

Platform Operator

Overview of CPF contributions for platform operators:

1. Who is a platform operator?

-Platform operators are companies that:

- have an agreement with users to provide ride-hail or delivery services to the users;
- use data to automate decision making relating to platform workers, in areas such as task assignment and how much platform workers are paid per task; and
- impose rules, requirements or prohibitions on platform workers.

2. Who is a platform worker?

-You are a platform worker if you have an agreement with a platform operator to provide ride-hail or delivery services in Singapore to users for the platform operator and from this, derive any payment or benefit in kind. You are also subject to the control of platform operators, such as what tasks are assigned to you and how much you are paid. You will be given an earnings slip that specifies your status as a platform worker.

3. How do I contribute CPF as a platform operator?

-You can write to us to onboard as a platform operator. To find out more about the onboarding steps, you can refer to this guide.

4. Which platform operator should contribute CPF if there is a subcontracting arrangement?

-The company that satisfies the definition of platform operator in relation to the work done by platform workers is responsible for contributing their CPF.

If you require clarifications, you can submit an enquiry to MOM.

5. How do I check which platform workers have opted in for increased CPF contributions?

-Platform workers born before 1995 may opt in to increased CPF contributions via the platform worker opt-in form. They may do so at any time, as there is no deadline to do so. Opt-in is irreversible.

As CPF contribution rates depend on platform workers' opt-in status, you will need to validate your platform workers' latest opt-in status before calculating their CPF contributions.

The monthly query with CPF Board via Secured File Transfer Protocol (SFTP) will inform you of the latest opt-in status of your platform workers. There is no need to include platform workers born in or after 1995 in the query, as it is mandatory for

them to make the increased CPF contributions. **You may refer to this step-by-step guide to conduct monthly query on your platform worker's opt-in status.**

CPF Board will inform you of the opt-in status of your platform workers on the 20th of each month, via the monthly query. You can refer to the illustration below for the opt-in status query timeline.

What payments attract CPF contributions:

6. What are the items that attract CPF contributions for my platform workers?
-In general, payments or benefits which are meant to supplement platform workers' earnings will attract CPF contribution. This is the same principle for employees who may receive various benefits from employers.

However, payments from platform operators meant to reimburse additional expenses already incurred by workers will not be subject to CPF contribution. For example, this can include reimbursements for fuel due to cancelled jobs, and cleaning expenses if customers made a mess in the vehicle.

Illustration

CPF contributions for your platform workers **are payable** on cash payments that are:

- fees directly related to the provision of platform services and/or supplement platform workers' earnings (e.g. extended delivery, Sentosa delivery, pin drop fees, order cancellation fee if it is meant to provide earnings to riders, etc)
- incentives related to the platform worker's provision or good performance of platform service, or to reward riders for continued provision of services (e.g. tips, welcome back incentive, new rider incentive, do X get \$Y. Any additional cash gifts will also attract CPF if they are related to the provision or performance of the platform service)

CPF contributions for your platform workers **are not payable** on payments that:

- not in cash. Any vouchers, or payments-in-kind do not attract CPF.
- unrelated to the platform service (e.g. referral fee, Engagement Event, CSR Activity Fee, Focus Group, etc if they are not related to the provision or performance of platform service)

- reimbursement of expenses (e.g. reimbursement for training programmes such as safety courses, or order cancellation fee if this is meant to reimburse expenses the platform worker incurred to reach a destination)
7. What is the monthly and annual earnings ceiling for CPF contributions for platform workers?

-There is no monthly earnings ceiling for platform workers. A monthly earnings ceiling would not be as relevant for platform workers, who generally do not have a basic monthly wage and are more likely to see high month-to-month variation in earnings.

- For example, take a platform worker who earns \$4,000 in January and then \$8,000 in February. If we had a monthly cap of \$6,000 for example, in January, he would have received CPF contribution for the full \$4,000 earned but in February would only receive CPF contribution for \$6,000 out of the \$8,000 they earned. He would receive less CPF than an employee who has regular monthly salary of \$6,000 per month (same total income of \$12,000 for January and February).

The annual earnings ceiling of \$102,000 will apply to platform workers, on a per platform basis. Platform operators should not contribute any CPF contributions to their platform workers for any net earnings in excess of \$102,000.

How much CPF contributions to contribute:

8. How do I determine the CPF contribution rates as a platform operator?
- The CPF contribution rate depends on platform workers' earnings, age and opt-in status. You can verify the amount using the platform workers CPF Contribution Calculator.

You can also refer to the details of the CPF contribution rates for platform workers:

- Pages 1-5: Contribution rates for platform workers who are mandated or have opted in (2025-2029)
- Page 6: Contribution rates for platform workers who have not opted in.

Opt-in Status Query

For platform workers born before 1995, their CPF contribution rates depend on platform workers' opt-in status. You will need to check your platform workers' latest opt-in status before calculating their CPF contributions.

The monthly query with CPF Board via Secured File Transfer Protocol (SFTP) will inform you of the latest opt-in status of your platform workers. There is no need to include platform workers born in or after 1995 in the query, as it is mandatory for

them to make the increased CPF contributions. **You may refer to this step-by-step guide to conduct monthly query on platform workers' opt-in status.**

CPF Board will inform you of the opt-in status of your platform workers on the 20th of each month, via the monthly query. You can refer to the illustration below for the opt-in status query timeline.

