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CENTRAL PROVIDENT FUND ACT (CHAPTER 36)

CENTRAL PROVIDENT FUND (PUBLIC SECTOR EMPLOYEES) (AMENDMENT) REGULATIONS 2015

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

Citation and commencement

into operation on 1 January 2016. (Public Sector Employees) (Amendment) Regulations 2015 and come 1. These Regulations may be cited as the Central Provident Fund

Amendment of First Schedule

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

(a) by deleting paragraphs 1 to 5 and substituting the following paragraphs:

"1. Subject to this Schedule, with effect from 1 January 2016, the contributions payable by the employer and the amount recoverable from the wages of an employee —

- (*a*) who, not being a regular serviceman, is in the pensionable service, including an employee on probation who has not been placed on the pensionable establishment;
- (b) who is a Defence Executive Officer, SAF regular officer or SAF regular soldier in the contract service or pensionable service;
- (c) who is a SAF regular military expert in the contract service;
- (d) who is a temporary employee on contract specifically providing for gratuities; or
- (e) who is in the regular service of the Police (Senior) Service and is a member of the INVEST Plan,

are as follows:

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

55 years of age and below

2	20			, , , ,
Contributions payable by employer for the calendar n	the empl	nount recoverable from the oyee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month
(1)		(2)	(3)	(4)
An amount equal to the sum	of — An ar	nount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —
 (a) 27.75% of the emploid ordinary wages for the month excluding the pensionable element, 37% of the non-pensivelement of the emploid ordinary wages for the ordinary wages for the month of the employed ordinary wages for the month or	non- and onable yee's	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	 (a) 19.5% of the employee's ordinary wages for the month excluding the non-pensionable element, and 26% of the non-pensionable element of the employee's ordinary wages for the 	 (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

Above 55 but not more than 60 years of age

55 years of age and below					Above 55 but not more than 60 years of age			
	ntributions payable by the oyer for the calendar month		ount recoverable from the yee's wages for the calendar month		ntributions payable by the oyer for the calendar month		ount recoverable from the yee's wages for the calendar month	
	(1)		(2)		(3)		(4)	
	month, subject to a maximum of \$2,220; and		month, subject to a maximum of \$1,200; and		month, subject to a maximum of \$1,560; and		month, subject to a maximum of \$780; and	
(<i>b</i>)	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)	26% of the amount of any additional wages payable in the month.	(b)	13% of the amount of any additional wages payable in the month.	

(ii) where the employee is above 60 years of age:

Above 60 but not more than 65 years of age

Above 65 years of age

Contributions payable by the employer for the calendar month (1) An amount equal to the sum of —	Amount recoverable from the employee's wages for the calendar month (2) An amount equal to the sum of —	Contributions payable by the employer for the calendar month (3) An amount equal to the sum of —	Amount recoverable from the employee's wages for the calendar month (4) An amount equal to the sum of —
(a) 12.375% of the employee's ordinary wages for the month excluding the non-pensionable element, and 16.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$990; 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 	 (a) 9.375% of the employee's ordinary wages for the month excluding the non-pensionable element, 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

Above 60 but not mo	re than 65 years of age	Above 65 years of age			
Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month		
(1)	(2)	(3)	(4)		
(b) 16.5% 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) 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.		

2. Subject to paragraphs 6, 7 and 9 to 14, with effect from 1 January 2016, the contributions payable by the employer (at full rates) and the amount recoverable from the wages of an employee (at graduated rates) —

- (a) who, not being a regular serviceman, is in the pensionable service of the Government, including an employee on probation who has not been placed on the pensionable establishment;
- (b) who is a Defence Executive Officer, SAF regular officer or SAF regular soldier in the contract service or pensionable service;
- (c) who is a SAF regular military expert in the contract service;
- (d) who is a temporary employee of the Government on contract specifically providing for gratuities; or
- (e) who is in the regular service of the Police (Senior) Service and is a member of the INVEST Plan,

during the period beginning on the date the employee becomes a permanent resident and ending on the last day of the first anniversary month, are as follows:

