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CENTRAL PROVIDENT FUND ACT (CHAPTER 36)

CENTRAL PROVIDENT FUND (PUBLIC SECTOR EMPLOYEES) REGULATIONS 2011

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

Citation and commencement

1. These Regulations may be cited as the Central Provident Fund (Public Sector Employees) Regulations 2011 and shall come into operation on 1st March 2011.

Definitions**2. In these Regulations —**

“aided school” means a school in receipt of grant-in-aid under the Education (Grant-in-Aid) Regulations (Cap. 87, Rg 3) other than a school that is set out in the Schedule to those Regulations;

“contract service” means —

(a) in relation to a Defence Executive Officer, SAF regular officer or SAF regular soldier, contract service under the Singapore Armed Forces (Pensions) Regulations (Cap. 295, Rg 9); or

(b) in relation to a SAF regular military expert, contract service referred to in regulation 35 of the Singapore Armed Forces (Military Domain Experts Service) Regulations 2010 (G.N. No. S 186/2010);

“Defence Executive Officer” means an employee in the DXO Scheme;

“DXO Scheme” means the scheme of service in respect of regular servicemen in the non-uniformed service in the Singapore Armed Forces;

“employee” means —

(a) an employee of the Government;

(b) an employee of a statutory body; or

(c) a person employed in an aided school by the managers of the school,

as the case may be;

“foreign employee” means an employee who is not a citizen of Singapore or permanent resident;

“INVEST Plan” means the INVEST Plan established by the Home Affairs Uniformed Services (INVEST Plan) Regulations (Cap. 126B, Rg 2);

“non-pensionable service” —

- (a) in relation to an employee who is a regular serviceman, means regular service in the Singapore Armed Forces which is neither pensionable service nor contract service; and
- (b) in relation to any other employee, means service other than the pensionable service;

“pensionable service” —

- (a) in relation to an employee who is a regular serviceman, has the meaning given to that expression in the Singapore Armed Forces (Pensions) Regulations (Cap. 295, Rg 9); and
- (b) in relation to any other employee, means service in respect of which a pension, gratuity or other allowance may be payable under the Pensions Act (Cap. 225) to the employee in respect of his period of service;

“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 (Cap. 133);

“Premium Plan” means the Premium Plan established by the Singapore Armed Forces (Premium Plan) Regulations (Cap. 295, Rg 22) made under section 205A of the Singapore Armed Forces Act (Cap. 295);

“regular serviceman” means an employee in regular service in the Singapore Armed Forces;

“SAF regular military expert” means a regular serviceman who is a military expert in the Singapore Armed Forces;

“SAF regular officer” means a regular serviceman who is an officer in the Singapore Armed Forces;

“SAF regular soldier” means a regular serviceman other than a Defence Executive Officer, a SAF regular officer or a SAF regular military expert;

“SAVER end date” has the same meaning as in regulation 2(1) of the Singapore Armed Forces (SAVER Plan) Regulations (Cap. 295, Rg 19);

[S 440/2012 wef 01/09/2012]

“SAVER Plan” means the SAVER Plan established by the Singapore Armed Forces (SAVER Plan) Regulations made under section 205A of the Singapore Armed Forces Act;

[S 440/2012 wef 01/09/2012]

“statutory body” means a body specified under paragraph 6(2) to (70) of the First Schedule to the Act.

Contributions payable in respect of employees on pensionable service, etc.

3. The contributions payable in respect of the following classes of employees shall be in accordance with the rates set out in the First Schedule:

- (a) employees (not being regular servicemen) who are in the pensionable service, including such employees on probation who have not been placed on the pensionable establishment;
- (b) employees who are Defence Executive Officers, SAF regular officers or SAF regular soldiers in the contract service or pensionable service, or SAF regular military experts in the contract service; and
- (c) temporary employees on contract specifically providing for gratuities.

Contributions payable in respect of employees on non-pensionable service, etc.

4. The contributions payable in respect of the following classes of employees shall be in accordance with the rates set out in the Second Schedule:

- (a) employees who are Defence Executive Officers or SAF regular military experts in the non-pensionable service;

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- (b) employees who are SAF regular officers or SAF regular soldiers in the non-pensionable service, but are not members of the SAVER Plan or the Premium Plan;
 - (ba) employees who are SAF regular officers in the non-pensionable service, and are members of the SAVER Plan who have reached the SAVER end date; and
[S 440/2012 wef 01/09/2012]
 - (c) employees other than those specified in paragraphs (a), (b) and (ba) and regulations 3, 5 and 6.
[S 440/2012 wef 01/09/2012]

Contributions payable in respect of Government employees on SAVER Plan or Premium Plan

5.—(1) Except as provided in regulation 4(ba), the contributions payable in respect of SAF regular officers and SAF regular soldiers who are members of the SAVER Plan or the Premium Plan shall be in accordance with the rates set out in the Third Schedule.

[S 440/2012 wef 01/09/2012]

(2) Subject to paragraph (3), any award under the SAVER Plan or the Premium Plan comprising moneys in the SAVER-Premium Fund CPF Top-Up Account of an employee in the Singapore Armed Forces who is a member of the SAVER Plan (whether or not he has reached his SAVER end date) or a member of the Premium Plan shall be credited to his account with the Fund when, other than by reason of death, he is no longer —

- (a) in the employment of the Singapore Armed Forces; or
- (b) a member of the SAVER Plan or the Premium Plan.

[S 440/2012 wef 01/09/2012]

(3) The Government may use any award under the SAVER Plan or the Premium Plan comprising moneys in the SAVER-Premium Fund CPF Top-Up Account of an employee referred to in paragraph (2) to set-off against any sum owing by that employee when he —

- (a) dies;
- (b) is no longer in the employment of the Singapore Armed Forces; or

(c) is no longer a member of the SAVER Plan or the Premium Plan.

