

CENTRAL PROVIDENT FUND ACT
(CHAPTER 36, SECTION 77(2))

CENTRAL PROVIDENT FUND RULES

ARRANGEMENT OF RULES

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[4th March 1988]

Citation

1. These Rules may be cited as the Central Provident Fund Rules.

Definitions

2. In these Rules —

“Board’s office” means the main office of the Central Provident Fund Board at 238B Thomson Road, #08-00 Tower B Novena Square, Singapore 307685, and includes any branch office set up by the Board from time to time;

[S 786/2015 wef 25/01/2016]

“identity card” has the same meaning as in the National Registration Act 1965;

[S 680/2006 wef 25/12/2006]

[S 714/2024 wef 31/12/2021]

“permanent resident” means a person who holds a valid entry permit or re-entry permit issued by the Controller of Immigration under the Immigration Act 1959;

[S 680/2006 wef 25/12/2006]

[S 714/2024 wef 31/12/2021]

“residential address” means the place of residence of a person as registered under the National Registration Act 1965.

[S 714/2024 wef 15/09/2024]

Registration of employer

3.—(1) An employer shall, as soon as practicable after he employs his first employee in respect of whom he is required by the Act to pay contributions to the Fund, apply to register himself with the Board as an employer.

[S 475/2010 wef 01/09/2010]

(2) An application for registration under paragraph (1) shall be made in such form and manner as may be required by the Board.

(3) Upon receiving the requisite form from an employer, the Board shall register the employer and allot an employer’s reference number to him.

(4) Every registered employer who ceases to be an employer shall inform the Board in writing within one month of ceasing to be an employer.

(5) Every employer shall immediately inform the Board in writing of any change of address, except that an employer who changes his residential address shall be deemed to have informed the Board of such change in compliance with this paragraph upon his making a report thereof under section 10 of the National Registration Act 1965.

[S 714/2024 wef 31/12/2021]

Payment Advice

4. Every employer shall as soon as any person becomes his employee immediately obtain and complete a form known as the Payment Advice in respect of the employee and shall forward the form to the Board at the time and in the manner specified in rule 6.

Inspection of Payment Advice

5.—(1) Subject to paragraph (3), the Board shall make available and every employer shall obtain from the Board a Payment Advice for each of his employees.

(2) The Payment Advice shall remain the property of the Board and shall be made available for inspection by an authorised officer of the Board and shall be returned to the Board as and when the Board may direct.

(3) The Board may, upon such conditions as it may impose, require or authorise any employer to use forms other than and in place of the forms specified in these Rules (including the Payment Advice) or to dispense with the use of such forms.

Entries to be made in Payment Advice

6. Every employer shall, unless otherwise authorised by the Board under rule 5(3), duly complete the Payment Advice in respect of each of his employees each month and submit such forms together with the amount of contributions payable for his employees in the manner prescribed by regulations made under section 77(1) of the Act.

[S 121/2022 wef 01/03/2022]

Amendment of Payment Advice

7.—(1) An employer may amend any entry in a Payment Advice submitted under rule 6 in such manner as may be determined by the Board, prior to the Board's acceptance of the Payment Advice.

(2) An employer who discovers any error in respect of the contributions paid or information given to the Board shall as soon as the error comes to his notice inform the Board in writing of the nature of the error and the Board shall direct how the error is to be rectified or otherwise dealt with.

(3) No employer shall recover any part of any contribution from the wages of an employee under section 7(6A) of the Act after the end of the period prescribed for the payment of such contribution to the Fund unless —

(a) he has first paid the contributions to the Fund; and

(b) he has either —

(i) obtained the employee's written consent for the recovery and has forwarded the consent to the Board;
or

(ii) obtained the written permission of the Board for the recovery.

Recovery of contributions from more than one employer

8.—(1) Where an employee is employed by 2 or more employers concurrently and the amounts recoverable from his wages in a month in the aggregate exceed the maximum amount prescribed in the third column of the First Schedule to the Act, the Board may, on the application by the employee, direct that the amounts recoverable from his wages by all or any of his employers be reduced so that in any month the aggregate does not exceed the maximum amount prescribed in the third column of that Schedule.

(2) Where the Board has directed such reduction under paragraph (1), the amount payable by the employer or employers shall be as prescribed in the second column of the First Schedule to the Act less the amount of the reduction.

Voluntary contributions

9. Where any employee desires to make a voluntary contribution to the Fund and the amount has not been deducted from his wages by his employer, he may —

- (a) pay the amount in cash at any post office in Singapore duly authorised to receive money on behalf of the Board; or
- (b) send the amount to the Board's office by postal order, money order or by cheque drawn on any bank in Singapore or by such other means as the Board may direct, together with a written statement giving his full name and identity card number or his membership certificate number, as the case may be.

