

Employer Obligations

Who should receive CPF contributions:

1) What is the definition of an employee?

Under the CPF Act, an employee is defined as:

- A person who is employed in Singapore under a contract of service; or
- A Singapore Citizen who is employed under a contract of service or other agreement entered into in Singapore as a master, seaman or apprentice in any vessel.

2) Are CPF contributions payable for part-time, casual or temporary employees?

CPF contributions are payable for part-time, casual or temporary employees who are:

- Singapore Citizens or Permanent Residents,
- Engaged under a contract of service, and
- Earning total wages of more than \$50 per month.

3) What is a contract of service?

A contract of service is an agreement in which one person agrees to employ another as an employee, and the other person agrees to serve the employer as an employee. The agreement can be in writing, verbal, expressed or implied.

4) If my foreign employees request to contribute to CPF, can I make CPF contributions for them?

CPF is a comprehensive social security system that is intended to support Singapore Citizens and Singapore Permanent Residents (SPRs). From 1 January 2003, CPF contributions are exempted for foreign employees as they may not retire here in Singapore. Therefore, CPF contributions are only payable for Singapore Citizens and SPRs.

5) What is the minimum age for your employees to qualify for CPF contributions?

Your employees are required to pay CPF contributions as long as they are Singapore Citizens or Singapore Permanent Residents, and are employed in Singapore under a contract of service.

6) Are CPF contributions payable for church workers?

CPF contributions are payable for church workers who are employed under a contract of service.

7) Are CPF contributions payable for consultants?

CPF contributions are payable for consultants who are employed under a contract of service.

8) Are CPF contributions payable for directors?

CPF contributions are not payable on directors' fees voted to them at General Meetings.

However, if the directors of the company are also engaged under a contract of service, CPF contributions are payable on the wages received.

9) Are CPF contributions payable for full-time National Servicemen (NSFs)?

CPF contributions are not payable for full-time National Servicemen (NSFs) enlisted for national service under the Enlistment Act as they are not employed under a contract of service.

10) Are CPF contributions payable for my hawker assistant?

CPF contributions are payable for your hawker assistant who is employed under a contract of service.

11) Are CPF contributions payable for interns undergoing an internship programme?

In general, CPF contributions are payable for all local employees, including interns, when there is an employer-employee relationship, i.e. a contract of service.

However, in consultation with the Ministry of Education, employers can be exempted from making CPF contributions on wages (e.g. allowance, bonus, overtime pay) for interns if they are students:

- enrolled in an institution or programme subsidised by the MOE, and
- employed for training approved by their educational institution.

This approach serves to prioritise internship opportunities for students whose courses of study are most aligned with national objectives. For such CPF-exempt internships (including any approved extensions), employers must obtain and retain documentations from the institutions.

If the internship is not endorsed by the educational institutions, CPF contributions remain payable similar to part-time and temporary employments.

12) Are CPF contributions payable for law pupils?

Based on the law practice training guidelines of the Singapore Institute of Legal Education (SILE), the factors in a Practice Training Contract do not point towards a contract of service. Generally, CPF contributions are not payable for law pupils, i.e. law graduates who are serving their practice service period.

However, if the law graduates enter into a contract of employment with the law firm, CPF contributions are payable on wages given to them.

13) Are CPF contributions payable for Limited Liability Partners (LLP)?

CPF contributions are payable for partners of Limited Liability Partners (LLP) who are employed under a contract of service.

14) Are CPF contributions payable for locum doctors?

CPF contributions are payable for locum doctors employed under a contract of service.

15) Are CPF contributions payable for Operationally Ready National Servicemen (NSmen) during NS training?

Under the Enlistment Act, CPF contributions are payable for your employees who are Operationally Ready National Servicemen (NSmen) during their NS training, based on their usual civilian income.

You have to pay CPF contributions based on the total wages typically payable to them in each calendar month, as though as they are not away for NS training. Besides basic salary and fixed allowance components of your employee's wages, the variable allowances (e.g. overtime pay and allowances) typically paid to the NSman on a monthly basis would also attract CPF contributions.

You have to bear the full employer's share of CPF contribution, and you are entitled to recover the full employee's share from their wages.

16) Are CPF contributions payable for partner or sole proprietor of a firm?

CPF contributions are payable for partner who is employed under a contract of service with your firm. Otherwise, he is considered as a self-employed person (SEP) and cannot receive CPF contributions from the firm as an employee.

Sole proprietor of a firm is considered as an SEP. As such, a sole proprietor cannot receive CPF contributions from the firm as an employee.

Do note that an SEP earning an annual Net Trade Income (NTI) of more than \$6,000 needs to pay compulsory MediSave contribution. NTI is your gross trade income minus all allowable business expenses, capital allowances and trade losses as determined by IRAS. Please visit the IRAS website to read more on the definition of an SEP.

17) Are CPF contributions payable for seaman?

CPF contributions are payable for a master, a seaman or an apprentice in any vessel if he is a citizen of Singapore and employed under a contract of service or other agreement entered into in Singapore.

However, CPF contributions are exempted for a seaman who is a Singapore Citizen and is employed:

- in a Swedish ship on terms and conditions of service applicable to Swedish seamen; or
- in a Norwegian ship on terms and conditions of service applicable to Norwegian seamen; or
- by the East Asiatic Co. Ltd. of Denmark on terms and conditions of the agreement between the Danish Shipowners' Association and the Seamen's Union in Denmark.

CPF contributions are not payable for a seaman who is a permanent resident of Singapore.

18) Are CPF contributions payable for students?

CPF contributions are payable for students who are employed under a contract of service and are Singapore Citizens or Permanent Residents earning total wages of more than \$50 per month.

CPF contributions are exempted on wages (e.g. allowances, bonus, overtime pay) payable to certain classes of student employees.

- 19) Are CPF contributions payable for Shatec students engaged in trainings approved by Shatec Institutes?

With effect from 1 March 2018, CPF contributions are payable for Shatec students employed under a contract of service.

- 20) Are CPF contributions payable for volunteers?

CPF contributions are not payable if the volunteers are not employed under a contract of service.

- 21) Are CPF contributions payable for employees of General Conference Corporation of Seventh-Day Adventists?

CPF contributions are exempted for employees who are employed by the General Conference Corporation of Seventh-Day Adventists under a contract of service or other agreement entered into outside Singapore and who are not domiciled in Singapore.

- 22) Are CPF contributions payable for my employee who is on no pay leave?

CPF contributions are payable on the total wages earned by your employee in each calendar month, less any no pay leave he has taken in that month.

- 23) Are CPF contributions payable for my employee who went on absence without leave (AWOL)?

CPF contribution are not payable if your employee is not entitled to any wages during the period he was absent without leave (AWOL).

CPF contributions are payable on the total wages given to him in that calendar month if he had worked certain days before AWOL.

- 24) Are CPF contributions payable for my employee who is on overseas assignment?

CPF contributions are payable if your employee is employed in Singapore but required to go overseas for assignment, e.g. overseas business trip, meeting overseas clients, attending overseas seminars, conferences and training.

- 25) Are CPF contributions payable for my employee during his overseas training?

CPF contributions are payable during overseas training if your employee is employed in Singapore but is required to go overseas for the training period.

- 26) Are CPF contributions payable for my employee who is seconded or transferred from overseas to work in Singapore?

CPF contributions are payable for your employee who is a citizen or permanent resident of Singapore if he is working in Singapore and earning total wages of more than \$50 a month.

27) Are CPF contributions payable for my employee who is employed to work overseas?

CPF contributions are not payable on wages given to your employee who is employed to work overseas.

28) Are CPF contributions payable for my employee who is seconded or posted to work overseas?

CPF contributions are not payable for your employee who is seconded or posted to work overseas as wages given in respect of overseas employment do not attract CPF contributions.

29) Are CPF contributions payable for my employee, who is under overseas employment, if he returns to Singapore for personal reasons and works during the Stay Home Notice (SHN) period?

If your employee is returning to Singapore for personal reasons, e.g. to celebrate festive holidays with his family, and will be working remotely in Singapore for you during the Stay Home Notice (SHN) period, CPF contributions are not payable for him since working during the SHN period is a temporary work arrangement due to COVID-19 restrictions.

30) Are CPF contributions payable by the holding company or the subsidiary company if my employee is seconded from the holding company to the subsidiary company?

The employer who had entered into an employment contract with the employee is required to pay the CPF contributions.

What payments attract CPF contributions:

Types of payments to employees-

1) Are CPF contributions payable on Annual Wage Supplement (AWS)?

-CPF contributions are payable on Annual Wage Supplement (AWS) given to your employee.

2) Are CPF contributions payable on bonus?

-CPF contributions are payable on bonus given to your employee, e.g. retention Bonus, 13th month bonus, sign-on bonus, discretionary bonus.

3) What is the definition of wages?

-Under the CPF Act, wages are defined as remuneration in money, including any bonus that is due or granted to a person in respect of his employment. CPF contributions are computed based on an employee's wages.

4) Are CPF contributions payable on mobile phone subscription allowance or reimbursement?

-CPF contributions are payable on mobile phone subscription allowance. CPF contributions are not payable on mobile phone subscription reimbursement if your employee incurred the expenses solely for official purposes. Otherwise, CPF contributions are still payable.

5) Are CPF contributions payable on housing/rental subsidy?

-CPF contributions are payable on housing or rental subsidy given to your employee.

6) How do I calculate CPF contributions on Additional Wages (AW) paid before the end of the year/last month of employment?

-To determine the CPF contributions on Additional Wage (AW) payable, the AW ceiling has to be first calculated. The AW ceiling sets the maximum amount of AW on which CPF contributions are payable per year.

