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CENTRAL PROVIDENT FUND ACT (CHAPTER 36)

CENTRAL PROVIDENT FUND (PUBLIC SECTOR EMPLOYEES) (AMENDMENT NO. 3) REGULATIONS 2021

In exercise of the powers conferred by section 77(1) of the Central Provident Fund Act, the Minister for Manpower, after consulting with the Central Provident Fund Board, makes the following Regulations:

Citation and commencement

1. These Regulations are the Central Provident Fund (Public Sector Employees) (Amendment No. 3) Regulations 2021 and come into operation on 1 January 2022.

Amendment of First Schedule

2. The First Schedule to the Central Provident Fund (Public Sector Employees) Regulations 2011 (G.N. No. S 106/2011) (called in these Regulations the principal Regulations) is amended —

- (a) by deleting “2016” in paragraph 1 and substituting “2022”;
- (b) by deleting sub-paragraphs (i) and (ii) of paragraph 1 and substituting the following sub-paragraphs:

“(i) where the employee is not more than 60 years of age:

<i>55 years of age and below</i>		<i>Above 55 but not more than 60 years of age</i>	
<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(1)	(2)	(3)	(4)
An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —
(a) 27.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 37% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$2,220; and	(a) 15% of the employee's ordinary wages for the month excluding the non-pensionable element, and 20% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$1,200; and	(a) 21% of the employee's ordinary wages for the month excluding the non-pensionable element, and 28% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$1,680; and	(a) 10.5% of the employee's ordinary wages for the month excluding the non-pensionable element, and 14% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$840; and
(b) 37% of the amount of any additional wages payable in the month.	(b) 20% of the amount of any additional wages payable in the month.	(b) 28% of the amount of any additional wages payable in the month.	(b) 14% of the amount of any additional wages payable in the month.

(ii) where the employee is above 60 years of age but not more than 70 years of age:

<i>Above 60 but not more than 65 years of age</i>		<i>Above 65 but not more than 70 years of age</i>	
<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(1)	(2)	(3)	(4)
An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —
(a) 13.875% of the employee's ordinary wages for the month excluding the non-pensionable element, and 18.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$1,110; and	(a) 6.375% of the employee's ordinary wages for the month excluding the non-pensionable element, and 8.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$510; and	(a) 10.5% of the employee's ordinary wages for the month excluding the non-pensionable element, and 14% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$840; and	(a) 4.5% of the employee's ordinary wages for the month excluding the non-pensionable element, and 6% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$360; and
(b) 18.5% of the amount of any additional wages payable in the month.	(b) 8.5% of the amount of any additional wages payable in the month.	(b) 14% of the amount of any additional wages payable in the month.	(b) 6% of the amount of any additional wages payable in the month.

(iii) where the employee is above 70 years of age:

Above 70 years of age

<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(1)	(2)
An amount equal to the sum of —	An amount equal to the sum of —
<p>(a) 9.375% of the employee's ordinary wages for the month excluding the non-pensionable element, and 12.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$750; and</p> <p>(b) 12.5% of the amount of any additional wages payable in the month.</p>	<p>(a) 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$300; and</p> <p>(b) 5% of the amount of any additional wages payable in the month.</p>

”;

- (c) deleting “2016” in paragraph 2 and substituting “2022”;
- (d) by deleting sub-paragraphs (i) and (ii) of paragraph 2 and substituting the following sub-paragraphs:

“(i) where the employee is not more than 60 years of age:

55 years of age and below

Above 55 but not more than 60 years of age

<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(1)	(2)	(3)	(4)
An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —
<p>(a) 16.5% of the employee's ordinary wages for the month excluding the non-pensionable element, and 22% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$1,320; and</p> <p>(b) 22% of the amount of any additional wages payable in the month.</p>	<p>(a) 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$300; and</p> <p>(b) 5% of the amount of any additional wages payable in the month.</p>	<p>(a) 14.25% of the employee's ordinary wages for the month excluding the non-pensionable element, and 19% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$1,140; and</p> <p>(b) 19% of the amount of any additional wages payable in the month.</p>	<p>(a) 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$300; and</p> <p>(b) 5% of the amount of any additional wages payable in the month.</p>

