

Deel Local Payroll
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Mali Payroll Tax Guide

2025



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Country Information

- **Tax Year:** January to December.
- **Currency:** West African CFA franc (XOF).
- **Tax Authority:** *Direction générale des Impôts (DGI)* – dgi.gouv.ml
- **Social Security Authority:** *Institut national de Prévoyance sociale (INPS)* – www.rsu.gouv.ml/portail/partenaires/inps
- **Health Insurance (Compulsory Scheme):** *Caisse nationale d'Assurance maladie (CANAM)*, manages the *Assurance Maladie Obligatoire (AMO)* – www.rsu.gouv.ml/portail/canam

Tax on Salaries and Wages (ITS)

ITS applies to employment income (salaries, wages and similar) and also to pensions and annuities. It is due regardless of nationality. Residents of Mali are generally taxed on their worldwide income, while non-residents are taxed on Mali-source income only.

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Employers must file an annual statement of salaries/withholding with the DGI in January (exact deadline per the DGI calendar).

Employment income

Income Tax on Salaries and Wages (ITS) applies to all payments made by public or private employers to employees in connection with their work, whether paid in cash or in kind, directly or through a third party, during the tax year.

Taxable employment income includes:

- Salaries and wages
- Bonuses, commissions, tips, and gratuities
- Allowances and emoluments (unless specifically exempt)
- Benefits in kind (valued according to official rules)
- Pensions and life annuities
- Payments to trainees and casual workers
- Overtime, night work, and work on public holidays

Not taxable:

- Reimbursements of genuine business expenses

Taxable fringe benefits

Fringe benefits (benefits in kind) are non-cash advantages provided by an employer (goods, services or the use of assets). For ITS purposes, 50% of the benefit's actual/intrinsic value is included in the employee's taxable income.



Transport provided for private use, including company vehicle and fuel (public transport reimbursements excluded).



Housing provided by the employer (including furnishings/equipment).



Domestic staff made available to the employee (e.g., caretaker, gardener, cook, driver, nurse).



Employer-settled personal taxes (tax paid on the employee's behalf).

Exempt fringe benefits



Employer contributions to pension or retirement schemes for employees or their dependants.



Employer contributions to approved medical expense schemes for employees or their dependants.

Exempt employment income

The following are exempt from ITS:

- Family allowances paid by the State and welfare institutions/social security institutions.
- Indemnities or pensions linked to family responsibilities, where granted on the same basis to all employees.
- Special indemnities covering mission or travel costs, hazard pay, or other allowances legally exempt (see conditions below).
- Retirement pensions for veterans and war victims or their successors.
- Life annuities and indemnities for work-related accidents.
- Severance or retirement pay, within legal limits.

Conditions for exemption

Exemptions fall under three categories defined by the Minister of Finance:

● Category 1: Job-related allowances

- **Representation/Responsibility allowance:** This allowance is accorded to employees who occupy a senior post; it is designed to assist in the cost related to exercising their responsibilities. It is categorised as a special allowance destined to cover the job function. Only 2 people in the entire company may benefit from this exemption, as it is only for the Director and the Deputy Director. The surplus is added back to taxable income. Representation allowance is exempt up to:
 - XOF 80,000 per month for directors of companies with a turnover > XOF 250,000.
 - XOF 60,000 per month for other directors (limit: only 2 persons per company).
- **Cash/Risk allowance:** Granted to staff for handling money/materials, this exemption is limited to 10% of basic salary, where the excess is added back to taxable income.
- **Work condition premiums:** Allowances granted to employees due to working conditions, for example, dust, dirt, height, depth, etc.
- **Equipment allowance:** Awarded for jobs requiring specific gear not supplied by the employer.
- **Travel allowance:** Provided when travel is necessary for the employee's job, and the amount is related to the expenses incurred.
- **Personal transport allowance:** A flat rate allowance, granted to employees for regular business use of personal means of transport.
- **Transport allowance:** This allowance is provided to cover the cost incurred for travelling from their home to work. This exemption is limited to 10% of basic salary.
- **Relocation allowance:** This exemption is applied only when relocation is employer-mandated.
- **Holiday travel payment:** This is allocated to allow employees to return to their home countries and is only applicable to foreign nationals, if this is included in the contract and is limited to one trip per year.