You should use current year's Ordinary Wages to estimate the Additional Wage ceiling whenever AW are payable for the current year.

Once the employee's total OW for the year are known, usually at the end of the year or in the last month of employment, you should re-calculate the AW ceiling based on the total OW subject to CPF contributions. You can refer to these examples (PDF, 0.4MB) on the computation of the AW ceiling.

Any shortfall in the CPF contributions after the re-computation should be paid together with December's contributions or contributions for your employee's last month of employment, whichever is applicable. If you have overpaid the CPF contributions, you can apply for a refund by selecting 'Refund of payments made for 1 employee/platform worker'.

7) Are CPF contributions payable on payments given to my employee for meeting the Key Performance Indicators (KPI)?

-CPF contributions are payable on payments given to your employee for meeting the Key Performance Indicators.

8) Are CPF contributions payable on meal allowance or reimbursement?

-CPF contributions are payable on meal allowance given to your employee.

CPF contributions are not payable on meal reimbursement given to your employee for working beyond normal working hours, e.g. overtime and on non-working days. Otherwise, CPF contributions are still payable.

8) Are CPF contributions payable on probation period pay?

-CPF contributions are payable on probation period pay.

9) Are CPF contributions payable on tips?

-CPF contributions are payable on tips that you have collected and distributed to your employees.

10) Are CPF contributions payable on bonus given to my employee by a third party e.g. my service partner?

-CPF contributions are payable on bonus given to your employee by a third party, e.g. your service partner, if the bonus is a reward for work done in respect of your employee's employment.

11) Are CPF contributions payable on benefit in kind?

-CPF contributions are not payable on benefit given to your employee in kind, e.g. a commemorative watch or payment made directly by you to a service provider.

Such benefit in kind where no cash payment to your employee is involved would not be considered as wages because only remuneration in money granted in respect of employment attracts CPF contributions.

12) Are CPF contributions payable on monetary donations given to my employee for bereavement?

-CPF contributions are not payable on monetary donations given to your employee for bereavement.

13) Are CPF contributions payable on reimbursements?

-CPF contributions are not payable on reimbursements incurred for official purposes. The reimbursement amount must not exceed the expenditure incurred.

Some examples are:

- Transport expenses incurred by your employees to travel to a client's office for a business meeting
- Meal expenses incurred by your employees for working overtime
- Laundry expenses for your uniformed employees.

14) Are CPF contributions payable on monetary wedding gift given to my employee?

-CPF contributions are payable on monetary wedding gift given to your employee.

15) Are CPF contributions payable on bonuses given to my employees for their employment in Singapore if they are currently posted overseas?

-CPF contributions are not payable for your employees posted to work overseas.

As such, CPF contributions are not required on bonuses paid when your employee is posted overseas. It does not matter if the bonus is granted on account of his employment in Singapore prior to the overseas posting.

Similarly, if your employee is currently working in Singapore, any bonuses that becomes payable during this period would attract CPF contributions.

The above CPF treatments apply only if there is no change in employer, i.e. you are still the employer, despite the change in country of employment for your employee. Where the Singapore employer and the overseas employer are different legal entities

CPF contributions are payable if:

- Your employee has terminated the employment contract with you in Singapore and started a new employment with an overseas employer; and
- The bonus is payable by you for your employee's employment in Singapore.

CPF contributions are not payable if:

- The employee has terminated the employment contract with the overseas employer and started a new employment with you in Singapore; and
- The bonus is payable by the overseas company for employment overseas.

16) Are CPF contributions payable on insurance payout given to my employee?

-CPF contributions are not payable on insurance payout made by insurer to your employee if he is the insured person and the payout is for his benefit.

17) Are CPF contributions payable on winter wear and luggage allowances given to my employee?

-CPF contributions are payable on winter wear and luggage allowances given to your employee.

However, CPF contributions are not payable on reimbursements given to your employee for expenses incurred on winter wear and luggage for official overseas trips. The reimbursement amount must not exceed the expenditure incurred.

- 18) Are CPF contributions payable on payouts from retirement savings held by a trust fund to my employee who is still in employment?
- CPF contributions are payable on the payouts from funds set aside for pensions or retirement given to your employee who is still in employment with you.
- 19) Are CPF contributions payable by the holding company or the subsidiary company if the employee is seconded from the former to latter?
- The employer who had entered into an employment contract with the employee is required to pay the CPF contributions.
- 20) Are CPF contributions payable on insurance payout given to my employee?
- CPF contributions are not payable on insurance payout made by insurer to your employee if he is the insured person and the payout is for his benefit.
- 21) Are CPF contributions payable on cash benefits given to my employee when he leaves his employment?
- CPF contributions are payable on any cash benefits given in respect of your employee's employment as they constitute wages. As long as wages are payable to your employee who is a Singapore Citizen/Singapore Permanent Resident, even if they are payable only after your employee has left employment, CPF contributions are required. Examples are bonuses, end of contract incentives, completion of contract bonuses.
- 22) Are CPF contributions payable on cash payment given to your employee for self-improvement courses?
- CPF contributions are payable on cash payment given to your employee for self-improvement courses.
- 23) Are CPF contributions payable on cash rewards given to my employees who report on safety lapses and incidents in the workplace?
- CPF contributions are payable on cash rewards given to your employees who report on safety lapses and incidents in the workplace if the employees are required to do so as part of the job scope. Otherwise, CPF contributions are not payable.
- 24) Are CPF contributions payable on encashment of leave?
- CPF contributions are payable on cash payment given to your employee for encashment of his leave.
- 25) Are CPF contributions payable on Monthly Variable Component (MVC)?

-CPF contributions are payable on the monthly variable component given to your employee.

26) Are CPF contributions payable on bursary and scholarship awards?

-CPF contributions are not payable on bursary and scholarship awards given to your employee if they are genuine pre-estimates or reimbursements of expenses incurred for official purpose, e.g. you send your employee for further studies as part of his training. The cash award may include reimbursement of course fee, book fee, overseas living expenses, air tickets etc.

If you are using genuine pre-estimates, you must be able to show that the amount given to your employee is reasonable, e.g. there is a sound methodology to derive the quantum such as basing on recent cost or past receipts for similar expenses. Do note that any overseas living allowance should be reasonable based on the country of study, and cannot be simply based on your employee's last drawn salary to qualify as a genuine pre-estimate. If you are giving reimbursements, the amount must not exceed the expenditure incurred.

If the cash payments are not genuine pre-estimates or reimbursements for official purpose(s), CPF contributions are payable.

27) Are CPF contributions payable on reimbursement of examination fee incurred by my employee?

-CPF contributions are payable on reimbursement of examination fees given to your employee if the examination is taken for his self-interest or personal development. CPF contributions are not payable if the examination fees are incurred by your employee for official purposes, e.g. for employment-related training or certification. The reimbursement must not exceed the actual expenditure.

28) Are CPF contributions payable on cash payments given to my employee if they are not paid through the payroll system?

-CPF contributions are payable on wages given to your employee and not payable on non-wages, e.g. reimbursements incurred for official purposes.

The CPF treatment is the same regardless whether they are paid through the payroll system.

29) Are CPF contributions payable on allowances?

-Allowances, i.e. monetary payments that increase your employee's wages, are also wages. Hence, they will attract CPF contributions. Some examples include meal and transport allowance, etc.

30) Are CPF contributions payable on profit sharing?

-CPF contributions are payable on profit sharing given to your employees.

31) Are CPF contributions payable on redundancy payment?

-CPF contributions are payable on redundancy payment given to your employee who is still under your employment but not required to report to work temporarily. CPF contributions are not payable on termination benefits given for retrenchment or loss of employment.

32) Are CPF contributions payable on wages given to my employee who has passed away?

-CPF contributions are payable on the wages payable to your employee who has passed away.

33) Are CPF contributions payable on ang bao/red packet?

-CPF contributions are payable on the cash payment given to employee in the form of ang bao/red packet.

34) Are CPF contributions payable on Restrictive Covenant payment?

-CPF contributions are not payable on Restrictive Covenant payment given to your employee to comply with specific contractual obligations after he has left your employment, e.g. to restrain him from entering into an employment with another company in the same industry or to join your competitors after he left your employment.

35) Are CPF contributions payable on cash payments given to my employee for his personal car-related expenses?

-CPF contributions are payable on cash payments given for your employee's personal car-related expenses, e.g. car loan interest, car parking fee, Electronic Road Pricing (ERP) fee, petrol, road tax, insurance, repair, servicing fee.

However, CPF contributions are not payable on reimbursement of expenses incurred by your employee for official purpose, e.g. the company's car is used for work-related travel and you reimburse your employee the petrol expenses. The reimbursement amount must not exceed the expenditure incurred.

36) Are CPF contributions payable on encashment of flexible benefits?

-CPF contributions are payable on the cash payments given to your employee from unused flexible benefits.

37) Are CPF contributions payable on cash prizes given in contests?

-CPF contributions are not payable on cash prizes given to participants in contests where the cash payments are not given in respect of employment, e.g. Dinner and Dance, lucky draws, early bird draws.

38) Are CPF contributions payable on advance salary/loan given to my employee?

-CPF contributions are payable in the month that the employee is entitled to the salary regardless of any loan or advance payment.

39) Are CPF contributions payable on personal car loan?

CPF contributions are not payable on personal car loan given to your employee if it is not tied to his employment.

-CPF contributions are payable if you agree that your employee need not pay back the loan or for the loan to be written off, e.g. given as a cash gift to your employee or you imposed conditions that are tied to employment (such as your employee must clinch a deal with a client or he has to work overtime for the next few months). In such cases, the cash payment is given in respect of employment.

