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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;

[Deleted by S 900/2018 wef 01/01/2019]

“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;

- (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 and 5.
[S 440/2012 wef 01/09/2012]
[S 900/2018 wef 01/01/2019]

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 are to be in accordance with —

- (a) the rates set out in the Third Schedule; and
- (b) where applicable, the monthly sum —
 - (i) under regulation 13A(1) of the Singapore Armed Forces (SAVER Plan) Regulations (Cap. 295, Rg 19); or
 - (ii) under regulation 12A(1) of the Singapore Armed Forces (Premium Plan) Regulations (Cap. 295, Rg 22),

as the case may be.

[S 451/2021 wef 01/07/2021]

(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 retirement sum required of him in his retirement account with the Fund, 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 retirement sum.

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

[S 376/2019 wef 10/05/2019]

(5) In this regulation —

“applicable charge” means any charge or undertaking under section 15(9), (9A), (10), (10A), (11D), (11E) or (11EB) of the Act as in force before 1 March 2022 or section 15AB(1), (2), (3), (4), (10), (11) or (13), 21(1), 21A(1), 21B(1), 27C(1)(v), 27D(1)(v), 27DA(1)(v), 27DB(2)(e), 27E(1)(iv) or 27F(1)(iv) of the Act that satisfies the requirement in regulation 4B(2) of the Central Provident Fund (Revised Retirement Sum Scheme) Regulations (Rg 2) or regulation 4B(2) of the Central Provident Fund (New Retirement Sum Scheme) Regulations (Rg 31), as the case may be;

[S 228/2021 wef 01/04/2021]

[S 128/2022 wef 01/03/2022]

“shortfall in the retirement sum”, in relation to the employee, means the amount by which the retirement sum applicable to the employee exceeds the total of the following amounts:

- (a) the retirement sum that has been set aside by the employee determined in accordance with regulation 4(1A) or 4A of the Central Provident Fund (Revised Retirement Sum Scheme) Regulations or regulation 4(1A) or 4A of the Central Provident Fund (New Retirement Sum Scheme) Regulations, as the case may be;
- (b) the amount of the employee’s applicable charges specified by the Board, not exceeding the maximum amount of the member’s property component under regulation 4(1)(b)(ii) of the Central Provident Fund (Revised Retirement Sum Scheme) Regulations or regulation 4(1)(b)(ii) of the Central Provident Fund (New Retirement Sum Scheme) Regulations, as the case may be.

[S 376/2019 wef 10/05/2019]

6. *[Deleted by S 900/2018 wef 01/01/2019]*

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

Regulation 3

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 2024, 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; or
[S 900/2018 wef 01/01/2019]
- (d) who is a temporary employee on contract specifically providing for gratuities,
[S 900/2018 wef 01/01/2019]
- (e) *[Deleted by S 900/2018 wef 01/01/2019]*

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 —
<p>(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 37% of the</p>	<p>(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 20% of the</p>	<p>(a) 23.25% of the employee's ordinary wages for the month excluding the non-pensionable element, and 31% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of 31% of the</p>	<p>(a) 12% of the employee's ordinary wages for the month excluding the non-pensionable element, and 16% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of 16% of the</p>

FIRST SCHEDULE — *continued*

Ordinary Wage Ceiling; and			
(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) 31% of the amount of any additional wages payable in the month.	(b) 16% of the amount of any additional wages payable in the month.

[S 919/2023 wef 01/01/2024]

(ii) where the employee is above 60 years of age but not more than 70 years of age:

<i>Above 60 but not more than 65 years of age</i>		<i>Above 65 but not more than 70 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 maximum of 22% of the Ordinary Wage Ceiling; and	(a) 7.875% of the employee's ordinary wages for the month excluding the non-pensionable element, and 10.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of 10.5% of the Ordinary Wage Ceiling; and	(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 16.5% of the Ordinary Wage Ceiling; 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 7.5% of the Ordinary Wage Ceiling; and
(b) 22% of the amount of any additional wages payable in the month.	(b) 10.5% of the amount of any additional wages payable in the month.	(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.