(4) Where an employee referred to in paragraph (2) does not have sufficient funds to maintain the minimum sum required of him in his retirement account with the Fund at the age of 55 years, any award of moneys from the employee's Retirement Account under the SAVER Plan or the CARE account of the Premium Plan shall be transferred to his retirement account with the Fund to meet the shortfall in the minimum sum.

Contributions payable in respect of senior police officers under INVEST Plan

6.—(1) The contributions payable in respect of employees in the regular service of the Police (Senior) Service who are members of the INVEST Plan shall be in accordance with the rates set out in the First Schedule.

(2) Any moneys in the INVEST Plan CPF Top-Up Account of a person who is no longer an employee referred to in paragraph (1) shall be credited to his account with the Fund, except that the moneys may be used to set-off against any sum owing to the Government by him when he leaves the employment of the Police (Senior) Service or is no longer a member of the INVEST Plan.

Agreements in force before 1st March 2011

7.—(1) Notwithstanding anything in these Regulations, where any agreement —

(a) was entered into before 1st October 2002 between an employer and an employee who is a permanent resident under regulation 3(4)(b) of the revoked Central Provident Fund (Government Employees) Regulations (Rg 23, 1998 Ed.) in relation to the contributions payable in respect of that employee; and

(b) was in force immediately before 1st March 2011,

then the agreed rates of contribution shall continue to apply in relation to that employee until the employee leaves the employment of the

employer, or the agreement expires or is lawfully terminated, whichever is the earlier.

(2) Notwithstanding anything in these Regulations, where any agreement —

(a) was entered into on or after 1st October 2002 between an employer and an employee who is a permanent resident under regulation 9 of the revoked Central Provident Fund (Government Employees) Regulations (Rg 23, 2010 Ed.) (referred to in this paragraph as the revoked Regulations) in relation to the contributions payable in respect of that employee; and

(b) was in force immediately before 1st March 2011,

then —

(i) if the agreement is for those contributions to be in accordance with the rates set out in paragraph 1 or 4 of the First Schedule to the revoked Regulations, the rates set out in paragraph 1 of the First Schedule to these Regulations shall apply in relation to that employee; or

(ii) if the agreement is for those contributions to be in accordance with the rates set out in paragraph 1 or 4 of the Second Schedule to the revoked Regulations, the rates set out in paragraph 1 of the Second Schedule to these Regulations shall apply in relation to that employee,

until the employee leaves the employment of the employer or the agreement expires or is lawfully terminated, whichever is the earlier.

(3) Notwithstanding anything in these Regulations, where any agreement —

(a) was entered into on or after 1st October 2002 between an employer and an employee who is a permanent resident under regulation 7 of the revoked Central Provident Fund (Statutory Bodies and Aided Schools — Employees) Regulations (Rg 28, 2010 Ed.) (referred to in this paragraph as the revoked Regulations) in relation to the contributions payable in respect of that employee; and

(b) was in force immediately before 1st March 2011,
then —

- (i) if the agreement is for those contributions to be in accordance with the rates set out in paragraph 1 of the First Schedule to the revoked Regulations, the rates set out in paragraph 1 of the First Schedule to these Regulations shall apply in relation to that employee;
- (ii) if the agreement is for those contributions to be in accordance with the rates set out in paragraphs 2 and 3 of the First Schedule to the revoked Regulations, the rates set out in paragraphs 2 and 3 of the First Schedule to these Regulations shall (with the necessary modifications) apply in relation to that employee;
- (iii) if the agreement is for those contributions to be in accordance with the rates set out in paragraph 1 of the Second Schedule to the revoked Regulations, the rates set out in paragraph 1 of the Second Schedule to these Regulations shall apply in relation to that employee; or
- (iv) if the agreement is for those contributions to be in accordance with the rates set out in paragraphs 2 and 3 of the Second Schedule to the revoked Regulations, the rates set out in paragraphs 2 and 3 of the Second Schedule to these Regulations shall (with the necessary modifications) apply in relation to that employee,

until the employee leaves the employment of the employer or the agreement expires or is lawfully terminated, whichever is the earlier.

Revocation

8. The Central Provident Fund (Government Employees) Regulations (Rg 23) and the Central Provident Fund (Statutory Bodies and Aided Schools — Employees) Regulations (Rg 28) are revoked.

FIRST SCHEDULE

Regulations 3 and 6(1)

RATES OF CONTRIBUTION

1. Subject to this Schedule and paragraphs 2, 3 and 4 of the First Schedule to the Act, 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:

<i>55 years of age and below</i>		<i>Above 55 but not more than 60 years of age</i>	
<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(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 excluding the non-pensionable element, and 37% of the non-pensionable element 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 excluding the non-pensionable element, and 20% of the non-pensionable element 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 excluding the non-pensionable element, and 26% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$1,560; and	(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 month, subject to a maximum of \$780; and

FIRST SCHEDULE — *continued*

<i>55 years of age and below</i>		<i>Above 55 but not more than 60 years of age</i>	
<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(1)	(2)	(3)	(4)
(b) 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:

FIRST SCHEDULE — continued

<i>Above 60 but not more than 65 years of age</i>	<i>Above 65 years of age</i>
<i>Contributions payable by the employer for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>
<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(1)	(2)
An amount equal to the sum of —	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 element of the employee's ordinary wages for the month, subject to a maximum of \$450; and
(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.
An amount equal to the sum of —	An amount equal to the sum of —
(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	(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 \$300; and
(b) 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.