(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			
Amount recoverable from ti Contributions payable by the employee's wages for the cale employer for the calendar month month		vee's wages for the calendar	Contributions payable by the employer for the calendar month		Amount recoverable from the employee's wages for the calendar month		
	(1)		(2)		(3)		(4)
An amou	int equal to the sum of —	An am	ount equal to the sum of —	An amou	int equal to the sum of —	An amo	ount equal to the sum of —
(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	(<i>a</i>)	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)	13.5% of the employee's ordinary wages for the month excluding the non- pensionable element, and 18% of the non- pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$1,080; and	(<i>a</i>)	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)	22% 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)	18% of the amount of any additional wages payable in the month.	(b)	5% of the amount of any additional wages payable in the month.
(ii) w	where the employee	is abo	ve 60 years of age:				
	Above 60 but not mor	e than 6	5 years of age		Above 65 y	ears of a	ige
	ibutions payable by the er for the calendar month		ount recoverable from the vee's wages for the calendar month		ibutions payable by the er for the calendar month		ount recoverable from the vee's wages for the calendar month
	(1)		(2)		(3)		(4)
An amount equal to the sum of — An amount equal to		ount equal to the sum of —	An amou	int equal to the sum of —	An amo	ount equal to the sum of —	

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Above 60 but not more than 65 years of age			Above 65 years of age				
		Amount recoverable from the employee's wages for the calendar month		Contributions payable by the employer for the calendar month		Amount recoverable from the employee's wages for the calendar month	
	(1)		(2)		(3)		(4)
(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	(<i>a</i>)	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	(<i>a</i>)	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	(<i>a</i>)	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)	14% of the amount of any additional wages payable in the month.	(<i>b</i>)	5% of the amount of any additional wages payable in the month.	(<i>b</i>)	12.5% of the amount of any additional wages payable in the month.	(<i>b</i>)	5% of the amount of any additional wages payable in the month.

3. Subject to paragraphs 6, 7 and 9 to 14, with effect from 1 January 2016, the contributions payable by the employer (at full rates) and the amount recoverable from the wages of an employee (at graduated rates) —

- (a) who, not being a regular serviceman, is in the pensionable service of the Government, including an employee on probation who has not been placed on the pensionable establishment;
- (b) who is a Defence Executive Officer, SAF regular officer or SAF regular soldier in the contract service or pensionable service;
- (c) who is a SAF regular military expert in the contract service;

(d) who is a temporary employee of the Government on contract specifically providing for gratuities; or

Above 65 years of age

(*e*) who is in the regular service of the Police (Senior) Service and is a member of the INVEST Plan, during the period beginning on the first day of the calendar month following the first anniversary month and ending on the last day of the second anniversary month, are as follows:

(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			
Contributions payable by the employer for the calendar month		Amount recoverable from the employee's wages for the calendar month		Contributions payable by the employer for the calendar month		Amount recoverable from the employee's wages for the calendar month		
	(1)		(2)	(3)		(4)		
An am	An amount equal to the sum of — An a		ount equal to the sum of —	An am	ount 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)	19.125% of the employee's ordinary wages for the month excluding the non- pensionable element, and 25.5% of the non- pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$1,530; 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)	25.5% 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:

Above 60 but not more than 65 years of age					Above 65 years of age			
					Contributions payable by the ployer for the calendar month	Amount recoverable from the employee's wages for the calendar h month		
	(1)		(2)		(3)	(4)		
An a	amount equal to the sum of —	sum of — An amount equal to the sum of — An amount equal to the sum		amount equal to the sum of —	 An amount equal to the sum of — 			
(<i>a</i>)	12.375% of the employee's ordinary wages for the month excluding the non-pensionable element, and 16.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$990; and	(<i>a</i>)	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	(<i>a</i>)	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	(<i>a</i>)	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	
(<i>b</i>)	16.5% of the amount of any additional wages payable in the month.	(<i>b</i>)	7.5% of the amount of any additional wages payable in the month.	(<i>b</i>)	12.5% of the amount of any additional wages payable in the month.	(<i>b</i>)	5% of the amount of any additional wages payable in the month.	