● Category 2: Personal situation allowances

- Family allowances.
- Severance or retirement pay.
- Internship allowance (up to XOF 50,000 per month).

● Category 3: Legally Mandated Exemptions

- *"Indemnité speciale 1982"*: This allowance benefits employees whose monthly salary is less than or equal to XOF 25,000. Exemption rules:
 - XOF 1,000 per month is exempt for employees who earn less than or equal to XOF 24,000 per month.
 - The difference between XOF 1,000 per month and the portion exceeding XOF 24,000, when the salary is greater than XOF 24,000 and less than or equal to XOF 25,000.
- Solidarity Allowance: statutory fixed amounts by personnel category:
 - Convention holders from the 3rd to the 7th categories and civil servants of categories D and C: XOF 6,500 per month.
 - Convention holders from the 8th and 9th categories and officials of Category D: XOF 5,000 per month.

- Convention holders of the 10th category and civil servants of category A: XOF 2,000 per month.
- First and second-class soldiers: XOF 6,500 per month.
- Corporals: XOF 6,000 per month.
- Under officers: XOF 5,000 per month.
- Commanders: XOF 3,000 per month.
- Other officers: XOF 1,500 per month.

Tax deductions



A deduction of 15% of emoluments (excluding family allowances, job-related allowances, and fringe benefits) is allowed for expatriate executives in the public or private sector.



INPS deductions made by the employer from the employee's pay (employee contributions) for pensions and retirements up to a maximum of 4% of gross salaries.

Tax rates

Annual taxable pay (XOF)	Rates of Tax
From 0 to 330,000	0%
From 330,001 to 578,400	5%
From 578,401 to 1,176,400	12%
From 1,176,401 to 1,789,733	18%
From 1,789,734 to 2,384,195	26%
From 2,384,196 to 3,494,130	31%
Exceeding 3,494,130	37%

Note: The annual net taxable income is rounded down to the nearest XOF 1,000 before applying the annual tax rates. The monthly ITS is then calculated and rounded off to the nearest franc.

Tax reliefs

Dependent rebate (*réduction pour charges de famille*)

Applied to the gross annual ITS per the table below.

- Who qualifies as dependants
 - Minors;
 - Adult children under 25 who are studying or completing military service;
 - Disabled children.

Family situation	Percentage applied to gross annual ITS
Single, divorced/ widowed	0%
Married without children	10%
Per dependent child, limited to 10 children	2.5%
Disabled child	10%

Additional 2% reduction

As of 1 January 2008, after applying the dependent rebate, the final ITS is further reduced by 2 percentage points for the benefit of the employee. This rebate is calculated using the formula below.

- Step 1: Compute the tax-pressure rate = (annual ITS after family rebate ÷ annual net taxable income) × 100.
- Step 2: Percentage calculated in step 1 minus 2%.
- Step 3: Apply the new rate to the annual net taxable income to obtain the final annual ITS (then convert to monthly).

National Institute of Social Security (INPS)

The *Institut national de Prévoyance sociale* (INPS) is Mali's national social security institution. It administers the statutory schemes for employees, principally pensions/old-age, disability and survivors, family allowances, occupational injuries and diseases, and payroll-collected levies such as the ANPE contribution. (Compulsory health insurance AMO is collected alongside payroll but administered by CANAM.)

INPS coverage applies to any employer, natural or legal person, in the private or public sector, including secular and religious organisations, that employs a person for remuneration. Employers must register, declare, and contribute for eligible employees, regardless of the employee's gender or nationality.

Contribution base

Contributions are calculated on total remuneration, salaries, wages and earnings, including benefits in kind and allowances. Genuine reimbursements of expenses borne by the worker are excluded. There is no ceiling on the contributory salary.

The contribution base may not be lower than the SMIG (guaranteed inter-professional minimum wage) applicable in the region where the company, one of its establishments, or its head office is located. Currently, the SMIG is XOF 40,000 per month.

