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### No. S 106

### CENTRAL PROVIDENT FUND ACT (CHAPTER 36)

### CENTRAL PROVIDENT FUND (PUBLIC SECTOR **EMPLOYEES) REGULATIONS 2011**

# ARRANGEMENT OF REGULATIONS

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

### Citation and commencement

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

### Definitions

- . 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;

- $\widehat{a}$ in relation under regular officer or SAF regular soldier, contract service Regulations (Cap. 295, Rg 9); or the ರ Singapore а Defence Executive Officer, Armed Forces (Pensions) SAF
- (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 Singapore Armed Forces; in the

- (*a*) an employee of the Government;
- (*b*) an employee of a statutory body; or
- $\widehat{O}$ a person employed in an aided school managers of the school, by the

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 Regulations (Cap. 126B, Rg 2); Affairs Uniformed Services (INVEST Plan)

"non-pensionable service"

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

", "pensionable service", -

- (a) in relation serviceman, expression (Pensions) Regulations (Cap. 295, Rg 9); and to an employee who in the Singapore has the meaning given Armed IS a regular б Forces that
- $\overline{b}$ in relation to any other employee, means service in allowance may be payable under the Pensions Act respect of which a pension, gratuity or other service; (Cap. 225) to the employee in respect of his period of
- "permanent resident" means a person who holds a valid entry Immigration under the Immigration Act (Cap. 133); permit or re-entry permit issued by the Controller of
- "Premium Plan" means the Premium Plan established by the Singapore Armed Forces Act (Cap. 295); (Cap. 295, Singapore Armed Forces Rg 22) made under section 205A (Premium Plan) Regulations of the
- "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 officer in the Singapore Armed Forces; an
- "SAF regular soldier" means a regular serviceman other than a regular military expert; Defence Executive Officer, a SAF regular officer or a SAF

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

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

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

[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.

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

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

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

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

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

 $\widehat{a}$ employees who are Defence Executive Officers or SAF regular military experts in the non-pensionable service

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- $\widehat{b}$ employees who are SAF regular officers or SAF regular members of the SAVER Plan or the Premium Plan; soldiers In the non-pensionable service, but are not
- (ba)employees who are SAF regular officers non-pensionable service, and are members of the SAVER Plan who have reached the SAVER end date; and Ð. the

payable in respect of SAF regular officers and SAF regular soldiers

**5.**—(1) Except as provided in regulation 4(ba), the contributions

**SAVER Plan or Premium Plan** 

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employees other than those specified in paragraphs (a), (b)

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

and (ba) and regulations 3, 5 and 6.

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

**Contributions payable in respect of Government employees on** 

who are members of the SAVER Plan or the Premium Plan shall be in

accordance with the rates set out in the Third Schedule.

Informal Consolidation – version in force from 1/1/2018

the Premium Plan comprising moneys in the SAVER-Premium Fund

(3) The Government may use any award under the SAVER Plan or

(b) a member of the SAVER Plan or the Premium Plan.

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

(a) in the employment of the Singapore Armed Forces; or

CPF Top-Up Account of an employee referred to in paragraph (2) to

death, he is no longer

credited to his account with the Fund when, other than by reason of his SAVER end date) or a member of the Premium Plan shall be who is a member of the SAVER Plan (whether or not he has reached the Premium Plan comprising moneys in the SAVER-Premium Fund

(2) Subject to paragraph (3), any award under the SAVER Plan or

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

CPF Top-Up Account of an employee in the Singapore Armed Forces

set-off against any sum owing by that employee when he

(b)

Forces; or

is no longer in the employment of the Singapore Armed

(a) dies;

 $\widehat{O}$ is no longer a member of the SAVER Plan or the Premium Plan.

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

[S 659/2016 wef 01/01/2017]

## **INVEST** Plan Contributions payable in respect of senior police officers under

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

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

# Agreements in force before 1st March 2011

agreement --(1) Notwithstanding anything in these Regulations, where any

- (a) was entered into before 1st October 2002 between an Fund under regulation 3(4)(b) of the revoked Central Provident employer and an employee who is a permanent resident respect of that employee; and 1998 Ed.) in relation to the contributions payable in (Government Employees) Regulations (Rg
- (b) was in force immediately before 1st March 2011

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

employer, whichever is the earlier. or the agreement expires or 1S. lawfully terminated,

agreement Notwithstanding anything in these Regulations, where any

- (a) was entered into on or after 1st October 2002 between an relation to the (referred to in this paragraph as the revoked Regulations) in under regulation 9 of the revoked Central Provident Fund employee; and employer and an employee who is a permanent resident (Government Employees) Regulations (Rg 23, 2010 Ed.) contributions payable in respect of that
- $\overline{b}$ was in force immediately before 1st March 2011

then —

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

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

agreement  $\overline{\omega}$ Notwithstanding anything in these Regulations, where any

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

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

then —

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

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

### Revocation

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

### FIRST SCHEDULE

Regulations 3 and 6(1)

### RATES OF CONTRIBUTION

and the amount recoverable from the wages of an employee Act, with effect from 1 January 2016, the contributions payable by the employer 1. Subject to this Schedule and paragraphs 2, 3 and 4 of the First Schedule to the