Record of payment

10.—(1) The Board shall issue a record of payment in such form as may be determined by the Board for each payment of contributions to the Fund, showing the amount credited to the members of the Fund in respect of whom the contributions were paid.

(2) An acknowledgment shall be given for all cash payments at any post office duly authorised to receive money on behalf of the Board.

Retention of record of payments

11. Every employer shall retain all record of payments given by the Board for a period of not less than 2 years from the date on which they were issued and shall during that period make them available for inspection by any inspector appointed by the Board.

Employee to furnish information to employer

12. Every employee shall furnish to his employer all details and produce all documents that are necessary for the completion of returns required to be made by his employer under these Rules.

Registration of employee

13. The Board shall register any employee as a member of the Fund when it receives the first contribution for the employee in the following manner:

- (a) in the case of a member who holds a Singapore identity card, the Board shall allot him a registration number which shall be the number of his identity card; and
- (b) in any other case, the Board shall issue a certificate of membership for the employee and send it to his employer who shall immediately give the certificate to that employee, or if the employee is no longer in his employment, return the certificate to the Board.

Duplicate certificate

14. Where the certificate of a member is lost or destroyed, the member may apply to the Board for a duplicate certificate and the Board may, if it sees fit, on payment of a fee of \$5 issue a duplicate certificate.

Withdrawal of contributions

15.—(1) Any application for the withdrawal of any amount standing to the credit of a member of the Fund shall be made in writing to the Board in such form as the Board may direct.

[S 557/2024 wef 01/07/2024]

(2) Any person making the application shall furnish all such information and documents as the Board may require.

Determination of age of member

16. For the purpose of determining the age of any member of the Fund, the date of birth recorded on his identity card, if any, will normally be presumed to be correct, but the Board may require to be furnished with and take into consideration such other evidence as may be available.

Medical boards

17.—(1) The Board may appoint one or more medical boards, each consisting of one or more medical practitioners, for —

- (a) determining whether any member of the Fund satisfies any ground under section 15(6B) or 15AA(1), (2)(a) or (3)(a) of the Act or a former provision;

[S 121/2022 wef 01/03/2022]

- (b) determining whether any person who is insured under the Home Protection Insurance Scheme established and maintained by the Board under section 29(1) of the Act satisfies the ground of incapacity under section 36(2) of the Act;
- (c) determining whether any person who is insured under the Dependants' Protection Insurance Scheme established and maintained by the Board under section 41 of the Act satisfies the ground of incapacity under section 49(2) of the Act;
- (d) determining whether any person is incapacitated for the purposes of the Central Provident Fund (Education Scheme) Regulations (Rg 18); and
- (e) such other purposes as the Board may determine.

[S 121/2022 wef 01/03/2022]

(2) In this rule, “former provision” means section 15(2)(d), (e), (f) or (g), (7A)(a), (b), (c) or (d) or (8)(a), (b), (c) or (d) of the Act as in force before 1 March 2022.

[S 121/2022 wef 01/03/2022]

Manner of payment of amount authorised to be withdrawn

18.—(1) Unless otherwise provided in the Central Provident Fund (Retirement Sum Scheme) Regulations (Rg 16), the Central Provident Fund (Retirement Sum Topping-Up Scheme) Regulations (Rg 3), the Central Provident Fund (Revised Retirement Sum Scheme) Regulations (Rg 2) or the Central Provident Fund (New Retirement Sum Scheme) Regulations (Rg 31), where a withdrawal from the Fund has been authorised in favour of any person (referred to in this rule as the relevant person) under section 15, 15AA or 15AB of the Act, the Board shall pay the amount authorised to be withdrawn —

- (a) in any case where the relevant person has authorised any other person (by a duly executed power of attorney or by such other method as the Board may approve) to receive that amount on behalf of the relevant person —
- (i) into that other person's account with a bank, if the relevant person has applied, and the Board has approved the relevant person's application, for the amount to be paid into that bank account; or
 - (ii) where the relevant person has not made an application under sub-paragraph (i), to that other person in such other manner as the Board thinks fit; or
- (b) in any other case —
- (i) into the relevant person's account with a bank, if the relevant person has applied, and the Board has approved the relevant person's application, for the amount to be paid into that bank account; or
 - (ii) where the relevant person has not made an application under sub-paragraph (i), to the relevant person in such other manner as the Board thinks fit.

[S 661/2016 wef 01/01/2017]

[S 121/2022 wef 01/03/2022]

(2) Where the relevant person has authorised any other person in accordance with paragraph (1)(a) to receive the amount referred to in paragraph (1), and the Board has paid that amount to that other person in accordance with paragraph (1)(a), the receipt by that other person of that amount shall be treated as the receipt by the relevant person of that amount.