- (ii) where the employee is above 60 years of age but not more than 70 years of age:

<i>Above 60 but not more than 65 years of age</i>		<i>Above 65 but not more than 70 years of age</i>	
<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(1)	(2)	(3)	(4)
An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —
(a) 11.25% of the employee's ordinary wages for the month excluding the non-pensionable element, and 15% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$900; and	(a) 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$300; and	(a) 9.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 13% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$780; and	(a) 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$300; and
(b) 15% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.	(b) 13% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.

(iii) where the employee is above 70 years of age:

<i>Above 70 years of age</i>	
<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(1)	(2)
An amount equal to the sum of —	An amount equal to the sum of —
(a) 9.375% of the employee's ordinary wages for the month excluding the non-pensionable element, and 12.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$750; and	(a) 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$300; and
(b) 12.5% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.

(e) deleting “2016” in paragraph 3 and substituting “2022”;

(f) by deleting sub-paragraphs (i) and (ii) of paragraph 3 and substituting the following sub-paragraphs:

“(i) where the employee is not more than 60 years of age:

<i>55 years of age and below</i>		<i>Above 55 but not more than 60 years of age</i>	
<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(1)	(2)	(3)	(4)
An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —
(a) 24% of the employee's ordinary wages for the month excluding the non-pensionable element, and 32% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$1,920; and	(a) 11.25% of the employee's ordinary wages for the month excluding the non-pensionable element, and 15% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$900; and	(a) 19.875% of the employee's ordinary wages for the month excluding the non-pensionable element, and 26.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$1,590; and	(a) 9.375% of the employee's ordinary wages for the month excluding the non-pensionable element, and 12.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$750; and
(b) 32% of the amount of any additional wages payable in the month.	(b) 15% of the amount of any additional wages payable in the month.	(b) 26.5% of the amount of any additional wages payable in the month.	(b) 12.5% of the amount of any additional wages payable in the month.

(ii) where the employee is above 60 years of age but not more than 70 years of age:

<i>Above 60 but not more than 65 years of age</i>		<i>Above 65 but not more than 70 years of age</i>	
<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(1)	(2)	(3)	(4)
An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —
(a) 13.125% of the employee's ordinary wages for the month excluding the non-pensionable element, and 17.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$1,050; and	(a) 5.625% of the employee's ordinary wages for the month excluding the non-pensionable element, and 7.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$450; and	(a) 9.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 13% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$780; and	(a) 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$300; and
(b) 17.5% of the amount of any additional wages payable in the month.	(b) 7.5% of the amount of any additional wages payable in the month.	(b) 13% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.

(iii) where the employee is above 70 years of age:

Above 70 years of age

<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
---	--

(1)

(2)

An amount equal to the sum of —

An amount equal to the sum of —

(a) 9.375% of the employee's ordinary wages for the month excluding the non-pensionable element, and 12.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$750; and

(a) 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$300; and

(b) 12.5% of the amount of any additional wages payable in the month.

(b) 5% of the amount of any additional wages payable in the month.

”;

- (g) by deleting the words “sub-paragraphs (3) and (3A)” in paragraph 13(1) and substituting the words “sub-paragraphs (3), (3A) and (3AA)”;
- (h) by inserting, immediately after the words “each month” in paragraph 13(1A)(b) and (1B)(b), the words “before 1 January 2022”;
- (i) by deleting the full-stop at the end of sub-paragraph (b) of paragraph 13(1A) and substituting a semi-colon, and by inserting immediately thereafter the following sub-paragraph:
- “(c) in addition, for each month on or after 1 January 2022 that additional wages are payable to an employee —
- (i) if the employee's notional wages for that month are \$2,500 or more — an amount equal to 2% of the employee's additional wages payable in that month; or
- (ii) in any other case — an amount equal to 2% of the employee's additional wages payable in that month or \$50, whichever is higher.”;
- (j) by deleting the full-stop at the end of sub-paragraph (b) of paragraph 13(1B) and substituting a semi-colon, and by inserting immediately thereafter the following sub-paragraph:

“(c) in addition, for each month on or after 1 January 2022 that additional wages are payable to an employee —

- (i) if the employee’s notional wages for that month are \$2,500 or more — an amount equal to 1% of the employee’s additional wages payable in that month; or
- (ii) in any other case — an amount equal to 1% of the employee’s additional wages payable in that month or \$25, whichever is higher.”;

(k) by inserting, immediately after sub-paragraph (3A) of paragraph 13, the following sub-paragraph:

“(3AA) No additional contributions are payable by an employer in accordance with sub-paragraph (1A)(c) or (1B)(c) on any part of an employee’s total additional wages, payable in the year in which the month mentioned in that sub-paragraph falls, that is in excess of \$35,000.”;

(l) by deleting the words “or 65 years” in paragraph 14(a) and substituting the words “, 65 or 70 years”; and

(m) by deleting “2016” in paragraph 15 and substituting “2022”.

Amendment of Second Schedule

3. The Second Schedule to the principal Regulations is amended —

- (a) by deleting “2016” in paragraph 1 and substituting “2022”;
- (b) by deleting sub-paragraphs (i) and (ii) of paragraph 1 and substituting the following sub-paragraphs:

“(i) where the employee is not more than 60 years of age:

	<i>55 years of age and below</i>		<i>Above 55 but not more than 60 years of age</i>	
<i>Total amount of the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(1)	(2)	(3)	(4)	(5)
Exceeding \$50 but not exceeding \$500	An amount equal to 17% of the total amount of the employee's wages for the month.	NIL	An amount equal to 14% of the total amount of the employee's wages for the month.	NIL
Exceeding \$500 but not exceeding \$750	An amount equal to the sum of — <i>(a)</i> 17% of the total amount of the employee's wages for the month; and <i>(b)</i> 0.6 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.6 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — <i>(a)</i> 14% of the total amount of the employee's wages for the month; and <i>(b)</i> 0.42 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.42 of the difference between the total amount of the employee's wages for the month and \$500.
Exceeding \$750	An amount equal to the sum of — <i>(a)</i> 37% of the employee's ordinary wages for the month subject to a maximum of \$2,220; and <i>(b)</i> 37% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — <i>(a)</i> 20% of the employee's ordinary wages for the month subject to a maximum of \$1,200; and <i>(b)</i> 20% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — <i>(a)</i> 28% of the employee's ordinary wages for the month subject to a maximum of \$1,680; and <i>(b)</i> 28% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — <i>(a)</i> 14% of the employee's ordinary wages for the month subject to a maximum of \$840; and <i>(b)</i> 14% of the amount of the additional wages payable to the employee in the month.

(ii) where the employee is above 60 years of age but not more than 70 years of age:

<i>Above 60 but not more than 65 years of age</i>			<i>Above 65 but not more than 70 years of age</i>	
<i>Total amount of the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(1)	(2)	(3)	(4)	(5)
Exceeding \$50 but not exceeding \$500	An amount equal to 10% of the total amount of the employee's wages for the month.	NIL	An amount equal to 8% of the total amount of the employee's wages for the month.	NIL
Exceeding \$500 but not exceeding \$750	An amount equal to the sum of — <i>(a)</i> 10% of the total amount of the employee's wages for the month; and <i>(b)</i> 0.255 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.255 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — <i>(a)</i> 8% of the total amount of the employee's wages for the month; and <i>(b)</i> 0.18 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.18 of the difference between the total amount of the employee's wages for the month and \$500.
Exceeding \$750	An amount equal to the sum of — <i>(a)</i> 18.5% of the employee's ordinary wages for the month subject to a maximum of \$1,110; and <i>(b)</i> 18.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — <i>(a)</i> 8.5% of the employee's ordinary wages for the month subject to a maximum of \$510; and <i>(b)</i> 8.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — <i>(a)</i> 14% of the employee's ordinary wages for the month subject to a maximum of \$840; and <i>(b)</i> 14% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — <i>(a)</i> 6% of the employee's ordinary wages for the month subject to a maximum of \$360; and <i>(b)</i> 6% of the amount of the additional wages payable to the employee in the month.

