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**CENTRAL PROVIDENT FUND ACT
(CHAPTER 36)**

**CENTRAL PROVIDENT FUND
(REVISED WORKFARE INCOME SUPPLEMENT SCHEME)
(AMENDMENT) REGULATIONS 2019**

In exercise of the powers conferred by section 57F of the Central Provident Fund Act, the Minister for Manpower makes the following Regulations:

Citation and commencement

1. These Regulations are the Central Provident Fund (Revised Workfare Income Supplement Scheme) (Amendment) Regulations 2019 and come into operation on 1 January 2020.

Amendment of regulation 2

2. Regulation 2 of the Central Provident Fund (Revised Workfare Income Supplement Scheme) Regulations 2016 (G.N. No. S 738/2016) (called in these Regulations the principal Regulations) is amended —

- (a) by inserting, immediately after the words “regulation 7” in the definition of “dual status eligible member”, the words “or 7A”; and
- (b) by inserting, immediately after the definition of “relevant year”, the following definition:

““self-employed contribution” means a contribution that a self-employed person is required to make to his or her account in the Fund under —

- (a) the Central Provident Fund
(Self-Employed Persons)

Regulations (Rg 25) for a relevant year before 1 January 2020; or

- (b) section 9A of the Act read with those Regulations for a relevant year starting on or after 1 January 2020;”.

Amendment of regulation 4

3. Regulation 4 of the principal Regulations is amended by deleting the words “or 7” and substituting the words “, 7 or 7A”.

Amendment of regulation 5

4. Regulation 5 of the principal Regulations is amended —

- (a) by deleting sub-paragraphs (e) and (f) of paragraph (1) and substituting the following sub-paragraphs:

“(e) the member’s average monthly income earned in the relevant period is —

(i) if the applicable year is 2017, 2018 or 2019 — not more than \$2,000; or

(ii) if the applicable year is 2020 or any subsequent year — not more than \$2,300;

(f) the member’s total monthly wages received for the relevant month from the member’s employer (or all of the member’s employers if the member has more than one employer) is —

(i) if the applicable year is 2017, 2018 or 2019 — not more than \$2,000; or

(ii) if the applicable year is 2020 or any subsequent year — not more than \$2,300;”;

- (b) by deleting the words “Third Schedule” in paragraph (3) and substituting the words “Third and Sixth Schedules”; and

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- (c) by inserting, immediately after the words “paragraph (1)(g)” in paragraph (4), the words “or regulation 7A(2)(h)”.

Amendment of regulation 6

5. Regulation 6 of the principal Regulations is amended —

- (a) by deleting sub-paragraphs (g), (h), (i) and (j) of paragraph (1) and substituting the following sub-paragraphs:

“(g) the member’s declared income in the relevant year is —

(i) if the relevant year is 2017, 2018 or 2019 — not more than \$24,000; or

(ii) if the relevant year is 2020 or any subsequent year — not more than \$27,600;

(h) the member’s average monthly income earned during the relevant year is —

(i) if the relevant year is 2017, 2018 or 2019 — not more than \$2,000; or

(ii) if the relevant year is 2020 or any subsequent year — not more than \$2,300;

(i) the member pays every contribution that the member must pay in accordance with paragraph (3) —

(i) under the Central Provident Fund (Self-Employed Persons) Regulations for the relevant year 2017, 2018 or 2019 and each of the 2 years immediately preceding that relevant year; or

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- (ii) under section 9A of the Act for the relevant year 2020 or any subsequent relevant year;
 - (j) the member pays an additional contribution to the member's medisave account —
 - (i) for the relevant year 2017, 2018 or 2019 and each of the 2 years immediately preceding that relevant year; or
 - (ii) for the relevant year 2020 or any subsequent relevant year,in accordance with —
 - (iii) where the member's declared income in the relevant year is not more than \$6,000 — paragraphs (4), (5) and (6); or
 - (iv) where the member's declared income in the relevant year is more than \$6,000 — paragraphs (4) and (7);”;
 - (b) by deleting the words “Fourth Schedule” in paragraph (2) and substituting the words “Fourth and Seventh Schedules”;
 - (c) by deleting the words “paragraph (1)(j)(i)” in paragraph (5) and substituting the words “paragraph (1)(j)(iii)”;
 - (d) by inserting, immediately after the words “paragraph (1)(j)(i)” in paragraph (6), the words “and (iii)”;
 - (e) by deleting paragraph (7) and substituting the following paragraphs:
 - “(7) For the purposes of paragraph (1)(j)(iv), the additional contribution payable for each relevant year is —