4. Subject to paragraphs 6, 7 and 9 to 14, with effect from 1 January 2016, the contributions payable by the employer (at graduated rates) and the amount recoverable from the wages of an employee (at graduated rates) —

(a) who is an employee of a statutory body and in the pensionable service; or

(b) who is a temporary employee of a statutory body and on contract specifically providing for gratuities,

during the period beginning on the date the employee becomes a permanent resident and ending on the last day of the first anniversary month, are as follows:

(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

	ntributions payable by the oyer for the calendar month		ount recoverable from the yee's wages for the calendar month		ntributions payable by the loyer for the calendar month		nount recoverable from the oyee's wages for the calendar month
	(1)		(2)		(3)		(4)
An am	nount equal to the sum of —	An an	nount equal to the sum of —	An an	nount equal to the sum of —	An an	nount equal to the sum of —
(<i>a</i>)	6.75% of the employee's ordinary wages for the month excluding the non- pensionable element, and 9% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$540; 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	(<i>a</i>)	6.75% of the employee's ordinary wages for the month excluding the non- pensionable element, and 9% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$540; and	(<i>a</i>)	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)	9% 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)	9% of the amount of any additional wages payable in the month.	(b)	5% of the amount of any additional wages payable in the month.
(ii)	where the employee	is abo	we 60 years of age:				
	Above 60 but not mor	e than (55 years of age		Above 65 y	ears of	age
	ntributions payable by the oyer for the calendar month		oount recoverable from the vyee's wages for the calendar month		ntributions payable by the oyer for the calendar month		nount recoverable from the pyee's wages for the calendar month
	(1)		(2)		(3)		(4)
An am	nount equal to the sum of —	An an	nount equal to the sum of —	An an	nount equal to the sum of —	An an	nount equal to the sum of —
c	5.375% of the employee's ordinary wages for the month excluding the non-pensionable	c	8.75% of the employee's ordinary wages for the month excluding the non-pensionable		5.375% of the employee's ordinary wages for the month excluding the non-pensionable	(8.75% of the employee's ordinary wages for the month excluding the non-pensionable

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Above 60 but not more than 65 years of age				Above 65 years of age				
Contributions payable by the employer for the calendar month		Amount recoverable from the employee's wages for the calendar month			Contributions payable by the employer for the calendar month		Imount recoverable from the oloyee's wages for the calendar month	
	(1)		(2)		(3)		(4)	
	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		element, and 5% of the non- pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$300; and		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		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)	8.5% of the amount of any additional wages payable in the month.	(b)	5% of the amount of any additional wages payable in the month.	(b)	8.5% of the amount of any additional wages payable in the month.	(b)	5% of the amount of any additional wages payable in the month.	

5. Subject to paragraphs 6, 7 and 9 to 14, with effect from 1 January 2016, the contributions payable by the employer (at graduated rates) and the amount recoverable from the wages of an employee (at graduated rates) —

(a) who is an employee of a statutory body and in the pensionable service; or

(b) who is a temporary employee of a statutory body and on contract specifically providing for gratuities,

during the period beginning on the first day of the calendar month following the first anniversary month and ending on the last day of the second anniversary month, are as follows:

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

55 years of a	ge and below	Above 55 but not more than 60 years of age			
Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month		
(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) 18% of the employee's ordinary wages for the month excluding the non-pensionable element, and 24% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$1,440; 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) 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) 9.375% of the employee's ordinary wages for the month excluding the nonpensionable element, and 12.5% of the nonpensionable element of the employee's ordinary wages for the month, subject to a maximum of \$750; and 		
(b) 24% 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) 18.5% 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:				
Above 60 but not mor	e than 65 years of age	Above 65 years of age			
Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month		
(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 —		
(<i>a</i>) 8.25% of the employee's ordinary wages for the month	(<i>a</i>) 5.625% of the employee's ordinary wages for the month	(<i>a</i>) 6.375% of the employee's ordinary wages for the month	(<i>a</i>) 3.75% of the employee's ordinary wages for the month		

excluding the non-pensionable element, and 11% of the nonpensionable element of the employee's ordinary wages for the month, subject to a maximum of \$660; and

(b) 11% of the amount of any additional wages payable in the month. excluding the non-pensionable element, and 7.5% of the nonpensionable element of the employee's ordinary wages for the month, subject to a maximum of \$450; and

(b) 7.5% of the amount of any additional wages payable in the month.

excluding the non-pensionable element, and 8.5% of the nonpensionable element of the employee's ordinary wages for the month, subject to a maximum of \$510; and

8.5% of the amount of any additional wages payable in the month.

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

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

- (b) by deleting paragraph 12 and substituting the following paragraph:
 - "12. In computing the amount of ordinary wages for the purposes of paragraphs 9, 10 and 11
 - (a) for the year 2015, the amount of ordinary wages for any month which is in excess of \$5,000 is to be disregarded; and
 - (*b*) for the year 2016 and every subsequent year, the amount of ordinary wages for any month which is in excess of \$6,000 is to be disregarded.";
- (c) by deleting "50," in paragraph 14(a); and
- (d) by deleting sub-paragraph (da) of paragraph 14 and substituting the following sub-paragraph:

"(da) "applicable amount", in respect of the year 2016 and every subsequent year, means the sum of \$102,000;".