9. How to calculate the CPF contributions based on net earnings of platform worker?
- The CPF contribution is calculated based on platform workers' net earnings (after fixed expense deduction amount) and the [contribution rate](#) applicable to their age, earnings and opt-in status.

Illustration

Step 1: Determine a platform worker's gross earnings: \$3,000

Step 2: Apply the Fixed Expense Deduction Amount (FEDA): 60% expense for cars

Step 3: Compute the net earnings: $\$3,000 \times (1-60\%) = \$1,200$

Step 4: Key in the net earnings into [platform worker CPF Contribution Calculator](#) to find out the contributions.

10. What is the Fixed Expense Deduction Amount?

-Your CPF contributions will be computed based on your net earnings, derived from your gross earnings less a Fixed Expense Deduction Amount (FEDA).

The FEDA depends on the mode of transportation you use for platform work.

Mode of Transport	FEDA
Cars, Vans, Lorries, Trucks	60%
Motorcycles, Power-assisted Bicycles, Motorised Personal Mobility Devices	35%
Bicycles, Walkers (Including use of public transport)	

Your net earnings is given by gross earnings less FEDA. For example:

- Gross earnings: \$3,000
- FEDA: 60% for cars
- Net earnings: $\$3,000 \times (1-60\%) = \$1,200$

11. How will Fixed Expense Deduction Amount (FEDA) be applied for platform workers that use multiple modes of transport or for incentives which are not based off any one mode of transport?

-Platform operators should apply the Fixed Expense Deduction Amount (FEDA) based on the mode of transport declared by the platform worker, including if multiple modes of transport were used.

For payments or benefits not tied to one specific mode of transport, the lowest FEDA will be applied.

Illustration:

Platform worker A initially used a motorbike for food delivery, and subsequently switched to a bicycle.

He earned multiple payments for the month:

- Earnings from jobs completed on bicycle= \$1,000 [FEDA: 20%]
- Earnings from jobs completed on motorbike = \$2,000 [FEDA: 35%]
- Bonus payment for completing a certain number of jobs (using both bicycle and motorbike) = \$1,000 [FEDA: 20%, i.e. lower of FEDA for bicycle and motorbike]

Net earnings: $\$1,000 * (1-0.2) + \$2,000 * (1-0.35) + \$1,000 * (1-0.2) = \$2,900$

12. How should platform workers' share be deducted from earnings?

-Platform operators should generally deduct the platform workers' share of CPF contribution as and when they earn and submit monthly CPF contributions on platform workers' behalf.

CPF contribution rates are lower for platform workers with net earnings less than \$750 per month. If you had withheld your platform workers' earnings based on a higher CPF contribution rate (i.e. using the rate applicable to platform workers' earning above \$750), you should refund the difference to your platform workers not later than 14 days of the following month, before submitting the CPF contributions.

13. Do I need to submit CPF contributions for my platform workers if they have not opted in for increased CPF contributions?

-Yes, you will need to deduct the platform workers' share of CPF contribution as and when they earn for all platform workers, regardless of their opt-in status and submit the monthly CPF contributions on your platform workers' behalf.

The CPF contribution rate is lower for platform workers who have not opted in. You will deduct only the platform workers' share of CPF contributions from their net earnings and submit these CPF contributions every month. These will be allocated to their MediSave account only.

You will not need to contribute the platform operator's share of CPF contributions.

You can refer to the contribution table for platform workers who have not opted in.

14. How to calculate CPF contributions for platform workers working with multiple platform operators?

-All platform operators will calculate and contribute CPF for platform workers separately (i.e. per-platform basis).

For example, Mr Lim works for platform operator A having a net earning of \$3,000 and platform operator B, having a net earning of \$6,000. Platform operator A will contribute CPF contributions on the \$3,000 while platform operator B will contribute CPF contributions on the \$6,000.

Note: If a platform worker provides both delivery and ride-hail services with the same platform operator (i.e. same UEN), his earnings should be combined.

15. Will the CPF contribution rate for platform workers who are Singapore Citizens differ from platform workers who are Permanent Residents?

-No. The contribution rate for platform workers is the same for both Singapore Citizens and Permanent Residents. There is also no differentiation regardless whether a platform worker is a 1st or 2nd year Permanent Resident.

16. Is the relevant CPF contribution rate based on the month the job is placed or the month it is completed or paid for my platform workers?

-The CPF contribution rate for your platform workers is based on the net earnings in the month in which the payment is due and payable.

For example, if the incentive payment for trips done in January 2025 are only due and payable to a platform worker in February 2025, the incentive payment should be included in the platform worker's February 2025 earnings. Similarly, any penalties imposed in February 2025 for trips completed in January 2025 should be deducted from February 2025 earnings for the purpose of CPF computation.

16. Will platform operators need to make additional deductions for platform workers with outstanding MediSave liability from past years?

-No, platform operators will not deduct the outstanding CPF contributions that platform workers have incurred as self-employed persons for work done in past years. Platform workers who have difficulties making these outstanding MediSave contributions can approach CPF Board to arrange affordable instalment plans.

