

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

**CENTRAL PROVIDENT FUND REGULATIONS**

**ARRANGEMENT OF REGULATIONS**

**Regulation**

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- 

[1st December 1987]

**Citation**

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

**Definitions**

1A. In these Regulations, unless the context otherwise requires —  
“instrument” includes any bank draft, warrant or cheque;

“living expenses account” means an account maintained by the Board for a member of the Fund in respect of any amount standing to his credit in the Fund which he is required to set aside under any condition referred to in section 27(2)(b) or (3) of the Act.

[S 565/2014 wef 01/09/2014]

### **Time for payment of contributions**

2.—(1) Subject to paragraphs (2) and (3), all contributions to the Fund payable by an employer under section 7(1) of the Act shall be paid to the Board not later than 14 days after the end of the month in respect of which the contributions are payable.

(2) The Board may, in the case of any employer or class or classes of employers, authorise the time for payment to be extended by not more than 7 days.

(3) Where the Board has authorised the withdrawal of the sum of money standing to the credit of a member in the Fund under section 15(2) or (3) of the Act, the Board may require any contributions due in respect of that member to be paid to the Fund by such earlier date as the Board may direct.

### **Time for payment of interest**

3.—(1) Any sum due to the Board by way of interest under section 9 of the Act shall be paid to the Board within 14 days of a demand by the Board for such payment.

(2) Where the Board has recovered any interest in respect of arrears of contributions, the Board shall pay the whole or such part, as the Board may determine, of the interest that would have been payable on the contributions that were received late if those contributions had been paid on the due date.

[S 718/2007 wef 01/01/2008]

### **Fees and charges**

3A.—(1) The fees and charges specified in the second column of the Schedule shall be payable to the Board in respect of the matters set out in the first column thereof.

(2) The Board may, where it considers appropriate, waive wholly or in part any fee or charge specified in the Schedule.

(3) Any fee or charge due to the Board under these Regulations shall be paid to the Board not later than 7 days from the date of the demand by the Board for such payment, and such fee or charge, if remaining unpaid on the expiry of the period of 7 days, shall constitute a debt due to the Board and be recoverable as such.

*[S 695/2002 wef 01/04/2003]*

### **Manner of payment of moneys**

4. All contributions to the Fund and all fees and charges payable to the Board may be paid —

(a) in cash at any post office in Singapore duly authorised to receive money on behalf of the Board;

*[S 780/2004 wef 01/01/2005]*

(b) by money order, postal order or cheque drawn on any bank in Singapore delivered or sent by post to the Board's office;

(c) by any electronic means as the Board may permit from time to time, subject to such terms and conditions as the Board may impose in connection with the use of such means; or

(d) in such other manner as the Board may from time to time authorise in any particular case or class of cases.

*[S 367/2003 wef 01/01/2003]*

### **Forms**

5. All payments of contributions to the Fund shall be accompanied by such duly completed forms as the Board may require for that purpose.

### **Receipt of payments**

6. A receipt or an acknowledgment thereof of any sum paid to the Board on account of contributions to the Fund may be given by the Board or any other person duly authorised to receive such contributions on behalf of the Board.

**Treatment of moneys not successfully paid out of Fund**

7.—(1) Unless otherwise provided in the Central Provident Fund (Minimum Sum Scheme) Regulations (Rg 16), the Central Provident Fund (Minimum Sum Topping-Up Scheme) Regulations (Rg 3), the Central Provident Fund (Revised Minimum Sum Scheme) Regulations (Rg 2) or the Central Provident Fund (New Minimum Sum Scheme) Regulations (Rg 31), where —

- (a) any amount has been authorised to be paid out of the Fund to any person entitled thereto under section 15, 20, 26, 26C, 26D, 27 or 27B of the Act; and
- (b) the amount has not been successfully paid to that person or the instrument in respect of such payment has been returned to the Board,

*[S 540/2012 wef 01/11/2012]*

the Board shall restore to the member's account or to the general moneys of the Fund, as the case may be, the amount or the value of the instrument as if such amount or value had been restored —

- (i) from the date of the unsuccessful payment of the amount to the person entitled to the payment; or

*[S 540/2012 wef 01/11/2012]*

- (ii) where the instrument has been returned to the Board, from the date of return of the instrument or date of expiry of the instrument, whichever is the earlier,

and the Board shall credit the whole or such part, as the Board may determine, of the interest that would have been payable on the amount restored if that amount had not been debited from the Fund, in such manner as the Board considers fit.