(iii) where the employee is above 70 years of age:

<i>Above 70 years of age</i>		
<i>Total amount of the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(1)	(2)	(3)
Exceeding \$50 but not exceeding \$500	An amount equal to 7.5% of the total amount of the employee's wages for the month.	NIL
Exceeding \$500 but not exceeding \$750	An amount equal to the sum of — (a) 7.5% of the total amount of the employee's wages for the month; and (b) 0.15 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.15 of the difference between the total amount of the employee's wages for the month and \$500.
Exceeding \$750	An amount equal to the sum of — (a) 12.5% of the employee's ordinary wages for the month subject to a maximum of \$750; and (b) 12.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 5% of the employee's ordinary wages for the month subject to a maximum of \$300; and (b) 5% of the amount of the additional wages payable to the employee in the month.

”;

(c) by deleting “2016” in paragraph 2 and substituting “2022”;

(d) by deleting sub-paragraphs (i) and (ii) of paragraph 2 and substituting the following sub-paragraphs:

“(i) where the employee is not more than 60 years of age:

<i>55 years of age and below</i>		<i>Above 55 but not more than 60 years of age</i>		
<i>Total amount of the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(1)	(2)	(3)	(4)	(5)
Exceeding \$50 but not exceeding \$500	An amount equal to 17% of the total amount of the employee's wages for the month.	NIL	An amount equal to 14% of the total amount of the employee's wages for the month.	NIL
Exceeding \$500 but not exceeding \$750	An amount equal to the sum of — (a) 17% of the total amount of the employee's wages for the month; and	An amount equal to 0.15 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 14% of the total amount of the employee's wages for the month; and	An amount equal to 0.15 of the difference between the total amount of the employee's wages for the month and \$500.

	(b) 0.15 of the difference between the total amount of the employee's wages for the month and \$500.		(b) 0.15 of the difference between the total amount of the employee's wages for the month and \$500.	
Exceeding \$750	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —
	(a) 22% of the employee's ordinary wages for the month subject to a maximum of \$1,320; and	(a) 5% of the employee's ordinary wages for the month subject to a maximum of \$300; and	(a) 19% of the employee's ordinary wages for the month subject to a maximum of \$1,140; and	(a) 5% of the employee's ordinary wages for the month subject to a maximum of \$300; and
	(b) 22% of the amount of the additional wages payable to the employee in the month.	(b) 5% of the amount of the additional wages payable to the employee in the month.	(b) 19% of the amount of the additional wages payable to the employee in the month.	(b) 5% of the amount of the additional wages payable to the employee in the month.

(ii) where the employee is above 60 years of age but not more than 70 years of age:

	<i>Above 60 but not more than 65 years of age</i>		<i>Above 65 but not more than 70 years of age</i>	
<i>Total amount of the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(1)	(2)	(3)	(4)	(5)
Exceeding \$50 but not exceeding \$500	An amount equal to 10% of the total amount of the employee's wages for the month.	NIL	An amount equal to 8% of the total amount of the employee's wages for the month.	NIL
Exceeding \$500 but not exceeding \$750	An amount equal to the sum of — (a) 10% of the total amount of the employee's wages for the month; and (b) 0.15 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.15 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 8% of the total amount of the employee's wages for the month; and (b) 0.15 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.15 of the difference between the total amount of the employee's wages for the month and \$500.