Amendment of Second Schedule

- 3. The Second Schedule to the principal Regulations is amended
 - (a) by deleting paragraphs 1 to 5 and substituting the following paragraphs:

"1. Subject to this Schedule, with effect from 1 January 2016, the contributions payable by the employer and the amount recoverable from the wages of an employee —

(a) who is a Defence Executive Officer or SAF regular military expert in the non-pensionable service;

- (b) who is a SAF regular officer or SAF regular soldier in the non-pensionable service, but is not a member of the SAVER Plan or the Premium Plan;
- (c) who is a SAF regular officer in the non-pensionable service and is a member of the SAVER Plan who has reached his SAVER end date; or
- (d) who is any employee of the Government other than one specified in sub-paragraph (a), (b) or (c) or in regulation 3, 5 or 6,

are as follows:

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

	55 years of a	age and below	Above 55 but not more than 60 years of age			
Total amount of the employee's wages for the calendar monthContributions payable by the employer for the calendar month		Amount recoverable from the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month		
(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 13% 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	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 — (a) 13% of the total amount of the	An amount equal to 0.39 of the difference between the total amount of the employee's wages for the month and \$500.		

	55 years of a	age and below	Above 55 but not more than 60 years of age			
Total amount of the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month		
(1)	(2)	(3)	(4)	(5)		
	employee's wages for the month; and		employee's wages for the month; and			
	(b) 0.6 of the difference between the total amount of the employee's wages for the month and \$500.		(b) 0.39 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) 37% of the employee's ordinary wages for the month subject to a maximum of \$2,220; and 	 (a) 20% of the employee's ordinary wages for the month subject to a maximum of \$1,200; and 	 (a) 26% of the employee's ordinary wages for the month subject to a maximum of \$1,560; and 	 (a) 13% of the employee's ordinary wages for the month subject to a maximum of \$780; and 		
	(b) 37% of the amount of the additional wages payable to the employee in the month.	(b) 20% of the amount of the additional wages payable to the employee in the month.	(b) 26% 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.		

(ii) where the employee is above 60 years of age:

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	Above 60 but not more a	han 65 years of age	Above 65 years of age		
Total amount of the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month	
(1)	(2)	(3)	(4)	(5)	
Exceeding \$50 but not exceeding \$500	An amount equal to 9% of the total amount of the employee's wages for the month.	NIL	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 —	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 —	An amount equal to 0.15 of the difference between the total amount of the employee's wages for the month and \$500.	
	(a) 9% of the total amount of the employee's wages for the month; and		(<i>a</i>) 7.5% of the total amount of the employee's wages for the month; and		
	(b) 0.225 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 —	
	(<i>a</i>) 16.5% of the employee's ordinary wages for the month subject to a maximum of \$990; and	 (a) 7.5% of the employee's ordinary wages for the month subject to a maximum of \$450; and 	(<i>a</i>) 12.5% of the employee's ordinary wages for the month subject to a maximum of \$750; and	 (a) 5% of the employee's ordinary wages for the month subject to a maximum of \$300; and 	

	Above 60 but not more th	an 65 years of age	Above 65 years of age		
Total amount of the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month	
(1)	(2)	(3)	(4)	(5)	
	(b) 16.5% of the amount of the additional wages payable to the employee in the month.	(b) 7.5% of the amount of the additional wages payable to the employee in the month.	(b) 12.5% 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.	

2. Subject to paragraphs 6, 7 and 9 to 14, with effect from 1 January 2016, the contributions payable by the employer (at full rates) and the amount recoverable from the wages of an employee (at graduated rates) —

- (a) who is a Defence Executive Officer or SAF regular military expert in the non-pensionable service;
- (b) who is a SAF regular officer or SAF regular soldier in the non-pensionable service, but is not a member of the SAVER Plan or the Premium Plan;
- (c) who is a SAF regular officer in the non-pensionable service and is a member of the SAVER Plan who has reached his SAVER end date; or
- (d) who is any employee of the Government other than one specified in sub-paragraph (a), (b) or (c) or in regulation 3, 5 or 6,

during the period beginning on the date the employee becomes a permanent resident and ending on the last day of the first anniversary month, are as follows:

(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			
Total amount of the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month	Contributions payable by the Au employer for the calendar month	mount recoverable from the employee's wages for the calendar month		
(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 13% of N the total amount of the employee's wages for the month.	ΠL		
Exceeding \$500 but not exceeding \$750	An amount equal to the sum of —	An amount equal to 0.15 of the difference between the	An amount equal to the sum A of — th	an amount equal to 0.15 of the difference between the		
	(<i>a</i>) 17% of the total amount of the employee's wages for the month; and	total amount of the employee's wages for the month and \$500.	(a) 13% of the total er	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 A of — of	In amount equal to the sum $f - $		
	 (a) 22% of the employee's ordinary wages for the month subject to a maximum of \$1,320; and 	a maximum of \$300;	 (a) 18% of the employee's ordinary wages for the month subject to a maximum of \$1,080; and 	 (a) 5% of the employee's ordinary wages for the month subject to a maximum of \$300; and 		

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		55 years of age and below				Above 55 but not more than 60 years of age					
Total amount oj employee's wages calendar mon	for the		butions payable b oyer for the calen month		empl	nt recoverable from oyee's wages for th calendar month			butions payable by th oyer for the calendar month		nt recoverable from the loyee's wages for the calendar month
(1)			(2)			(3)			(4)		(5)
		(b)	22% of the amou the additional w payable to the employee in the month.	ages	(b)	5% of the amount the additional way payable to the employee in the month.		(b)	18% of the amount of the additional wages payable to the employee in the month.	- (-)	5% of the amount of the additional wages payable to the employee in the month.
(ii) where the	ne emp	oloyee	e is above 60	year	s of	age:					
		Abov	e 60 but not more	e than	65 yea	rs of age			Above 65 y	ears of a	ge
Total amount of the employee's wages for the calendar month		loyer fo	payable by the r the calendar onth		ployee	overable from the 's wages for the dar month			ions payable by the r for the calendar month	emple	t recoverable from the oyee's wages for the calendar month
(1)		((2)			(3)			(4)		(5)
Exceeding \$50 but not exceeding \$500	total ar	1	f the employee's	NIL			the t	total ar oloyee's	t equal to 7.5% of nount of the s wages for the	NIL	
Exceeding \$500 but not exceeding \$750	of — (a) 9 th	% of the	ual to the sum e total amount of oyee's wages for h; and	differe amou	ence be nt of th	equal to 0.15 of the etween the total are employee's e month and \$500.	An a of – (<i>a</i>)	- 7.5% of the	t equal to the sum of the total amount e employee's wages e month; and	different amount	unt equal to 0.15 of the ce between the total of the employee's or the month and \$500.

	Above 60 but not more than 65 years of age		Above 65 years of age		
Total amount of the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month	
(1)	(2)	(3)	(4)	(5)	
	(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) 14% of the employee's ordinary wages for the month subject to a maximum of \$840; and 	 (a) 5% of the employee's ordinary wages for the month subject to a maximum of \$300; and 	(<i>a</i>) 12.5% of the employee's ordinary wages for the month subject to a maximum of \$750; and	 (a) 5% of the employee's ordinary wages for the month subject to a maximum of \$300; and 	
	(b) 14% of the amount of the additional wages payable to the employee in the month.		(b) 12.5% 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.	

3. Subject to paragraphs 6, 7 and 9 to 14, with effect from 1 January 2016, the contributions payable by the employer (at full rates) and the amount recoverable from the wages of an employee (at graduated rates) —

- (a) who is a Defence Executive Officer or SAF regular military expert in the non-pensionable service;
- (b) who is a SAF regular officer or SAF regular soldier in the non-pensionable service, but is not a member of the SAVER Plan or the Premium Plan;

- (c) who is a SAF regular officer in the non-pensionable service and is a member of the SAVER Plan who has reached his SAVER end date; or
- (d) who is any employee of the Government other than one specified in sub-paragraph (a), (b) or (c) or in regulation 3, 5 or 6,

during the period beginning on the first day of the calendar month following the first anniversary month and ending on the last day of the second anniversary month, are as follows:

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

	55 years of a	ige und below	Above 55 but not more than 60 years of age			
Total amount of the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month		
(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 13% 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	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) 13% 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	An amount equal to 0.375 of the difference between the total amount of the employee's wages for the month and \$500.		