*[S 30/2015 wef 31/01/2015]*

(2) Notwithstanding paragraph (1), where on or before 1st January 2003 —

- (a) any amount has been authorised to be paid out of the Fund to any person entitled thereto under section 15, 20, 26 or 27 of the Act;

- (b) the amount has not been successfully paid to that person or the instrument in respect of such payment has been returned to the Board; and

*[S 540/2012 wef 01/11/2012]*

- (c) the amount or the value of the instrument has been subsequently transferred to the Reserve Account of the Fund, the Board shall, if satisfied that any person is entitled to the whole or part of the amount, restore to the member's account the amount as if such amount had been restored —

- (i) from the date of the unsuccessful payment of the amount to the person entitled to the payment; or

*[S 540/2012 wef 01/11/2012]*

- (ii) where the instrument has been returned to the Board, from the date of return of the instrument or date of expiry of the instrument, whichever is the earlier,

and the Board shall credit the whole or such part, as the Board may determine, of the interest that would have been payable on the amount restored if that amount had not been debited from the member's account, in such manner as the Board considers fit.

(2AA) Paragraph (2AB) applies where —

- (a) any amount has been authorised before, on or after 1 September 2014 to be paid from any member's living expenses account to that member under section 27 of the Act; and
- (b) that amount has not been successfully paid to that member or the instrument in respect of such payment has been returned to the Board.

*[S 565/2014 wef 01/09/2014]*

(2AB) Where this paragraph applies by virtue of paragraph (2AA), instead of complying with paragraph (1) or (2) (if applicable), the Board may credit to the member's ordinary account —

- (a) the amount of the unsuccessful payment or value of the instrument referred to in paragraph (2AA)(b); and

(b) the whole or such part, as the Board may determine, of any interest —

- (i) payable on the amount of the unsuccessful payment referred to in paragraph (2AA)(b), where that amount was retained in the living expenses account; or
- (ii) that would have been payable on the amount of the unsuccessful payment or value of the instrument referred to in paragraph (2AA)(b), as if that amount or value had not been deducted from the living expenses account, where that amount was deducted from the living expenses account.

*[S 565/2014 wef 01/09/2014]*

(2A) Where —

- (a) any amount has been authorised to be paid out of the Fund to any person entitled thereto under section 74, 75, 75A or 75B of the Act, regulation 8 of these Regulations or regulation 11, 15 or 17 of the Central Provident Fund (Self-Employed Persons) Regulations (Rg 25); and
- (b) the amount has not been successfully paid to that person or the instrument in respect of such payment has been returned to the Board,

the Board shall credit the amount, or the value of the instrument, to the general moneys of the Fund as soon as practicable after the date the Board receives notice of the unsuccessful payment of the amount or the date the instrument is returned to the Board, as the case may be.

*[S 540/2012 wef 01/11/2012]*

(2B) Where any amount referred to in paragraph (2A) has been credited to the general moneys of the Fund under that paragraph, the Board may authorise the payment of that amount from the general moneys of the Fund to any person who satisfies the Board that he is entitled under the Act to the whole or part of that amount.

*[S 540/2012 wef 01/11/2012]*

(3) *[Deleted by S 565/2014 wef 01/09/2014]*

- (4) For the purposes of this regulation —
- (a) any amount paid out of the Fund includes an amount paid out by the inter-bank GIRO or telegraphic transfer; and
  - (b) where any amount is or was paid out of the Fund in any foreign currency, the amount or the value of the instrument restored to the member's account or to the general moneys of the Fund, as the case may be, may be more or less than the amount paid out of the Fund.