17. How are CPF contribution rates applied when a platform worker moves to the next age group?

-The contribution rates of your platform worker moving to the next age group shall be applied from the first day of the month after the month of his 35th, 45th, 50th, 60th, 65th and 70th birthday.

For example, for a platform worker whose 50th birthday falls in May, he is deemed to have 50 years of age in May, and we will use the contribution rate for the “Above 45-50” age group for May. As contribution rates are applicable on a monthly basis, you will apply the contribution rate for the “Above 50-55” age group from June.

18. If the computed CPF contributions for my platform workers are in cents, how do I apply rounding to the nearest dollar?

-To compute CPF contributions for your platform workers:

1. Compute the total CPF contribution (rounded to the nearest dollar).

Note: An amount less than 50 cents should be rounded down to the nearest dollar. An amount of 50 cents and above should be rounded up to the nearest dollar.

2. Compute platform worker's share of CPF contribution (cents should be dropped).

3. Platform operator's share = Total contribution - platform worker's share

Applying for a CPF Submission Number:

19. What is Unique Entity Number (UEN)?

-The Unique Entity Number (UEN) is the standard identification number of an entity. The UEN is for registered entities while the NRIC is for Singapore Citizens and Singapore Permanent Residents. The UEN uniquely identifies the entity.

20. What is CPF Submission Number (CSN) and how do I use it to submit my platform workers' CPF contributions?

-CPF Submission Number (CSN) is a unique identifier for CPF contributions and is needed for transactions with CPF Board.

Platform operators should apply for 2 CSNs, to submit contributions for the different cohorts of platform workers. For example:

- 123456789-**PWA**-02 for platform workers who are mandated or opted in to increase contributions, and will receive platform operator's share of CPF contributions
- 123456789-**PWM**-03 for platform workers who are not opted in, and contributing to their MediSave only. They will not receive platform operator's share of CPF contributions

21. What is the CPF Payment Code for platform operators?

-The CPF Payment Code in your CPF Submission Number (CSN) identifies the different types of payments made by employers and platform operators to the Board such as mandatory CPF contributions, Voluntary Contributions, and MediSave contributions under the Additional MediSave Contribution Scheme.

For example, the payment codes for platform worker CSNs are:

- 123456789-**PWA**-02 for platform workers who are mandated or opted in, and the contributions will be allocated to all CPF accounts
- 123456789-**PWM**-03 for platform workers who are not opted in, and the contributions will be allocated to their MediSave only

22. Do i need to apply for a new CPF Submission Number (CSN) if my platform is a subsidiary company with a different Unique Entity Number (UEN) from the parent company?

-Yes, you are required to apply for a new CPF Submission Number (CSN) if your platform is a subsidiary company with a different Unique Entity Number (UEN) from the parent company. To apply for a CSN, please refer to How do i obtain my CSN as a new platform operator?

23. How do I obtain my CPF Submission Number (CSN) as a new platform operator?
How long does it take?

-You can request for a CSN application form via-
<https://www.cpf.gov.sg/service/write-to-us>

We will provide you with the application form, and your CSNs will be issued to you within five working days after submission of the form.

24. I already have a CPF Submission Number (CSN) to make contributions for my employees. Can I use the same CSN to make contributions for my platform workers?

-No. Each CPF Submission Number (CSN) has a unique payment code that identifies the different payment types made by platform operators to the Board.

For example, you will use the following to submit CPF contributions:

- 123456789-PTE-01 for employees
- 123456789-PWA-02 for platform workers who are mandated or opted in, and the contributions will be allocated to all CPF accounts
- 123456789-PWM-03 for platform workers who are not opted in, and the contributions will be allocated to their MediSave account only

Please apply for new CSNs for the purpose of making CPF contributions for platform workers.

Setting up of Direct Debit Authorisation:

25. What are the available payment modes for CPF contributions as a platform operator?

-Payments for CPF contributions as a platform operator can be made using any of the modes listed below. Please note that CPF contribution details must be submitted together with payments for CPF contributions.

- Direct Debit (Recommended)
- PayNow QR (supports personal or corporate bank account of participating banks)

Find out more on these payment modes available to you. If your bank is not an eGIRO or a PayNow participating bank, please write to us for assistance.

26. What are the benefits of using Direct Debit to pay for my CPF contributions?

-You will enjoy the following benefits if you pay CPF contributions via Direct Debit:

- You do not need to provide your payment details each time you pay CPF contributions.
- You may set the payment deduction date when you submit your CPF contribution details.

27. How do I apply for Direct Debit to pay my company's CPF contributions?

-If you have a bank account with any of the eGIRO participating banks, you should apply for Direct Debit Authorisation (DDA) online. The processing takes only minutes. If you are using a corporate bank account, your approver must approve the eGIRO request within your bank's internet banking portal within 48 hours before the application expires. We'll notify you once your application is processed.

To apply for DDA online, follow the following steps:

- Login with your Singpass
- Specify your designated bank for the payment through the online application.
- Login to your bank's internet banking portal, select the bank account and approve the eGIRO request.
- You will receive a notification when your application is successful.