Contribution rates

Branch	Employee contribution rate	Employer contribution rate
Pension	3.6%	3.4%
Invalidity	-	2%

Family Allowance	-	8%
Occupational injury and illness related to work	-	1 – 4%
ANPE	-	1%

Filing and payment deadlines

- **Monthly**, within the first fifteen (15) days of each month, if workforce consists of 10+ employees.
- **Quarterly**, within the first fifteen (15) days of each quarter, if workforce consists of fewer than 10 employees.

Obligatory Medical Insurance (AMO)

AMO (*Assurance Maladie Obligatoire*) is Mali's compulsory health-insurance scheme that funds access to medically necessary care (e.g., consultations, hospitalisation, medicines, maternity; some dental/para-clinical services under convention). The scheme is administered by CANAM (*Caisse nationale d'Assurance maladie*), which handles enrolment, contribution collection, provider contracting and benefit management; CANAM may delegate certain operational tasks (e.g., collections, beneficiary rights management) to INPS/CMSS under its regulations.

In payroll, AMO is withheld and reported alongside INPS items. AMO applies to natural persons insured under the formal schemes (employees and other eligible insured categories), regardless of nationality, subject to scheme rules

Contribution base

AMO contributions are calculated on basic salary plus all taxable premiums and allowances/indemnities, excluding professional expenses, reimbursement of expenses and family benefits. The base may not be below the SMIG (statutory minimum wage); currently, XOF 40,000 per month. There is no ceiling.

Contribution rates



Employee contribution: 3.06%



Employer contribution: 3.50%

Filing & payment

AMO amounts are declared and remitted with the monthly/quarterly INPS social-security filing; there is no separate AMO return.

Housing Tax (TL)

The *Taxe Logement* (TL) is a monthly levy on employers, created to finance Mali's National Housing Fund in support of national housing policy. It is due by all employers on their payroll.

Contribution base

This is based on the gross amount of remuneration, salaries, wages, and allowances paid to all their staff. This includes the real value of the fringe benefits. The base is rounded down to the nearest XOF 1,000 before applying the rate.

Contribution rate



Employer Contribution: 1%

Filing and payment

The tax must be paid monthly, and the contribution is declared on the monthly tax return.

Contribution Forfaitaire Tax (CFE)

The *Contribution forfaitaire à la charge des employeurs* (CFE) is a monthly payroll levy borne by employers. It helps fund employment-related public programmes and applies in addition to ITS and social-security charges.

All individuals and companies liable to Corporate Income Tax (IS) or Industrial and Commercial Income Tax and Agricultural Income Tax are subject to this contribution.

Contribution base

CFE is calculated on the gross amount of remuneration, salaries, wages, and allowances paid to all their staff. This includes the real value of the fringe benefits. This base will be rounded down to the nearest XOF 1,000.

Contribution rate



Employer Contribution: 3.5%

Filing and payment

The tax must be paid monthly, and the contribution is declared on the monthly tax return.

Compliance Repository Shortcuts

Shortcut	Navigation Path
 Payroll Tax Guide	In-product: Navigate to How can we help? via your profile icon > PaySpace Wisdom > Africa > Compliance Digital Tools > select the country. Alternatively, from the Deel Local Payroll website > Resources > Africa Tax Guides
 Compliance News	In-product: Navigate to How can we help? via your profile icon > PaySpace Wisdom > Africa > Compliance News
 Digital Tools	In-product: Navigate to How can we help? via your profile icon > PaySpace Wisdom > Africa > Compliance Digital Tools > select the country
 FAQ Articles	In-product: Navigate to How can we help? via your profile icon > PaySpace Wisdom > Africa > Select the relevant topic.
 Product User Guide	In-product: Navigate to How can we help? via your profile icon > PaySpace Wisdom > Africa > Compliance Product User Guides > select the country
 Preliminary Notes	In-product: Navigate to What's New > Preliminary Notes > Legislation changes
 Release Notes	In-product: Navigate to What's New > Release Notes > Legislation changes
 Tax Alerts	In-product email distributed to customers
 Compliance Pop-up Notifications	In-product pop-up notification when logging into PaySpace by Deel with a compliance notice specific to a country

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