FIRST SCHEDULE — *continued*

[S 753/2015 wef 01/01/2016]

[S 531/2016 wef 01/11/2016]

2. Subject to paragraphs 2, 3 and 4 of the First Schedule to the Act and paragraphs 6, 7, 12, 13 and 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:

<i>55 years of age and below</i>		<i>Above 55 but not more than 60 years of age</i>	
<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(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) 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	(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	(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	(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

FIRST SCHEDULE — *continued*

<i>55 years of age and below</i>		<i>Above 55 but not more than 60 years of age</i>	
<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(1)	(2)	(3)	(4)
maximum of \$1,320; and	maximum of \$300; and	maximum of \$1,080; and	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) where the employee is above 60 years of age:

FIRST SCHEDULE — continued

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

FIRST SCHEDULE — *continued**[S 753/2015 wef 01/01/2016]**[S 531/2016 wef 01/11/2016]*

3. Subject to paragraphs 2, 3 and 4 of the First Schedule to the Act and paragraphs 6, 7, 12, 13 and 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 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:

<i>55 years of age and below</i>		<i>Above 55 but not more than 60 years of age</i>	
<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(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) 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	(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	(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	(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

FIRST SCHEDULE — *continued*

	maximum of \$1,920; and		maximum of \$900; and		maximum of \$1,530; and		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:

FIRST SCHEDULE — continued

<i>Above 60 but not more than 65 years of age</i>	<i>Above 65 years of age</i>
(1)	(4)
<i>Contributions payable by the employer for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>
<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
<p>An amount equal to the sum of —</p> <p>(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</p> <p>(b) 16.5% of the amount of any additional wages payable in the month.</p>	<p>An amount equal to the sum of —</p> <p>(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</p> <p>(b) 5% of the amount of any additional wages payable in the month.</p>
<p>An amount equal to the sum of —</p> <p>(a) 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</p> <p>(b) 7.5% of the amount of any additional wages payable in the month.</p>	<p>An amount equal to the sum of —</p> <p>(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</p> <p>(b) 12.5% of the amount of any additional wages payable in the month.</p>

FIRST SCHEDULE — *continued*

[S 753/2015 wef 01/01/2016]

[S 531/2016 wef 01/11/2016]

4. Subject to paragraphs 2, 3 and 4 of the First Schedule to the Act and paragraphs 6, 7, 12, 13 and 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:

<i>55 years of age and below</i>		<i>Above 55 but not more than 60 years of age</i>	
<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(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) 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	(a) 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
(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 above 60 years of age:

FIRST SCHEDULE — continued

<i>Above 60 but not more than 65 years of age</i>	<i>Above 65 years of age</i>
(1)	(4)
<i>Contributions payable by the employer for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>
(2)	(3)
<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
<p>An amount equal to the sum of —</p> <p>(a) 6.375% of the employee's ordinary wages for the month excluding the non-pensionable 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</p> <p>(b) 8.5% of the amount of any additional wages payable in the month.</p>	<p>An amount equal to the sum of —</p> <p>(a) 6.375% of the employee's ordinary wages for the month excluding the non-pensionable 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</p> <p>(b) 8.5% of the amount of any additional wages payable in the month.</p>
<p>An amount equal to the sum of —</p> <p>(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</p> <p>(b) 5% of the amount of any additional wages payable in the month.</p>	<p>An amount equal to the sum of —</p> <p>(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</p> <p>(b) 5% of the amount of any additional wages payable in the month.</p>

FIRST SCHEDULE — *continued*

[S 753/2015 wef 01/01/2016]

[S 531/2016 wef 01/11/2016]

5. Subject to paragraphs 2, 3 and 4 of the First Schedule to the Act and paragraphs 6, 7, 12, 13 and 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:

<i>55 years of age and below</i>		<i>Above 55 but not more than 60 years of age</i>	
<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(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 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) 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.

FIRST SCHEDULE — *continued*

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

FIRST SCHEDULE — continued

<i>Above 60 but not more than 65 years of age</i>	<i>Above 65 years of age</i>
(1)	(4)
<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(2)	(3)
<i>Amount recoverable from the employer for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>
(1)	(4)
<p>An amount equal to the sum of —</p> <p>(a) 8.25% of the employee's ordinary wages for the month excluding the non-pensionable element, and 11% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$660; and</p> <p>(b) 11% of the amount of any additional wages payable in the month.</p>	<p>An amount equal to the sum of —</p> <p>(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</p> <p>(b) 5% of the amount of any additional wages payable in the month.</p>
<p>An amount equal to the sum of —</p> <p>(a) 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</p> <p>(b) 7.5% of the amount of any additional wages payable in the month.</p>	<p>An amount equal to the sum of —</p> <p>(a) 6.375% of the employee's ordinary wages for the month excluding the non-pensionable 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</p> <p>(b) 8.5% of the amount of any additional wages payable in the month.</p>

FIRST SCHEDULE — *continued**[S 753/2015 wef 01/01/2016]**[S 531/2016 wef 01/11/2016]*

6. Subject to paragraphs 2, 3 and 4 of the First Schedule to the Act and paragraphs 7, 12, 13 and 14, where a foreign employee becomes a permanent resident after 1st March 2009 but before 1st March 2011, or where a person becomes a permanent resident after 1st March 2009 but before 1st March 2011 and subsequently becomes an employee, the contributions payable in respect of that employee during the period beginning on 1st March 2011 and ending on the last day of the second anniversary month, shall be in accordance with —

- (a) the rates of contributions set out in paragraphs 2 and 3 if the employee —
 - (i) is in the pensionable service of the Government (not being a regular serviceman), including one on probation who has not been placed on pensionable establishment;
 - (ii) is a Defence Executive Officer, SAF regular officer or SAF regular soldier in the contract service or pensionable service;
 - (iii) is a SAF regular military expert in the contract service;
 - (iv) is a temporary employee of the Government on contract specifically providing for gratuities; or
 - (v) is in the regular service of the Police (Senior) Service and is a member of the INVEST Plan;
- (b) the rates of contributions set out in paragraphs 4 and 5 if the employee is an employee of a statutory body in the pensionable service, or is a temporary employee of a statutory body on contract specifically providing for gratuities.