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- (a) where A exceeds B — the amount determined in accordance with the formula $A - B$; or
 - (b) where A does not exceed B — nil.
- (8) In paragraph (7) —
- (a) A is the amount that is applicable to the member as set out in the Second Schedule for the relevant year; and
 - (b) B is the amount of the self-employed contribution and estimated contribution (if any) required to be paid by or for the member for that relevant year.”.

Amendment of regulation 7

6. Regulation 7 of the principal Regulations is amended —
- (a) by deleting the words “a relevant year” in paragraph (1)(a) and substituting the words “the relevant year 2017, 2018 or 2019”; and
 - (b) by inserting, immediately after the word “year” in the regulation heading, the words “before 2020”.

New regulation 7A

7. The principal Regulations are amended by inserting, immediately after regulation 7, the following regulation:

“Eligibility criteria for member who was both employee and self-employed person in relevant year 2020 or later

7A.—(1) A member who —

- (a) worked as a self-employed person in the relevant year 2020 or any subsequent relevant year; and

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- (b) worked as an employee for at least one month in that relevant year,

is an eligible member for that relevant year if that member satisfies all of the requirements in paragraph (2), except any requirement that is waived under regulation 10.

(2) For the purposes of paragraph (1), the requirements are as follows:

- (a) the member is a Singapore citizen —
- (i) on 31 December of the relevant year; and
 - (ii) at the time the benefit for that relevant year is to be paid or credited to the member in accordance with regulation 13;
- (b) the member —
- (i) attains 35 years of age on or before 31 December of the relevant year; or
 - (ii) is a specified member;
- (c) the member resides, on 31 December in the year immediately preceding the relevant year, in a property with an annual value that is not more than the amount specified for that relevant year in the First Schedule;
- (d) the member and the member's spouse collectively do not own more than one immovable property as at 31 December in the year immediately preceding the relevant year;
- (e) the member has worked as a self-employed person in at least one month in the relevant year;
- (f) the member has declared the member's self-employment income in the relevant year in accordance with regulation 8;
- (g) the member's average monthly income earned during the relevant year is not more than \$2,300;

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- (h) where the member's monthly wage from any employer is \$50 or less, the member has paid, or received from that employer, an additional contribution to the member's ordinary account, special account or medisave account, as the Minister may direct, in accordance with regulation 5(4);
 - (i) the member's spouse has an assessable income of not more than \$70,000 for the purposes of a notice of assessment under the Income Tax Act (Cap. 134) for the year immediately preceding the relevant year;
 - (j) the member pays every contribution which the member must pay under section 9A of the Act for the relevant year, in accordance with paragraph (4);
 - (k) the member pays an additional contribution to the member's medisave account, for the relevant year, in accordance with —
 - (i) where the member's declared income in the relevant year is not more than \$6,000 — paragraphs (5) and (6); or
 - (ii) where the member's declared income in the relevant year is more than \$6,000 — paragraphs (5) and (7).

(3) For the purposes of paragraph (2)(g) and the Eighth Schedule —

- (a) "average monthly income", in relation to a member, means the amount determined in accordance with the formula

$$\frac{W + D}{M},$$

where —

- (i) W is the member's total monthly wages as an employee received from the member's employer (or all of the member's employers if

the member has more than one employer) in the relevant year;

(ii) D —

(A) is the member's declared income in the relevant year; and

(B) is deemed to be zero if the member's declared income in the relevant year is a negative value; and

(iii) M is the total number of months in the relevant year in which the member has worked as an employee, a self-employed person or both; and

(b) the member's total monthly wages in sub-paragraph (a)(i) excludes any monthly wage of \$50 or less, unless the member has paid or received the additional contribution mentioned in paragraph (2)(h) in relation to that monthly wage.