[S 36/2015 wef 31/01/2015]

19. [Deleted by S 36/2015 wef 31/01/2015]

Statistical information

20.—(1) For the purpose of obtaining information of a statistical nature relating to employers and employees, the Board may require

any employer or employee to furnish to the Board such particulars and information as the Board may consider necessary.

(2) Every employer and employee on whom a requisition has been served shall furnish true and accurate particulars and information to the best of his knowledge and belief.

Inaccurate documents

21. Where any document required to be completed by an employer under these Rules is incomplete, inaccurate or illegible or any impression made on it is unclear, the Board may return the document to the employer who shall, as the Board may require, either immediately complete and return to the Board within one week of the date of return to him of that document a fresh document in place thereof or correct and return the original document within one week.

Delegation

22. Anything which is required to be done or which may be done by the Board under these Rules may be done by an officer of the Board to whom power has been delegated for that purpose, and anything which is required to be shown to the satisfaction of the Board may be shown to the satisfaction of that officer.

Certification of entries

23. Any officer authorised by the Board may certify copies of entries in the accounts of the Fund for the purposes of any legal proceedings under the Act.

24. *[Deleted by S 714/2024 wef 15/09/2024]*

Submission of forms, etc., through electronic means

25. The Board may, subject to such terms and conditions as it may impose, allow any form, document or information which may be submitted under these Rules, to be submitted in such electronic form and by such electronic means as the Board may determine.

Forms, etc., sent or made available by the Board in electronic form

26. The Board may send or make available to any employer any form, document or information under these Rules in electronic form and by electronic means.

*[G.N. Nos. S 42/88; S 474/90; S 67/95; S 697/2002;
S 259/2003; S 779/2004; S 196/2006; S 375/2006]*

LEGISLATIVE HISTORY
CENTRAL PROVIDENT FUND RULES
(CHAPTER 36, R 3)

This Legislative History is provided for the convenience of users of the Central Provident Fund Rules. It is not part of these Rules.

1. G. N. No. S 42/1988 — Central Provident Fund Rules 1988

Date of commencement : 4 March 1988

2. G. N. No. S 474/1990 — Central Provident Fund (Amendment) Rules 1990

Date of commencement : 1 January 1991

3. 1990 Revised Edition — Central Provident Fund Rules

Date of operation : 25 March 1992

4. G. N. No. S 67/1995 — Central Provident Fund (Amendment) Rules 1995

Date of commencement : 1 March 1995

5. 1998 Revised Edition — Central Provident Fund Rules

Date of operation : 1 January 1998

6. G. N. No. S 697/2002 — Central Provident Fund (Amendment) Rules 2002

Date of commencement : 1 January 2003

7. G. N. No. S 259/2003 — Central Provident Fund (Amendment) Rules 2003

Date of commencement : 1 June 2003

8. G. N. No. S 779/2004 — Central Provident Fund (Amendment) Rules 2004

Date of commencement : 1 January 2005

9. G. N. No. S 196/2006 — Central Provident Fund (Amendment) Rules 2006

Date of commencement : 1 April 2006

10. G. N. No. S 375/2006 — Central Provident Fund (Amendment No. 2) Rules 2006

Date of commencement : 1 July 2006

- 11. 2006 Revised Edition — Central Provident Fund Rules**
Date of operation : 30 November 2006
- 12. G. N. No. S 680/2006 — Central Provident Fund (Amendment) Rules 2006**
Date of commencement : 25 December 2006
- 13. G. N. No. S 475/2010 — Central Provident Fund (Amendment) Rules 2010**
Date of commencement : 1 September 2010
- 14. G.N. No. S 268/2012 — Central Provident Fund (Amendment) Rules 2012**
Date of commencement : 1 June 2012
- 15. G.N. No. S 36/2015 — Central Provident Fund (Amendment) Rules 2015**
Date of commencement : 31 January 2015
- 16. G.N. No. S 786/2015 — Central Provident Fund (Amendment No. 2) Rules 2015**
Date of commencement : 25 January 2016
- 17. G.N. No. S 661/2016 — Central Provident Fund (Amendment) Rules 2016**
Date of commencement : 1 January 2017
- 18. G.N. No. S 121/2022 — Central Provident Fund (Amendment) Rules 2022**
Date of commencement : 1 March 2022
- 19. G.N. No. S 557/2024 — Central Provident Fund (Amendment) Rules 2024**
Date of commencement : 1 July 2024
- 20. G.N. No. S 714/2024 — Central Provident Fund (Amendment No. 2) Rules 2024**
Commencement : 31 December 2021
15 September 2024