*[S 506/2011 wef 01/09/2011]**[S 861/2014 wef 01/01/2015]**[S 531/2016 wef 01/11/2016]*

7. Subject to paragraphs 2, 3 and 4 of the First Schedule to the Act and paragraphs 12, 13 and 14, where the employer and the employee who is a permanent resident have agreed on or after 1st March 2011 —

- (a) in a case where the contributions payable in respect of that employee would (but for this paragraph) have been in accordance with paragraph 2 or 3, that those contributions shall be in accordance with the rates set out in paragraph 1 instead;
- (b) in a case where the contributions payable in respect of that employee would (but for this paragraph) have been in accordance with paragraph

FIRST SCHEDULE — *continued*

4, that those contributions shall be in accordance with the rates set out in paragraph 1 or 2 instead; or

- (c) in a case where the contributions payable in respect of that employee would (but for this paragraph) have been in accordance with paragraph 5, that those contributions shall be in accordance with the rates set out in paragraph 1 or 3 instead,

and have, in the manner determined by the Board, informed the Board of such agreement, then the agreed rates of contribution shall (with the necessary modifications) apply in respect of that employee until —

- (i) the employee leaves the employment of the employer; or
(ii) the agreement expires or is lawfully terminated,

whichever is the earlier.

[S 861/2014 wef 01/01/2015]

[S 531/2016 wef 01/11/2016]

8. *[Deleted by S 861/2014 wef 01/01/2015]*

9. No contributions shall be payable by an employer on the additional wages in a year which are in excess of the applicable amount less the amount of ordinary wages for that year.

[S 506/2011 wef 01/09/2011]

10. Where the additional wages of an employee are paid at any time before the relevant time and before the amount of his ordinary wages for that year is computed, no contributions shall be payable by an employer on the additional wages which are in excess of an amount computed in either of the following ways, at the option of the employer:

- (a) the applicable amount less —
- (i) the amount of ordinary wages of the employee for the preceding year; and
- (ii) the additional wages of the employee already paid for the current year; or

[S 506/2011 wef 01/09/2011]

- (b) the applicable amount less —
- (i) the amount of ordinary wages the employer expects to pay the employee for the current year; and
- (ii) the additional wages of the employee already paid for the current year.

[S 506/2011 wef 01/09/2011]

FIRST SCHEDULE — *continued*

11.—(1) Where the contributions on additional wages for any year have been paid at any time before the relevant time and before the amount of ordinary wages for that year is computed, the amount of contributions payable on the additional wages for that year shall be recomputed at the relevant time, subject to the limit in paragraph 9.

(2) Where the contributions on additional wages recomputed under sub-paragraph (1) exceeds the contributions already paid on additional wages for that year, the employer shall contribute the difference to the Fund at the relevant time, subject to the limit in paragraph 9.

(3) Where the employer is required to make additional contributions under sub-paragraph (2), he shall be entitled to recover from the employee's wages, at the rate of recovery for additional wages applicable to the employee, the amount of additional contributions paid by the employer under that sub-paragraph.

12. In computing the amount of ordinary wages for the purposes of paragraphs 2 and 3 of the First Schedule to the Act —

(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.

[S 753/2015 wef 01/01/2016]

[S 531/2016 wef 01/11/2016]

13.—(1) Subject to sub-paragraph (3), there shall be payable by the employer in respect of each of the employees of the employer specified in sub-paragraph (4) the following additional contributions:

(a) an amount equal to 1% of the ordinary wages paid to the employee in each month; and

(b) an amount equal to 1% of the total additional wages paid to the employee in a year.

(2) Notwithstanding any provision in this Schedule, the employer shall transfer to the credit of the medisave account with the Fund of any employee of the employer specified in sub-paragraph (4), the unused balance of the outpatient medical subsidy of \$350 per year for the employee on the Medisave-cum-Subsidised Outpatient (MSO) Scheme and no contribution shall be payable by the employer on such balance.

(3) No additional contributions shall be payable by the employer under sub-paragraph (1) —

(a) on ordinary wages in excess of \$7,000 a month; and

FIRST SCHEDULE — *continued*

- (b) on additional wages (expressed in terms of months, or a fraction of a month, of ordinary wages) in excess of 5 months ordinary wages.
- (4) This paragraph shall apply to —
- (a) every person employed by the employer from 1st January 1994 (inclusive of such date); and
- (b) every person employed by the employer who has exercised an option to receive the additional contributions payable under this paragraph in lieu of certain of his existing medical benefits.
- (5) Notwithstanding any provision in this Schedule, the additional contributions payable by the employer under this paragraph shall not be recoverable from the employee's wages and paragraphs 2, 3 and 4 of the First Schedule to the Act and paragraph 12 shall not apply to restrict or prohibit the payment of such additional contributions.