[S 919/2023 wef 01/01/2024]

(iii) where the employee is above 70 years of age:

Above 70 years of age

<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
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FIRST SCHEDULE — *continued*

(1)	(2)
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 12.5% of the Ordinary Wage Ceiling; 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 5% of the Ordinary Wage Ceiling; and
(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 600/2023 wef 01/09/2023]

[S 1023/2021 wef 01/01/2022]

[S 1023/2021 wef 01/01/2022]

[S 1025/2022 wef 01/01/2023]

[S 600/2023 wef 01/09/2023]

[S 919/2023 wef 01/01/2024]

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 2024, 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; or
- (d) who is a temporary employee of the Government on contract specifically providing for gratuities,

[S 900/2018 wef 01/01/2019]

[S 900/2018 wef 01/01/2019]

(e) *[Deleted by S 900/2018 wef 01/01/2019]*

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

Above 55 but not more than 60 years of age

<i>Contributions payable by</i>	<i>Amount recoverable from</i>	<i>Contributions payable by</i>	<i>Amount recoverable from</i>
<i>the</i>	<i>the</i>	<i>the</i>	<i>the</i>

FIRST SCHEDULE — *continued*

<i>employer for the calendar month</i>	<i>employee's wages for the calendar month</i>	<i>employer for the calendar month</i>	<i>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 maximum of 22% of the Ordinary Wage Ceiling; 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 5% of the Ordinary Wage Ceiling; 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 20% of the Ordinary Wage Ceiling; 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 5% of the Ordinary Wage Ceiling; 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) 20% 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 919/2023 wef 01/01/2024]

(ii) where the employee is above 60 years of age but not more than 70 years of age:

<i>Above 60 but not more than 65 years of age</i>	<i>Above 65 but not more than 70 years of age</i>	<i>Above 60 but not more than 65 years of age</i>	<i>Above 65 but not more than 70 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) 12.375% of the employee's ordinary wages for the month excluding the non-pensionable element, and 16.5% of the non-pensionable	(a) 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable	(a) 10.5% of the employee's ordinary wages for the month excluding the non-pensionable element, and 14% of the non-pensionable	(a) 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable

FIRST SCHEDULE — *continued*

<p>element of the employee's ordinary wages for the month, subject to a maximum of 16.5% of the Ordinary Wage Ceiling; and</p> <p>(b) 16.5% of the amount of any additional wages payable in the month.</p>	<p>element of the employee's ordinary wages for the month, subject to a maximum of 5% of the Ordinary Wage Ceiling; and</p> <p>(b) 5% of the amount of any additional wages payable in the month.</p>	<p>element of the employee's ordinary wages for the month, subject to a maximum of 14% of the Ordinary Wage Ceiling; and</p> <p>(b) 14% of the amount of any additional wages payable in the month.</p>	<p>element of the employee's ordinary wages for the month, subject to a maximum of 5% of the Ordinary Wage Ceiling; and</p> <p>(b) 5% of the amount of any additional wages payable in the month.</p>
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[S 919/2023 wef 01/01/2024]

(iii) where the employee is above 70 years of age:

Above 70 years of age

Contributions payable by the employer for the calendar month

(1)

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 12.5% of the Ordinary Wage Ceiling; and
- (b) 12.5% of the amount of any additional wages payable in the month.

Amount recoverable from the employee's wages for the calendar month

(2)

An amount equal to the sum of —

- (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 5% of the Ordinary Wage Ceiling; and
- (b) 5% of the amount of any additional wages payable in the month.

[S 600/2023 wef 01/09/2023]

[S 1023/2021 wef 01/01/2022]

[S 1023/2021 wef 01/01/2022]

[S 1025/2022 wef 01/01/2023]

[S 600/2023 wef 01/09/2023]

[S 919/2023 wef 01/01/2024]

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 2024, the contributions payable by the employer (at full rates) and the amount recoverable from the wages of an employee (at graduated rates) —

FIRST SCHEDULE — *continued*

- (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; or
[S 900/2018 wef 01/01/2019]
- (d) who is a temporary employee of the Government on contract specifically providing for gratuities,
[S 900/2018 wef 01/01/2019]
- (e) [Deleted by S 900/2018 wef 01/01/2019]

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 maximum of 32% of the Ordinary Wage Ceiling; 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 15% of the Ordinary Wage Ceiling; and	(a) 20.625% of the employee's ordinary wages for the month excluding the non-pensionable element, and 27.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of 27.5% of the Ordinary Wage Ceiling; 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 12.5% of the Ordinary Wage Ceiling; 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) 27.5% of the amount of any additional wages	(b) 12.5% of the amount of any additional wages

FIRST SCHEDULE — *continued*payable in the
month.payable in the
month.