[S 820/2010 wef 01/01/2011]

### **Refund of excess contributions**

**8.—**(1) Where the Board is satisfied that the aggregate of the amounts referred to in section 13B(3)(a), (b) and (c) of the Act which were contributed by or for a person (referred to in this paragraph as the relevant person) in any year exceeds the sum prescribed under section 13B(3) of the Act for that year, the Board may refund, subject to such terms and conditions as the Board may impose —

- (a) to the relevant person, the whole or any part of the aggregate of —
  - (i) the amount (if any) which the relevant person had contributed voluntarily in that year under section 7(4)(a) of the Act (not being any pecuniary benefit transferred under section 73 of the Act), if the relevant person was an employee in that year;
  - (ii) the amount (if any) which the relevant person had contributed voluntarily in that year under section 13B(1)(a)(i) of the Act; and
  - (iii) where that year is 2011, the amount (if any) which the relevant person had contributed voluntarily in that year under section 13B(1)(a) of the Act in force immediately before 30th December 2011; or
- (b) to any other person, the whole or any part of the aggregate of —
  - (i) the amount (if any) of contributions (not being any pecuniary benefit transferred under section 73 of the

Act or additional medisave contributions) which that other person had paid for the relevant person in that year under section 7(4)(c) of the Act, if in that year —

- (A) the relevant person was an employee; and
  - (B) that other person was an employer of the relevant person;
- (ii) the amount (if any) which that other person had contributed for the relevant person in that year under section 13B(1)(a)(ii) or (2)(a) of the Act; and
  - (iii) where that year is 2011, every amount (if any) referred to in section 13B(4) of the Act which that other person had contributed for the relevant person in that year.

*[S 724/2011 wef 30/12/2011]*

(1A) Where the Board is satisfied that the amount of additional medisave contributions which was paid in any year by an employer for his employee exceeds \$1,500, the Board may refund, subject to such terms and conditions as the Board may impose, the excess to the employer.

*[S 724/2011 wef 30/12/2011]*

(2) The Board may require any person to whom any excess contributions are to be refunded to —

- (a) submit an application to the Board for the refund of the excess contributions; and
- (b) furnish to the Board such information as may be necessary for the purposes of determining whether any refund should be made under paragraph (1) or (1A).

*[S 724/2011 wef 30/12/2011]*

(3) The Board may retain the whole or any part of the excess contributions to be used to set off against any contribution or interest thereon which is due or may become due to the Board.

(4) In this regulation —

“additional medisave contributions” means the contributions paid by an employer under section 7(4)(c) of the Act



specifically for the purposes of the medisave account of his employee;

“excess contributions” means any amount to be refunded under paragraph (1) or (1A).

[S 724/2011 wef 30/12/2011]

**Requirements to be satisfied before member’s accounts in Fund deemed to be dormant**

9.—(1) For the purpose of section 2(1B) of the Act, a member’s accounts in the Fund shall be deemed dormant on and with effect from the date on which all of the following requirements are satisfied:

- (a) the member is aged 100 years or above;
- (b) there have been no transactions in the member’s accounts which would satisfy the Board that the member is alive during the period of 10 years immediately preceding such date;
- (c) the Board has, in accordance with paragraph (2) or (3), as the case may be, notified the member that he is required to satisfy the Board that he is still alive; and
- (d) the member fails to satisfy the Board that he is alive in such form and manner, and within such period, as required by the Board under sub-paragraph (c).

[S 820/2010 wef 01/01/2011]

(2) Where the Board has records of the last known address of a member referred to in paragraph (1), the Board may, by written notice to the member, require him to satisfy the Board that he is alive by responding to the Board in such form and manner, and within such period, as the Board may specify in the written notice.

[S 820/2010 wef 01/01/2011]

(3) Where the address of a member referred to in paragraph (1) is unknown, the Board may publish a notice requiring the member to satisfy the Board that he is alive (by responding to the Board in such form and manner, and within such period, as the Board may specify in the published notice) —

- (a) in an English local daily newspaper and, at the option of the Board, one other local daily newspaper in another language of the Board's choice; or
- (b) on the Board's Internet website at <http://www.cpf.gov.sg>.

[S 201/2013 wef 08/04/2013]

**Transfer of moneys where member's accounts in Fund are deemed to be dormant**

10.—(1) The Board may, at any time after 6 months from the date on which a member's accounts in the Fund are deemed to be dormant, transfer the amount standing to the credit of the member in his medisave account, special account, retirement account and living expenses account to his ordinary account.

