C13 annual reconciliation are the primary filings. Multi-island operations route through the same NIB number. Workzoom is in production for Cable Bahamas, Island Luck, Nassau Airport Development Company, and Bahamas First.

DEDUCTION	EMPLOYER	EMPLOYEE	CEILING
National Insurance Board (NIB)	6.65%	4.65%	B\$810 per week (current official NIB ceiling) · pending July 2026 increase to B\$830 referenced in public reporting; verify with NIB before relying on the new ceiling

Filing cadence

MONTHLY FORM	MONTHLY DEADLINE
C10 contribution schedule	15th of following month
ANNUAL FORM	ANNUAL DEADLINE
C13 reconciliation	January 31
REGULATOR	WEBSITE
National Insurance Board	nib-bahamas.com

Penalty regime

Surcharge on unpaid contributions plus possible prosecution under the National Insurance Act. Interest accrues on unpaid balances from the due date. No grace period after the 15th.

Statutory leave (Employment Act)

- Annual leave: 2 weeks after 1 year of service, 3 weeks after 7 years.
- Sick leave: 1 week paid per year after 6 months of service.
- Maternity: 12 weeks paid through NIB (eligible employees).
- Public holidays: 10 statutory days, including Bahamian Independence (Jul 10) and Emancipation (Aug Monday).

LAST VERIFIED 2026-04-20 · SOURCE: NIB-BAHAMAS.COM, DEPARTMENT OF LABOUR

Five statutory deductions converge on a single monthly schedule (S01) filed to Tax Administration Jamaica. The annual S02 reconciliation is due March 31. The complexity sits in HEART/NTA, which is employer-only and floor-gated by total monthly payroll.

DEDUCTION	EMPLOYER	EMPLOYEE	THRESHOLD / CEILING
PAYE (income tax)	—	25% / 30%	Above JMD 1,500,096 personal threshold; 30% above JMD 6,000,000 statutory income
National Insurance Scheme (NIS)	3%	3%	JMD 5,000,000 annual ceiling
National Housing Trust (NHT)	3%	2%	No ceiling
Education Tax	3.5%	2.25%	On statutory income, no ceiling
HEART/NTA Levy	3%	—	Applies above JMD 14,444 monthly payroll

Filing cadence

MONTHLY FORM	MONTHLY DEADLINE
S01 (combined)	14th of following month
ANNUAL FORM	ANNUAL DEADLINE
S02 reconciliation	March 31
REGULATORS	REFERENCE
TAJ, NIS, NHT, HEART/NTA	jamaicatax.gov.jm, nht.gov.jm

Statutory leave (Holidays with Pay Act)

- Annual leave: minimum 2 weeks after 1 year; 3 weeks after 10 years.
- Sick leave: 2 weeks per year after 110 days of service.
- Maternity: 12 weeks total (8 weeks paid through NIS for eligible employees).
- Public holidays: 10 statutory days, including Independence (Aug 6) and Emancipation (Aug 1).

LAST VERIFIED 2026-04-20 · SOURCE: JAMAICATAX.GOV.JM, MLSS, NHT, HEART/NTA

Three statutory deductions, two regulators. NIS goes to NIBTT on the C110 schedule; PAYE and the Health Surcharge route to the Board of Inland Revenue. Health Surcharge is the unusual one: a flat weekly amount, not a percentage, with a single break point at TTD 469.99 monthly earnings.

DEDUCTION	EMPLOYER	EMPLOYEE	CEILING / THRESHOLD
National Insurance System (NIS)	10.8%	5.4%	Combined 16.2%; max weekly contribution TTD 339 employer + TTD 169.50 employee at the top earnings class (2026)
PAYE (income tax)	—	25% / 30%	TTD 90,000 personal allowance; 30% above TTD 1,000,000 chargeable
Health Surcharge	—	TTD 4.80 or 8.25 weekly	Flat. 4.80 if monthly ≤ 469.99; 8.25 above

Filing cadence

NIS MONTHLY	PAYE MONTHLY
C110 schedule to NIBTT	PAYE schedule to BIR
BOTH DEADLINES	ANNUAL PAYE
15th of following month	TD4 by February 28
REGULATORS	REFERENCE
NIBTT, Board of Inland Revenue	nibtt.net, ird.gov.tt

Statutory leave (Minimum Wages Act, Holidays Act)

- Annual leave: 14 days after 1 year of service, prorated below that.
- Sick leave: 14 days per year after probation.
- Maternity: 14 weeks (employer pays one month full plus two months half through Maternity Protection Act).
- Public holidays: 14 statutory days, the most in the region. Includes Indian Arrival Day, Spiritual Baptist Liberation Day, and Eid-ul-Fitr.