- $\widehat{a}$ who, not being a regular serviceman, pensionable establishment; including an employee on probation who has not been placed on the is in the pensionable service,
- (b)who is a Defence Executive Officer, SAF regular officer or SAF regular soldier in the contract service or pensionable service;
- $\widehat{o}$ who is a SAF regular military expert in the contract service
- $\widehat{a}$ who is a temporary employee on contract specifically providing for gratuities; or
- $\widehat{e}$ 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:

### Contributions payable by the employer for the calendar month Ξ 55 years of age and below Amount recoverable from the employee's wages for the calendar month 6 Contributions payable by the employer for the calendar month Above 55 but not more than 60 years of age

Amount recoverable from the employee's wages for

the calendar month

sum of An amount equal to the sum of An amount equal to the

employee's 15% of the

the month

excluding the non-

- â pensionable element, and 37% \$2,220; and to a maximum of the month, subject ordinary wages for employee's element of the of the nonpensionable excluding the nonthe month ordinary wages for employee's 27.75% of the (a)
- 37% of the amount 6 20% of the amount \$1,200; and to a maximum of the month, subject ordinary wages for employee's pensionable of the nonelement, and 20% pensionable excluding the nonthe month ordinary wages for element of the
  - sum of -An amount equal to the ۵ 19.5% of the employee's ධ An amount equal to the sum of (a) 9.75% of the ordinary wages for employee's 4
  - to a maximum of the month, subject ordinary wages for pensionable of the nonelement, and 26% pensionable excluding the nonthe month ordinary wages for \$1,560; and employee's element of the

element of the pensionable of the nonelement, and 13% pensionable

θ 26% of the amount of any additional

9

of any additional

of any additional

6 13% of the amount of any additional

\$780; and

to a maximum of the month, subject ordinary wages for employee's

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### FIRST SCHEDULE — continued

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

wages payable in the month. wages payable in the month. wages payable in the month.

wages payable in the month.

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

Above 60 but not mo	ore than 65 years of age	Above 65 years of age									
Contributions payable by the employer for the calendar month	r Amount recoverable from the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month								
(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								
<ul> <li>(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</li> </ul>	wages for the month excluding the non-pensionable element, and 7.5% of the non-pensionable	<ul> <li>(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</li> </ul>	<ul> <li>(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</li> </ul>								
(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.	(b) 12.5% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.								
			[S 753/2015 wef 01/01/2016]								
			[S 531/2016 wef 01/11/2016]								
2. Subject to paragraphs 2, 3 a	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										

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:

	55 years of a	age and b	elow	Above 55 but not more than 60 years of age					
Contributions payable by the employer for the calendar month			t recoverable from the employee's ages for the calendar month	Contributi	ons payable by the employer for the calendar month		t recoverable from the employee's ages for the calendar month		
(1)			(2)		(3)	(4)			
An amount equal to the sum of —		An amo	unt equal to the sum of —	An amoun	t equal to the sum of —	An amount equal to the sum of —			
( <i>a</i> )	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 maximum of \$1,320; 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)	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 maximum of \$1,080; 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)	22% of the amount of any additional wages payable in the month.	( <i>b</i> )	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:

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	Above 60 but not mor	e than 6	5 years of age	Above 65 years of age							
Contributions payable by the employer for the calendar month		r Amount recoverable from the employee's wages for the calendar month			ibutions payable by the employer for the calendar month	Amo	unt recoverable from the employee's wages for the calendar month				
(1)		(2)			(3)	(4)					
An am	ount equal to the sum of —	An amount equal to the sum of —			nount equal to the sum of —	An amount equal to the sum of					
(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	(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)	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)	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)	14% 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)	12.5% of the amount of any additional wages payable in the month.	(b)	5% of the amount of any additional wages payable in the month.				
							[S 753/2015 wef 01/01/2016]				
							[S 531/2016 wef 01/11/2016]				
2 5	ubject to perform by 2 2 a	nd 1 o	f the First Schedule to the	A at ar	d normariantic 6 7 12 12 as	nd 14	with offect from 1 January				

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:

	55 years of a	ge and b	elow	Above 55 but not more than 60 years of age						
Contributions payable by the employer for the calendar month			t recoverable from the employee's ages for the calendar month	Contrib	utions payable by the employer for the calendar month		t recoverable from the employee's ages for the calendar month			
(1)		(2)			(3)	(4)				
An amount equal to the sum of —		An amount equal to the sum of —			unt 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 maximum of \$1,920; 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)	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 maximum of \$1,530; 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)	32% of the amount of any additional wages payable in the month.	( <i>b</i> )	15% of the amount of any additional wages payable in the month.	( <i>b</i> )	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:

Above 60 but not more than 65 years of age

Above 65 years of age

Contributions payable by the employer for the calendar month (1) An amount equal to the sum of —		• Amount recoverable from the employee's wages for the calendar month (2) An amount equal to the sum of —			ributions payable by the employer for the calendar month (3) mount equal to the sum of —	Amount recoverable from the employee's wages for the calendar month (4) An amount equal to the sum of —			
( <i>a</i> )	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	( <i>a</i> )	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	( <i>a</i> )	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	( <i>a</i> )	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)	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.	( <i>b</i> )	12.5% of the amount of any additional wages payable in the month.		5% of the amount of any additional wages payable in the month.		
							[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:

Above 55 but not more than 60 years of age

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

55 years of age and below

		o							
Contributions payable by the employer for the calendar month (1)		Amount recoverable from the employee's wages for the calendar month			ations payable by the employer for the calendar month		t recoverable from the employee's ages for the calendar month		
			(2)		(3)	(4)			
An amo	unt equal to the sum of —	An amount equal to the sum of —			unt 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:

	Above 60 but not more	e than	65 years of age	Above 65 years of age						
Contributions payable by the employer for the calendar month		Amount recoverable from the employee's wages for the calendar month			ributions payable by the employer for the calendar month	Amo	nunt recoverable from the employee's wages for the calendar month			
	(1)	(2)		(3)			(4)			
An a	nount equal to the sum of	An amount equal to the sum of —			mount equal to the sum of —	An amount equal to the sum of —				
( <i>a</i> )	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	(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)	6.375% 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	(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)	8.5% of the amount of any additional wages payable in the month.	(b)	5% of the amount of any additional wages payable in the month.	( <i>b</i> )	8.5% of the amount of any additional wages payable in the month.	( <i>b</i> )	5% of the amount of any additional wages payable in the month.			
							[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:

	55 years of a	ge and b	elow	Above 55 but not more than 60 years of age				
Contribu	utions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month			utions payable by the employer for the calendar month		t recoverable from the employee's ages for the calendar month	
	(1)		(2)		(3)	(4)		
An amo	unt equal to the sum of —	An amount equal to the sum of —			unt 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, and11.25% of the employee's ordinary wages for the month excluding the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$1,440; and11.25% 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		<ul> <li>(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</li> </ul>		<ul> <li>(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</li> </ul>			
(b)	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.		
	(ii) where the employee	is abov	ve 60 years of age:					
	Above 60 but not more	e than 65	years of age		Above 65 y	ears of ag	ge	
Contribu	utions payable by the employer for the calendar month		t recoverable from the employee's ages for the calendar month	Contribu	tions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month (4)		
	(1)		(2)		(3)			
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 —			unt equal to the sum of —	

(a)

- (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
- (b) 11% of the amount of any additional (b) wages payable in the month.
- 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

(a)

- 7.5% of the amount of any additional (*b*) wages payable in the month.
- 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
- 8.5% of the amount of any additional (*b*) wages payable in the month.
- (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
  - 5% of the amount of any additional wages payable in the month.

[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 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. [Deleted by S 531/2016 wef 01/11/2016]
- 10. [Deleted by S 531/2016 wef 01/11/2016]
- 11. [Deleted by S 531/2016 wef 01/11/2016]
- 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
  - (*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]

(*aa*) despite section 2(1A)(*b*) of the Act, the anniversary of the date of birth of an employee who is born on 29 February, in any year that is not a leap year, is deemed to be 28 February of that year;

[S 723/2017 wef 01/01/2018]

(*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 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;

- (1) "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

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(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:

	55 years of	age and below	Above 55 but not more than 60 years of age					
Total amount of the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month				
(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.	NIL	An amount equal to 13% of the total amount of the employee's wages for the month.	NIL				
Exceeding \$500 but not	An amount equal to the sum of –	*	An amount equal to the sum of —	An amount equal to 0.39 of the				
exceeding \$750	( <i>a</i> ) 17% of the total amount of the employee's wages for the month; and	difference between the total amount of the employee's wages for the month and \$500.	( <i>a</i> ) 13% of the total amount of the employee's wages for the month; and	difference between the total amount of the employee's wages for the month and \$500.				
	<ul><li>(b) 0.6 of the difference between the total amoun of the employee's wages for the month and \$500.</li></ul>		(b) 0.39 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 —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —				
	<ul> <li>(a) 37% of the employee's ordinary wages for the month subject to a maximum of \$2,220; and</li> </ul>	<ul> <li>(a) 20% of the employee's ordinary wages for the month subject to a maximum of \$1,200; and</li> </ul>	<ul> <li>(a) 26% of the employee's ordinary wages for the month subject to a maximum of \$1,560; and</li> </ul>	( <i>a</i> ) 13% of the employee's ordinary wages for the month subject to a maximum of \$780; and				