55 years of age and below

Above 55 but not more than 60 years of age

	55 years of a	age and below	Above 55 but not more than 60 years of age			
Total amount of the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month		
(1)	(2)	(3)	(4)	(5)		
for the month and \$500.			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) 32% of the employee's ordinary wages for the month subject to a maximum of \$1,920; and 	 (a) 15% of the employee's ordinary wages for the month subject to a maximum of \$900; and 	 (a) 25.5% of the employee's ordinary wages for the month subject to a maximum of \$1,530; and 	(<i>a</i>) 12.5% of the employee's ordinary wages for the month subject to a maximum of \$750; and		
	(b) 32% of the amount of the additional wages payable to the employee in the month.	(b) 15% of the amount of the additional wages payable to the employee in the month.	(b) 25.5% of the amount of the additional wages payable to the employee in the month.	(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:

	Above 60 but not mor	re than 65 years of age	Above 65 years of age		
Total amount of the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month	
(1)	(2)	(3)	(4)	(5)	
Exceeding \$50 but not exceeding \$500	An amount equal to 9% of the total amount of the employee's wages for the month.		An amount equal to 7.5% of the total amount of the employee's wages for the month.	NIL	
Exceeding \$500 but not exceeding	An amount equal to the sum of —	An amount equal to 0.225 of the difference between the total	An amount equal to the sum of —	An amount equal to 0.15 of the difference between the total	
\$750	(a) 9% of the total amount of the employee's wages for the month; and	amount of the employee's wages for the month and \$500.	(<i>a</i>) 7.5% of the total amount of the employee's wages for the month; and	amount of the employee's wages for the month and \$500.	
	(b) 0.225 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) 16.5% of the employee's ordinary wages for the month subject to a maximum of \$990; and 	 (a) 7.5% of the employee's ordinary wages for the month subject to a maximum of \$450; and 	 (a) 12.5% of the employee's ordinary wages for the month subject to a maximum of \$750; and 	 (a) 5% of the employee's ordinary wages for the month subject to a maximum of \$300; and 	
	(b) 16.5% of the amount of the additional wages payable to the employee in the month.	(b) 7.5% of the amount of the additional wages payable to the employee in the month.	(b) 12.5% 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.	

	Above 60 but not more	than 65 years of age	Above 65 years of age			
Total amount of the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month		
(1)	(2)	(3)	(4)	(5)		
	4					
	Sub ject					
	to					
	para gra					
	phs 6, 7					
	and 9 to					
	14,					
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	fro					
	m 1 Ja					
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(ii) where the employee is above 60 years of age:

Total amount of

Above 60 but not more than 65 years of age

the employee's Contributions payable by the Amount recoverable from the contributions payable by the Amount recoverable from the employee's wages for the employee's wages for the

Above 65 years of age

	wages for the calendar month	en	ployer for the calendar month	employee's wages for the calendar month		employer for the calendar month		employee's wages for the calendar month	
	(1)		(2)		(3)		(4)		(5)
	Exceeding \$50 but not exceeding \$500	total	mount equal to 3.5% of the amount of the employee's es for the month.	NIL		total	mount equal to 3.5% of the amount of the employee's es for the month.	NIL	
	Exceeding \$500 but not	An a of —	mount equal to the sum	amount of the employee's wages for the month and \$500.	An amount equal to the sum of —		An amount equal to 0.15 of the difference between the total		
	exceeding \$750	(<i>a</i>)	3.5% of the total amount of the employee's wages for the month; and			(<i>a</i>)	3.5% of the total amount of the employee's wages for the month; and		unt of the employee's es 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 a of —	mount equal to the sum
		(<i>a</i>)	8.5% of the employee's ordinary wages for the month subject to a maximum of \$510; and	(<i>a</i>)	5% of the employee's ordinary wages for the month subject to a maximum of \$300; and	(<i>a</i>)	8.5% of the employee's ordinary wages for the month subject to a maximum of \$510; and	(<i>a</i>)	5% of the employee's ordinary wages for the month subject to a maximum of \$300; and

	Above 60 but not mor	e than 65 years of age	Above 65 years of age			
Total amount of the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month		
(1)	(2)	(3)	(4)	(5)		
	(b) 8.5% 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) 8.5% 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.		

