

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 or platform operator

3.—(1) An employer or a platform operator must apply to be registered with the Board as an employer or a platform operator (as the case may be) as soon as practicable after —

- (a) the employer employs the first employee in respect of whom the employer is required by the Act to pay contributions to the Fund; or
- (b) the platform operator enters into a platform work agreement with the first platform worker in respect of whom the platform operator is required by the Act to pay contributions to the Fund.

(2) An application for registration under paragraph (1) must be made in the form and manner that the Board requires.

(3) Upon receiving the requisite form from an employer or a platform operator, the Board may register the employer or platform operator and issue —

- (a) an employer's reference number to the employer; or
- (b) one or more platform operator's reference numbers to the platform operator.

(4) Every registered employer or registered platform operator who ceases to be an employer or a platform operator (as the case may be) must inform the Board in writing within one month of ceasing to be an employer or a platform operator.

(5) Every employer and platform operator must immediately inform the Board in writing of any change of address.

(6) Every employer or platform operator who makes a report of the change of his residential address under section 10 of the National Registration Act 1965 is deemed to have complied with paragraph (5).

[S 1035/2024 wef 01/01/2025]

Payment Advice

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

[S 1035/2024 wef 01/01/2025]

Inspection of Payment Advice

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

[S 1035/2024 wef 01/01/2025]

(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 or platform operator 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.

[S 1035/2024 wef 01/01/2025]

Entries to be made in Payment Advice

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

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

[S 1035/2024 wef 01/01/2025]

Amendment of Payment Advice

7.—(1) An employer or a platform operator 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.

[S 1035/2024 wef 01/01/2025]

(2) An employer or a platform operator 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.

[S 1035/2024 wef 01/01/2025]

(3) No employer or platform operator shall recover any part of any contribution from the wages of an employee under section 7(6A) of the Act or a platform worker's platform remuneration under section 8A(6) of the Act (read with paragraph 10C(2) or 13(2) of the Fourth Schedule to the Act) (as the case may be) 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 or platform worker'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.

[S 1035/2024 wef 01/01/2025]

[S 1035/2024 wef 01/01/2025]

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.

9. *[Deleted by S 1035/2024 wef 01/01/2025]*

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 and platform operator 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.

[S 1035/2024 wef 01/01/2025]

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 or platform worker

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

- (a) in the case of a member who holds a Singapore identity card, the Board shall issue a registration number which shall be the number of his identity card.

[S 1035/2024 wef 01/01/2025]

- (b) *[Deleted by S 1035/2024 wef 01/01/2025]*

[S 1035/2024 wef 01/01/2025]

14. *[Deleted by S 1035/2024 wef 01/01/2025]*

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, platform operators, employees and platform workers, the Board may require any employer, platform operator, employee or platform worker to furnish to the Board such particulars and information as the Board may consider necessary.

[S 1035/2024 wef 01/01/2025]

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

[S 1035/2024 wef 01/01/2025]

Inaccurate documents

21. Where any document required to be completed by an employer or a platform operator 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 or platform operator 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.

[S 1035/2024 wef 01/01/2025]

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 or platform operator any form, document or information under these Rules in electronic form and by electronic means.

*[G.N. Nos.S42/88; S 474/90; S 67/95; S 697/2002;
S259/2003; S 779/2004; S 196/2006; S375/2006;
S 680/2006; S 475/2010]*

[S 1035/2024 wef 01/01/2025]

*[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

21. G.N. No. S 1035/2024 — Central Provident Fund (Amendment No. 3) Rules 2024

Date of commencement : 1 January 2025