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		55 years	Above 55 but not more than 60 years of age										
Total amount of the employee's Contributions payable by th wages for the calendar month employer for the calendar mo				1 2 6 2				r Contributions payable by the employer for the calendar month			Amount recoverable from the oloyee's wages for the calendar month		
(1)	(1) (2)					(3)			(4)		(5)		
(b) 37% of the amount of additional wages paya to the employee in the month.		able	additional wages p		bayable	(.)		ble	b) 13% of the amount of the additional wages payable to the employee in the month.				
(ii) where the employee is above 60 years of age: <i>Above 60 but not more than 65 years of age Above 65 years of age</i>													
Total amount of the employee's wages for the calendar month			yable by the employer alendar month	Amount recoverable from the employee's wages for the calendar month			Contr	Contributions payable by the employer for the calendar month			Amount recoverable from the employee's wages for the calendar month		
(1)			(2)			(3)			(4)		(5)		
Exceeding \$50 but not exceeding \$500		nount equal to 9% of the total at of the employee's wages for bonth.			amo			An amount equal to 7.5% of the total mount of the employee's wages for he month.					
Exceeding \$500 but not exceeding \$750	1			the di amou	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 —			An amount equal to 0.15 of the difference between the total amount of the employee's wages for the month and \$500.		
	e		total amount of the 's wages for the id				( <i>a</i> )		the total amount of the e's wages for the ind				

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Above 60 but not more than 65 years of age

			Above 60 but not more in	an 65 j	vears of age		Above 65 y	Above 65 years of age		
Total amount of the employee's wages for the calendar month		Contributions payable by the employer for the calendar month			unt recoverable from the ployee's wages for the calendar month	Contributions payable by the employer for the calendar month			Imount recoverable from the loyee's wages for the calendar month	
	(1)		(2)		(3)	(4)			(5)	
		(b)	0.225 of the difference between the total amount of the employee's wages for the month and \$500.			( <i>b</i> )	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 —		An amount equal to the sum of —			nount equal to the sum of —	An amount equal to the sum of —		
		( <i>a</i> )	16.5% of the employee's ordinary wages for the month subject to a maximum of \$990; and	( <i>a</i> )	7.5% of the employee's ordinary wages for the month subject to a maximum of \$450; and	( <i>a</i> )	12.5% of the employee's ordinary wages for the month subject to a maximum of \$750; and	( <i>a</i> )	5% of the employee's ordinary wages for the month subject to a maximum of \$300; and	
		additional wages payable to the the additional wages		payable to the employee	(b)	12.5% of the amount of the additional wages payable to the employee in the month.	( <i>b</i> )	5% of the amount of the additional wages payable to the employee in the month.		
									[S 753/2015 wef 01/01/2016]	

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

Above 65 years of age

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:

55 years of age and below

	55 years of age and below				Above 55 but not more than ob years of age				
Total amount of the employee's wages for the calendar month		ributions payable by the ver for the calendar month	Amount recoverable from the employee's wages for the calendar month		tributions payable by the ver for the calendar month	Amount recoverable from the employee's wages for the calendar month			
(1)		(2)	(3)	(4)		(5)			
Exceeding \$50 but not exceeding \$500	total arr	ount equal to 17% of the nount of the employee's for the month.	NIL	An amount equal to 13% of the total amount of the employee's wages for the month.		NIL			
Exceeding \$500 but not	An amo	ount equal to the sum of —	1	An am	ount equal to the sum of —	An amount equal to 0.15 of the			
exceeding \$750	( <i>a</i> )	17% of the total amount of the employee's wages for the month; and	difference between the total amount of the employee's wages for the month and \$500.	( <i>a</i> )	13% of the total amount of the employee's wages for the month; and	difference between the total amount of the employee's wages for the month and \$500.			
	(b)	0.15 of the difference between the total amount of the employee's wages for the month and \$500.		(b)	0.15 of the difference between the total amount of the employee's wages for the month and \$500.				

Above 55 but not more than 60 years of age

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55 years of age and below

Above 55 but not more than 60 years of age

Total amount of the em, wages for the calendar (1)		Contributions payable by the employer for the calendar month (2)		Amount recoverable from the employee's wages for the calendar th month (3)				ibutions payable by the er for the calendar month (4)	Amount recoverable from the employee's wages for the calendar month (5)	
Exceeding \$750	An am	ount equal to the sum	of —	An amount equal to the sum of -		f —	<ul> <li>An amount equal to the sum of —</li> </ul>		An amount equal to the sum of —	
	(a)	22% of the employ ordinary wages for month subject to a maximum of \$1,32	the	( <i>a</i> )	5% of the employee's ordinary wages for the month subject to a maximum of \$300; ar	e	( <i>a</i> )	18% of the employee's ordinary wages for the month subject to a maximum of \$1,080; and	( <i>a</i> )	5% of the employee's ordinary wages for the month subject to a maximum of \$300; and
	(b)	22% of the amount additional wages pa to the employee in month.	ayable	(b)	5% of the amount of additional wages paya to the employee in the month.	able	( <i>b</i> )	18% of the amount of the additional wages payable to the employee in the month.	(-)	5% of the amount of the additional wages payable to the employee in the month.
(ii) where	the employe	ee is above 60 y	ears (	of age:	:					
	Above 60 but not more than 65 years of age					Above 65 years of age				
Total amount of the employee's wages for the calendar month		ns payable by the the calendar month	Amount recoverable from the employee's wages for the calendar month				Contributions payable by the employer for the calendar month			tt recoverable from the 's wages for the calendar month
(1)		(2)			(3)			(4)		(5)
Exceeding \$50 but not exceeding \$500		al to 9% of the total mployee's wages for	NIL			An amount equal to 7.5% of the total amount of the employee's wages for the month.		NIL		
Exceeding \$500 but not exceeding \$750	An amount equa	al to the sum of —		1	ual to 0.15 of the veen the total amount	An a	amount e	1		t equal to 0.15 of the between the total amount