[S 919/2023 wef 01/01/2024]

(ii) where the employee is above 60 years of age but not more than 70 years of age:

<i>Above 60 but not more than 65 years of age</i>		<i>Above 65 but not more than 70 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) 14.25% of the employee's ordinary wages for the month excluding the non-pensionable element, and 19% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of 19% of the Ordinary Wage Ceiling; 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 7.5% of the Ordinary Wage Ceiling; and	(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 14% of the Ordinary Wage Ceiling; 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 5% of the Ordinary Wage Ceiling; and
(b) 19% 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) 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.

[S 919/2023 wef 01/01/2024]

(iii) where the employee is above 70 years of age:

<i>Above 70 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>
(1)	(2)
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	(a) 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element,

FIRST SCHEDULE — *continued*

element, and 12.5% of the non-pensionable element of the employee’s ordinary wages for the month, subject to a maximum of 12.5% of the Ordinary Wage Ceiling; and

and 5% of the non-pensionable element of the employee’s ordinary wages for the month, subject to a maximum of 5% of the Ordinary Wage Ceiling; and

(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 600/2023 wef 01/09/2023]

[S 1023/2021 wef 01/01/2022]

[S 1025/2022 wef 01/01/2023]

[S 600/2023 wef 01/09/2023]

[S 919/2023 wef 01/01/2024]

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 September 2023, 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	(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	(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	(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

FIRST SCHEDULE — *continued*

the month, subject to a maximum of 9% of the Ordinary Wage Ceiling; and	the month, subject to a maximum of 5% of the Ordinary Wage Ceiling; and	the month, subject to a maximum of 9% of the Ordinary Wage Ceiling; and	the month, subject to a maximum of 5% of the Ordinary Wage Ceiling; 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.

[S 600/2023 wef 01/09/2023]

(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)	(4)
An amount equal to the sum of —	An amount equal to the sum of —
<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 8.5% of the Ordinary Wage Ceiling; and</p> <p>(b) 8.5% of the amount of any additional wages payable in the month.</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 5% of the Ordinary Wage Ceiling; and</p> <p>(b) 5% of the amount of any additional wages payable in the month.</p>
(2)	(3)
An amount equal to the sum of —	An amount equal to the sum of —
<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 5% of the Ordinary Wage Ceiling; and</p> <p>(b) 5% of the amount of any additional wages payable in the month.</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 8.5% of the Ordinary Wage Ceiling; and</p> <p>(b) 8.5% of the amount of any additional wages payable in the month.</p>

FIRST SCHEDULE — *continued**[S 600/2023 wef 01/09/2023]**[S 753/2015 wef 01/01/2016]**[S 531/2016 wef 01/11/2016]**[S 600/2023 wef 01/09/2023]*

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 September 2023, 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 24% of the Ordinary Wage Ceiling; 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 15% of the Ordinary Wage Ceiling; 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 18.5% of the Ordinary Wage Ceiling; 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 12.5% of the Ordinary Wage Ceiling; and
(b) 24% of the amount of any additional	(b) 15% of the amount of any additional	(b) 18.5% of the amount of any additional wages	(b) 12.5% of the amount of any additional wages

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

[S 600/2023 wef 01/09/2023]

(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)	(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 of 11% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of 11% of the Ordinary Wage Ceiling; 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 5% of the Ordinary Wage Ceiling; 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 7.5% of the Ordinary Wage Ceiling; 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 8.5% of the Ordinary Wage Ceiling; and</p> <p>(b) 8.5% of the amount of any additional wages payable in the month.</p>

FIRST SCHEDULE — *continued**[S 600/2023 wef 01/09/2023]**[S 753/2015 wef 01/01/2016]**[S 531/2016 wef 01/11/2016]**[S 600/2023 wef 01/09/2023]*

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; or
[S 900/2018 wef 01/01/2019]

(iv) is a temporary employee of the Government on contract specifically providing for gratuities; or

(v) *[Deleted by S 900/2018 wef 01/01/2019]*

(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;

FIRST SCHEDULE — *continued*

- (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 each month which is in excess of \$5,000 is to be disregarded;
- (b) for the years 2016, 2017, 2018, 2019, 2020, 2021 and 2022, the amount of ordinary wages for each month which is in excess of \$6,000 is to be disregarded;
- (c) for the year 2023, the amount of ordinary wages —
 - (i) for each month from January to August (both inclusive) which is in excess of \$6,000 is to be disregarded; and
 - (ii) for each month from September to December (both inclusive) which is in excess of \$6,300 is to be disregarded, and

FIRST SCHEDULE — *continued*

- (d) for the year 2024 and each subsequent year, the amount of ordinary wages for each month which is in excess of the Ordinary Wage Ceiling is to be disregarded.