40) Are CPF contributions payable on cash payments given to my employees for passing examinations?

-CPF contributions are payable on cash payments if passing examinations are part of your employee's official duties, e.g. you sent your employee to a course as part of your training programme and he is required to pass the examinations to get the qualification to perform his job. The cash payments are akin to other awards given to recognise or incentivise employees for good performance.

41) Are CPF contributions payable on cash payment given to my employee for child care expenses incurred by his children?

-CPF contributions are payable on the cash payment given to your employee for his children's child care or school expenses.

CPF contributions are not payable if you make the payment directly to the service provider, e.g. child care centre or school, as it will be considered as benefit-in-kind.

42) Are CPF contributions payable on death benefits given to my employee's next of kin?

-CPF contributions are not payable on death benefits given to your deceased employee's next of kin.

43) Are CPF contributions payable on stocks or shares offered to my employees?

-CPF contributions are payable if you give your employee any cash payment for them to purchase or subsidise their purchase of stocks or shares.

CPF contributions are not payable if the stocks or shares are given in kind to your employee (i.e. he receives the stocks or shares held in his name) or if the stocks or shares are discounted (i.e. he pays a lower price for the purchase but no cash payment is made to him). If the employee subsequently sells the stocks or shares which are held in his name, CPF contributions are not payable as the stocks and shares belong to him.

44) Are CPF contributions payable on donations given to my employee for bereavements?

-CPF contributions are not payable on donations given to your employees for bereavements.

45) Are CPF contributions payable on ex-gratia payment?

-Ex-gratia payment is a cash payment given in gratitude without any contractual or legal obligation. CPF contributions are payable on the ex-gratia cash payment that is given as a token of appreciation for your employee's past services/contributions to you.

CPF contributions are not payable on the ex-gratia payment that is given as a compensation for your employee's loss of employment.

46) Are CPF contributions payable on garden leave?

-CPF contributions are payable on the wages given to your employee who is placed on garden leave.

47) Are CPF contributions payable on gift vouchers?

-CPF contributions are not payable on gift vouchers given to your employee if they are non-cash benefits, i.e. they are not legal tender or convertible into cash.

For example, money order or cash voucher which can be redeemed as cash is considered as cash benefit and will still attract CPF contributions.

48) Are CPF contributions payable on gratuity and ex-gratia payments?

CPF contributions are payable on gratuity and ex-gratia payments that are given in respect of your employee's employment. For example, if the payment is to:

- reward your employee's good performance,
- reward your employee for the completion of a contract/project,
- entice your employee to remain in employment, or
- recognise your employee's service with you.

CPF contributions are not payable on the gratuity and ex-gratia payments if they are compensations given for termination or loss of employment.

Retirement gratuity given to retired employee who is subsequently re-employed

CPF contributions are not payable on retirement gratuity if it is given to your employee without any condition, i.e. it is given regardless of whether he is subsequently re-employed by you under a new employment contract.

However, CPF contributions are payable if it is given on the condition that he takes up the new employment with you. This cash payment will be considered as wages as it is given in respect of his new employment.

49) Are CPF contributions payable on Gratuity & Achievement Award, and Programme --

-Allowance given to my employees under the Precision Engineering WSQ Diploma programme training scheme?

CPF contributions are not payable on the Gratuity Achievement Award given for successful completion of the Precision Engineering WSQ Diploma programme training scheme.

CPF contributions are also not payable on the Programme Allowance given to your employees for attending training after working hours.

50) Are CPF contributions payable on-air passage?

CPF contributions are not payable on air passage for official purposes, e.g. meeting overseas clients, attending seminars, conferences and training. The reimbursement amount must not exceed the expenditure incurred.

CPF contributions are payable on air passage that increases your employee's wages. Some examples are:

- Home leave passage (air passage provided by you for your employees to visit their home countries)
- Cash payment in lieu of home leave passage
- Air passage provided to your employee to commence work in Singapore
- Air passages provided to your employee's family members

51) Are CPF contributions payable on honorarium?

-CPF contributions are not payable on the honorarium given to a professional person who is not employed by you, e.g. Board Chairman, Non-Executive Director, Honorary Secretary and Auditor of a sports club.

52) Are CPF contributions payable on leave pay?

-CPF contributions are payable on the total wages given to your employee in each calendar month, including leave pay.

53) Are CPF contributions payable on reimbursement of relocation expenses incurred by my employee?

-Where your employee is required to relocate from Singapore to overseas

CPF contributions are not payable on reimbursement of relocation expenses (e.g. air tickets, baggage charges, shipping cost, taxi fare from airport and packing charges) as they are given in respect of overseas employment.

Where your employee is required by you to relocate back to Singapore

CPF contributions are not payable on reimbursement of relocation expenses incurred by your employee to relocate from overseas to work in Singapore if the following conditions are fulfilled:

- a) your employee had been working for you in Singapore;

- b) your employee was required by you to relocate overseas for official purposes; and
- c) your employee is now required by you (i.e. same employer) to return to Singapore to continue with employment in Singapore.

Otherwise, you will still need to pay CPF contributions on any reimbursement of relocation expenses.

Where your employee relocates to Singapore to start a new employment with you

CPF contributions are payable on the reimbursement of relocation expenses if your employee is originally based overseas (e.g. previously he was staying overseas, or working for another employer overseas) but relocates to Singapore to begin his new Singapore employment with you. The reimbursement of relocation expenses in such a case is considered as employment benefit which increases your employee's wages.

54) Are CPF contributions payable on cash awards?

-CPF contributions are payable on any cash awards given to your employee that are given in respect of employee's employment.

Some examples are:

- Best Employee Award
- Commendation Award
- Good Customer Service Award
- Good Quality Service Award
- Innovation Award
- Outstanding Performance Award
- Productivity Award

If the award given is not related to the employee's employment, CPF contributions are not payable. For example, a patent award is given to the winner of a design competition and the competition is not related to employee's employment.

55) Are CPF contributions payable on overtime pay?

-CPF contributions are payable on overtime pay given to your employee.

56) Are CPF contributions payable on compensations given under the Work Injury Compensation Act (WICA)?

-CPF contributions are not payable on compensations given to your employee due to work-related injuries or diseases under the Work Injury Compensation Act (WICA).

Medical leave wages (MLW) are payable for the days your employee is issued with medical leave or light duty.

If your employee is on medical leave, CPF contributions are not payable on the MLW given to him.

If your employee is given light duty, he will continue to earn wages. You will have to top-up his wages to the full Average Monthly Earnings (AME). MLW is the difference between AME and the actual wages earned. CPF contributions are payable on wages given for work done but not payable on MLW.

57) Are CPF contributions payable on payments given to my employee for his involvements in ad-hoc projects?

-CPF contributions are payable for all payments given to your employee in respect of his employment, i.e. for his services or work done.

58) Are CPF contributions payable on cash payments given to my employee for his suggestions?

-CPF contributions are payable on cash payments given to your employee for his suggestions that are work-related.

CPF contributions are not payable on cash payments given for suggestions that are not work-related. For example, a cash prize is given to the winner of a naming competition and the competition is not related to employee's employment.

59) Are CPF contributions payable on advance salary given to my employee?

-CPF contributions are payable on the salary due to your employee in each calendar month.

For advance salary that is not due to your employee but was given earlier, you are not required to pay CPF contributions on it yet. You will have to pay CPF contributions for the amount in the month it is payable to your employee.

60) Are CPF contributions payable on service charge given to my employee?

-CPF contributions are payable on service charge collected by you from customers and given as incentive to your employee.

61) Are CPF contributions payable on Supplementary Retirement Scheme (SRS) allowance if I deposit directly into my employee's SRS account?

-CPF contributions are payable on Supplementary Retirement Scheme (SRS) allowance as it can be accessed by your employee any time (with a 5% penalty for early withdrawal).

The CPF treatment is the same regardless of whether it is deposited directly into your employee's SRS account or you pay to him in cash.

62) Are CPF contributions payable on cash payment given to my employee for personal insurance?

-CPF contributions are payable on cash payments given to your employee to purchase his personal insurance.

63) Are CPF contributions payable on the client referral fee given to your employee for recommending business clients to you?

-CPF contributions are payable on client referral fees given to your employee for recommending business clients to you.

64) Are CPF contribution payable on the employee's share of CPF contribution (which is part of his gross wages) if I choose not to recover it from my employee's wages?

-As an employer, you are required to pay the total CPF contributions, inclusive of employer and employee's share, to CPF Board for your employee.

You are entitled to recover the employee's share of CPF contributions when paying your employee's wages for the month. If you decide not to recover the employee's share, you will not be able to do so after the wages are paid to your employee.

Example:

Your employee's monthly wage is \$1,000 and the total CPF contribution is \$370. This consists of employee's share (\$200) and employer's share (\$170) of CPF contributions.

If you decide not to recover the employee's share of \$200, you will still need to pay \$370 to his CPF account based on his monthly wages of \$1,000.

65) Are CPF contributions payable on the Employment Assistance Payment (EAP)?

-CPF contributions are not payable on Employment Assistance Payment (EAP) given to your employee if you are unable to offer re-employment when your employee reaches the minimum retirement age of 62, up to the age of 67.

66) Are CPF contributions payable on Long Service Award (LSA)?

-CPF contributions are payable on cash award given to your employee in recognition of his long service.