		Above 60 but not mor	e than	65 years of age		Above 65 years of age				
Total amount of the employee's wages for the calendar month		Contributions payable by the employer for the calendar month		Amount recoverable from the employee's wages for the calendar month		ontributions payable by the oloyer for the calendar month		mount recoverable from the loyee's wages for the calendar month		
(1)		(2)		(3)		(4)	(5)			
	( <i>a</i> )	9% of the total amount of the employee's wages for the month; and	of the employee's wages for the month and \$500.		( <i>a</i> )	7.5% of the total amount of the employee's wages for the month; and		e employee's wages for the h and \$500.		
	(b)	0.15 of the difference between the total amount of the employee's wages for the month and \$500.			(b)	0.15 of the difference between the total amount of the employee's wages for the month and \$500.				
Exceeding \$750	An a	amount equal to the sum of		nount equal to the sum of —	An amount equal to the sum of —			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		5% of the employee's ordinary wages for the month subject to a maximum of \$300; and	(a)	12.5% of the employee's ordinary wages for the month subject to a maximum of \$750; and	( <i>a</i> )	5% of the employee's ordinary wages for the month subject to a maximum of \$300; and		
	( <i>b</i> )	14% of the amount of the additional wages payable to the employee in the month.	(b)	(b) 5% of the amount of the additional wages payable to the employee in the month.		12.5% 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.		
							l	[S 753/2015 wef 01/01/2016]		

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) —

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

- (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:

	55 years of a	age and below	Above 55 but not more than 60 years of age			
Total amount of the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month		
(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.	NIL	An amount equal to 13% 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 — ( <i>a</i> ) 17% of the total amount of the employee's wages for the month; and	An amount equal to 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 — ( <i>a</i> ) 13% of the total amount of the employee's wages for the month; and	An amount equal to 0.375 of the difference between the total amount of the employee's wages for the month and \$500.		
	( <i>b</i> ) 0.45 of the difference between the total amount		( <i>b</i> ) 0.375 of the difference between the total amount			

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		55 years of age and below						Above 55 but not more than 60 years of age			
Total amount of the en wages for the calenda				1 2 8 2			Contributions payable by the employer for the calendar month		Amount recoverable from the employee's wages for the calendar month		
(1)		(2)			(3)		(4)			(5)	
		of the employee's wa for the month and \$5	0					f the employee's wages or the month and \$500.			
Exceeding \$750	An an	nount equal to the sum o	of — A	.n amou	ant equal to the sum of	— An a	amoun	t equal to the sum of —	An amo	unt equal to the sum of —	
	<i>(a)</i>	32% of the employee ordinary wages for th month subject to a maximum of \$1,920;	he	( <i>a</i> )	15% of the employee's ordinary wages for the month subject to a maximum of \$900; and	;	o m	5.5% of the employee's rdinary wages for the nonth subject to a naximum of \$1,530; and	(a)	12.5% of the employee's ordinary wages for the month subject to a maximum of \$750; and	
	(b)	32% of the amount of additional wages pay to the employee in the month.	able	( <i>b</i> )	15% of the amount of additional wages payal to the employee in the month.	ble	th pa	5.5% of the amount of the additional wages ayable to the employee to the month.	(b)	12.5% of the amount of the additional wages payable to the employee in the month.	
(ii) where	the employ	ee is above 60 ye	ars of	age:							
		Above 60 but not more i	than 65	years o	of age			Above 65 yea	urs of age		
Total amount of the employee's wages for the calendar month				nount recoverable from the oyee's wages for the calendar month			Contributions payable by the employer for the calendar month		Amount recoverable from the employee's wages for the calendar month		
(1)		(2)			(3)			(4)		(5)	
Exceeding \$50 but not exceeding \$500		al to 9% of the total M mployee's wages for	NIL		;		of the e	al to 7.5% of the total Memployee's wages for	NIL		

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### Above 60 but not more than 65 years of age

Above 65 years of age

Total amount of the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month		
(1)	(2)	(3)	(4)	(5)		
Exceeding \$500 but	An amount equal to the sum of —	An amount equal to 0.225 of the	An amount equal to the sum of —	An amount equal to 0.15 of the		
not exceeding \$750	<ul><li>(a) 9% of the total amount of the employee's wages for the month; and</li></ul>	difference between the total amount of the employee's wages for the month and \$500.	<ul><li>(a) 7.5% of the total amount of the employee's wages for the month; and</li></ul>	difference between the total amount of the employee's wages for the month and \$500.		
	(b) 0.225 of the difference between the total amount of the employee's wages for the month and \$500.		(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 —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —		
	<ul> <li>(a) 16.5% of the employee's ordinary wages for the month subject to a maximum of \$990; and</li> </ul>	<ul> <li>(a) 7.5% of the employee's ordinary wages for the month subject to a maximum of \$450; and</li> </ul>	<ul> <li>(a) 12.5% of the employee's ordinary wages for the month subject to a maximum of \$750; and</li> </ul>	<ul> <li>(a) 5% of the employee's ordinary wages for the month subject to a maximum of \$300; and</li> </ul>		
	(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) 12.5% 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.		