[S 531/2016 wef 01/11/2016]

14. For the purpose of this Schedule —

- (a) the contributions payable in respect of an employee above 55, 60 or 65 years of age shall be payable from the first day of the month following the month in which the employee attains that age;
- [S 861/2014 wef 01/01/2015]*
[S 753/2015 wef 01/01/2016]
- (b) the contributions payable by the employer shall be rounded off to the nearest dollar except that where the fraction of a dollar is 50 cents, it shall be regarded as a dollar;
- (c) in calculating the amount recoverable by the employer from the employee's wages, fraction of a dollar shall be ignored;
- (d) "additional wages" means non-pensionable annual allowance, bonuses and other allowances payable at intervals of more than a month;
- (da) *[Deleted by S 531/2016 wef 01/11/2016]*
- (e) "first anniversary month", in relation to an employee who becomes a permanent resident, means the calendar month in which the first anniversary of the day the employee becomes a permanent resident falls;
- (f) "non-pensionable element" —
- (i) in relation to an employee (not being a regular serviceman) in the pensionable service of the Government or of a statutory

FIRST SCHEDULE — *continued*

body means the non-pensionable variable payment and non-pensionable component;

[S 368/2011 wef 01/07/2011]

[S 506/2011 wef 01/09/2011]

- (ii) in relation to an employee who is a Defence Executive Officer, SAF regular soldier or SAF regular officer in the contract service or pensionable service, or a SAF regular military expert in the contract service, means ordinary wages less pensionable ratio of ordinary wages;

[S 368/2011 wef 01/07/2011]

- (g) “non-pensionable variable payment” means the non-pensionable variable payment which is payable monthly and as part of ordinary wages for the year 1993 and in subsequent years;

- (h) “non-pensionable component” means the non-pensionable component of the revised salary in the salary revision of 1st January 1994 or any subsequent revision;

- (i) “ordinary wages” means the remuneration in money due to an employee exclusive of any additional wages;

- (j) [*Deleted by S 531/2016 wef 01/11/2016*]

- (k) “second anniversary month”, in relation to an employee who becomes a permanent resident, means the calendar month in which the second anniversary of the day the employee becomes a permanent resident falls;

- (l) “year” means the period beginning on 1st January and ending 31st December; and

- (m) “pensionable ratio” means the proportion of the gross pay that is pensionable.

[S 368/2011 wef 01/07/2011]

[S 506/2011 wef 01/09/2011]

[S 440/2012 wef 01/09/2012]

15. For the purposes of determining the contributions on the additional wages of an employee payable for any period before 1 January 2016, this Schedule as in force during that period is to be used and applied despite any amendment made after that time.

[S 531/2016 wef 01/11/2016]

SECOND SCHEDULE

Regulation 4

RATES OF CONTRIBUTION

1. Subject to this Schedule and paragraphs 2, 3 and 4 of the First Schedule to the Act, 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:

SECOND SCHEDULE — continued

	55 years of age and below	Above 55 but not more than 60 years of age
<i>Total amount of the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>
(1)	(2)	(3)
<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(4)	(5)	(6)
Exceeding \$50 but not exceeding \$500	An amount equal to 17% 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) 0.6 of the difference between the total amount of the employee's wages for the month and \$500.	NIL
Exceeding \$750	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 (b) 37% of the amount of the additional wages payable to the employee in the month.	An amount equal to 0.39 of the difference between the total amount of the employee's wages for the month and \$500. (a) 13% of the total amount of the employee's wages for the month; and (b) 0.39 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) 20% of the employee's ordinary wages for the month subject to a maximum of \$1,200; and (b) 20% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 26% of the employee's ordinary wages for the month subject to a maximum of \$1,560; and (b) 26% of the amount of the additional wages payable to the employee in the month.
	An amount equal to the sum of — (a) 13% of the employee's ordinary wages for the month subject to a maximum of \$780; and (b) 13% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 13% of the employee's ordinary wages for the month subject to a maximum of \$780; and (b) 13% of the amount of the additional wages payable to the employee in the month.

SECOND SCHEDULE — *continued*

SECOND SCHEDULE — *continued*

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

SECOND SCHEDULE — continued

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

SECOND SCHEDULE — *continued**[S 753/2015 wef 01/01/2016]**[S 531/2016 wef 01/11/2016]*

2. Subject to paragraphs 2, 3 and 4 of the First Schedule to the Act and paragraphs 6, 7, 12, 13 and 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:

SECOND SCHEDULE — continued

<i>Total amount of the employee's wages for the calendar month</i>	<i>55 years of age and below</i>	<i>Above 55 but not more than 60 years of age</i>	
	<i>Contributions payable by the employer for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	
	<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>	
(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.	An amount equal to 13% of the total amount of the employee's wages for the month.	NIL
Exceeding \$500 but not exceeding \$750	<p>An amount equal to the sum of —</p> <p>(a) 17% of the total amount of the employee's wages for the month; and</p> <p>(b) 0.15 of the difference between the total amount of the employee's wages for the month and \$500.</p>	<p>An amount equal to the sum of —</p> <p>(a) 13% of the total amount of the employee's wages for the month; and</p> <p>(b) 0.15 of the difference between the total amount of the employee's wages for the month and \$500.</p>	An amount equal to 0.15 of the difference between the total amount of the employee's wages for the month and \$500.
Exceeding \$750	<p>An amount equal to the sum of —</p> <p>(a) 22% of the employee's ordinary wages for the month subject to a maximum of \$1,320; and</p> <p>(b) 22% of the amount of the additional wages payable to the employee in the month.</p>	<p>An amount equal to the sum of —</p> <p>(a) 18% of the employee's ordinary wages for the month subject to a maximum of \$1,080; and</p> <p>(b) 18% of the amount of the additional wages payable to the employee in the month.</p>	<p>An amount equal to the sum of —</p> <p>(a) 5% of the employee's ordinary wages for the month subject to a maximum of \$300; and</p> <p>(b) 5% of the amount of the additional wages payable to the employee in the month.</p>

SECOND SCHEDULE — *continued*

SECOND SCHEDULE — *continued*

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

SECOND SCHEDULE — *continued*

	<i>Above 60 but not more than 65 years of age</i>	<i>Above 65 years of age</i>
<i>Total amount of the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>
(1)	(2)	(4)
	<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
	(3)	(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.
Exceeding \$500 but not exceeding \$750	An amount equal to the sum of — (a) 9% of the total amount of the employee's wages for the month; and (b) 0.15 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.15 of the difference between the total amount of the employee's wages for the month and \$500. (a) 7.5% of the total amount of the employee's wages for the month; and (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 — (a) 14% of the employee's ordinary wages for the month subject to a maximum of \$840; and (b) 14% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 12.5% of the employee's ordinary wages for the month subject to a maximum of \$750; and (b) 12.5% of the amount of the additional wages payable to the employee in the month.