If you do not have a bank account with any of the eGIRO participating banks, you can make payment via PayNow QR. If your bank is not an eGIRO or a PayNow participating bank, please write to us for assistance.

28. Who are the eGIRO participating banks for the Direct Debit Authorisation (DDA) online application?

-eGIRO (Electronic GIRO) is a joint initiative by The Association of Banks in Singapore (ABS), and participating banks, with the support of the Monetary Authority

of Singapore (MAS), to digitise the GIRO application process and significantly reduce the turnaround time for setting up a GIRO arrangement.

Please refer to the list of eGIRO participating banks for DDA online application. ABS is working with the industry to onboard more banks onto eGIRO service and we will update the list accordingly.

29. How long does it take to process applications relating to Direct Debit?

-Please refer to the table for our service standards for processing applications relating to Direct Debit:

Service	Normal Processing Time
Set up Direct Debit Authorisation for CPF contributions (online)	For personal bank account, the approval only takes minutes. For corporate bank account, the approver must approve the eGIRO request within the bank's website within 48 hours before the application expires.
Terminate Direct Debit Authorisation for CPF contributions	One working day

30. How do I check the status of my Direct Debit application?

-If you have submitted the Direct Debit Authorisation (DDA) application online, you can check your application status online. We will also notify you of the status and effective date of the Direct Debit arrangement upon approval.

31. If I am paying via Direct Debit, when will CPF Board deduct from my bank account after my CPF submission as a platform operator?

-Direct Debit deduction will only take place after you have submitted your CPF contribution details. After you have made your submission via CPF EZPay as a platform operator, you will see the deduction date in the "Deduction On" field below the "Direct Debit" button.

Please remember to maintain sufficient funds for successful deduction. If your deduction fails, there will be a 2nd deduction seven calendar days later (or next working day if it falls on a public holiday). This may result in late CPF submission and incur late payment interest.

32. What happens if the Direct Debit deduction is unsuccessful?

-The Direct Debit payment may be unsuccessful for various reasons, such as payment exceeding your bank's payment limits or due to insufficient funds. We will inform you of the unsuccessful Direct Debit deduction.

- For CPF contributions, we will attempt another deduction seven calendar days after the date of the first unsuccessful deduction. Please make sure you maintain sufficient funds in your bank account or change your payment limits with your bank before the second deduction attempt. Some banks may charge an administrative fee for unsuccessful deductions.
- For voluntary contributions (i.e. Voluntary Contributions to three CPF accounts and Additional Medisave Contribution Scheme), you will need to resubmit the contribution details if the deduction fails.

33. How do I change my company's Direct Debit account to pay CPF contribution?

-To change your Direct Debit account for CPF contributions, simply submit a new application for Direct Debit Authorisation (DDA) for your new bank account.

CPF contributions will continue to be deducted from the existing bank account until the new Direct Debit Authorisation form has been approved. Once it is approved, the previous Direct Debit arrangement will then be terminated.

Please refrain from submitting a new online DDA application to change your bank account while the deduction for your current submission is pending. This is to avoid unsuccessful deduction which may incur late payment interest. If you wish to change the bank account for Direct Debit deduction, you should only submit the new online DDA application after the deduction is successful.

Setting up of platform workers' opt-in status query:

34. How do I check which platform workers have opted in for increased CPF contributions?

-Platform workers born before 1995 may opt in to increased CPF contributions via the platform worker opt-in form. They may do so at any time, as there is no deadline to do so. Opt-in is irreversible.

As CPF contribution rates depend on platform workers' opt-in status, you will need to validate your platform workers' latest opt-in status before calculating their CPF contributions.

The monthly query with CPF Board via Secured File Transfer Protocol (SFTP) will inform you of the latest opt-in status of your platform workers. There is no need to include platform workers born in or after 1995 in the query, as it is mandatory for them to make the increased CPF contributions. You may refer to this step-by-step guide to conduct monthly query on your platform worker's opt-in status.

CPF Board will inform you of the opt-in status of your platform workers on the 20th of each month, via the monthly query. You can refer to the illustration below for the opt-in status query timeline.

35. Which of my platform workers do I include in my file submission?

-In your monthly submission to query on your platform workers' opt in status for increased CPF contributions, please include all platform workers who joined your platform up to the 15th of that month), except the following:

- Platform workers in the mandatory cohort, i.e born in 1995 or later.
- Platform workers whom status you have previously queried that returned a result of "opt in". As opt-ins cannot be reversed, you do not need to query the status of platform workers who have already opted in, as their status will not change.

<u>Scenario</u>	<u>Include?</u>
Platform worker A (Born on or after 1995) joined my company on the 15 th of this month.	No need to include. (He is under mandatory cohort)
Platform worker B (Born before 1995) joined my company on the 15 th of this month.	Include.
Platform worker C (Born before 1995 and previous query result reflected him as opted in)	No need to include. His status remains as opted in.
Platform worker D (Born before 1995 and previous query result reflected him as not opted in)	Include.

36. What if my platform worker joined after I submitted the monthly query?

-If your platform worker (born before 1995) joins after the 15th of the month, you should use the non-opt-in rate for him until you can determine his opt in status from the next month's query.

37. How do I update CPF Board of changes to my platform company's particulars?

-Write to us to update your platform company's particulars (e.g. principal place of business, contact details, name of platform company).