[S 600/2023 wef 01/09/2023]

13.—(1) Subject to sub-paragraphs (3), (3A) and (3AA), the employer of an employee specified in sub-paragraph (4) must pay additional contributions in respect of the employee in accordance with this paragraph.

[S 601/2018 wef 01/10/2018]

[S 1023/2021 wef 01/01/2022]

(1A) Where the employee is on the Medisave-cum-Subsidised Outpatient (MSO) Scheme, the employer must pay in respect of the employee the following amounts:

- (a) for each month that ordinary wages are payable to an employee — an amount equal to 2% of the employee's ordinary wages payable in that month or \$50, whichever is higher;
- (b) in addition, for each month before 1 January 2022 that additional wages are payable to an employee —
- (i) if the employee's notional wages for that month are \$2,500 or more — an amount calculated by the formula $A \times B \times 2\%$, where —
- (A) A is the amount of the employee's additional wages payable in that month divided by the amount of the employee's notional wages for that month; and
- (B) B is the amount of the employee's notional wages for that month or \$7,000, whichever is lower; or
- (ii) in any other case — an amount equal to 2% of the employee's additional wages payable in that month or \$50, whichever is higher;

[S 601/2018 wef 01/10/2018]

[S 1023/2021 wef 01/01/2022]

[S 1023/2021 wef 01/01/2022]

- (c) in addition, for each month on or after 1 January 2022 that additional wages are payable to an employee —
- (i) if the employee's notional wages for that month are \$2,500 or more — an amount equal to 2% of the employee's additional wages payable in that month; or

FIRST SCHEDULE — *continued*

- (ii) in any other case — an amount equal to 2% of the employee's additional wages payable in that month or \$50, whichever is higher.

[S 1023/2021 wef 01/01/2022]

(1B) Where the employee is on the Comprehensive Co-Payment Scheme, the employer must pay in respect of the employee the following amounts:

- (a) for each month that ordinary wages are payable to an employee — an amount equal to 1% of the employee's ordinary wages payable in that month or \$25, whichever is higher;

- (b) in addition, for each month before 1 January 2022 that additional wages are payable to an employee —

- (i) if the employee's notional wages for that month are \$2,500 or more — an amount calculated by the formula $A \times B \times 1\%$, where —

(A) A is the amount of the employee's additional wages payable in that month divided by the amount of the employee's notional wages for that month; and

(B) B is the amount of the employee's notional wages for that month or \$7,000, whichever is lower; or

- (ii) in any other case — an amount equal to 1% of the employee's additional wages payable in that month or \$25, whichever is higher;

[S 601/2018 wef 01/10/2018]

[S 1023/2021 wef 01/01/2022]

[S 1023/2021 wef 01/01/2022]

- (c) in addition, for each month on or after 1 January 2022 that additional wages are payable to an employee —

- (i) if the employee's notional wages for that month are \$2,500 or more — an amount equal to 1% of the employee's additional wages payable in that month; or

- (ii) in any other case — an amount equal to 1% of the employee's additional wages payable in that month or \$25, whichever is higher.

[S 1023/2021 wef 01/01/2022]

(2) Despite any provision in this Schedule, where an employee specified in sub-paragraph (4) is on the Medisave-cum-Subsidised Outpatient (MSO) Scheme —

FIRST SCHEDULE — *continued*

(a) if the employee is still employed by the employer on 31 December of a year, the employer of the employee must credit to the employee's medisave account with the Fund the unused balance of the first \$350 of the employee's outpatient medical subsidy in that year; and

(b) no contribution is payable by that employer on that unused balance.
[S 601/2018 wef 01/10/2018]

(3) No additional contributions are payable by an employer in accordance with sub-paragraph (1A)(a) or (1B)(a) on any part of an employee's ordinary wages, payable in the month mentioned in that sub-paragraph, that is in excess of \$7,000.
[S 601/2018 wef 01/10/2018]

(3A) No additional contributions are payable by an employer in accordance with sub-paragraph (1A)(b) or (1B)(b) on any part of an employee's total additional wages, payable in the year in which the month mentioned in that sub-paragraph falls, that is in excess of the lower of the following amounts:

(a) 5 times the employee's notional wages for —

(i) if the employee is still employed by the employer in the month the additional contributions are computed or recomputed — that month; or

(ii) in any other case — the last month of the employee's employment with the employer in that year;

(b) \$35,000.