(4) For the purposes of paragraph (2)(j), the contribution for the relevant year must be paid on or before 31 December of the second year after that year.

(5) For the purposes of paragraph (2)(k), the additional contribution for the relevant year must be paid on or before 31 December of the second year after that year.

(6) For the purposes of paragraph (2)(k)(i), the additional contribution for the relevant year is an amount equal to —

(a) where the member is below 35 years of age on 1 January of that year — 4% of the member's declared income in that year, subject to a minimum of \$24;

(b) where the member has attained 35 years of age but is below 45 years of age on 1 January of that year — 4.5% of the member's declared income in that year, subject to a minimum of \$27;

(c) where the member has attained 45 years of age but is below 50 years of age on 1 January of that year — 5%

of the member's declared income in that year, subject to a minimum of \$30; or

- (d) where the member is 50 years of age or older on 1 January of that year — 5.25% of the member's declared income in that year, subject to a minimum of \$31.

(7) For the purposes of paragraph (2)(k)(ii), the additional contribution payable for each relevant year is —

- (a) where A exceeds B — the amount determined in accordance with the formula $A - B$; or
- (b) where A does not exceed B — nil.

(8) In paragraph (7) —

- (a) A is the amount that is applicable to the member as set out in the Second Schedule for the relevant year; and
- (b) B is the amount of the self-employed contribution and estimated contribution (if any) required to be paid by or for the member for that relevant year.”.

Amendment of regulation 8

8. Regulation 8 of the principal Regulations is amended —

- (a) by deleting the words “and 7(2)(c) and (f), (3)(a)(ii) and (6)” in paragraph (1) and substituting the words “, 7(2)(c) and (f), (3)(a)(ii) and (6) and 7A(2)(f) and (k), (3)(a)(ii) and (6)”;
- (b) by inserting, immediately after the words “declared income” in paragraph (1), the words “for a relevant year before 2020”;
- (c) by inserting, immediately after paragraph (1), the following paragraph:

“(1A) For the purposes of regulations 5(2)(b), 6(1)(f), (g) and (j), (2)(a) and (5) and 7A(2)(f) and (k), (3)(a)(ii) and (6) and the Second Schedule, a member's declared income for the relevant year 2020

or any subsequent relevant year is the member's self-employed income declared in accordance with paragraph (2)."; and

- (d) by deleting the words "paragraph (1) and regulations 6(1)(f) and 7(2)(c)" in paragraph (2) and substituting the words "paragraphs (1) and (1A) and regulations 6(1)(f), 7(2)(c) and 7A(2)(f)".

New regulation 8A

9. The principal Regulations are amended by inserting, immediately after regulation 8, the following regulation:

"Voluntary contributions to medisave account

8A. Where any contribution has been voluntarily paid to the Fund by or for a self-employed person which is intended to be paid to the self-employed person's medisave account, the Board may apply the whole or part of the contribution towards any additional contribution that the self-employed person is required to pay to the self-employed person's medisave account under these Regulations."

Amendment of regulation 10

10. Regulation 10 of the principal Regulations is amended by deleting paragraph (3) and substituting the following paragraph:

"(3) The Board may waive, in relation to any member, any requirement under paragraph (1) or regulation 5 (except the requirement mentioned in regulation 5(1)(b)(ii)), 6 (except the requirement mentioned in regulation 6(1)(b)(ii)), 7, 7A, 8 or 9."

Amendment of regulation 11

11. Regulation 11 of the principal Regulations is amended —

- (a) by inserting, immediately after the words "paragraph (2)" in paragraph (1), the words "and regulation 14A"; and
- (b) by deleting paragraph (3) and substituting the following paragraph:

“(3) The value of the benefits, rounded to the nearest dollar, which an employed eligible member is entitled to receive for a relevant month is as set out —

(a) in the Third Schedule for the applicable year 2017, 2018 or 2019; or

(b) in the Sixth Schedule for the applicable year 2020 or any subsequent applicable year.”.

