Pursuant to Article 39 of the Law, expatriate employees are generally entitled to an end-of-service gratuity payment on the termination of their employment contract. If the employer establishes and operates a provident fund scheme approved by the ministry, then the expatriate employee may be entitled to receive the higher of the amounts payable under Article 39 referred to above or the provident fund payments, but not both. A pro-rata amount is calculated for any fraction of a full year worked after .the initial year