[S 753/2015 wef 01/01/2016] [S 531/2016 wef 01/11/2016]

S 106/2011

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 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,

55 years of age and below

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:

	55 years of	uge und below	Above 55 but not more than 00 years of age				
Total amount of the employee's wages for the calendar month	1 2 2	Amount recoverable from the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month			
(1)	(2)	(3)	(4)	(5)			
Exceeding \$50 but not exceeding \$500	An amount equal to 4% of the tota amount of the employee's wages for the month.	I NIL	An amount equal to 4% of the total amount of the employee's wages for the month.	NIL			
Exceeding \$500 but not	An amount equal to the sum of —	1	An amount equal to the sum of —	An amount equal to 0.15 of the			
exceeding \$750	( <i>a</i> ) 4% of the total amount o the employee's wages for the month; and	amount of the employee's wages	<ul><li>(a) 4% of the total amount of the employee's wages for the month; and</li></ul>	difference between the total amount of the employee's wages for the month and \$500.			
	(b) 0.15 of the difference between the total amoun of the employee's wages for the month and \$500.		(b) 0.15 of the difference between the total amount of the employee's wages for the month and \$500.				

Above 55 but not more than 60 years of age

55 years of age and below

Above 55 but not more than 60 years of age

Total amount of the e wages for the calena	1 2		ibutions payable b er for the calendar	-		int recoverable from the re's wages for the cale. month			ributions payable by the er for the calendar month		nt recoverable from the e's wages for the calendar month
(1)			(2)		(3)			(4)		(5)	
Exceeding \$750		An amo	unt equal to the sur	m of —	- An amount equal to the sum c		of —	— An amount equal to the sum of —		An amount equal to the sum of —	
		( <i>a</i> )	9% of the employ ordinary wages for month subject to maximum of \$54	or the a	( <i>a</i> )	5% of the employee' ordinary wages for th month subject to a maximum of \$300; a	he	( <i>a</i> )	9% of the employee's ordinary wages for the month subject to a maximum of \$540; and	( <i>a</i> )	5% of the employee's ordinary wages for the month subject to a maximum of \$300; and
		( <i>b</i> )	9% of the amount additional wages to the employee it month.	payable	(b)	5% of the amount of additional wages pay to the employee in the month.	able	( <i>b</i> )	9% of the amount of the additional wages payable to the employee in the month.		5% of the amount of the additional wages payable to the employee in the month.
(ii) wher	the em		e is above 60	-	C C						
		Abo	ove 60 but not more	e than 65	5 years o	fage			Above 65 ye	ars of age	
Total amount of the employee's wages for the calendar month		1	ayable by the calendar month		vee's wag	werable from the ges for the calendar nonth	Contributions payable by the employer for the calendar month		1 2 2		t recoverable from the 's wages for the calendar month
(1)		(2)	)		(3)			(4)			(5)
Exceeding \$50 but not exceeding \$500		the empl	3.5% of the total oyee's wages for	NIL				nt of the	ual to 3.5% of the total 1 employee's wages for	NIL	

	Above 60 but not mor	re than 65 years of age	Above 65 years of age				
Total amount of the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month			
(1)	(2)	(3)	(4)	(5)			
U	An amount equal to the sum of —	An amount equal to 0.15 of the	An amount equal to the sum of —	An amount equal to 0.15 of the			
not exceeding \$750	<ul><li>(a) 3.5% of the total amount of the employee's wages for the month; and</li></ul>	difference between the total amount of the employee's wages for the month and \$500.	<ul><li>(a) 3.5% of the total amount of the employee's wages for the month; and</li></ul>	difference between the total amount of the employee's wages for the month and \$500.			
	(b) 0.15 of the difference between the total amount of the employee's wages for the month and \$500.		(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 —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —			
	<ul> <li>(a) 8.5% of the employee's ordinary wages for the month subject to a maximum of \$510; and</li> </ul>	<ul><li>(a) 5% of the employee's ordinary wages for the month subject to a maximum of \$300; and</li></ul>	<ul> <li>(a) 8.5% of the employee's ordinary wages for the month subject to a maximum of \$510; and</li> </ul>	<ul><li>(a) 5% of the employee's ordinary wages for the month subject to a maximum of \$300; and</li></ul>			
	<ul> <li>(b) 8.5% of the amount of the additional wages payable to the employee in the month.</li> <li>(b) 5% of the amount of the additional wages payable to the employee in the month.</li> </ul>		(b) 8.5% 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.			
				[S 753/2015 wef 01/01/2016]			

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[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 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,

55 years of age and below

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:

Informal Consolidation – version in force from 1/1/2018

		, , , ,				
Total amount of the employee wages for the calendar month		Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month	
	(1)	(2)	(3)	(4)	(5)	
	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 6% 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 —	An amount equal to 0.45 of the	An amount equal to the sum of —	An amount equal to 0.375 of the	
		<ul><li>(a) 9% of the total amount of the employee's wages for the month; and</li></ul>	difference between the total amount of the employee's wages for the month and \$500.	( <i>a</i> ) 6% of the total amount of the employee's wages for the month; and	difference between the total amount of the employee's wages for the month and \$500.	
		( <i>b</i> ) 0.45 of the difference between the total amount of the employee's wages for the month and \$500.		( <i>b</i> ) 0.375 of the difference between the total amount of the employee's wages for the month and \$500.		