LAST VERIFIED 2026-04-20 · SOURCE: NIBTT.NET, IRD.GOV.TT, MINISTRY OF LABOUR

Four statutory deductions on a single monthly return. The Barbados Revenue Authority (BRA) consolidated payroll filings after the 2018 reform, so NIS, PAYE, the Training Levy, and the Resilience and Regeneration Fund all route through the same F5 monthly return. Penalties are sharper than elsewhere in the region: BBD 500 plus 5 percent of tax due for late filing.

DEDUCTION	EMPLOYER	EMPLOYEE	THRESHOLD / CEILING
National Insurance Scheme (NIS)	12.75%	11.1%	BBD 5,360 monthly insurable earnings (effective Jan 1, 2026)
PAYE (income tax)	—	11.5% / 27.5%	BBD 25,000 personal allowance; 27.5% above BBD 50,000 (rates reduced for income year 2026 onward per BRA)
Training Levy	1.0%	—	On insurable earnings up to NIS ceiling
Resilience and Regeneration Fund	0.25%	0.25%	On insurable earnings up to NIS ceiling

Filing cadence

MONTHLY FORM	MONTHLY DEADLINE
F5 PAYE return (consolidated)	15th of following month
ANNUAL FORM	ANNUAL DEADLINE
F4 PAYE summary	February 28
REGULATOR	REFERENCE
Barbados Revenue Authority	bra.gov.bb, nis.gov.bb

Statutory leave (Holidays with Pay Act, Severance Payments Act)

- Annual leave: 3 weeks after 1 year of continuous service (4 weeks after 5 years).
- Sick leave: paid by NIS sickness benefit after 3 waiting days, up to 26 weeks.
- Maternity: 12 weeks through NIS; gradient based on contribution history.
- Public holidays: 11 statutory days. Includes Emancipation Day (Aug 1) and Errol Barrow Day (Jan 21).

LAST VERIFIED 2026-05-22 · SOURCE: NIS.GOV.BB (NIS RATE UPDATE NOTICE EFF. JAN 1, 2026), BRA.GOV.BB

Three statutory deductions, three separate filings. ABSSB and Medical Benefits both run monthly to their respective boards. Education Levy attaches to the PAYE monthly schedule. There is no annual reconciliation across these three; each is settled in its own monthly form.

DEDUCTION	EMPLOYER	EMPLOYEE	THRESHOLD / CEILING
ABSSB (social security)	8%	6%	XCD 6,500 monthly ceiling
Medical Benefits Scheme (MBS)	3.5%	3.5%	XCD 6,500 monthly ceiling
Education Levy	—	2.5%	Applies above XCD 3,120 monthly chargeable income

Filing cadence

ABSSB MONTHLY	ABSSB DEADLINE
SS1 contribution schedule	14th of following month
MBS MONTHLY	EDUCATION LEVY
MBS monthly return, 15th	Filed with PAYE schedule, 15th
REGULATORS	REFERENCE
ABSSB, MBS, Inland Revenue Department	socialsecurity.gov.ag, ird.gov.ag

Statutory leave (Labour Code)

- Annual leave: 12 working days after 1 year of continuous service.
- Sick leave: 12 days per year, employer-paid.
- Maternity: 13 weeks through ABSSB benefit.
- Public holidays: 13 statutory days. Includes Carnival Tuesday and Heritage Day (Nov 1).

LAST VERIFIED 2026-04-20 · SOURCE: SOCIALSECURITY.GOV.AG, MEDICALBENEFITS.GOV.AG, IRD.GOV.AG

Anguilla is the only territory in this guide with quarterly ASSB filing instead of monthly. The Interim Stabilisation Levy remains monthly. There is no PAYE: Anguilla does not levy personal income tax, so the ISL effectively replaces it as the income-side payroll deduction.