The normal processing time is within three working days. An email notification will be sent to both the platform operator representative and the persons in charge of CPF contribution matters for platform workers once the particulars have been updated.

Submission via CPF EZPay:

38. What is CPF EZPay File Transfer Protocol?

-The CPF EZPay File Transfer Protocol (FTP) enables platform operators to prepare CPF submission details offline, and only log in to CPF EZPay when platform operators are ready to make the submission.

The file should be prepared according to these specifications. The file size for uploading is limited to 2 mega bytes and the file extension should end with ".dtl", ".txt" or ".dat". If you require assistance to clarify or verify the file you have prepared, you can write-to-us.

39. How should I submit CPF contributions using CPF EZPay as a platform operator?

-To submit CPF contributions using CPF EZPay (FTP), you should:

- Select CPF EZPay.
- Select "For UEN-registered entities" and login with your Singpass.
- Key in your CPF Submission Number (CSN).
- Select "CPF EZPay (FTP)".
- Upload your FTP file and click on "Direct Debit" under the payment method.

As a platform operator, you will need to make a separate submission for each of your CPF Submission Numbers (CSNs) .

To find out more about how to use CPF EZPay (FTP), you may refer to the CPF EZPay User Guide for platform operators.

40. How do I use CPF EZPay as I have more than one CPF Submission Number (CSN) as a platform operator?

-When using CPF EZPay, you can change your CSN without logging out, by clicking "Switch" at the top of the webpage. You may refer to this guide for visual references. Do note that you must apply for Direct Debit for each CSN separately.

41. Can I use the same CPF EZPay (FTP) file format that I currently use for my employees to make contributions for my platform workers?

-No. You will need to use the CPF EZPay (FTP) file format for platform workers to make contributions for your platform workers.

42. What are Advice Codes and how do I, as a platform operator, use them when I upload my submission file via CPF EZPay (FTP)?

-If you are submitting more than one file within the same day for the same CPF Submission Number (CSN), you will need to assign a different Advice Code for each file. Advice Codes act as a file numbering system to differentiate files created for different groups of platform workers belonging to the same CSN.

43. Which code should I use for the employment status field in my CPF EZPay FTP file submission?

-Employment status N is to be used for platform operators making CPF contributions to the platform worker for the first time. This is regardless of which platform operator CPF Submission Number is used. If not, employment status E is to be used.

44. Can I select my preferred deduction date instead of the default direct deduction date, which is set at two working days after the submission date?

-You can select your preferred deduction date. Please click on the calendar icon under the Direct Debit option to change the date before submitting the contributions.

45. How do I make ad hoc CPF submissions for my platform workers?

-You can make ad hoc CPF submissions into your platform workers' CPF accounts through CPF EZPay.

CPF EZPay

You can submit CPF contributions via CPF EZPay and select Submit ad hoc CPF payments option. Then, select the correct Month and Year for your ad hoc payments. Auto-computation is not available for this option. However, you can load platform worker details from submissions made up to six months ago.

Here's how to use the Submit ad hoc CPF payments option in CPF EZPay:

- Select CPF EZPay
- Select "For UEN-registered entities" and login with your Singpass.
- Key in your CPF Submission Number (CSN).
- At Submit Contribution, select CPF EZPay.
- Key in the Month and Year.
- Select Submit ad hoc CPF payments (For one-time CPF submission (no auto-computation), or other ad hoc payments e.g. late payment interest).
- Enter the contribution details for the affected platform worker.
- After completing all of the contribution details and the summary portion, click on Continue.
- Confirm submission by clicking on your pre-arranged payment mode with the Board (Direct Debit/PayNow QR).

46. How should I indicate contributions details for platform workers when making ad hoc CPF submissions?

-When submitting CPF contributions for platform workers using CPF EZPay, you should:

- Input platform workers' net earnings (after FEDA) in the "Ordinary Wages" field.
- Leave the "Additional Wages" blank as these do not apply to platform workers.

- Input the total CPF contributions payable.

For details, please refer to CPF EZPay user guide for platform operators.

47. How do I know if I have completed my CPF submission?

-Once you have completed your submission, you will see an acknowledgement page called “CPF EZPay Acknowledgment”. You can view or save this page by clicking on the printer icon which you will be prompted to download a PDF. You will not be able to save or print this acknowledgment page if you closed your internet browser.

You will also receive an email acknowledgement if your email address is registered in 'Account settings'.

48. How do I check the status of my submission? What do the different Submission Status under the View / Amend / Delete Submission screen mean?

-To view the status of your submission, please login to CPF EZPay and select View / Amend / Delete Submission option under Manage Records & Preferences section of the Main Menu.

Please refer to the chart below for the different submission status:

Submission Status	What it Means
Draft	This submission is incomplete and CPF has not received your submission yet.
Submitted	This submission will be processed after 5.15pm daily. Therefore, if there are any errors in the submission, you may amend or delete your submission before it is processed.
Processed	Submission was successfully processed.

49. How can I view my submission history in CPF EZPay as a platform operator?

-You can view and save a copy of your CPF contribution details as a platform operator by following these steps:

- Log in to CPF EZPay
- Select “For UEN-registered entities” and login with your Singpass.
- Key in your CPF Submission Number (CSN).
- At Manage Records & Preferences, select “View / Amend / Delete Submission”.