However, to promote loyalty, CPF contributions are not payable on Long Service Award (LSA) that is given to your employee with at least 5 years of service and subsequent LSA for each 5-year period of service with you, up to the amount of your employee's Ordinary Wages (OW) for the month in which the LSA is paid. In the event that there are multiple types of LSA given to the same employee, only the first LSA granted to the employee in each 5-year period can qualify for this exemption. If the LSA exceeds the OW for the month, CPF contributions are payable on the amount in excess of OW. If your employee has no OW payable in that month, CPF contributions are payable on the entire LSA.

Scenarios	Are CPF contributions payable?
LSA amount is OW and below	No
LSA amount is more than OW	Yes, on the amount of LSA exceeding OW
OW is \$0	Yes, on the entire LSA

The CPF treatment is the same even if the LSA is payable after your Singapore Citizen/Singapore Permanent Resident employee has left employment. Find out more if CPF contributions are payable on Additional Wages payable to ex-employees after they have left employment.

67) Are CPF contributions payable on monthly pension given to my retired employee?

-CPF contributions are not payable on monthly pension given to your employee who has retired as he is no longer in your employment.

68) Are CPF contributions payable on reimbursement given to my prospective employee for his payment in lieu of notice to his former employer for leaving the company before the end of notice period?

-From October 2022, CPF contributions are not payable on the reimbursement given to your prospective employee for the payment in lieu of notice he made to his former employer in order to commence his employment with you earlier. This is in consideration of the fact that payment in lieu of notice is liquidated damages for the breach of contract.

For clarity, CPF contributions are also not payable if you make the payment in lieu of notice on behalf of your prospective employee directly to his employer. There is no change in the Board's position on this.

69) Are CPF contributions payable on financial assistance given to my employee?

-CPF contributions are payable on cash payments given to assist your employees who are facing financial difficulties.

70) Are CPF contributions payable on referral fee given to my employee?

-CPF contributions are not payable on referral fee given to your employee for recommending new staff to your company if it is not part of his official duties.

CPF contributions are payable on referral fee if introducing new staff to join your company is part of your employee's official duties.

71) Are CPF contributions payable on retention cash incentive given to my employee to encourage him to continue his employment with me?

-CPF contributions are payable on cash incentive given to your employee for retention of your employee's employment.

72) Are CPF contributions payable on COVID-19 allowance given to my employees to defray their transport, meal, lodging and utility expenses as they are required to work at a different location?

-CPF contributions are payable on COVID-19 allowance given to your employees. CPF contributions are not payable on cash payment given to defray your employees' transport, meal, lodging or utility expenses if they are required to work at a different location (not their normal place of work) provided that the following conditions are fulfilled:

- a. The payment is provided in the form of reimbursement based on actual expenditure of which proof must be shown;
- b. The reimbursement does not increase the employees' wages; and
- c. Your employees are only entitled to such reimbursements based on their continued attendance at employment and work in Singapore of which transport, meal, lodging and utility expenses would be incurred due to the COVID-19 situations, e.g. lockdown, Work From Home, Leave Of Absence or relocation to other site.

73) Are CPF contributions payable if I disburse funding support given by the Government (e.g. Employment Grant) to my employees?

-CPF contributions are not payable on cash payments given by the Government to you.

However, CPF contributions are payable if you disburse any cash payments to your employees.

74) What happens if I am unable to pay CPF contributions on time due to COVID-19?

-The due date for CPF contributions is on the last day of the calendar month.

Enforcement action would be taken against employers who fail to pay by the 14th of the following month (or the next working day if the 14th falls on a Saturday, Sunday or Public Holiday). This includes imposing late payment interest charged at 1.5% per month commencing from the first day after the due date.

Timely payment of CPF contributions is important for employees to meet their housing, retirement and healthcare needs.

Nevertheless, we appreciate that the COVID-19 situation is extremely challenging and difficult for businesses in some sectors. Apart from the support measures announced by the Government at Singapore Budget 2020, companies facing cash flow issues can explore the following options to keep their businesses viable:

- Tapping on training support schemes to send their employees for training and upskilling and receive absentee payroll funding;
- Making adjustments to work arrangements with or without wage cuts;
- Making direct adjustments to wages; or
- Putting employees on no-pay leave.

Employers can refer to the Tripartite Advisory on Managing Excess Manpower and Responsible Retrenchment for guidance on the appropriate measures to cope with cash flow issues and manage excess manpower.

You may also wish to look out for the additional support measures for workers and businesses in response to the COVID-19 pandemic that the Government announced at Singapore Budget 2021.

75) Are CPF contributions payable on training allowance given to your trainee under the SGUnited Traineeship Programme if you are the host company?

-CPF contributions are not payable on training allowance for your trainee under the SGUnited Traineeship Programme so long as he is not employed under a contract of service.

You and your trainee may enter into an employer-employee relationship at any time, including upon completion of the programme, in which case, CPF contributions would be payable on wages given to your employee.

76) Are CPF contributions payable on reimbursement of transport expenses between assigned place of work and the actual work location if my employee has to work at the latter?

-CPF contributions are not payable on reimbursement of transport expenses between assigned place of work (e.g. home during the COVID-19 period in compliance with the government's requirements or advisories) and actual work location (e.g. office, hospital) if it is incurred for official purposes. The reimbursement amount must not exceed the expenditure incurred.

77) Are CPF contributions payable on cash payments given to my employee who is required to be relocated overseas for work?

-Reimbursement of relocation expenses

CPF contributions are not payable on reimbursement of relocation expenses incurred by your employee who is required to be stationed/posted to work overseas. In addition, CPF contributions are not payable on wages and any other reimbursement payable to him for his overseas employment.

Relocation allowance

CPF contributions are payable if the relocation allowance is given to your employee for his employment in Singapore, e.g. the allowance is given to relocate from overseas to Singapore to work.

However, CPF contributions are not payable on relocation allowance given to him for overseas employment, e.g. the allowance is given to relocate from Singapore to overseas to work.

78) Are CPF contributions payable on the amount that I've deducted from my employee's wages due to lateness?

-You may deduct your employee's wages for being absent from work. However, the amount of deduction cannot exceed the period of absence. The authorised salary deductions are listed in the Employment Act.

CPF contribution are payable on the nett wages after deduction, i.e. CPF contributions are not payable on the amount deducted where your employee did not earn any wages as he was late for work.

The deduction should reduce the wages for the month in which your employee was late for work, and not the month where the deduction was made.

Example

Your employee was late for work on the last day of January, and the deduction of \$30 was made only in February's payroll. You should:

Pay CPF contributions on the full wages of \$2,000 for February

Re-calculate the wages for January, i.e. pay CPF contributions on wages of \$1,970 (\$2,000-\$30). If you have already paid CPF contributions on the full wages of \$2,000 for January, you can refer to the process to apply for a refund.

79) Are CPF contributions payable on reimbursement of COVID-19 test?

-If your employee is required by authorities and/or medical practitioners to take a COVID-19 test, CPF contributions are not payable on the reimbursement of the fees incurred. The amount reimbursed must not exceed the actual expenditure.

CPF contributions are also not payable if your employee has to take the COVID-19 test due to work requirements, e.g. pre-departure test before your employee's overseas business trip. This is because the cash payment is incurred on behalf of you for official purpose. Likewise, for this reimbursement, the amount reimbursed must not exceed the actual expenditure.

However, if the COVID-19 test is done due to personal reasons (e.g. personal overseas trip), CPF contributions are payable for such reimbursement as it is your employee's personal expenses.

80) Are CPF contributions payable on reimbursements of employee/flexible benefits?

-In general, CPF contributions are required on all employee benefits as the cash payments payable to your employees increase their wages. Some examples are reimbursements of childcare expenses, eldercare expenses, gym subscription fee, holiday expenses, personal insurance premium and personal mobile phone subscription fee.

However, CPF contributions are not payable on the following as they do not fall under the definition of “wages” in the CPF Act:

a) Reimbursements of medical and dental benefits

CPF contributions are not payable on reimbursements of medical and dental treatment expenses incurred by employee, their spouse and children if it is considered necessary by registered doctors, TCM practitioners, and/or dentist for the treatment or diagnosis of any illness (excludes solely aesthetic defect). This approach supports employment practices to provide medical and dental benefits for employees and their dependants beyond an employer’s statutory obligations, while ensuring that members have adequate CPF contributions for retirement. Some examples are reimbursements of medical consultation fee and medication prescribed by medical practitioner for treating illness, and scaling and polishing by dentist.

If the treatments, procedures or items are ordered by medical practitioners as part of medical or dental treatment, CPF contributions are also not payable even if they are performed by non-registered medical practitioners. Some examples are physiotherapy, chiropractic therapy, health screening, vaccination, health supplement and medical device. Otherwise, CPF contributions are payable if your employees go on their own accord.

If you are in doubt whether a certain treatment, procedure or item is medically required for your employee, you should check with a registered medical practitioner and apply the CPF treatment accordingly.

b) Reimbursements incurred for official purposes

CPF contributions are not payable on reimbursements incurred for official purposes. The reimbursed amount must not exceed the expenditure incurred. Similarly, any of the claims made under the employee/flexible benefit schemes that are for official purposes will also not attract CPF contributions. Some examples are reimbursements of course and exam fee, mobile phone subscription fee and professional membership fee that are required for work.

81) Are CPF contributions payable on "per diem" payments?

-“Per diem” payments refer to money paid to your employees for daily living expenses, and include the additional expenses incurred for living away from home. They may also be given for trips made by your employees to attend overseas training

and conferences where the payments are meant to cover certain living expenses incurred overseas such as the cost of meals, transport expenses and other incidental expenses like laundry.

“Per diem” payments that are given as a lump sum allowance:

CPF contributions are payable on “per diem” payments that are given as a lump sum allowance as they increase your employee’s wages.