Above 55 but not more than 60 years of age

55 years of age and below

Above 55 but not more than 60 years of age

Total amount of the employee's wages for the calendar monthContributions payable by the employer for the calendar month(1)(2)			1 2 0 2			ntributions payable by the over for the calendar month (4)	Amount recoverable from the employee's wages for the calendar month (5)		
Exceeding \$750	An am	ount equal to the sum of	An amo	ount equal to the sum of —	An amount equal to the sum of —		An amount equal to the sum of —		
	<i>(a)</i>	24% of the employee's ordinary wages for the month subject to a maximum of \$1,440; and	( <i>a</i> )	15% of the employee's ordinary wages for the month subject to a maximum of \$900; and	e ordinary wages for th month subject to a		o n	2.5% of the employee's rdinary wages for the nonth subject to a naximum of \$750; and	
	(b)	24% of the amount of the additional wages payable to the employee in the month.		15% of the amount of the additional wages payable to the employee in the month.	(b) 18.5% of the amount of the additional wages payable to the employee in the month.		tl p	2.5% of the amount of he additional wages ayable to the employee h the month.	
(ii) where the employee is above 60 years of age:									
	Above 60 but not more than 65 years of age					Above 65 years of age			
Total amount of the employee's wages for the calendar month		s payable by the employer ne calendar month		recoverable from the emplo ges for the calendar month			1 2	Amount recoverable from the employee's wages for the calendar month	
(1)		(2)		(3)	(3) (4			(5)	
Exceeding \$50 but not exceeding \$500		ual to 3.5% of the total employee's wages for the	NIL		An amount equal to 3.5% of the total NI amount of the employee's wages for the month.		NIL		

Above 60 but not more than 65 years of age

Above 65 years of age

Total amount of the employee's wages for the Contributions payable by the employer calendar month for the calendar month		Amount recoverable from the employee's wages for the calendar month		Contributions payable by the employer for the calendar month			Amount recoverable from the employee's wages for the calendar month		
(1)	(1) (2)		(3)		(4)			(5)	
Exceeding \$500 but not	1			An amount equal to 0.225 of the		nount equal to the sum of —	An amount equal to		
exceeding \$750	( <i>a</i> )	3.5% of the total amount of the employee's wages for the month; and	nployee's wages for the month; s500. 225 of the difference between e total amount of the employee's		( <i>a</i> )	3.5% of the total amount of the employee's wages for the month; and	h; amount of the employee's wages for he the month and \$500.		
	(b)	0.225 of the difference between the total amount of the employee's wages for the month and \$500.			(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 —		An amount equal to the sum of —		An amount equal to the sum of —		An amount equal to the sum of —		
	( <i>a</i> )	11% of the employee's ordinary wages for the month subject to a maximum of \$660; and	( <i>a</i> )	7.5% of the employee's ordinary wages for the month subject to a maximum of \$450; and	( <i>a</i> )	8.5% of the employee's ordinary wages for the month subject to a maximum of \$510; and	(a)	5% of the employee's ordinary wages for the month subject to a maximum of \$300; and	
	(b)	11% of the amount of the additional wages payable to the employee in the month.	( <i>b</i> )	7.5% of the amount of the additional wages payable to the employee in the month.	( <i>b</i> )	8.5% of the amount of the additional wages payable to the employee in the month.	( <i>b</i> )	5% of the amount of the additional wages payable to the	

SECOND SCHEDULE — continuea								
	Above 60 but not more	Above 65 years of age						
Total amount of the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month	Contributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month				
(1)	(2)	(3)	(4)	(5)				
				employee in the month.				
			[S 753/2	2015 wef 01/01/2016]				
			[S 531/2	2016 wef 01/11/2016]				

continued

SECOND SCHEDLILE

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 is an employee of the Government (including 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 of a statutory body in the nonpensionable service, or is a person employed in an aided school by the managers of the school.

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

106/2011

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[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 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. [Deleted by S 531/2016 wef 01/11/2016]
- 10. [Deleted by S 531/2016 wef 01/11/2016]
- 11. [Deleted by S 531/2016 wef 01/11/2016]

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
  - (*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 every person employed by the employer (including those who are employed on overseas contract 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 any hospitalisation benefits by the employer; or
- (b) 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.