50. If I have already made payment, can I amend or delete my submission as a platform operator?

-If you are making payment via:

Direct Debit

1. Submission status shows “Submitted”

CPF EZPay (FTP)

You can login to CPF EZPay View / Amend / Delete Submission to delete your submission. Do remember to re-submit your CPF contributions after you have deleted your submission to avoid incurring late payment interest.

CPF EZPay

You can login to CPF EZPay View / Amend / Delete Submission to amend or delete your submission. You can change CPF contribution amounts for platform workers, delete platform worker, or amend other payment amounts e.g. CPF Late Payment Interest.

However, you will not be able to amend or update platform worker’s information such as name or NRIC. If you wish to change them, please delete the current submission and create a new submission instead.

Do remember to re-submit your CPF contributions after you have amended or deleted your submission. Any amended submission will remain in draft mode and will not be sent for direct debit deduction until it has been re-submitted.

All CPF submissions are processed at 5:15pm on the same day, after which the submission status will be updated to "Processed". You can no longer amend or delete the submission after it has been processed. For submissions made after 5:15pm, you can amend or delete the submission before 5:15pm the next day.

2. Submission status shows “Processed”

You can no longer amend or delete the submission as your submission has been processed. All CPF submissions are processed at 5:15pm on the same day, after which the submission status will be updated to "Processed".

If you have underpaid CPF contributions, you may pay the difference using a Submit **ad hoc** CPF payments in [CPF EZPay](#) for the affected platform worker(s) in

the affected month(s). You should key in the CPF shortfall amount you wish to pay but still declare the full wages earned for the month.

If you have overpaid the CPF contributions or paid for the wrong platform worker(s), you may [apply for a refund](#) immediately and no later than one year from the date of payment, subject to the availability of funds in the member's CPF account.

PayNow QR

You can no longer make amendments to the submission after proceeding to the payment page with the generated QR code.

If you have underpaid CPF contributions, you may pay the difference using **Submit ad hoc** CPF payments [CPF EZPay](#) for the affected platform worker(s) in the affected month(s). Declare the net earnings earned for the month and the CPF shortfall amount.

If you have overpaid the CPF contributions or paid for the wrong platform worker(s), you may [apply for a refund](#) immediately and no later than one year from the date of payment, subject to the availability of funds in the platform worker's CPF account.

51. How long does CPF Board take to credit payments for CPF contributions and late CPF interest?

-The service standards for crediting of payment for CPF contributions and late CPF interest are:

Service	Normal Processing Time
CPF contributions submission	Within three working day

52. How do I apply for Corppass access to submit CPF contributions?

-A UEN-registered entity can apply for Corppass access at the Corppass portal.

Before using CPF EZPay for the first time, you will need to perform a one-time setup in Corppass portal after you have obtained Corppass access. You can refer to this [guide](#) on how to set up and assign CPF EZPay in Corppass portal.

53. How can I grant my staff access to 'Other services'?

-For UEN registered entity, your Corppass Admin or Sub-Admin will need to grant your authorised users access to “CPF SERVICES FOR EMPLOYERS AND BUSINESS PARTNERS” e-Service in the Corppass portal, before they can log in to the CPF website “Other services” using their Singpass.

54. How do I appoint or change Administrator for CPF EZPay as a platform operator?

-Your Corppass Admin or Sub-Admin can appoint or change your Administrator by assigning the “CPF EZPay” e-service to another authorised officer within Corppass portal. Please refer to this guide for more information.

55. Even though I have been granted access to all e-Services in Corppass, I am still unable to login to CPF EZPay. What should I do?

-Before you can access CPF EZPay, your Corppass Admin or Sub-Admin must set up and assign “CPF EZPay” e-Service to your CPF Submission Number(s) in the Corppass portal.

This is required even if you are granted access to all e-Services in Corppass portal. This is because access for CPF submissions is controlled at CSN level for authorised users.

You can refer to our guide to learn how to set up and assign CPF EZPay in Corppass portal.

56. How do I view the Record of Payment (ROP)?

-You can view up to 24 months of electronic ROP via CPF EZPay. To access this service, your company's authorised officers must be assigned the 'CPF EZPay' e-Service through Corppass portal, which enables access control at CSN level. For setup instructions, please visit cpf.gov.sg/corppassuserguide. Once configured, you may refer to our guide on viewing ROP within CPF EZPay.

As good record keeping practice, you should save a copy of your ROP. We do not provide retrieval of past ROPs. If you did not retain a copy of your past ROPs, you can seek other documents (e.g. company's bank statement, payroll or financial statement).

57. The platform worker's name I submitted is different from the name in his/her NRIC, what should I do?

-CPF contributions will be credited to platform workers' CPF accounts based on the NRIC provided in the CPF submission.

If you have paid CPF contributions to the intended platform worker

Please remember to update your platform worker's name as shown in his/her NRIC in your next CPF submission.

Kindly note that only the platform worker's principal name is required, there is no need to include variants such as hanyu pinyin and aliases.