“Per diem” payments that are given as reimbursements for official purposes:

CPF contributions are not payable on “per diem” payments that are given as reimbursements for expenses incurred for official purposes (e.g. accommodation, meal expenses).

As the employer, you must be able to prove that the reimbursements are for expenses incurred for official purposes. The amount reimbursed must not exceed the actual expenditure.

82) Are CPF contributions payable on excess leave taken by my employee due to re-computation of leave entitlement when he leaves employment?

Any excess leave will reduce the wages in the month where the excess leave was taken. CPF contributions must be computed on the wages after deduction of the excess leave taken in that month.

If CPF contributions have already been paid, you should apply for an adjustment or refund of the excess CPF contributions instead of offsetting it from the CPF contributions in the current month.

Example

John earns \$1,000 per month and is entitled to 12 days of annual leave a year (equivalent to one day per month). He left employment on 30 June, and his pro-rated leave entitlement is six days.

He has taken nine days of annual leave in May.

Month	Wages	Leave taken in that month	Excess Leave	Deduction for excess leave	Wages after deduction for excess leave
May	\$1,000	9	3	\$150	\$850
June	\$1,000	0	0	\$0	\$1,000

As shown above, the employer should re-compute CPF contributions for May based on wages of \$850. Since his employer would have already paid CPF contributions for May, his employer should apply for a refund/adjustment of CPF contributions for May. His employer should not offset the excess CPF contributions paid from the month of June.

83) Are CPF contributions payable for work-related team-based awards given to my employees?

-CPF contributions are not payable on the team-based awards as such awards would not be remuneration due or granted in respect of an individual's employment. However, CPF contributions are payable on the awards if they are payable to a single employee or where you have the discretion on the amount payable to each team member, e.g. you stipulate that the cash award is payable to a particular employee or have discretion on how the award is divided amongst the team members (e.g. the one with higher contributions obtains higher quantum).

84) Are CPF contributions payable on salary deductions?

-CPF contributions are computed on the full salary payable to your employee before the deduction of moneys he owed you, e.g. due to damage or loss of money or goods, recovery of loans.

Example:

Your employee's monthly salary is \$2,000 but he has to repay you \$50 due to a lost good. CPF contributions are payable on \$2,000 before deducting \$50 from his nett wages.

85) Are CPF contributions payable on compensation in lieu of notice?

-CPF contributions are not payable on compensation in lieu of notice payable by you to your employee. However, CPF contributions are still payable on the wages given to your employee until his last date of employment.

If your employee must pay you compensation in lieu of notice and you decide to offset the compensation against the wages payable to your employee, CPF contributions are still payable on the wages before the offset.

Ordinary wages and additional wages-

86) What is the Ordinary Wage (OW) ceiling?

-The Ordinary Wage (OW) ceiling limits the amount of OW that attract CPF contributions in a calendar month for all employees. It will be gradually raised to \$8,000 by 2026. The increase takes place in four steps, as shown in the table below, to allow employers and employees to adjust to the changes.

Table: Changes in CPF salary ceilings

	CPF Ordinary Wage ceiling	CPF annual salary ceiling
From 1 Jan 2016 to 31 Aug 2023	\$6,000	\$102,000 (no change)
From 1 Sep to 31 Dec 2023	\$6,300 (+\$300)	
From 1 Jan to 31 Dec 2024	\$6,800 (+\$500)	
From 1 Jan to 31 Dec 2025	\$7,400 (+\$600)	
From 1 Jan 2026	\$8,000 (+\$600)	

87) Is overtime (OT) pay classified as Ordinary Wages (OW) or Additional Wages (AW)?

For wages to be classified as Ordinary Wages (OW) for the month, it must satisfy both conditions below:

- The wages are due or granted wholly or exclusively in respect of an employee's employment during that month; and
- The wages for that month are payable by 14th of the following month.

Wages which are not classified as OW will be Additional Wages (AW) for the month.

The overtime (OT) pay has to be apportioned to OT performed in each calendar month before classification. Please see examples below.

Example 1: OT performed in a calendar month

S/N	OT performed	Payable date for OT pay	Classification	CPF payable by
a	1 to 30 Apr	10 May	OW for Apr	14 May
b	1 to 30 Apr	30 May	AW for May	14 Jun

*Please note that the payable date refers to the date where company is contractually obligated to pay employee the wages. Do note that the Employment Act (EA) also imposes certain requirements on the timing for salary payment if employee is covered under EA. If there are circumstances that resulted in administrative delays in payment e.g. new employee joins after payroll cut-off date, you should use the payable date to determine the classification of wages.

Example 2: OT performed across two calendar months, e.g. 25 Mar to 24 Apr

S/N	OT performed	Payable date for OT pay	Classification	CPF payable by
a	25 Mar to 24 Apr	30 Apr	OT pay from 25 Mar to 30 Mar = AW for Apr* OT pay from 1 Apr to 24 Apr = OW for Apr	14 May

*As CPF contribution is computed based on calendar month, the OT component from 25 Mar to 30 Mar can only be classified as OW if it is payable by 14th of the month following Mar i.e. 14 Apr. Since the OT pay is only payable on 30 Apr, it does not fulfil the second condition for it to be classified as OW.

88) What are Total Wages (TW)?

-Wages can be classified into Ordinary Wages (OW) or Additional Wages (AW). Total Wages (TW) is the sum of OW and AW.

CPF contributions are computed on TW payable to an employee in a calendar month, with different ceilings applied to OW and AW.

89) Are retrospective salary increments classified as Ordinary Wages (OW) or Additional Wages (AW)?

-Retrospective salary increments are increments which are decided later, but retrospectively applied from an earlier month. The back-dated amount will be considered as Additional Wages (AW).

If the salary increment was not applied retrospectively, but was paid late due to an administrative delay, it will be considered as Ordinary Wages (OW) and late payment interest may apply.

Example:

If your salary increment was decided only in April, but your employer decided to back-date the increment to commence from February, the salary increment for the period from February to March will be considered as AW for April.

However, if your salary increment was payable since February, but was not paid out until your employer realises the administrative error in April, your employer will have to compute the CPF shortfall for February and March and make the payment as soon as possible. Late payment interest will apply as the CPF contributions are late.

90) What are Ordinary Wages (OW) and Additional Wages (AW)?

For wages to be classified as Ordinary Wages (OW) for the month, it must satisfy both conditions below:

- The wages are due or granted wholly or exclusively in respect of an employee's employment during that month; and
- The wages for that month are payable* by 14th of the following month.

Wages which are not classified as OW will be Additional Wages (AW) for the month.

Example of OW: monthly salary

Example of AW: annual performance bonus

*Please note that the payable date refers to the date where company is contractually obligated to pay employee the wages. Do note that the Employment Act (EA) also imposes certain requirements on the timing for salary payment if employee is covered under EA. If there are circumstances that resulted in administrative delays in payment e.g. new employee joins after payroll cut-off date, you should use the payable date to determine the classification of wages.

91) Are wages payable to an employee who is on maternity leave classified as Ordinary Wages (OW) or Additional Wages (AW)?

- The monthly wages payable to your female employee who is on maternity leave are Ordinary Wages (OW).

If there are any bonuses payable to her during her maternity leave period, they are classified as Additional Wages (AW).

92) How do I calculate CPF contributions on Additional Wages (AW) when there is a change in Age Group during the year?

- The change in CPF contribution rate should be applied from the first day of the following month after your employee's birthday month. For example, if your employee's 55th birthday falls on 15 January 2021, the change in CPF contribution rate for age above 55 to 60 years old will be applied from the month of February 2021 and the subsequent months.

Any shortfall in CPF contributions on Additional Wages (AW) should follow the applicable rate for the month in which the AW were paid. The shortfall should be paid together with December's contributions or contributions for your employee's last month of employment, whichever is applicable.

93) As an employer, how do I apply to the Board for a single Additional Wage (AW) ceiling if my employees were transferred to another related company during the year?

- The Additional Wage (AW) ceiling is computed on a per employer per calendar year basis. However, you may apply for a single AW ceiling for transferred employees within two related companies, if:

- Both employers are related;
- Your employee has been informed on the application; and

- The Terms & Conditions of the employment contract remain unchanged.

Please note that this application is only for transferred employees whose mandatory CPF contributions have exceeded/will exceed the AW ceiling.

94) What are the changes to the CPF salary ceilings from 1 September 2023?

- The CPF monthly and annual salary ceilings have been updated periodically in the past to keep pace with rising salaries. We are updating the monthly salary ceiling now, so that the CPF system continues to remain relevant in meeting the retirement needs of the broad majority of resident employees.

The CPF monthly salary (i.e. Ordinary Wage) ceiling will be gradually raised from \$6,000 to \$8,000 by 2026 for all employees. The increase will take place in four steps, as shown in the Table below, to allow employers and employees to adjust to the changes.

Table: Changes in CPF salary ceilings

	CPF Ordinary Wage ceiling	CPF annual salary ceiling
From 1 Jan 2016 to 31 Aug 2023	\$6,000	\$102,000 (no change)
From 1 Sep to 31 Dec 2023	\$6,300 (+\$300)	
From 1 Jan to 31 Dec 2024	\$6,800 (+\$500)	
From 1 Jan to 31 Dec 2025	\$7,400 (+\$600)	
From 1 Jan 2026	\$8,000 (+\$600)	

Employees who are earning above \$6,000 will benefit from this change.