[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 calendar 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]

(*aa*) despite section 2(1A)(*b*) of the Act, the anniversary of the date of birth of an employee who is born on 29 February, in any year that is not a leap year, is deemed to be 28 February of that year;

[S 723/2017 wef 01/01/2018]

- (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) "ordinary wages" means the remuneration in money due to an employee exclusive of any additional wages;
- (g) [Deleted by S 531/2016 wef 01/11/2016]
- (*h*) "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;
- (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 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]

### THIRD SCHEDULE

Regulation 5(1)

### RATES OF CONTRIBUTION

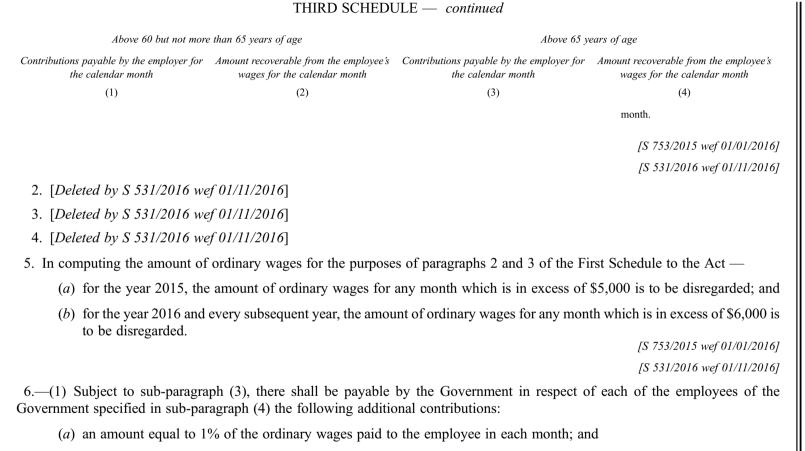
1. Subject to this Schedule and paragraphs 2, 3 and 4 of the First Schedule to the Act, with effect from 1 January 2016, the contributions payable by the employer and the amount recoverable from the wages of an employee who is a SAF regular officer or SAF regular soldier and a member of the SAVER Plan (not being a member who has reached his SAVER end date) or a member of the Premium Plan are as follows:

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

# THIRD SCHEDULE — continued

	55 years of a	ge and	l below	Above 55 but not more than 60 years of age					
Contributions payable by the employer for the calendar month			Amount recoverable from the employee's wages for the calendar month		ributions payable by the employer for the calendar month	Amount recoverable from the employee's wages for the calendar month			
(1)			(2)		(3)	(4)			
An amount equal to the sum of —			An amount equal to the sum of —		mount equal to the sum of —	An amount equal to the sum of —			
<i>(a)</i>	<ul> <li>(a) 27.75% of the employee's ordinary wages for the month subject to a maximum of \$2,220; and</li> </ul>		( <i>a</i> ) 15% of the employee's ordinary wages for the month subject to a maximum of \$1,200; and		<ul> <li>(a) 19.5% of the employee's ordinary wages for the month subject to a maximum of \$1,560; and</li> </ul>		9.75% of the employee's ordinary wages for the month subject to a maximum of \$780; 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.	(b)	9.75% of the amount of any additional wages payable in the month.		
	(ii) where the employee								
	Above 60 but not more	e than	65 years of age	Above 65 years of age					
Contributions payable by the employer for the calendar month		Amo	Amount recoverable from the employee's wages for the calendar month		Contributions payable by the employer for the calendar month		unt recoverable from the employee's wages for the calendar month		
(1)			(2)		(3)	(4)			
An amount equal to the sum of —			In amount equal to the sum of —		An amount equal to the sum of —		mount equal to the sum of		
( <i>a</i> )	12.375% of the employee's ordinary wages for the month subject to a maximum of \$990; and	( <i>a</i> )	5.625% of the employee's ordinary wages for the month subject to a maximum of \$450; and	( <i>a</i> )	9.375% of the employee's ordinary wages for the month subject to a maximum of \$750; and	( <i>a</i> )	3.75% of the employee's ordinary wages for the month subject to a maximum of \$300; and		
(b)	12.375% of the amount of any additional wages payable in the month.	( <i>b</i> )	5.625% of the amount of any additional wages payable in the month.	(b)	9.375% of the amount of any additional wages payable in the month.	( <i>b</i> )	3.75% of the amount of any additional wages payable in the		

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(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 medisave account with the Fund of any employee of the Government 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 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) in excess of 5 months ordinary wages.
- (4) This paragraph shall apply to
  - (a) every person employed by the Government from 1st January 1994 (inclusive of such date); and
  - (b) every person employed by the Government 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 Government under this paragraph 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 from the first day of the calendar 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]

S 106/2011

<sup>[</sup>S 531/2016 wef 01/11/2016]

### THIRD SCHEDULE — continued

(*aa*) despite section 2(1A)(*b*) of the Act, the anniversary of the date of birth of an employee who is born on 29 February, in any year that is not a leap year, is deemed to be 28 February of that year;

[S 723/2017 wef 01/01/2018]

- (b) the contributions payable by the employer shall be rounded off to the nearest dollar except 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) "ordinary wages" means the remuneration in money due to an employee exclusive of any additional wages;
- (f) [Deleted by S 531/2016 wef 01/11/2016]
- (g) "year" means the period beginning on 1st January and ending on 31st December.

8. 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]

LOH KHUM YEAN Permanent Secretary, Ministry of Manpower, Singapore.

# [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).