DEDUCTION	EMPLOYER	EMPLOYEE	CEILING
ASSB (social security)	5.75%	5.75%	XCD 6,500 monthly ceiling (2026 rate, combined 11.5%)
Interim Stabilisation Levy (ISL)	3%	3%	XCD 12,000 monthly ceiling

Filing cadence

ASSB	ASSB DEADLINE
SS1 quarterly schedule	15 days after quarter end
ISL	ISL DEADLINE
Monthly return	15th of following month
REGULATORS	REFERENCE
ASSB, Inland Revenue Department	assb.gov.ai, gov.ai / inland-revenue

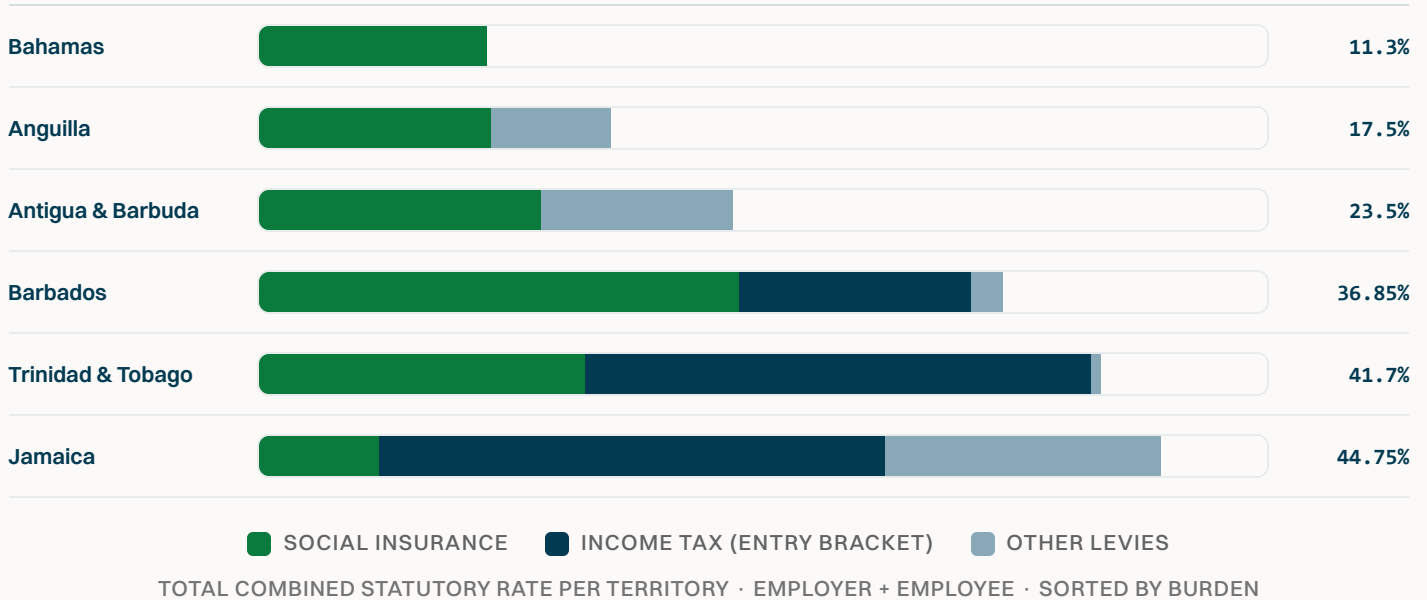
Statutory leave (Fair Labour Standards Act)

- Annual leave: 14 days after 1 year of continuous service.
- Sick leave: 12 days per year, employer-paid after qualifying period.
- Maternity: 12 weeks through ASSB.
- Public holidays: 12 statutory days. Includes Anguilla Day (May 30) and August Monday.

LAST VERIFIED 2026-04-20 · SOURCE: ASSB.GOV.AI, GOV.AI / INLAND-REVENUE

Side by side across six territories.

Combined statutory burden per territory, broken into social insurance, income tax (entry bracket), and other levies. All figures are employer + employee combined, on insurable earnings where applicable. Detail per territory on the per-country pages.