The annual salary ceiling, which limits the total amount of Ordinary Wages and Additional Wages that attract CPF contributions, will remain at \$102,000 at this juncture. It will be reviewed periodically to ensure it continues to cover the broad majority of CPF members. The CPF Annual limit will also remain at \$37,740.

95) With the increase in Ordinary Wage ceiling from September 2023, how should I compute the Additional Wage ceiling?

- If your employee is earning monthly Ordinary Wages (OW) that are above \$6,000, the estimated Additional Wage (AW) ceiling for the year 2023 should be \$102,000 – (\$6,000 x 8) – (\$W x 4) where W is capped at the Ordinary Wage (OW) ceiling of \$6,300 from September 2023. For example, if your employee's monthly OW is

\$7,000, the estimated AW ceiling for 2023 will be \$28,800 instead of \$30,000. You should pay CPF contributions on the AW up to \$28,800.

If your employee is earning monthly OW that are \$6,000 or below, the estimated AW ceiling will not be affected by the increase in OW ceiling.

96) Are CPF contributions payable on Additional Wages payable to ex-employees after they have left employment?

- From 1 January 2024, whether CPF contributions are payable would depend on the citizenship of an ex-employee as at the last date of employment and Additional Wages (AW) payable date.

This treatment removes the obligation for employers to make CPF contributions on AW payable to a non-Singapore Citizen/Singapore Permanent Resident (SC/SPR) ex-employee who subsequently became a SC/SPR after leaving their employment.

A. For AW that is payable on or after 1 January 2024

- CPF contribution is payable for the AW if the employee is a SC/SPR on both the last date of employment and the date AW is payable.
- CPF contribution is not payable for the AW if the employee is not a SC/SPR on the last date of employment and/or the date AW is payable.

Example

An employee's last date of employment with Company X was 30 June 2023. An AW was payable to him by Company X on 1 January 2024.

- If the employee is a SC/SPR on both 30 June 2023 and 1 January 2024, CPF contribution is payable on the AW. The contribution month and year for this AW is January 2024.

- If the employee is not a SC/SPR on either 30 June 2023 or 1 January 2024 or on both dates, CPF contribution is not payable on AW.

B. For AW that is payable before 1 January 2024

- CPF contribution is payable for the AW if the employee is a SC/SPR on the date AW is payable.

- CPF contribution is not payable for the AW if the employee is not a SC/SPR as at AW payable date.

Note: Last date of employment is not relevant for AW that is payable before 1 January 2024.

Example

An employee's last date of employment with Company X was 30 June 2023. An AW was payable to him by Company X on 28 December 2023.

- If the employee is a SC/SPR on 28 December 2023, CPF contribution is payable on the AW. The contribution month and year for this AW is December 2023.
- If the employee is not a SC/SPR on 28 December 2023, CPF contribution is not payable on the AW.

97) My employee has resigned, and I have to top up the CPF contributions on Additional Wages (AW) after re-computing the AW ceiling. However, I am unable to recover the employee's share of CPF contributions from his wages. What should I do?
- You may apply to waive the employee's share of contributions if you meet the following conditions:

- Deducted but unable to recover the employee's share of contributions in full or in part from the wages of employee's last month of employment; and
- Made attempts but failed to recover the employee's share from the employee; and
- Have applied estimated AW ceiling in the earlier months;

You may write to us to submit your application with the following information:

- Employee's last month of employment.
- Details of employee's Ordinary Wage (OW), Additional Wage (AW) and employee's share of contributions deducted for the year in this format.
- Correspondence with the employee as proof that you have made attempts but failed to recover the employee's share of contributions from the employee.

You are still required to pay the employer's share of contributions and the waiver request is subject to the Board's approval.

How much CPF contributions to pay:

Computation of CPF contributions-

98) How do I calculate CPF contributions for wages paid to my employees?

-Please use our CPF Contribution Calculator to compute the CPF contributions payable to your employees.

99) How do I compute CPF contributions for employees whose wages are not paid monthly?

-When wages are not paid according to the calendar month, e.g. weekly or fortnightly, you have to apportion the wages according to the calendar month for which CPF contributions are paid. The apportionment is necessary to determine the Ordinary Wages for the calendar month on which CPF contributions are payable.

Example:

Company XYZ pays its employees wages every week. In the table below, the computation of CPF contributions for the month of February is based on the wages from 1 to 28 February i.e. wages from 26 to 31 January on the first week and 1 March on the last week are excluded.

100) Are CPF contributions rounded to the nearest dollar?

-The total contributions for the calendar month should be rounded off to the nearest dollar. Cents should be dropped for amounts less than 50 cents. Amounts of 50 cents and above should be treated as an additional dollar.

You are entitled to recover the employee's share of CPF contributions when paying your employee's wages for the month. The cents should always be dropped for the employee's share of CPF contributions.

You can use our CPF Contribution Calculator to calculate the CPF contributions applicable to your employees.

You can also use CPF EZPay to auto-compute your CPF contributions for greater convenience!

101) When is the due date for CPF contributions?

-The due date for CPF contributions is on the last day of the calendar month.

Enforcement action would be taken against employers who fail to pay by the 14th of the following month (or the next working day if the 14th falls on a Saturday, Sunday or Public Holiday). This includes imposing late payment interest charged at 1.5% per month commencing from the first day after the due date.

102) I am required to pay CPF contributions for a bonus to an ex-employee. Would CPF contribution for the bonus be contributed for his last month of employment or the month when it is due or payable?

-If the bonus is due and payable in a particular month after your employee leaves employment, CPF contribution for the bonus should be contributed for that month.

However, if the bonus payment was a result of an oversight as it was payable to your employee in his last month of employment or earlier, you should indicate that particular month as the contribution month. Please note that interest will be levied on any late payments.

103) Besides CPF contributions, is CPF Board the collecting agent for other payments?

- The CPF Board is also the collecting agent for the following payments:

- Skills Development Levy (SDL)
- Mosque Building and Mendaki Fund (MBMF)
- Singapore Indian Development Association (SINDA) Fund
- Chinese Development Assistance Council (CDAC) Fund
- Eurasian Community Fund (ECF)
- SHARE Programme Donations

104) Are CPF contributions required on Additional Wages (AW) that are payable after my employee has died?

-CPF contributions are not required on Additional Wages (AW) that are payable to your employee after his death if he was neither a Singapore Citizen nor Singapore Permanent Resident (SPR) as at the date of his death.

On the other hand, CPF contributions are required on the AW that are payable to your employee after his death if he was a Singapore Citizen or SPR as at the date of his death.

105) How do I recover the employee's share of CPF contributions?

-As an employer, you need to pay both the employer's and employee's share of CPF contributions to CPF Board. You are entitled to recover the employee's share of CPF contributions when paying your employee's wages for the month. For example, the employee's share of CPF contributions for January can only be deducted from the employee's wages in January.

It is a serious offence to recover or attempt to recover any amount more than what is allowed from your employee's wages.

If you failed to recover the employee's share of CPF contributions due to your error (e.g. system glitch, omission of CPF contributions due to employer's oversight, wrong computation of employee's share) before paying your employee's wages for the month, you cannot recover the employee's share of CPF contributions from subsequent months' wages.

However, if the failure to do so was not due to your error, you must do the following before you can recover the employee's share of CPF contributions from wages payable by you to your employee:

- you have paid the CPF contributions to the Board, and
- you have either forwarded your employee's written consent to CPF Board, or obtained CPF Board's written permission on the matter.

This must be done within six months from the time the employee's share of CPF contributions should have been recovered.

CPF contribution rates-

106) What are the CPF contribution rates for Singapore Citizens and Singapore Permanent Residents?

-For more details on the CPF contribution rates, see rates for Singapore Citizens and Singapore Permanent Residents.

107) Where can I find the past CPF contribution and allocation rates?

-Please refer to the past CPF contribution and allocation rates.

108) Where can I download the CPF contribution rate booklets?

-The CPF contribution rate booklets are no longer available.

You can use our CPF Contribution Calculator to calculate the CPF contributions applicable to your employees. For more details on the CPF contribution rates, see rates for Singapore Citizens and Singapore Permanent Residents.

You can also use CPF EZPay to auto-compute your CPF contributions for greater convenience!

109) Why are the employee's contribution rates lower/different for those earning total monthly wages of more than \$500 but less than \$750?

-For employees earning total monthly wage of more than \$500 but less than \$750, the employee's share of CPF contributions are computed based on phased-in rates to avoid a sudden drop in the employees' take home pay when there is an increase in wage. You can use our CPF Contribution Calculator to calculate the CPF contributions applicable to your employees.

110) Do the same CPF contribution rates apply to part-time/casual/temporary employees?

-Like full-time employees, the CPF contribution rates for part-time, casual or temporary workers depend on your employees' citizenship status, age group and wage band.

The nature of the employment does not affect the contribution rates applicable.

111) How is the CPF contribution rate applied when my employee moves to the next age group?

-The contribution rates of your employee aged above 55, 60, 65 or 70 years shall be applied from the first day of the month after the month of his 55th, 60th, 65th or 70th birthday.

Example:

Your employee's 55th birthday falls on 13 January 2025.

CPF contribution rate	
For wages earned in January 2025 (55 years and below)	For wages earned in February 2025 (Above 55 to 60 years)
37% of total wages (>\$750) (Employer's share = 17%; Employee's share = 20%)	32.5% of total wages (>\$750) (Employer's share = 15.5%; Employee's share = 17%)

112) Will employers receive support for the increase in CPF contribution rates from 1 January 2026?

-The CPF Transition Offset (CTO) will provide transitory wage offsets to alleviate the rise in business costs due to the increase in CPF contribution rates for senior workers.

Find out more about CPF Transition Offset.