(2) Where the Board has made a transfer under paragraph (1) and —

- (a) no restoration of the moneys under regulation 12 has taken place; and
- (b) there are moneys standing to the credit of the member in his ordinary account,

the Board may, at any time after the 7th anniversary of the date on which the member's accounts in the Fund are deemed to be dormant, transfer the amount standing to the credit of that member in his ordinary account to the general moneys of the Fund.

(3) [*Deleted by S 565/2014 wef 01/09/2014*]

[S 820/2010 wef 01/01/2011]

**Transfer of moneys where member has died**

11.—(1) Where a member has died and —

- (a) there is any amount standing to the credit of the member in his medisave account, special account, retirement account or living expenses account; and
- (b) at least 6 months have passed from the date of the member's death,

the Board may transfer the amount under sub-paragraph (a) to the member's ordinary account.

(2) Where a member has died and —

- (a) there is any amount standing to the credit of the member in his ordinary account, medisave account, special account, retirement account or living expenses account; and
- (b) the 7th anniversary of the date of the member's death has passed,

the Board may transfer the amount under sub-paragraph (a) to the general moneys of the Fund.

(3) Where the Board has received, within the period of 6 months from the date of the member's death, an application for the withdrawal of the whole or part of the amount standing to the member's credit in his medisave account for the payment of treatment under section 16A of the Act, no amount standing to the member's credit in his medisave account shall be transferred to the member's ordinary account until such application for withdrawal has been processed by the Board.

*[S 820/2010 wef 01/01/2011]*

### **Restoration of moneys transferred**

12.—(1) Where —

- (a) any amount has been transferred to the ordinary account of a member under regulation 10(1) or to the general moneys of the Fund under regulation 10(2); and
- (b) the Board is satisfied that any of the conditions under regulation 9(1) for such transfer has not been met,

the Board may, in such manner as it thinks fit, restore to the member's accounts in the Fund the amount which has been so transferred to the ordinary account of the member or the general moneys of the Fund, as the case may be, including the whole or such part, as the Board may determine, of any interest that would have been payable thereon if such transfer had not been made.

(2) Where any amount has been transferred to —

- (a) the ordinary account of a member under regulation 10(1); or
- (b) the general moneys of the Fund under regulation 10(2),

and the Board is notified of the member's death, the transferred amount (including the whole or such part, as the Board may determine, of any interest that would have been payable thereon if such transfer had not been made) may be restored to the member's accounts in the Fund.

(3) Where any amount has been transferred to —

(a) the ordinary account of a member under regulation 11(1); or

(b) the general moneys of the Fund under regulation 11(2),

the Board may, upon being satisfied that any person is entitled to the whole or any part of the amount under section 25 of the Act, restore the whole or any part of that amount (including the whole or such part, as the Board may determine, of any interest that would have been payable if the transfer had not been made) to the member's accounts in the Fund from which that amount had been transferred.

*[S 820/2010 wef 01/01/2011]*

(4) Where any amount has been transferred to —

(a) the ordinary account of a member under regulation 10(1) or 11(1); or

*[S 565/2014 wef 01/09/2014]*

(b) the general moneys of the Fund under regulation 10(2) or 11(2),

*[S 565/2014 wef 01/09/2014]*

and the Board is served with an order of court referred to in section 27B of the Act awarding the spouse of the member any amount to be paid out from the moneys standing to the credit of the member in the Fund (including any moneys which are payable or repayable to the Fund to the credit of the member) —

(i) where the amount awarded under the order of court exceeds the amount standing to the member's credit in the Fund (including the whole or such part, as the Board may determine, of any interest that would have been payable thereon if the transfer had not been made), the Board may restore the latter amount (including interest) to the member's

accounts in the Fund from which that amount had been transferred; or

- (ii) where the amount awarded under the order of court does not exceed the amount standing to the member's credit in the Fund (including the whole or such part, as the Board may determine, of any interest that would have been payable thereon if the transfer had not been made), the Board may restore the former amount to the member's accounts in the Fund from which that amount had been transferred.

(5) Subject to regulation 7(2), where any amount has been transferred to the general moneys of the Fund before 1st January 2011 and —

- (a) the Board is satisfied that the member is alive; or
- (b) the Board is satisfied that any person is entitled to the whole or part of the amount under the Act,

the Board may restore to the member's accounts in the Fund the amount which has been so transferred together with such interest as the Board may, in its discretion, determine.