If you have paid CPF contributions to the wrong platform worker

Please submit request for refund or adjustment of CPF contributions immediately.

Any errors in CPF contributions should be rectified early while the documentary evidence is fresh. Requests for refund or adjustment of CPF contributions online

must be made within one year from the date of payment of the CPF. You can refer to the 'Payment Received on' field in the ROP to determine the date of payment.

Adjustment/Refund of CPF contributions:

58. I have made errors in my CPF submission. How can I rectify them?

-If there are errors in your CPF submission, you should apply to make adjustment to the submission online immediately and no later than one year from the date of payment.

59. I have made duplicate CPF submissions for the same month in error. Can I request refund of the payment made for the incorrect submission?

-You should apply for a refund by selecting 'Refund of payment made for entire submission' in the online application. The application has to be made immediately and no later than one year from the date of payment.

60. I would like to rectify the contributions paid to my platform workers. Which action should I select in the application?

-Please select the action that is most applicable to you based on the scenarios listed in the table below:

Action(s)	Scenario(s)
<ul style="list-style-type: none">• Refund of payments made for 1 employee/platform worker	<ul style="list-style-type: none">• You overpaid CPF contributions for a platform worker.
<ul style="list-style-type: none">• Refund of payment made for entire submission	<ul style="list-style-type: none">• You have made two CPF submissions for the same month.
<ul style="list-style-type: none">• Change contributions month and year (All entries in the contributions record)	<ul style="list-style-type: none">• You have selected the wrong contributions month and year during CPF submission.
<ul style="list-style-type: none">• Change contributions month and year (Entries on CPF contributions for selected employees/platform workers)	<ul style="list-style-type: none">• You paid CPF contributions to some of your platform workers using the incorrect month.
<ul style="list-style-type: none">• Change CPF Submission Number (All entries in the contributions record)	<ul style="list-style-type: none">• You have submitted using the wrong CPF Submission Number (CSN).
<ul style="list-style-type: none">• Change CPF Submission Number (Entries on CPF contributions for selected employees/platform workers)	<ul style="list-style-type: none">• You have paid CPF contributions using the PWM CPF Submission Number (which is for non-opt-in platform workers) for an opted in platform worker.

<ul style="list-style-type: none"> • Change payment recipient (change NRIC or CPF account number) 	<ul style="list-style-type: none"> • You have paid CPF contributions for your platform worker using an NRIC number that does not belong to him • You have paid CPF contributions for the wrong platform worker.
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To rectify the contributions paid to your platform workers, you can make an application online.

61. Why am I, as a platform operator, only allowed to request refunds or adjustments of CPF contributions within one year from the date of payment of the CPF contributions?

-Any errors in CPF contributions should be rectified early while the documentary evidence is fresh. To encourage platform operators and platform workers to check their CPF contributions and come forward to rectify errors as soon as possible, any request for refund and adjustment of CPF contributions paid in error must be made immediately and no later than one year from the date of payment of the CPF contributions.

62. How long does it take for CPF Board to process my application for refund or adjustment of contributions paid to my platform workers?

-Please refer to the table for the service standards in processing your application for refund or adjustment of contributions paid to your platform workers.

Service	Normal processing time
Refund and adjustment of contributions paid	Within one month upon receipt of the necessary information

*This excludes the two working days that banks require to credit the monies to your bank account.

63. How do I check the status of my application for refund and adjustment of contributions paid?

-You can check the status of your application for refund and adjustment of contributions paid online.

64. How do I calculate the total excess CPF contributions which I can apply for a refund, and what is the portion of excess CPF contributions which I need to refund to my platform workers?

-If you have made CPF contributions on net earnings in excess of the [CPF annual earnings ceiling](#) of \$102,000, you should [apply for a refund](#) on your excess CPF contributions.

You can use the [applicable platform worker CPF contribution rate](#) to determine how much CPF contributions to refund to your platform workers.

If your platform worker is born before 1995, and did not opt in for increased CPF contributions, any excess CPF contributions should be fully refunded to your platform worker, since you would not have made any platform operator share of CPF contributions. Otherwise, if your platform workers are born in or after 1995, or born before 1995 and have opted in to increased CPF contributions, you would need to compute the share of excess CPF contributions to be refunded to your platform worker.

For example, for a platform worker aged 31 years old in 2025 and has received CPF contributions on net earnings of \$140,000 in 2025, the steps to compute the excess CPF contributions, and the amount to refund to the platform worker are as follows:

Step 1: Total excess CPF contributions to apply be refunded

= (Total net earnings on which CPF contributions were paid – CPF annual earnings ceiling) x applicable total contribution rate
= (\$140,000 – \$102,000) x 14%
= \$5,320

Step 2: Platform worker's share to be refunded

= (Total excess CPF contributions refunded ÷ applicable total CPF contribution rate) x applicable platform worker CPF contribution rate
= (\$5,320 ÷ 14%) x 10.5%
= \$3,990* (cents should be dropped)

You are required to refund the platform worker's share of excess CPF contributions, if any, directly to the platform worker.

*You can also verify the platform worker's share of refund by computing the difference between the total platform worker's share of contributions paid and platform worker's share of contributions payable. The platform worker's share of contributions payable can be computed using the [platform worker CPF contribution calculator](#).