SECOND SCHEDULE — *continued**[S 753/2015 wef 01/01/2016]**[S 531/2016 wef 01/11/2016]*

3. Subject to paragraphs 2, 3 and 4 of the First Schedule to the Act and paragraphs 6, 7, 12, 13 and 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:

SECOND SCHEDULE — continued

<i>Total amount of the employee's wages for the calendar month</i>	<i>55 years of age and below</i>	<i>Above 55 but not more than 60 years of age</i>
	<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(1)	(2)	(3)
	<i>Contributions payable by the employer for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>
(1)	(2)	(3)
Exceeding \$50 but not exceeding \$500	An amount equal to 17% of the total amount of the employee's wages for the month.	An amount equal to 13% of the total amount of the employee's wages for the month.
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 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 wages for the month and \$500.
Exceeding \$750	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 (b) 32% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of— (a) 25.5% of the employee's ordinary wages for the month subject to a maximum of \$1,530; and (b) 25.5% of the amount of the additional wages payable to the employee in the month.
	An amount equal to the sum of— (a) 15% of the employee's ordinary wages for the month subject to a maximum of \$900; and (b) 15% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of— (a) 12.5% of the employee's ordinary wages for the month subject to a maximum of \$750; and (b) 12.5% of the amount of the additional wages payable to the employee in the month.

SECOND SCHEDULE — *continued*

SECOND SCHEDULE — *continued*

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

SECOND SCHEDULE — continued

<i>Total amount of the employee's wages for the calendar month</i>	<i>Above 60 but not more than 65 years of age</i>	<i>Above 65 years of age</i>			
(1)	(2)	(3)			
<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>			
(4)	(5)	(6)			
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	<i>Amount recoverable from the employee's wages for the calendar month</i>
Exceeding \$500 but not exceeding \$750	An amount equal to the sum of — (a) 9% 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.	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 — (a) 7.5% of the total amount of the employee's wages for the month; and (b) 0.15 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 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 — (a) 16.5% of the employee's ordinary wages for the month subject to a maximum of \$990; and (b) 16.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 7.5% of the employee's ordinary wages for the month subject to a maximum of \$450; and (b) 7.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 12.5% of the employee's ordinary wages for the month subject to a maximum of \$750; and (b) 12.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 5% of the employee's ordinary wages for the month subject to a maximum of \$300; and (b) 5% of the amount of the additional wages payable to the employee in the month.	

SECOND SCHEDULE — *continued*

4. Subject to paragraphs 2, 3 and 4 of the First Schedule to the Act and paragraphs 6, 7, 12, 13 and 14 of the Second Schedule to the Act, from 1/1/2016, the contributions payable by the employer (at graduated rates) and the amount recoverable from the employer (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 date the employee becomes a permanent resident and ending on the date of the employee's death, are as follows:

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

<i>Total amount of the employee's wages for the calendar month</i>	<i>55 years of age and below</i>	<i>Above 55 but not more than 60 years of age</i>
<i>(1)</i>	<i>(2)</i>	<i>(5)</i>
<i>Exceeding \$50 but not exceeding \$500</i>	<i>Exceeding \$50 but not exceeding \$500</i>	<i>Exceeding \$50 but not exceeding \$500</i>
<i>Exceeding \$500 but not exceeding \$750</i>	<i>Exceeding \$500 but not exceeding \$750</i>	<i>Exceeding \$500 but not exceeding \$750</i>
<i>Exceeding \$750</i>	<i>Exceeding \$750</i>	<i>Exceeding \$750</i>
<i>Exceeding \$750</i>	<i>Exceeding \$750</i>	<i>Exceeding \$750</i>

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

5. Subject to paragraphs 2, 3 and 4 of the First Schedule to the Act and paragraphs 6, 7, 12, 13 and 14 of the Second Schedule to the Act, from 1/11/2016, the contributions payable by the employer (at graduated rates) and the amount recoverable from the employer (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 first day of the second anniversary month, are as follows:

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

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

SECOND SCHEDULE — *continued*

	Ab- ove 60 but not mo- re tha- n 65 ye- ars of age	Above 65 years of age	
	A- mo- unt re- co- ver- able fro- m the em- plo- ye- e's wa- ges for the	Contributions pay- able by the em- ployer for the calendar month (3)	A- mo- unt re- co- ver- able fro- m the em- plo- ye- e's wa- ges for the ca- len- dar mo- nth (5)
Contributions payable by the employer for the calendar month (2)	len-	Contributions pay- able by the em- ployer for the calendar month (4)	

6. Subject to paragraphs 2, 3 and 4 of the First Schedule to the Act and paragraphs 7, 12, 13 and 14, where a person becomes a permanent resident after 1st March 2009 but before 1st March 2011, or where a person becomes a permanent resident after 1st March 2009 but before 1st March 2011 and subsequently becomes an employee, the contribution payable by the employer for the calendar month (2) shall be the amount recoverable from the employee's wages for the calendar month (3) less the amount recoverable from the employee's wages for the calendar month (4) and the amount recoverable from the employee's wages for the calendar month (5).