Amendment of regulation 12

12. Regulation 12 of the principal Regulations is amended —

(a) by inserting, immediately after the words “paragraphs (2) and (4)” in paragraph (1), the words “and regulation 14A”; and

(b) by deleting sub-paragraph (a) of paragraph (3) and substituting the following sub-paragraph:

“(a) A is the amount that is applicable to the member as set out —

(i) in the Fourth Schedule if the relevant year is 2017, 2018 or 2019; or

(ii) in the Seventh Schedule if the relevant year is 2020 or any subsequent relevant year; and”.

Amendment of regulation 13

13. Regulation 13 of the principal Regulations is amended —

(a) by inserting, immediately after the words “paragraphs (2) and (4)” in paragraph (1), the words “and regulation 14A”; and

(b) by deleting sub-paragraph (a) of paragraph (3) and substituting the following sub-paragraph:

“(a) A is the amount that is applicable to the member as set out —

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- (i) in the Fifth Schedule if the relevant year is 2017, 2018 or 2019; or
 - (ii) in the Eighth Schedule if the relevant year is 2020 or any subsequent relevant year;”; and
- (c) by inserting, immediately after the words “Third Schedule” in paragraph (3)(c), the words “or the Sixth Schedule, as the case may be”.

New regulation 14A

14. The principal Regulations are amended by inserting, immediately after regulation 14, the following regulation:

“Opting out and opting back in to Scheme

14A.—(1) An eligible member may apply to the Board, in the manner and form that the Board requires, to stop receiving any benefit under the Scheme.

(2) If the Board approves an application under paragraph (1), then starting on the date that the Board determines (called in this regulation the opt-out date) —

- (a) no cash payment will be made to the eligible member whose application under paragraph (1) is approved (called in this regulation the opted-out member);
- (b) no relevant contribution will be credited to any of the opted-out member’s accounts in the Fund; and
- (c) no additional relevant contribution will be credited under regulation 11(2), 12(2) or 13(2) (as the case may be) to any of the opted-out member’s accounts in the Fund.

(3) To avoid doubt, paragraph (2) applies to stop the payment and crediting of any benefit under the Scheme, including any benefit to which the member was entitled before the opt-out date which has not been paid or credited before that date.

(4) An opted-out member may apply to the Board, in the manner and form that the Board requires, to resume receiving benefits under the Scheme.

(5) If the Board approves an application under paragraph (4), the Board must resume making cash payments and crediting relevant contributions or additional relevant contributions in accordance with regulation 11, 12 or 13 (as the case may be) to any of the eligible member's accounts in the Fund with effect from the date determined in accordance with paragraph (6) (called in this regulation the effective date).

(6) Subject to paragraph (7), the effective date is a date that the Board determines —

(a) for the purposes of regulation 11 — in the applicable year following the applicable year in which the Board approves the member's application under paragraph (4); or

(b) for the purposes of regulation 12 or 13 — in the relevant year following the relevant year in which the Board approves the member's application under paragraph (4).

(7) If the Board thinks fit in a particular case, the Board may resume making cash payments and crediting relevant contributions or additional relevant contributions under paragraph (5) to any of the eligible member's accounts in the Fund before the effective date.”.

Amendment of regulation 15

15. Regulation 15 of the principal Regulations is amended —

(a) by deleting paragraph (1) and substituting the following paragraph:

“(1) For the purposes of section 57DA(1)(b) of the Act, the Board may permit a withdrawal by a member under that section —

(a) if the contribution amount mentioned in that section is an additional relevant

contribution credited to the member's account in the Fund under regulation 11(2), 12(2) or 13(2);

(b) if the contribution amount mentioned in that section is an amount earlier withdrawn by the member under section 57DA(1) of the Act that is restored to the member's account in the Fund under regulation 16(1); or

(c) if the member's application under regulation 14A(1) to stop receiving benefits under the Scheme is approved by the Board.”; and

(b) by deleting the full-stop at the end of sub-paragraph (b) of paragraph (2) and substituting a semi-colon, and by inserting immediately thereafter the following sub-paragraph:

“(c) where the application concerns any benefit under the Scheme credited to the member's account in the Fund before the application mentioned in paragraph (1)(c) is approved — on or before 31 December of the second year following the applicable year or relevant year (as the case may be) for which the benefit is credited.”.