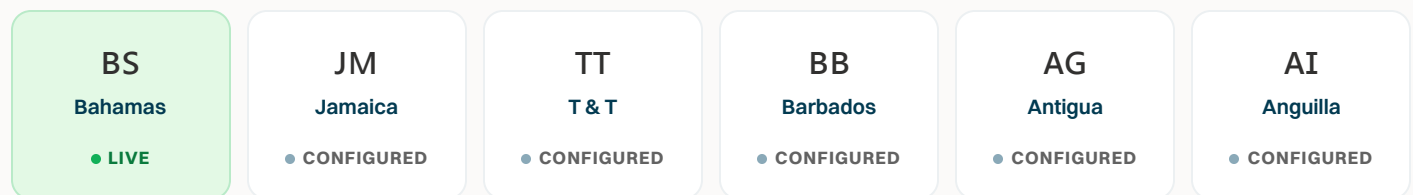
COMBINED RATES ARE HEADLINE TOTALS. INDIVIDUAL EMPLOYER / EMPLOYEE SPLITS AND CEILINGS DIFFER. SEE PER-COUNTRY PAGES FOR THE WORKING NUMBERS.

Three patterns that catch employers expanding regionally

- Barbados has the highest combined social-insurance burden in the region** at 23.85 percent (NIS), with an additional 1.0 percent Training Levy and 0.5 percent Resilience and Regeneration Fund layered on. The 2026 rate increase moved Barbados past Trinidad and Tobago for the highest social-insurance burden in the region. Budget accordingly when forecasting payroll cost for a Barbadian entity.
- Anguilla has no PAYE**, but the Interim Stabilisation Levy (6 percent combined on earnings up to XCD 12,000 monthly) plus the increased 2026 ASSB rate (11.5 percent combined on earnings up to XCD 6,500 monthly) together claim up to 17.5 percent on the overlapping band. Ceilings differ, so the effective combined rate at higher incomes is lower. The territory is not a low-payroll-cost jurisdiction despite the income-tax exemption.
- Jamaica is the only territory with four employer-borne deductions** on top of NIS. Forecasting cost-per-employee in Jamaica requires modelling NHT, Education Tax, and the HEART levy in addition to NIS. The single S01 form helps simplify the filing burden.

Live in Canada, the US, and the Bahamas. Capable across the rest of the Caribbean.

Workzoom payroll runs in production today for Canadian, US, and Bahamian employers. The platform is capable of running the statutory rules above for every other Caribbean territory in this guide. We add each territory to production as customer demand brings it online.



LIVE TODAY

- ✓ **Bahamas.** NIB at 6.65 / 4.65 with the weekly ceiling. C10 monthly. C13 annual. Multi-island. Production clients: Cable Bahamas, Island Luck, Nassau Airport.
- ✓ **Canada.** Federal plus all provinces. CPP, CPP2, EI, T4, ROE. CRA-certified rates.
- ✓ **United States.** Multi-state. FICA, FUTA, federal income tax, state-by-state SUTA.

CAPABLE · ADDING AS CUSTOMERS COME ONLINE

- ✓ **Jamaica.** S01-compatible. PAYE bracket logic and HEART floor coded.
- ✓ **Trinidad & Tobago.** NIS weekly classes and Health Surcharge flat tiers modeled.
- ✓ **Barbados.** F5 schedule and two-bracket PAYE coded.
- ✓ **Antigua & Barbuda.** ABSSB, MBS, Education Levy modeled.
- ✓ **Anguilla.** Quarterly ASSB cadence and ISL coded.

What the engine handles automatically

- **Date-effective rate changes.** When a regulator publishes a new rate (for example, a NIB ceiling change), Workzoom applies the new rate on pay runs dated from the effective date forward without manual updates.
- **Multi-currency reporting.** Local currency stays local for statutory filings. Consolidated reporting can roll up to CAD or USD for parent-entity finance.
- **Statutory form generation.** C10, S01, F5, C110, SS1, and MBS schedules generate from pay-run data without re-keying.
- **Multi-territory rollups.** One employee record per person. If they move between entities or work across islands, the platform tracks position and pay history without losing the audit trail.