Exceeding \$750	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —
	(a) 15% of the employee's ordinary wages for the month subject to a maximum of \$900; and	(a) 5% of the employee's ordinary wages for the month subject to a maximum of \$300; and	(a) 13% of the employee's ordinary wages for the month subject to a maximum of \$780; and	(a) 5% of the employee's ordinary wages for the month subject to a maximum of \$300; and
	(b) 15% of the amount of the additional wages payable to the employee in the month.	(b) 5% of the amount of the additional wages payable to the employee in the month.	(b) 13% of the amount of the additional wages payable to the employee in the month.	(b) 5% of the amount of the additional wages payable to the employee in the month.

(iii) where the employee is above 70 years of age:

Above 70 years of age

<i>Total amount of the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(1)	(2)	(3)
Exceeding \$50 but not exceeding \$500	An amount equal to 7.5% of the total amount of the employee's wages for the month.	NIL
Exceeding \$500 but not exceeding \$750	An amount equal to the sum of — (a) 7.5% of the total amount of the employee's wages for the month; and (b) 0.15 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.15 of the difference between the total amount of the employee's wages for the month and \$500.
Exceeding \$750	An amount equal to the sum of — (a) 12.5% of the employee's ordinary wages for the month subject to a maximum of \$750; and (b) 12.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 5% of the employee's ordinary wages for the month subject to a maximum of \$300; and (b) 5% of the amount of the additional wages payable to the employee in the month.

”;

(e) by deleting “2016” in paragraph 3 and substituting “2022”;

(f) by deleting sub-paragraphs (i) and (ii) of paragraph 3 and substituting the following sub-paragraphs:

“(i) where the employee is not more than 60 years of age:

		<i>55 years of age and below</i>		<i>Above 55 but not more than 60 years of age</i>	
<i>Total amount of the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>	
(1)	(2)	(3)	(4)	(5)	
Exceeding \$50 but not exceeding \$500	An amount equal to 17% of the total amount of the employee's wages for the month.	NIL	An amount equal to 14% of the total amount of the employee's wages for the month.	NIL	
Exceeding \$500 but not exceeding \$750	An amount equal to the sum of — (a) 17% of the total amount of the employee's wages for the month; and (b) 0.45 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.45 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 14% of the total amount of the employee's wages for the month; and (b) 0.375 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.375 of the difference between the total amount of the employee's wages for the month and \$500.	
Exceeding \$750	An amount equal to the sum of — (a) 32% of the employee's ordinary wages for the month subject to a maximum of \$1,920; and (b) 32% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 15% of the employee's ordinary wages for the month subject to a maximum of \$900; and (b) 15% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 26.5% of the employee's ordinary wages for the month subject to a maximum of \$1,590; and (b) 26.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 12.5% of the employee's ordinary wages for the month subject to a maximum of \$750; and (b) 12.5% of the amount of the additional wages payable to the employee in the month.	

(ii) where the employee is above 60 years of age but not more than 70 years of age:

	<i>Above 60 but not more than 65 years of age</i>		<i>Above 65 but not more than 70 years of age</i>	
<i>Total amount of the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(1)	(2)	(3)	(4)	(5)
Exceeding \$50 but not exceeding \$500	An amount equal to 10% of the total amount of the employee's wages for the month.	NIL	An amount equal to 8% of the total amount of the employee's wages for the month.	NIL
Exceeding \$500 but not exceeding \$750	An amount equal to the sum of — <i>(a)</i> 10% of the total amount of the employee's wages for the month; and <i>(b)</i> 0.225 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.225 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — <i>(a)</i> 8% of the total amount of the employee's wages for the month; and <i>(b)</i> 0.15 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.15 of the difference between the total amount of the employee's wages for the month and \$500.
Exceeding \$750	An amount equal to the sum of — <i>(a)</i> 17.5% of the employee's ordinary wages for the month subject to a maximum of \$1,050; and <i>(b)</i> 17.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — <i>(a)</i> 7.5% of the employee's ordinary wages for the month subject to a maximum of \$450; and <i>(b)</i> 7.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — <i>(a)</i> 13% of the employee's ordinary wages for the month subject to a maximum of \$780; and <i>(b)</i> 13% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — <i>(a)</i> 5% of the employee's ordinary wages for the month subject to a maximum of \$300; and <i>(b)</i> 5% of the amount of the additional wages payable to the employee in the month.