SECOND SCHEDULE — *continued*

employee during the period beginning on 1st March 2011 and ending on the last day of the second year in accordance with —

- (a) the rates of contributions set out in paragraphs 2 and 3 if the employee is an employee (other than a regular serviceman) in the non-pensionable service; or
- (b) the rates of contributions set out in paragraphs 4 and 5 if the employee is an employee in the pensionable service, or is a person employed in an aided school by the managers of that school;

7. Subject to paragraphs 2, 3 and 4 of the First Schedule to the Act and paragraphs 12, 13 and 14, if an employee who is a permanent resident has agreed on or after 1st March 2011 —

- (a) in a case where the contributions payable in respect of that employee would (but for the provisions in accordance with paragraph 2 or 3, that those contributions shall be in accordance with paragraph 2 or 3 instead;
- (b) in a case where the contributions payable in respect of that employee would (but for the provisions in accordance with paragraph 4, that those contributions shall be in accordance with paragraph 4 instead; or
- (c) in a case where the contributions payable in respect of that employee would (but for the provisions in accordance with paragraph 5, that those contributions shall be in accordance with paragraph 5 instead,

and have, in the manner determined by the Board, informed the Board of such agreement, then the provisions (with the necessary modifications) apply in respect of that employee until —

- (i) the employee leaves the employment of the employer; or
- (ii) the agreement expires or is lawfully terminated,

whichever is the earlier.

8. *[Deleted by S 861/2014 wef 01/01/2015]*

9. No contributions shall be payable by an employer on the additional wages in a year which are less than the amount of ordinary wages for that year.

10. Where the additional wages of an employee are paid at any time before the relevant time and the amount of ordinary wages for that year is computed, no contributions shall be payable by an employer on the additional wages amount computed in either of the following ways, at the option of the employer:

- (a) the applicable amount less —
 - (i) the amount of ordinary wages of the employee for the preceding year; and

SECOND SCHEDULE — *continued*

- (ii) the additional wages of the employee already paid for the current year; or
 - (b) the applicable amount less —
 - (i) the amount of ordinary wages the employer expects to pay the employee for the current year; or
 - (ii) the additional wages of the employee already paid for the current year.
- 11.—(1) Where the contributions on additional wages for any year have been paid at any time before the amount of ordinary wages for that year is computed, the amount of contributions payable on the additional wages shall be recomputed at the relevant time, subject to the limit in paragraph 9.
- (2) Where the contributions on additional wages recomputed under sub-paragraph (1) exceeds the amount of additional wages for that year, the employer shall contribute the difference to the Fund at the relevant time, subject to paragraph 9.
- (3) Where the employer is required to make additional contributions under sub-paragraph (2), he shall contribute the amount of the employee's wages, at the rate of recovery for additional wages applicable to the employee, the amount of which is paid by the employer under that sub-paragraph.
12. In computing the amount of ordinary wages for the purposes of paragraphs 2 and 3 of the Fund —
- (a) for the year 2015, the amount of ordinary wages for any month which is in excess of \$7,000;
 - (b) for the year 2016 and every subsequent year, the amount of ordinary wages for any month which is in excess of \$7,000 to be disregarded.
- 13.—(1) Subject to sub-paragraph (3), there shall be payable by the employer in respect of each of the employees specified in sub-paragraph (4) the following additional contributions:
- (a) an amount equal to 1% of the ordinary wages paid to the employee in each month; and
 - (b) an amount equal to 1% of the total additional wages paid to the employee in a year.
- (2) Notwithstanding any provision in this Schedule, the employer shall transfer to the credit of the account of any employee of the employer specified in sub-paragraph (4), the unused balance of the outpatient contribution for the year for the employee on the Medisave-cum-Subsidised Outpatient (MSO) Scheme and no contribution shall be payable by the employer on such balance.
- (3) No additional contributions shall be payable by the employer under sub-paragraph (1) —
- (a) on ordinary wages in excess of \$7,000 a month; and
 - (b) on additional wages (expressed in terms of months, or a fraction of a month, of ordinary wages).

SECOND SCHEDULE — *continued*

(4) This paragraph shall apply to every person employed by the employer (including those who are on leave terms or in receipt of expatriation allowance) who —

- (a) is employed from 1st January 1994 (inclusive of such date) and is not entitled to be provided with medical benefits by the employer; or
- (b) has exercised an option to receive the additional contributions payable under this paragraph in respect of existing medical benefits.

(5) Notwithstanding any provision in this Schedule, the additional contributions payable by the employer shall not be recoverable from the employee's wages.

14. For the purpose of this Schedule —

- (a) the contributions payable in respect of an employee above 55, 60 or 65 years of age shall be payable in the calendar month following the month in which the employee attains that age;
- (b) the contributions payable by the employer shall be rounded off to the nearest dollar and if the amount in dollar is 50 cents, it shall be regarded as a dollar;
- (c) in calculating the amount recoverable by the employer from the employee's wages, first additional wages shall be included;
- (d) "additional wages" means non-pensionable annual allowance, bonuses and other allowances payable to an employee in any calendar month other than a month;
- (da) [*Deleted by S 531/2016 wef 01/11/2016*]
- (e) "first anniversary month", in relation to an employee who becomes a permanent resident of the Republic of Singapore, means the month in which the first anniversary of the day the employee becomes a permanent resident falls;
- (f) "ordinary wages" means the remuneration in money due to an employee exclusive of any allowances payable to him;
- (g) [*Deleted by S 531/2016 wef 01/11/2016*]
- (h) "second anniversary month", in relation to an employee who becomes a permanent resident of the Republic of Singapore, means the month in which the second anniversary of the day the employee becomes a permanent resident falls;
- (i) "year" means the period beginning on 1st January and ending 31st December.

15. For the purposes of determining the contributions on the additional wages of an employee on or after 1 January 2016, this Schedule as in force during that period is to be used and applied despite any other provision.