65. When am I required to refund the platform worker's share of excess CPF contributions?

-You are required to refund the platform worker's share of excess CPF contributions to the platform worker once you receive the refund from the CPF Board.

66. How do I refund the platform worker's share of excess CPF contributions if the platform worker has stopped working with the platform?
- You may wish to liaise directly with the ex-platform worker on his/her preferred mode of payment for his/her share of excess CPF contributions.
67. Why is the amount refunded for excess CPF contributions less than the total excess CPF contributions made to the platform worker for the year?
- The refunded amount for excess CPF contributions is based on the available balances in your platform worker's CPF account(s). If there are insufficient funds for the full refund, you will receive a partial refund instead.
68. I overpaid the late payment interest. Must I apply for a refund of the excess amount?
- CPF Board will automatically refund the excess late payment interest to:
- Your bank account maintained with the Board if you have an existing Direct Debit arrangement with the Board; OR
 - Your Corporate PayNow bank account.
- You will receive a letter informing you of the outcome of the refund.

Enforcement and penalties for non-compliance:

69. When is the due date to submit CPF contributions?
- The due date for CPF contributions is on the last day of the calendar month. Enforcement action would be taken if CPF contributions are not paid 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.
70. How do I make payment for composition amount and late payment interest?
- Payment for composition amount and late payment interest can be made via the following methods:

Composition Amount

- [Pay composition amount](#)

Late Payment Interest

- CPF EZPay
- CPF EZPay Mobile (not applicable to platform operators)

For more information, please refer to:

- [Payment Methods Guide for employers](#) (PDF, 0.1MB) or
- [Payment Methods Guide for platform operators](#) (PDF, 0.1MB).

To check the transaction status for the payment of the composition amount, please follow these steps:

- Go to cpf.gov.sg
- Click on "**Employer/Business**"
- Click on **Login**
- Select **Other services**
- Login with your Singpass
- Key in the CPF Submission Number and click on **Proceed** to continue
- On the top menu bar, click on **Services** and select '**Activities**' at the bottom panel

71. How does CPF Board calculate interest on late payment?

-The due date for CPF contributions is on the last day of the calendar month. Enforcement action would be taken if CPF contributions are not paid 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. The minimum interest payable is \$5.

Example

XYZ Company made a CPF contribution of \$3,000 for the month of October on 20 November. This payment is late by 19 days. Therefore, the amount of late payment interest will be:

= \$3,000 x 1.5% x 19/30 (stop at the fourth decimal)*

= \$28.50

*Number of days the payment is late/number of days in the month.

The final figure is to be rounded down to the nearest dollar, i.e. the cents should be dropped for the interest. Hence, the late payment interest payable will be \$28.

72. Why is composition amount imposed on employers or platform operators?

-It is an offence under the CPF Act for late and/or non-payment of CPF contributions and late payment interest. The composition amount is offered to allow defaulting employers or platform operators to settle their CPF offences out of court, after settling the CPF arrears.

Prosecution actions will be taken against employers or platform operators who do not settle the CPF arrears and compound the offence out of court, before the deadline given.

73. My platform worker owes me money. Can I use the amount owed to me to offset the platform operator's share of CPF contributions that is payable on his net earnings?

-You are required to pay both the platform operator and platform worker's share of CPF contributions based on the monthly net earnings payable to your platform worker at the prevailing CPF contribution rates.

74. Can I agree to my platform worker's request not to be paid CPF contributions so that he can get higher take-home pay?

-You should not agree to your platform worker's request not to be paid CPF contributions so that he can get higher take-home pay. Failure to pay CPF contributions to a platform worker (i.e. Singapore Citizen or Singapore Permanent Resident who is providing ride-hail or delivery services under a platform work agreement) is an offence under the CPF Act.

75. What should I do if I am unable to pay my platform workers their CPF contributions on time?

-It is the platform operator's obligation to ensure that CPF contributions are paid on time. Your platform workers have the right to check with you on the non-payment of their CPF contributions, including asking for an explanation and when you will be making payment. CPF contributions are important to platform workers for their housing, healthcare and retirement needs. Information on the payment date and amount of CPF contributions will help them to manage their financial needs and commitments.

If you are unable to pay your platform workers their CPF contributions on time, you have to ensure that the CPF arrears are paid as soon as possible and that the CPF contributions are accorded priority amongst the company's outstanding payments. You should also inform your platform workers beforehand the reasons for being late and when they can expect the payment.

CPF Board takes a serious view of platform operators who default on CPF contributions. The due date for CPF contributions is on the last day of the calendar month. Enforcement action would be taken against platform operators 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.

76. How do I recover the platform worker's share of CPF contributions?

-As a platform operator, you need to pay both the platform operator's and platform worker's share of CPF contributions to CPF Board. You are entitled to recover the platform worker's share of CPF contributions when paying your platform worker's earnings for the month. For example, the platform worker's share of CPF

contributions for January can only be deducted from the platform worker's earnings in January.

It is a serious offence to recover or attempt to recover any amount more than what is allowed from your platform workers' earnings.

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

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

- You have paid the CPF contributions to the Board, and
- You have either forwarded your platform worker'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 platform worker's share of CPF contributions should have been recovered.