What we don't do

- Filing as agent on behalf of the employer. You file. We produce the schedule and the audit trail.

- Bank-side disbursement in territories where we are not a registered originator. Bank file output is supplied for upload.

REFERENCES

Regulators and primary sources.

Every rate, ceiling, and filing form in this guide ties to an authoritative source. We link directly to the regulator's official site below. If a source changes, this guide updates within one verification cycle (quarterly).

TERRITORY	REGULATOR	AUTHORITATIVE URL
Bahamas	National Insurance Board	nib-bahamas.com
Jamaica	Tax Administration Jamaica	jamaicatax.gov.jm
Jamaica	NHT	nht.gov.jm
Jamaica	HEART/NTA	heart-nsta.org
Trinidad & Tobago	NIBTT	nibtt.net
Trinidad & Tobago	Board of Inland Revenue	ird.gov.tt
Barbados	Revenue Authority	bra.gov.bb
Barbados	NIS Office	nis.gov.bb
Antigua & Barbuda	ABSSB	socialsecurity.gov.ag
Antigua & Barbuda	Medical Benefits	medicalbenefits.gov.ag
Antigua & Barbuda	Inland Revenue	ird.gov.ag
Anguilla	Social Security Board	assb.gov.ai
Anguilla	Inland Revenue	gov.ai / inland-revenue

Disclaimer

This guide is a working reference for payroll configuration. It is not legal or tax advice. Rates change. Filing deadlines change. Each employer is responsible for verifying current rules with the named regulator before filing. Workzoom verifies this document quarterly; the publication date is on the cover.

Change log

- **2026-05-22** · Barbados NIS updated to 12.75% employer / 11.1% employee on BBD 5,360 monthly ceiling (effective Jan 1, 2026). Training Levy (1% employer) and Resilience and Regeneration Fund (0.25%/0.25%) added.
- **2026-05-22** · Trinidad and Tobago NIS updated to 10.8% employer / 5.4% employee (16.2% combined per current NIBTT weekly contribution schedule).

- **2026-05-22** · Barbados PAYE reduced to 11.5% / 27.5% for income year 2026 per BRA policy note.
- **2026-05-22** · Anguilla ASSB updated to 5.75% employer / 5.75% employee (11.5% combined per ASSB 2026 rate).
- **2026-05-22** · Bahamas NIB July 1, 2026 ceiling (B\$830) flagged as pending; primary NIB source needed before relying on the new ceiling for July+ pay runs.
- **Edition 2026** · Initial verification April 20, 2026.
- **Next verification** · scheduled July 2026 after Bahamas NIB ceiling change confirmation window closes.

Where manual review is recommended

- **Jamaica HEART/NTA floor.** The JMD 14,444 monthly payroll floor is the trigger, not the deduction base. Workzoom applies the levy automatically once payroll crosses the floor; review the first cycle after a headcount or pay-band change to confirm the trigger fired correctly.
- **T&T Health Surcharge.** Flat weekly amount, not a percentage. The TTD 469.99 monthly break point is a hard threshold; pay groups straddling it need manual sign-off on which weekly amount applies per cycle.
- **Anguilla quarterly ASSB.** ASSB filing is QUARTERLY while ISL is monthly. Quarterly cadence is a known reconciliation gotcha across multi-territory employers running monthly closes elsewhere.
- **Barbados consolidated F5.** NIS, PAYE, Training Levy, and Resilience and Regeneration Fund route through the same F5 return. Confirm all four lines populate before submission.

WORKZOOM IS A REGISTERED TRADEMARK (TMA 1364694). © WORKZOOM 2026.

Bring your territory mix. We'll walk the engine.

A working session with your country mix, pay frequencies, and statutory questions. Workzoom payroll is live in Canada, the US, and the Bahamas; the engine is configured for Jamaica, Trinidad & Tobago, Barbados, Antigua, and Anguilla.

3 live payroll countries plus five Caribbean territories the engine is configured for ·
+ added to production as customer demand brings them online.
5

[Book a configuration call →](#)

[See country coverage](#)

MW

Matthew Woolley · Marketing & Sales Operations

matthew@workzoom.com · 416-206-1380

6 CARIBBEAN TERRITORIES Quarterly RATE REFRESH Since 2021