113) What are the changes to the CPF contribution rates for senior workers that will take effect from 1 January 2025?

-From 1 January 2025, the CPF contribution rates for employees aged above 55 to 65 are increased to strengthen their retirement adequacy. The changes apply to wages earned from 1 January 2025:

For employees earning monthly wages exceeding \$750

Employee's age (years)	2024	CPF Contribution Rates from 1 Jan 2025		
	Total (% of wage)	Total(% of wage)	By employer (% of wage)	By employee (% of wage)
55 and below	37	37	17	20
Above 55 to 60	31	32.5(+1.5)	15.5(+0.5)	17(+1)

Above 60 to 65	22	23.5(+1.5)	12(+0.5)	11.5(+1)
Above 65 to 70	16.5	16.5	9	7.5
Above 70	12.5	12.5	7.5	5

Note: Figures in brackets () denote increase in rates

a) With the closure of Special Account, the increase in the CPF contributions for employees aged above 55 to 65 will be fully allocated to the Retirement Account (RA), up to the Full Retirement Sum (FRS), to help senior workers save more for retirement. If employees have set aside the FRS in their RA, these contributions will be channelled to their Ordinary Account.

b) For those earning monthly wages of more than \$500 to \$750, the employee contribution rates continue to be phased in.

c) There are no changes to the graduated contribution rates for first and second year Singapore Permanent Residents.

You may refer to the complete CPF contribution rate tables from 1 January 2025 (Tables 1 to 5) (PDF, 0.17 MB) for more details.

CPF contributions for Singapore Permanent Residents (SPRs)-

114) My employee has recently obtained his Singapore Permanent Resident status. Do I need to pay CPF contributions for him?

-CPF contributions are payable once your foreign employee obtains his Singapore Permanent Resident (SPR) status. Please ensure that your employee informs you when he becomes a SPR.

For the first two years of obtaining the SPR status, both you and your SPR employee will contribute CPF at graduated rates (refer to Tables 2 and 3). It is to help your employee adjust to the lower take-home pay.

From the third year onwards, you and your SPR employee will contribute CPF at the full rates (refer to Table 1).

The first year rate will apply from the day your employee becomes a SPR. You should use the date indicated on his entry permit (Form 5/5A) issued by the Immigration and Checkpoints Authority of Singapore (ICA). The second and third year rates will apply from the month following the anniversary of his SPR conversion.

Example:

If your employee has obtained the SPR status on 15 January 2020, the start and end dates for first, second and third year of obtaining SPR status are shown in the table below:

Year of obtaining SPR status	Starts from	Ends on
First year	15 January 2020	31 January 2021
Second year	1 February 2021	31 January 2022
Third year	1 February 2022	Not applicable

You can use our calculator to compute the CPF contributions for your SPR employee.

- 115) Are CPF contributions payable if I have been contributing to my Singapore Permanent Resident (SPR) employee's pension scheme in his home country?
-CPF contributions are mandatory for your Singapore Permanent Resident employee working in Singapore regardless of any contributions to another pension scheme in his home country.
- 116) Are there different CPF contribution rates for Singapore Permanent Resident employees of different nationalities?
-The CPF contribution rates are applied consistently to all Singapore Permanent Resident (SPR) employees regardless of their nationalities.
- 117) My employee's Singapore Permanent Resident status was reinstated. Which issue date should I use to determine his CPF contribution rates?
-CPF contributions will be payable from the day your employee's Singapore Permanent Resident (SPR) status was reinstated. Please ensure your employee informs you when he becomes an SPR.
To determine the year of SPR status, you should refer to the date indicated on your employee's valid entry permit (Form 5/5A) issued by the Immigration and Checkpoints Authority of Singapore (ICA).
Find out more about making CPF contributions for SPRs.
- 118) My employee has renounced his Singapore Citizenship/Singapore Permanent Resident status in a month. Do I need to pay his CPF for the entire month?
-If your employee has renounced his Singapore Citizen/Singapore Permanent Resident (SC/SPR) status, you would need to pay CPF contributions for him for the period when he is still a SC/SPR. CPF contributions are not required from the day your employee becomes a foreigner. For Ordinary Wages (OW), you will need to pay

CPF contributions on the pro-rated OW. For Additional Wages (AW), CPF contributions are required depending on when the AW is payable to your employee. Please ensure your employee informs you when he renounces his SC/SPR status.

Example

Assuming your employee renounces his SC/SPR status and becomes a foreigner on 10 January 2022 and he receives OW and AW for January 2022.

For OW

- CPF contribution is only required on the pro-rated wages for the period 1 to 9 January 2022.

For AW

- CPF contribution is required on the AW if it is payable to the employee between 1 to 9 January 2022.
- CPF contribution is not required on the AW if it is payable on or after 10 January 2022.

119) My Singapore Permanent Resident employee obtained his Singapore Citizenship in the middle of the month. When will the contribution rates for a Singapore Citizen apply?

-The CPF contribution rates for Singapore Permanent Resident (SPR) will apply on your employee's wages until your employee obtains a Singapore Citizenship. Once your employee has obtained a Singapore Citizenship, the Singapore Citizen rates will apply.

For Ordinary Wages (OW), you will need to pro-rate your employee's OW and apply the appropriate rates to determine the CPF contributions. You can write to us for assistance on the computation if the Ordinary Wages for the month exceeds the Ordinary Wage ceiling or if the pro-rated wages are below \$750.

For Additional Wages (AW), you will need to apply the applicable contribution rate depending on when the AW is payable to your employee.

Example

Assuming your employee is in the second year of Singapore Permanent Resident (SPR) status and becomes a Singapore Citizen on 15 June 2020.

For OW

- The second year SPR rate should be applied on the pro-rated wages for the period 1 June to 14 June 2020.
- The Singapore Citizen rate should be applied on the pro-rated wages for the period of 15 June to 30 June 2020.

For AW

- The second year SPR rate should be applied on the AW if it is payable between 1 June and 14 June 2020.
- The Singapore Citizen rate should be applied on the AW if it is payable between 15 June and 30 June 2020.

120) How can I contribute more CPF for my employee who just obtained his Singapore Permanent Resident (SPR) status?

-You and your employee can contribute CPF at higher rates in the first two years after your employee has obtained Singapore Permanent Resident (SPR) status.

There are two options available:

1. You and your employee both contribute at full rates; or
2. You contribute at full rates while your employee continues to contribute at graduated rates.

You can submit a joint application with your SPR employee based on your entity type:

- For UEN-registered entities
- For individuals trading under own name

121) Must I contribute CPF at a higher rate for my Singapore Permanent Resident employee?

-You are not required to contribute CPF at a higher rate for your Singapore Permanent Resident (SPR) employee who is in the first two years of his SPR status. However, you are required to contribute CPF at the graduated rates.

If you and your SPR employee wish to contribute at higher rates, you can submit a joint application with your SPR employee based on your entity type:

For UEN-registered entities

For individuals trading under own name

122) When can I apply to pay CPF contribution at a higher rate for my Singapore Permanent Resident employee?

-You can start applying from the day your employee become a Singapore Permanent Resident.

123) My Singapore Permanent Resident employee contributed CPF at a higher rate than stipulated ones in his previous employment. Am I required to pay CPF at the higher rate?

-The higher contribution rate ceases upon a change of employment within the first two years of obtaining Singapore Permanent Resident (SPR) status i.e. the rates will

go back to the [graduated rates](#). Therefore, there is no need to contribute CPF at higher rates.

If you and your SPR employee wish to contribute at higher rates, you can submit a joint application with your SPR employee based on your entity type:

For UEN-registered entities

For individuals trading under own name

124) How long does it take to process my application for higher CPF contribution rates for a Singapore Permanent Resident (SPR)?

-Please refer to the table for the service standards in processing your application to contribute CPF at higher rates for 1st/2nd Year Singapore Permanent Resident (SPR) employees.

Service	Normal Processing Time
Application to contribute CPF at higher rates for 1 st /2 nd Year Singapore Permanent Resident (SPR) employees	Within seven working days upon receipt of the necessary information

Once the application has been processed, both the authorised representative and the SPR employee will receive a notification email at the addresses provided in the application form.

125) My foreign employee has obtained his Singapore Permanent Resident status. How do I compute CPF contributions on his Ordinary and Additional Wages for the month?

-CPF contributions are payable once your foreign employee obtains his Singapore Permanent Resident (SPR) status. Please ensure that your employee informs you when he becomes a SPR.

For Ordinary Wages (OW), you will need to pay CPF contributions on the pro-rated OW. For Additional Wages (AW), CPF contributions are required depending on when the AW is payable to your employee.

Example

Assuming your employee obtains his SPR status on 15 March 2022 and he receives OW and AW for March 2022.

For OW

- CPF contribution is required on the pro-rated wages from 15 to 31 March 2022.

For AW

- CPF contribution is not required on the AW if it is payable while the employee was a foreigner i.e. before 15 March 2022.
- CPF contribution is required on the AW if it is payable on or after 15 March 2022.

Skills Development Levy (SDL):

126) What is the Skills Development Levy (SDL)?

-The Skills Development Levy (SDL) is a compulsory levy imposed under the [SDL Act](#) for all your employees working in Singapore, including foreign employees. The SDL is in addition to CPF contributions.

Currently, CPF Board collects SDL on behalf of the SkillsFuture Singapore Agency (SSG). The SDL collected is channelled to the Skills Development Fund (SDF), which is used to support workforce upgrading programmes and to provide training grants to you when you send your employees for training under the National Continuing Education Training system.

The SDL and SDF are administered by SSG.