5. Subject to paragraphs 6, 7 and 9 to 14, with effect from 1 January 2016, the contributions payable by the employer (at graduated rates) and the amount recoverable from the wages of an employee (at graduated rates) —

(a) who is a non-pensionable employee of a statutory body; or

(b) who is a person employed in an aided school by the managers of the school,

during the period beginning on the first day of the calendar month following the first anniversary month and ending on the last day of the second anniversary month, are as follows:

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

	55 years of a	ge and below	Above 55 but not more than 60 years of age			
Total amount of the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month		
(1)	(2)	(3)	(4)	(5)		
Exceeding \$50 but not exceeding \$500	An amount equal to 9% of the total amount of the	NIL	An amount equal to 6% of the total amount of the	NIL		

	55 years of	age and below	Above 55 but not mor	e than 60 years of age	
Total amount of the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month	
(1)	(2)	(3)	(4)	(5)	
	employee's wages for the month.		employee's wages for the month.		
Exceeding \$500 but not exceeding \$750	An amount equal to the sum of —	An amount equal to 0.45 of the difference between the	An amount equal to the sum of —	An amount equal to 0.375 of the difference between the	
	(a) 9% of the total amount of the employee's wages for the month; and	total amount of the employee's wages for the month and \$500.	(<i>a</i>) 6% of the total amount of the employee's wages for the month; and	total amount of the employee's wages for the month and \$500.	
	(b) 0.45 of the difference between the total amount of the employee's wages for the month and \$500.		(b) 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 —	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 subject to a maximum of \$1,440 and 	 (a) 15% of the employee's ordinary wages for the month subject to a maximum of \$900; and 	 (a) 18.5% of the employee's ordinary wages for the month subject to a maximum of \$1,110; and 	 (a) 12.5% of the employee's ordinary wages for the month subject to a maximum of \$750; and 	
	(<i>b</i>) 24% of the amount of the additional	(b) 15% of the amount of the additional	(<i>b</i>) 18.5% of the amount of the additional	(<i>b</i>) 12.5% of the amount of the additional	

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		55 years of age and below				Above 55 but not more than 60 years of age			
Total amount of the employee's wages for the calendar month		Contributions payable by employer for the calend month		y the Amount recoverable from t dar employee's wages for the calendar month		Contributions payable by th employer for the calendar month	e Amount recoverable from the employee's wages for the calendar month		
(1)		(2)		(3)		(4)	(5)		
emplo		wages payable the employee in the month.	0 1 5		the	wages payable to the employee in the month.	e wages payable to the employee in the month.		
(ii) where the employee is above 60 years of age:									
		Above 60 but not mor	re than 65 years of age		Above 65 y	ears of age			
Total amount of the employee's wages for the calendar month	employee's Contributions payable by the employer for the calendar		Amount recoverable from the employee's wages for the calendar month			ntributions payable by the mployer for the calendar month	Amount recoverable from the employee's wages for the calendar month		
(1)		(2)		(3)		(4)	(5)		
Exceeding \$50 but not exceeding \$500	0 but An amount equal to 3.5% of the total amount of the employee's wages for the month.		NIL		the	amount equal to 3.5% of total amount of the ployee's wages for the nth.	NIL		
Exceeding \$500 but not exceeding \$750	1		1			amount equal to the sum —	An amount equal to 0.15 of the difference between the total amount of the employee's wages for the month and \$500.		
	0	5.5% of the total amount of the employee's wages for the month; and			(a)	3.5% of the total amount of the employee's wages for the month; and			

		Above 60 but not more than 65 years of age			Above 65 years of age					
Total amount of the employee's wages for the calendar month	Contributions payable by the employer for the calendar month			Amount recoverable from the employee's wages for the calendar month		Contributions payable by the employer for the calendar month		Amount recoverable from the employee's wages for the calendar month		
(1)	(2)		(3)		(4)		(5)			
	(b)	0.225 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 —			
	(<i>a</i>)	11% of the employee's ordinary wages for the month subject to a maximum of \$660; and	(<i>a</i>)	7.5% of the employee's ordinary wages for the month subject to a maximum of \$450; and	(<i>a</i>)	8.5% of the employee's ordinary wages for the month subject to a maximum of \$510; and	(<i>a</i>)	5% of the employee's ordinary wages for the month subject to a maximum of \$300; and		
	(b)	11% of the amount of the additional wages payable to the employee in the month.	(b)	7.5% of the amount of the additional wages payable to the employee in the month.	(b)	8.5% 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) by deleting paragraph 12 and substituting the following paragraph:

- "12. In computing the amount of ordinary wages for the purposes of paragraphs 9, 10 and 11 ---
 - (a) for the year 2015, the amount of ordinary wages for any month which is in excess of \$5,000 is to be disregarded; and
 - (b) for the year 2016 and every subsequent year, the amount of ordinary wages for any month which is in excess of \$6,000 is to be disregarded.";

- (c) by deleting "50," in paragraph 14(a); and
- (d) by deleting sub-paragraph (da) of paragraph 14 and substituting the following sub-paragraph:

"(da) "applicable amount", in respect of the year 2016 and every subsequent year, means the sum of \$102,000;".

Amendment of Third Schedule

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- 4. The Third Schedule to the principal Regulations is amended
 - (a) by deleting paragraph 1 and substituting the following paragraph:

"1. Subject to this Schedule, with effect from 1 January 2016, the contributions payable by the employer and the amount recoverable from the wages of an employee who is a SAF regular officer or SAF regular soldier and a member of the SAVER Plan (not being a member who has reached his SAVER end date) or a member of the Premium Plan are as follows:

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

55 years of a	age and below	Above 55 but not more than 60 years of age					
Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month				
(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) 19.5% of the employee's ordinary wages for the month subject to a maximum of \$1,560; and 	(<i>a</i>) 9.75% of the employee's ordinary wages for the month subject to a maximum of \$780; and				

	55 years of a	ge and	d below	Above 55 but not more than 60 years of age						
Contributions payable by the employer for the calendar month		Amount recoverable from the employee's wages for the calendar month		Contributions payable by the employer for the calendar month			mount recoverable from the loyee's wages for the calendar month			
(1)		(2)		(3)			(4)			
(b)	27.75% of the amount of any additional wages payable in the month.	any additional wages additional wages payable in		(b)	19.5% of the amount of any additional wages payable in the month.	(b)	9.75% of the amount of any additional wages payable in the month.			
(ii) where the employee i	is ab	ove 60 years of age:							
Above 60 but not more than 65 years of age					Above 65 years of age					
Contributions payable by the employer for the calendar month		Amount recoverable from the employee's wages for the calendar month			Contributions payable by the employer for the calendar month		Amount recoverable from the employee's wages for the calendar month			
(1)		(2)			(3)		(4)			
An amount equal to the sum of — An amount equal		mount equal to the sum of —	An a	amount equal to the sum of —	An a	amount equal to the sum of —				
(<i>a</i>)	12.375% of the employee's ordinary wages for the month subject to a maximum of \$990; and	(<i>a</i>)	5.625% of the employee's ordinary wages for the month subject to a maximum of \$450; and	(<i>a</i>)	9.375% of the employee's ordinary wages for the month subject to a maximum of \$750; and	(<i>a</i>)	3.75% of the employee's ordinary wages for the month subject to a maximum of \$300; and			
(<i>b</i>)	12.375% of the amount of any additional wages payable in the month.	(<i>b</i>)	5.625% of the amount of any additional wages payable in the month.	(<i>b</i>)	9.375% of the amount of any additional wages payable in the month.	(<i>b</i>)	3.75% of the amount of any additional wages payable in the month.			

(b) by deleting paragraph 5 and substituting the following paragraph:

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- "5. In computing the amount of ordinary wages for the purposes of paragraphs 2, 3 and 4 -
 - (a) for the year 2015, the amount of ordinary wages for any month which is in excess of \$5,000 is to be disregarded; and
 - (b) for the year 2016 and every subsequent year, the amount of ordinary wages for any month which is in excess of \$6,000 is to be disregarded.";
- (c) by deleting "50," in paragraph 7(a); and
- (d) by deleting sub-paragraph (da) of paragraph 7 and substituting the following sub-paragraph:

"(da) "applicable amount", in respect of the year 2016 and every subsequent year, means the sum of \$102,000;".

[G.N. Nos. S 368/2011; S 506/2011; S 440/2012; S 841/2013; S 861/2014]

Made on 1 December 2015.

LOH KHUM YEAN Permanent Secretary, Ministry of Manpower, Singapore.

[MMS 9/73-14T1; AG/LEGIS/SL/36/2015/21 Vol. 1]

(To be presented to Parliament under section 78(2) of the Central Provident Fund Act).