(iii) where the employee is above 70 years of age:

Above 70 years of age

<i>Total amount of the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(1)	(2)	(3)
Exceeding \$50 but not exceeding \$500	An amount equal to 7.5% of the total amount of the employee's wages for the month.	NIL
Exceeding \$500 but not exceeding \$750	An amount equal to the sum of — (a) 7.5% of the total amount of the employee's wages for the month; and (b) 0.15 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.15 of the difference between the total amount of the employee's wages for the month and \$500.
Exceeding \$750	An amount equal to the sum of — (a) 12.5% of the employee's ordinary wages for the month subject to a maximum of \$750; and (b) 12.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 5% of the employee's ordinary wages for the month subject to a maximum of \$300; and (b) 5% of the amount of the additional wages payable to the employee in the month.

”;

- (g) by deleting the words “sub-paragraphs (3) and (3A)” in paragraph 13(1) and substituting the words “sub-paragraphs (3), (3A) and (3AA)”;
- (h) by inserting, immediately after the words “each month” in paragraph 13(1A)(b) and (1B)(b), the words “before 1 January 2022”;
- (i) by deleting the full-stop at the end of sub-paragraph (b) of paragraph 13(1A) and substituting a semi-colon, and by inserting immediately thereafter the following sub-paragraph:
- “(c) in addition, for each month on or after 1 January 2022 that additional wages are payable to an employee —
- (i) if the employee's notional wages for that month are \$2,500 or more — an amount equal to 2% of the employee's additional wages payable in that month; or
- (ii) in any other case — an amount equal to 2% of the employee's additional wages payable in that month or \$50, whichever is higher.”;

(j) by deleting the full-stop at the end of sub-paragraph (b) of paragraph 13(1B) and substituting a semi-colon, and by inserting immediately thereafter the following sub-paragraph:

“(c) in addition, for each month on or after 1 January 2022 that additional wages are payable to an employee —

(i) if the employee’s notional wages for that month are \$2,500 or more — an amount equal to 1% of the employee’s additional wages payable in that month; or

(ii) in any other case — an amount equal to 1% of the employee’s additional wages payable in that month or \$25, whichever is higher.”;

(k) by inserting, immediately after sub-paragraph (3A) of paragraph 13, the following sub-paragraph:

“(3AA) No additional contributions are payable by an employer in accordance with sub-paragraph (1A)(c) or (1B)(c) on any part of an employee’s total additional wages, payable in the year in which the month mentioned in that sub-paragraph falls, that is in excess of \$35,000.”;

(l) by deleting the words “or 65 years” in paragraph 14(a) and substituting the words “, 65 or 70 years”; and

(m) by deleting “2016” in paragraph 15 and substituting “2022”.

Amendment of Third Schedule

4. The Third Schedule to the principal Regulations is amended —

(a) by deleting “2016” in paragraph 1 and substituting “2022”;

(b) by deleting sub-paragraphs (i) and (ii) of paragraph 1 and substituting the following sub-paragraphs:

“(i) where the employee is not more than 60 years of age:

<i>55 years of age and below</i>		<i>Above 55 but not more than 60 years of age</i>	
<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(1)	(2)	(3)	(4)
An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —
(a) 27.75% of the employee's ordinary wages for the month subject to a maximum of \$2,220; and	(a) 15% of the employee's ordinary wages for the month subject to a maximum of \$1,200; and	(a) 21% of the employee's ordinary wages for the month subject to a maximum of \$1,680; and	(a) 10.5% of the employee's ordinary wages for the month subject to a maximum of \$840; and
(b) 27.75% of the amount of any additional wages payable in the month.	(b) 15% of the amount of any additional wages payable in the month.	(b) 21% of the amount of any additional wages payable in the month.	(b) 10.5% of the amount of any additional wages payable in the month.