(6) For the purpose of paragraph (2), the Board is notified of a member's death if it has received satisfactory proof of, or obtained reliable information on, the member's death from any person, and such proof of death or information may be received or obtained before, on or after 1st January 2011.

*[S 820/2010 wef 01/01/2011]*

**Transfer to or retention in ordinary account if moneys cannot be restored to living expenses account**

**13.—(1)** Paragraphs (2) and (3) apply where —

- (a) any amount has been transferred before, on or after 1 September 2014 from any member's living expenses account to —
  - (i) the member's ordinary account under regulation 10(1) or 11(1); or

- (ii) the general moneys of the Fund under regulation 10(2) or 11(2); and
- (b) the Board is unable to restore the whole or part of the amount referred to in sub-paragraph (a) (called the transferred amount) to the living expenses account under regulation 12 only because the member no longer has a living expenses account.
- (2) Where the transferred amount stands to the credit of the member in his ordinary account, the Board may retain the transferred amount in the member's ordinary account.
- (3) Where the transferred amount stands to the credit of the member in the general moneys of the Fund, the Board may —
- (a) transfer the transferred amount to the member's ordinary account; and
- (b) pay into the member's ordinary account the whole or such part, as the Board may determine, of the interest that would have been payable on the transferred amount if it had not been transferred from the living expenses account.

[S 565/2014 wef 01/09/2014]

## THE SCHEDULE

Regulation 3A(1)

### FEES AND CHARGES

*First column*

*Second column*

For processing submission of returns and collection of contributions to the Fund, made by any means other than electronic means, in respect of contributions made for January 2005 or for any subsequent month

\$7 per employee where returns are submitted or contributions are paid in respect of 11 or more employees for whom the employer must make contributions or submit returns.

[S 780/2004 wef 01/01/2005]

[G.N. Nos. S 313/1987; S 427/1992; S 297/1997]

LEGISLATIVE HISTORY  
CENTRAL PROVIDENT FUND REGULATIONS  
(CHAPTER 36, RG 15)

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

**1. G. N. No. S 313/1987 — Central Provident Fund Regulations 1987**

Date of commencement : 1 December 1987

**2. 1990 Revised Edition — Central Provident Fund Regulations**

Date of operation : 25 March 1992

**3. G. N. No. S 427/1992 — Central Provident Fund (Amendment) Regulations 1992**

Date of commencement : 1 November 1992

**4. G. N. No. S 297/1997 — Central Provident Fund (Amendment) Regulations 1997**

Date of commencement : 1 July 1997

**5. 1998 Revised Edition — Central Provident Fund Regulations**

Date of operation : 1 January 1998

**6. G. N. No. S 695/2002 — Central Provident Fund (Amendment) Regulations 2002**

Date of commencement : 1 January 2003  
(Except regulations 2 and 5)

**7. G. N. No. S 367/2003 — Central Provident Fund (Amendment) Regulations 2003**

Date of commencement : 1 January 2003

**8. G. N. No. S 695/2002 — Central Provident Fund (Amendment) Regulations 2002**

Date of commencement : 1 April 2003  
(Regulations 3 and 5)

**9. G. N. No. S 780/2004 — Central Provident Fund (Amendment) Regulations 2004**

Date of commencement : 1 January 2005

**10. G. N. No. S 718/2007 — Central Provident Fund (Amendment) Regulations 2007**

Date of commencement : 1 January 2008

**11. G. N. No. S 820/2010 — Central Provident Fund (Amendment) Regulations 2010**

Date of commencement : 1 January 2011

**12. G.N. No. S 724/2011 — Central Provident Fund (Amendment) Regulations 2011**

Date of commencement : 30 December 2011

**13. G.N. No. S 540/2012 — Central Provident Fund (Amendment) Regulations 2012**

Date of commencement : 1 November 2012

**14. G.N. No. S 201/2013 — Central Provident Fund (Amendment) Regulations 2013**

Date of commencement : 8 April 2013

**15. G.N. No. S 565/2014 — Central Provident Fund (Amendment) Regulations 2014**

Date of commencement : 1 September 2014

**16. G.N. No. S 30/2015 — Central Provident Fund (Amendment) Regulations 2015**

Date of commencement : 31 January 2015