For more information on SDL, please visit this [webpage](#) or call their call centre at 6785 5785.

127) Who do I have to pay Skills Development Levy (SDL) for?

-You have to pay Skills Development Levy (SDL) for all your employees working in Singapore, including:

- employees employed on permanent, part-time, casual and temporary basis
- foreign employees on work permits and employment pass holders

SDL is payable to the SkillsFuture Singapore Agency (SSG) for foreign employees.

128) How do I calculate Skills Development Levy (SDL)?

-The levy payable for each employee* is at 0.25% of their monthly total wages. The minimum payable is \$2 for an employee earning less than \$800 a month and the maximum is \$11.25 for an employee earning more than \$4,500 a month.

After you have computed the SDL for each employee, add up the SDL calculated and round the total amount down to the nearest dollar.

Here's an example of an SDL computation:

Employee	Total wages for the calendar month	SDL Payable
A	\$609.50	\$2.00

		(Minimum of \$2.00 is payable because the total wages are less than \$800)
B	\$2,000.00	\$5.00
C	\$4,500.00	\$11.25
D	\$4,502.03	\$11.25 (Maximum of \$11.25 is payable because the total wages are more than \$4,500)
E	\$10,000.00	\$11.25 (Maximum of \$11.25 is payable because the total wages are more than \$4,500)
Total SDL		\$40.75
Total SDL payable		\$40.00 (Rounded down to the nearest dollar)

You can visit this webpage for more information on the payment procedure and computation of SDL.

* Include full-time, casual, part-time, temporary and foreign employees.

129) How do I pay Skills Development Levy (SDL)?

-You can pay Skills Development Levy (SDL) together with your employees' monthly CPF contributions to CPF Board. If you hire only foreign employees, please make your SDL payment directly to the SkillsFuture Singapore Agency (SSG).

You can visit this webpage for more information on the payment procedures and the computation of SDL.

130) How do I back pay the Skills Development Levy (SDL)?

-You can make back payment for Skills Development Levy (SDL) to SkillsFuture Singapore Agency (SSG) via the GoBusiness portal. You may refer to the step-by-step guide indicated in "How do I make my SDL payment on GoBusiness?" on the GoBusiness portal.

As an employer, you should keep a proper payment record as SSG may conduct audits.

If you have received a notification from SSG, please make payment for SDL by selecting the period (for example start date 01/01/2023 and end date 31/12/2023) indicated in the notification.

131) What happens if I do not pay Skills Development Levy (SDL) on time?

-There will be a penalty of 10% per annum for late contribution on the outstanding amount under the Skills Development Levy (SDL) regulations.

132) Which categories of employees or workers are exempted from Skills Development Levy (SDL)?
-For information on which categories of employees are exempted from Skills Development Levy (SDL), please refer to the Frequently Asked Questions (FAQs) on SDL at this webpage.

133) Is Skills Development Levy (SDL) payable for students on vacation job?
-For information on whether Skills Development Levy (SDL) is payable for students on vacation job, please visit this webpage for more information on SDL.

134) Do I need to pay Skills Development Levy (SDL) for my employees working overseas?
-No. You only have to pay Skills Development Levy (SDL) for employees working in Singapore. If your employee is working overseas, you need not pay SDL for him.

Contributions to self-help groups:

135) What are the contribution rates for the respective Self-Help Groups?
-refer to this page- <https://www.cpf.gov.sg/employer/employer-obligations/contributions-to-self-help-groups#section-header-1649538385>

136) Must my employees contribute to the Self-Help Group (SHG) funds?
-As an employer, you are expected to deduct your employees' contributions to the Self-Help Groups (SHGs) from their wages. Employees who do not wish to contribute or wish to contribute a different amount can contact the respective SHGs for more information.
To find out which SHGs your employees should make their contributions to, you may refer to [this page](#) for more information.

137) What does the Mosque Building and Mendaki Fund (MBMF) comprise?
-The Mosque Building and Mendaki Fund (MBMF) comprises three components:

- The Mosque Building component is used to build new mosques, upgrade and redevelop current mosques.
- The Mendaki component is used to develop educational and social programmes to strengthen and uplift Malay/Muslim families.
- The Religious Education component is used to support current and future religious education needs of the Muslim community.

138) How do I determine which Self-Help Group my employee should contribute to?
-You are expected to request for your employee's race/religion to determine the correct Self-Help Group (SHG) to contribute to. For employees with double-barrelled race, you can refer to the first component of the double-barrelled race on your employee's NRIC to ascertain which SHGs fund your employee should contribute to.

Employees who do not wish to contribute or wish to contribute a different amount can contact the respective SHGs for more information.

You can refer to the following examples on how to determine the correct Self-Help Group (SHG) for your employees:

Employee's race indicated on NRIC is Indian-Chinese

As the first component of the double-barrelled race indicated in your employee's NRIC is Indian, your employee will need to contribute to the Singapore Indian Development Association (SINDA) Fund.

However, your employee can choose to contribute to both funds, SINDA and Chinese Development Assistance Council (CDAC), by informing you of their preference.

Employee is a Muslim and race indicated on NRIC is Indian

Your employee will need to contribute to both SINDA and Mosque Building and Mendaki Fund (MBMF).

Employee is a Muslim and race indicated on NRIC is Indian-Chinese

As the first component of the double-barrelled race indicated in the NRIC is Indian and your employee is a Muslim, your employee will need to contribute to both SINDA and MBMF.

- 139) Why should contributions be made to the Self-Help Groups (SHGs)?
-Self-Help Groups (SHGs) were set up to uplift low-income households and the less privileged, in the Chinese, Eurasian, Muslim, and Indian communities in Singapore. Your employees' contributions to SHGs can help their respective communities.
- 140) How do I pay my employees' Self-Help Group (SHG) contributions?
-You are expected to deduct the Self-Help Group (SHG) contributions from your employees' wages and pay the SHG contributions together with the CPF contributions.
- 141) How do I apply for a refund of Self-Help Group (SHG) contributions if I have overpaid, or made payment to a SHG incorrectly?
-If you have overpaid contributions to a Self-Help Group (SHG) or made payment to the wrong SHG (i.e. payment was intended for another SHG), please contact the respective SHG directly to request a refund.
- 142) My employees do not wish to contribute to their respective Self-Help Groups (SHGs). What can my employees do?
-Your employees who do not wish to contribute to their respective Self-Help Groups (SHGs) can contact the respective SHGs for more information.
- 143) What should I do if I have omitted or under-paid to the Self-Help Groups (SHGs)?

-If you have omitted or underpaid to the Self-Help Groups (SHGs), please refer to the following SHGs to find out how to back pay the contributions.

For Chinese Development Assistance Council (CDAC) Fund, Eurasian Community Fund (ECF) and Singapore Indian Development Association (SINDA) Fund

Please back pay starting from January of the current year, even if there were omissions for past years. Please include the omitted amounts in your next contribution submission to CPF Board.

For Mosque Building and Mendaki Fund (MBMF)

Please back pay starting from the day it was omitted (including past years' omissions). Please include the omitted amounts in your next contribution submission to CPF Board

144) How would I know if my employee has changed religion and hence I would need to change my employee's Self-Help Group (SHG) contributions accordingly?

-Only contributions to the Mosque Building Mendaki Fund (MBMF) is based on your employee's religion. Contributions to other Self-Help Groups (SHGs) are based on your employee's race indicated on the NRIC.

Your employees are responsible to update you on any changes. Any deduction should also be reflected in your employee's payslip so that the employees can highlight to you if the contributions are not deducted correctly for the right SHG.

145) Are Self-Help Group (SHG) contributions payable for 13th month wage?

-Contribution to the Self-Help Group (SHG) funds are based on the total wages payable to an employee in a calendar month, which include the 13th month wage.

146) Is Self-Help Group (SHG) contributions deductible if my employee did not work for the full month?

-Contributions to the Self-Help Group (SHG) funds are payable as long as your employee is paid wages in the month. It does not depend on the number of days worked.

147) Are Self-Help Group (SHG) contributions payable for an intern on an internship programme?

-For Chinese Development Assistance Council (CDAC) Fund, Eurasian Community Fund (ECF) and Singapore Indian Development Association (SINDA) Fund:

Contributions to the Self-Help Groups (SHGs) funds are payable for interns on internship programme if CPF contributions are payable. You may refer to this FAQ for more information on whether CPF contributions are payable for student employees.

For Mosque Building and Mendaki Fund (MBMF):

Please refer to the section on "Student Pay" at the MUIS website to find out whether MBMF is payable for an intern.

148) My employee has left the organisation. Are Self-Help Group (SHG) contributions still payable?

-Contributions to the Self-Help Groups are payable as long as there are outstanding wages payment to be made.

149) If my employee is under multiple employment, is he/she required to contribute to the Self-Help Group (SHG) fund via all his/her employers?

-You are expected to deduct your employee's contributions to the Self-Help Group (SHG) from his/her wages. However, your employee can choose to contribute through one employer only by informing his/her SHG.

SHARE donations:

150) What is the Social Help and Assistance Raised by Employees (SHARE) Programme?

-The SHARE programme is a voluntary monthly giving programme run by Community Chest, the philanthropy and engagement arm of the National Council of Social Service.

CPF Board collects your employees' SHARE donations on behalf of Community Chest, from your employees' wages made through the company payroll.

151) How do I pay my employees' SHARE donations?

-You are expected to deduct the SHARE donations from your employees' wages and pay the SHARE donations together with the CPF contributions.

152) My employees do not wish to contribute to the SHARE programme. What can they do?

-Your employees can contact the HR department to cease the payroll deduction.