THIRD SCHEDULE

RATES OF CONTRIBUTION

1. Subject to this Schedule and paragraphs 2, 3 and 4 of the First Schedule to the Act, with e contributions payable by the employer and the amount recoverable from the wages of an employee SAF regular soldier and a member of the SAVER Plan (not being a member who has reached his SAV Premium Plan are as follows:

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

	<i>55 years of age and below</i>	<i>Above 55 but not more</i>
<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>
(1)	(2)	(3)
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
(b) 27.75% 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) 19.5% of the amount of any additional wages payable in the month.

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

THIRD SCHEDULE — continued

<i>Above 60 but not more than 65 years of age</i>	<i>Above 65 years of age</i>
<i>Contributions payable by the employer for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>
<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(1)	(2)
<p>An amount equal to the sum of —</p> <p>(a) 12.375% of the employee's ordinary wages for the month subject to a maximum of \$990; and</p> <p>(b) 12.375% of the amount of any additional wages payable in the month.</p>	<p>An amount equal to the sum of —</p> <p>(a) 5.625% of the employee's ordinary wages for the month subject to a maximum of \$450; and</p> <p>(b) 5.625% of the amount of any additional wages payable in the month.</p>
(3)	(4)
<p>An amount equal to the sum of —</p> <p>(a) 9.375% of the employee's ordinary wages for the month subject to a maximum of \$750; and</p> <p>(b) 9.375% of the amount of any additional wages payable in the month.</p>	<p>An amount equal to the sum of —</p> <p>(a) 3.75% of the employee's ordinary wages for the month subject to a maximum of \$300; and</p> <p>(b) 3.75% of the amount of any additional wages payable in the month.</p>

THIRD SCHEDULE — *continued*

2. No contributions shall be payable by an employer on the additional wages in a year which are in excess of the amount of ordinary wages for that year.

3. Where the additional wages of an employee are paid at any time before the relevant time and the amount of ordinary wages for that year is computed, no contributions shall be payable by an employer on the additional amount computed in either of the following ways, at the option of the employer:

(a) the applicable amount less —

- (i) the amount of ordinary wages of the employee for the preceding year; and
- (ii) the additional wages of the employee already paid for the current year; or

(b) the applicable amount less —

- (i) the amount of ordinary wages the employer expects to pay the employee for the current year; and
- (ii) the additional wages of the employee already paid for the current year.

4.—(1) Where the contributions on additional wages for any year have been paid at any time before the amount of ordinary wages for that year is computed, the amount of contributions payable on the additional amount recomputed at the relevant time, subject to the limit in paragraph 2.

(2) Where the contributions on additional wages recomputed under sub-paragraph (1) exceeds the amount of ordinary wages for that year, the employer shall contribute the difference to the Fund at the relevant time in paragraph 2.

(3) Where the employer is required to make additional contributions under sub-paragraph (2), he shall contribute the amount of the employee's wages, at the rate of recovery for additional wages applicable to the employee, the amount of which is paid by the employer under that sub-paragraph.

5. In computing the amount of ordinary wages for the purposes of paragraphs 2 and 3 of the First Schedule—

- (a) for the year 2015, the amount of ordinary wages for any month which is in excess of \$100,000 shall
- (b) for the year 2016 and every subsequent year, the amount of ordinary wages for any month which is in excess of \$100,000 shall be disregarded.

6.—(1) Subject to sub-paragraph (3), there shall be payable by the Government in respect of the contributions specified in sub-paragraph (4) the following additional contributions:

- (a) an amount equal to 1% of the ordinary wages paid to the employee in each month; and
- (b) an amount equal to 1% of the total additional wages paid to the employee in a year.

THIRD SCHEDULE — *continued*

(2) Notwithstanding any provision in this Schedule, the Government shall transfer to the credit of the Government Fund of any employee of the Government specified in sub-paragraph (4), the unused balance of \$350 per year for the employee on the Medisave-cum-Subsidised Outpatient (MSO) Scheme and the Government on such balance.

(3) No additional contributions shall be payable by the Government under sub-paragraph (1) —

- (a) on ordinary wages in excess of \$7,000 a month; and
- (b) on additional wages (expressed in terms of months, or a fraction of a month, of ordinary wages).

(4) This paragraph shall apply to —

- (a) every person employed by the Government from 1st January 1994 (inclusive of such person); and
- (b) every person employed by the Government who has exercised an option to receive the contributions payable under this paragraph in lieu of certain of his existing medical benefits.

(5) Notwithstanding any provision in this Schedule, the additional contributions payable by the Government shall not be recoverable from the employee's wages.

7. For the purposes of this Schedule —

- (a) the contributions payable in respect of an employee above 55, 60 or 65 years of age shall be payable in the calendar month following the month in which the employee attains that age;
- (b) the contributions payable by the employer shall be rounded off to the nearest dollar except that if less than 50 cents, it shall be regarded as a dollar;
- (c) in calculating the amount recoverable by the employer from the employee's wages, for the purpose of sub-paragraph (a), the amount of the contributions payable shall be taken into account;
- (d) "additional wages" means non-pensionable annual allowance, bonuses and other allowances payable to an employee in any calendar month other than a month;

(da) [*Deleted by S 531/2016 wef 01/11/2016*]

(e) "ordinary wages" means the remuneration in money due to an employee exclusive of any contribution payable by the Government under this Schedule;

(f) [*Deleted by S 531/2016 wef 01/11/2016*]

(g) "year" means the period beginning on 1st January and ending on 31st December.

THIRD SCHEDULE — *continued*

8. For the purposes of determining the contributions on the additional wages of an employee 1 January 2016, this Schedule as in force during that period is to be used and applied despite any a

THIRD SCHEDULE — *continued*

Made this 1st day of March 2011.

[MMS 9/73-10 VOT1; AG/LLRD/SL/36/2010/32 Vol. 1]

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