(ii) where the employee is above 60 years of age but not more than 70 years of age:

<i>Above 60 but not more than 65 years of age</i>		<i>Above 65 but not more than 70 years of age</i>	
<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(1)	(2)	(3)	(4)
An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —
(a) 13.875% of the employee's ordinary wages for the month subject to a maximum of \$1,110; and	(a) 6.375% of the employee's ordinary wages for the month subject to a maximum of \$510; and	(a) 10.5% of the employee's ordinary wages for the month subject to a maximum of \$840; and	(a) 4.5% of the employee's ordinary wages for the month subject to a maximum of \$360; and
(b) 13.875% of the amount of any additional wages payable in the month.	(b) 6.375% of the amount of any additional wages payable in the month.	(b) 10.5% of the amount of any additional wages payable in the month.	(b) 4.5% of the amount of any additional wages payable in the month.

(iii) where the employee is above 70 years of age:

<i>Above 70 years of age</i>	
<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(1)	(2)
An amount equal to the sum of —	An amount equal to the sum of —
(a) 9.375% of the employee's ordinary wages for the month subject to a maximum of \$750; and	(a) 3.75% of the employee's ordinary wages for the month subject to a maximum of \$300; and
(b) 9.375% of the amount of any additional wages payable in the month.	(b) 3.75% of the amount of any additional wages payable in the month.

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- (c) by deleting the words “sub-paragraphs (3) and (3A)” in paragraph 6(1) and substituting the words “sub-paragraphs (3), (3A) and (3AA)”;
- (d) by inserting, immediately after the words “each month” in paragraph 6(1A)(b) and (1B)(b), the words “before 1 January 2022”;
- (e) by deleting the full-stop at the end of sub-paragraph (b) of paragraph 6(1A) and substituting a semi-colon, and by inserting immediately thereafter the following sub-paragraph:

“(c) in addition, for each month on or after 1 January 2022 that additional wages are payable to an employee —

- (i) if the employee’s notional wages for that month are \$2,500 or more — an amount equal to 2% of the employee’s additional wages payable in that month; or
- (ii) in any other case — an amount equal to 2% of the employee’s additional wages payable in that month or \$50, whichever is higher.”;

- (f) by deleting the full-stop at the end of sub-paragraph (b) of paragraph 6(1B) and substituting a semi-colon, and by inserting immediately thereafter the following sub-paragraph:

“(c) in addition, for each month on or after 1 January 2022 that additional wages are payable to an employee —

- (i) if the employee’s notional wages for that month are \$2,500 or more — an amount equal to 1% of the employee’s additional wages payable in that month; or
- (ii) in any other case — an amount equal to 1% of the employee’s additional wages payable in that month or \$25, whichever is higher.”;

- (g) by inserting, immediately after sub-paragraph (3A) of paragraph 6, the following sub-paragraph:

“(3AA) No additional contributions are payable by the Government in accordance with sub-paragraph (1A)(c) or

(1B)(c) on any part of an employee's total additional wages, payable in the year in which the month mentioned in that sub-paragraph falls, that is in excess of \$35,000.”;

(h) by deleting the words “or 65 years” in paragraph 7(a) and substituting the words “, 65 or 70 years”; and

(i) by deleting “2016” in paragraph 8 and substituting “2022”.

*[G.N. Nos. S 368/2011; S 506/2011; S 440/2012;
S 841/2013; S 861/2014; S 753/2015; S 531/2016;
S 659/2016; S 723/2017; S 601/2018; S 900/2018;
S 376/2019; S 228/2021; S 451/2021]*

Made on 28 December 2021.

AUBECK KAM
*Permanent Secretary,
Ministry of Manpower,
Singapore.*

[Plg&Pol/CPFPol/Legis/CPFSL/2021;
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(To be presented to Parliament under section 78(2) of the Central Provident Fund Act).