Amendment of First Schedule

16. The First Schedule to the principal Regulations is amended by deleting the words “and 6(1)(c)” in the Schedule reference and substituting the words “, 6(1)(c) and 7A(2)(c)”.

Amendment of Second Schedule

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

(a) by inserting, immediately after “7(8)(a)” in the Schedule reference, “, 7A(8)(a)”;

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- (b) by deleting the words “AND 7(8)” in the Schedule heading and substituting the words “, 7(8) AND 7A(8)”.

Amendment of Third Schedule

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

- (a) by deleting “11(3)” in the Schedule reference and substituting “11(3)(a)”; and
- (b) by inserting, immediately after the words “RELEVANT MONTH” in the Schedule heading, the words “FOR APPLICABLE YEAR 2017, 2018 OR 2019”.

Amendment of Fourth Schedule

19. The Fourth Schedule to the principal Regulations is amended —

- (a) by deleting “12(3)(a)” in the Schedule reference and substituting “12(3)(a)(i)”; and
- (b) by inserting, immediately after the words “REGULATION 12(3)” in the Schedule heading, the words “FOR RELEVANT YEAR 2017, 2018 OR 2019”.

Amendment of Fifth Schedule

20. The Fifth Schedule to the principal Regulations is amended —

- (a) by deleting “13(3)(a)” in the Schedule reference and substituting “13(3)(a)(i)”; and
- (b) by inserting, immediately after the words “REGULATION 13(3)” in the Schedule heading, the words “FOR RELEVANT YEAR 2017, 2018 OR 2019”.

New Sixth, Seventh and Eighth Schedules

21. The principal Regulations are amended by inserting, immediately after the Fifth Schedule, the following Schedules:

“SIXTH SCHEDULE

Regulations 5(3), 11(3)(b) and 13(3)(c)

VALUE OF BENEFITS OF EMPLOYED ELIGIBLE MEMBER FOR RELEVANT MONTH FOR APPLICABLE YEAR 2020 AND SUBSEQUENT YEARS

<i>Total monthly wages of employed eligible member for relevant month</i>	<i>Age of employed eligible member on 31 December of applicable year</i>			
	<i>Attained 35 years of age but below 45 years of age (if the member is not a specified member), or below 45 years of age (if the member is a specified member)</i>	<i>Attained 45 years of age but below 55 years of age</i>	<i>Attained 55 years of age but below 60 years of age</i>	<i>Attained 60 years of age</i>
1. Not more than \$700	The difference between $1393/7800$ times the member's total monthly wages and $1/78$ of a dollar, or $107/12$ dollars, whichever is more	$1/4$ times the member's total monthly wages, or $25/2$ dollars, whichever is more	The difference between $2137/7800$ times the member's total monthly wages and $3/26$ of a dollar, or $163/12$ dollars, whichever is more	The sum of $191/690$ times the member's total monthly wages and $80/69$ of a dollar, or \$15, whichever is more
2. More than \$700 but not more than \$1,200	The sum of $1/30$ times the member's total monthly wages and $305/3$ of a dollar	The sum of $1/15$ times the member's total monthly wages and $385/3$ of a dollar	The sum of $1/6$ times the member's total monthly wages and \$75	The sum of $191/690$ times the member's total monthly wages and $80/69$ of a dollar
3. More than \$1,200 but not more than \$1,500	$425/3$ dollars	$625/3$ dollars	\$275	$1000/3$ dollars
4. More than \$1,500 but not more than \$2,300	The difference between $9775/24$ of a dollar and $17/96$ times the member's total monthly wages	The difference between $14375/24$ of a dollar and $25/96$ times the member's total monthly wages	The difference between $6325/8$ of a dollar and $11/32$ times the member's total monthly wages	The difference between $2875/3$ of a dollar and $5/12$ times the member's total monthly wages

SEVENTH SCHEDULE

Regulations 6(2) and 12(3)(a)(ii)

VALUE OF 'A' IN REGULATION 12(3) FOR RELEVANT YEAR 2020
AND SUBSEQUENT YEARS

Average monthly income of self-employed eligible member in relevant year	Age of self-employed eligible member on 31 December of relevant year			
	Attained 35 years of age but below 45 years of age (if the member is not a specified member), or below 45 years of age (if the member is a specified member)	Attained 45 years of age but below 55 years of age	Attained 55 years of age but below 60 years of age	Attained 60 years of age
1. Not more than \$700	The difference between $1393/11700$ times the member's average monthly income and $1/117$ of a dollar, or $107/18$ dollars, whichever is more	$1/6$ times the member's average monthly income, or $25/3$ dollars, whichever is more	The difference between $2137/11700$ times the member's average monthly income and $1/13$ of a dollar, or $163/18$ dollars, whichever is more	The sum of $191/1035$ times the member's average monthly income and $160/207$ of a dollar, or \$10, whichever is more
2. More than \$700 but not more than \$1,200	The sum of $1/45$ times the member's average monthly income and $610/9$ dollars	The sum of $2/45$ times the member's average monthly income and $770/9$ dollars	The sum of $1/9$ times the member's average monthly income and \$50	The sum of $191/1035$ times the member's average monthly income and $160/207$ dollars
3. More than \$1,200 but not more than \$1,500	$850/9$ dollars	$1250/9$ dollars	$550/3$ dollars	$2000/9$ dollars
4. More than \$1,500 but not more than \$2,300	The difference between $9775/36$ of a dollar and $17/144$ times the member's average monthly income	The difference between $14375/36$ of a dollar and $25/144$ times the member's average monthly income	The difference between $6325/12$ of a dollar and $11/48$ times the member's average monthly income	The difference between $5750/9$ of a dollar and $5/18$ times the member's average monthly income

EIGHTH SCHEDULE

Regulations 7A(3) and 13(3)(a)(ii)

VALUE OF 'A' IN REGULATION 13(3) FOR RELEVANT YEAR 2020
AND SUBSEQUENT YEARS

<i>Average monthly income of dual status eligible member in relevant year</i>	<i>Age of dual status eligible member on 31 December of relevant year</i>			
	<i>Attained 35 years of age but below 45 years of age (if the member is not a specified member), or below 45 years of age (if the member is a specified member)</i>	<i>Attained 45 years of age but below 55 years of age</i>	<i>Attained 55 years of age but below 60 years of age</i>	<i>Attained 60 years of age</i>
1. Not more than \$700	The difference between $1393/7800$ times the member's average monthly income and $1/78$ of a dollar, or $107/12$ dollars, whichever is more	$1/4$ times the member's average monthly income, or $25/2$ dollars, whichever is more	The difference between $2137/7800$ times the member's average monthly income and $3/26$ of a dollar, or $163/12$ dollars, whichever is more	The sum of $191/690$ times the member's average monthly income and $80/69$ of a dollar, or \$15, whichever is more
2. More than \$700 but not more than \$1,200	The sum of $1/30$ times the member's average monthly income and $305/3$ of a dollar	The sum of $1/15$ times the member's average monthly income and $385/3$ of a dollar	The sum of $1/6$ times the member's average monthly income and \$75	The sum of $191/690$ times the member's average monthly income and $80/69$ of a dollar

<i>Average monthly income of dual status eligible member in relevant year</i>	<i>Age of dual status eligible member on 31 December of relevant year</i>			
	<i>Attained 35 years of age but below 45 years of age (if the member is not a specified member), or below 45 years of age (if the member is a specified member)</i>	<i>Attained 45 years of age but below 55 years of age</i>	<i>Attained 55 years of age but below 60 years of age</i>	<i>Attained 60 years of age</i>
3. More than \$1,200 but not more than \$1,500	425/3 dollars	625/3 dollars	\$275	1000/3 dollars
4. More than \$1,500 but not more than \$2,300	The difference between 9775/24 of a dollar and 17/96 times the member's average monthly income	The difference between 14375/24 of a dollar and 25/96 times the member's average monthly income	The difference between 6325/8 of a dollar and 11/32 times the member's average monthly income	The difference between 2875/3 of a dollar and 5/12 times the member's average monthly income

[G.N. No. S 725/2017]

Made on 30 December 2019.

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

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