[S 601/2018 wef 01/10/2018]

(3AA) No additional contributions are payable by an employer in accordance with sub-paragraph (1A)(c) or (1B)(c) on any part of an employee's total additional wages, payable in the year in which the month mentioned in that sub-paragraph falls, that is in excess of \$35,000.

[S 1023/2021 wef 01/01/2022]

(3B) For the purposes of sub-paragraph (3A), the amount of additional contributions payable by an employer on the additional wages of an employee must be computed or recomputed in each of the following circumstances:

(a) whenever any additional wages of the employee are payable, by the employer, in the year mentioned in sub-paragraph (3A);

(b) at the end of the last month of the employee's employment with the employer in the year mentioned in sub-paragraph (3A);

(c) if the employee is still employed by the employer on 31 December of the year mentioned in sub-paragraph (3A), at the end of that year.

[S 601/2018 wef 01/10/2018]

FIRST SCHEDULE — *continued*

(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 purposes of this Schedule —

- (a) the contributions payable in respect of an employee above 55, 60, 65 or 70 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]

[S 1023/2021 wef 01/01/2022]

- (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, and (if the employee is a relevant employee) includes the relevant employee's AW;

[S 919/2023 wef 01/01/2024]

- (da) "employee's notional wages" means the remuneration in money that would be due to the employee in a month if calculated without any additional wages or pro-ration;

[S 601/2018 wef 01/10/2018]

FIRST SCHEDULE — *continued*

- (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) “Ordinary Wage Ceiling” —
- (i) in respect of each month from September to December (both inclusive) in the year 2023, is \$6,300;
 - (ii) in respect of each month in the year 2024, is \$6,800;
 - (iii) in respect of each month in the year 2025, is \$7,400; and
 - (iv) in respect of each month in the year 2026 and every subsequent year, is \$8,000;
- [S 600/2023 wef 01/09/2023]*

FIRST SCHEDULE — *continued*

- (ja) “relevant employee” means a person —
- (i) to whom any non-pensionable annual allowance, bonuses and other allowances payable at intervals of more than a month become payable on a date that is both —
 - (A) on or after 1 January 2024; and
 - (B) after the last day of his employment (whether before, on or after 1 January 2024) with the employer by whom the non-pensionable annual allowance, bonuses and other allowances are payable;
 - (ii) who, on the last day of his employment mentioned in sub-paragraph (i)(B), is both —
 - (A) a person to whom contributions are payable on his ordinary wages under section 7 of the Act, if any; and
 - (B) a permanent resident or a citizen of Singapore; and
 - (iii) who, on the date when the non-pensionable annual allowance, bonuses and other allowances mentioned in sub-paragraph (i) become payable, is a permanent resident or a citizen of Singapore;

[S 919/2023 wef 01/01/2024]

- (jb) “relevant employee’s AW” means non-pensionable annual allowance, bonuses and other allowances payable at intervals of more than a month that become payable to the relevant employee in accordance with sub-paragraph (ja)(i);

[S 919/2023 wef 01/01/2024]

- (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]

[S 919/2023 wef 01/01/2024]

FIRST SCHEDULE — *continued*

15. For the purposes of determining the contributions on the additional wages of an employee payable for any period before 1 January 2024, 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]

[S 1023/2021 wef 01/01/2022]

[S 1025/2022 wef 01/01/2023]

[S 600/2023 wef 01/09/2023]

[S 919/2023 wef 01/01/2024]

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 2024, 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 or 5,

[S 900/2018 wef 01/01/2019]

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>Total amount of 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>	<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)	(5)

SECOND SCHEDULE — *continued*

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 15% 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.	An amount equal to 0.6 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) 15% of the total amount of the employee's wages for the month; and (b) 0.48 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.48 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) 37% of the employee's ordinary wages for the month subject to a maximum of 37% of the Ordinary Wage Ceiling; and (b) 37% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 20% of the employee's ordinary wages for the month subject to a maximum of 20% of the Ordinary Wage Ceiling; 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) 31% of the employee's ordinary wages for the month subject to a maximum of 31% of the Ordinary Wage Ceiling; and (b) 31% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 16% of the employee's ordinary wages for the month subject to a maximum of 16% of the Ordinary Wage Ceiling; and (b) 16% of the amount of the additional wages payable to the employee in the month.

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(ii) where the employee is above 60 years of age but not more than 70 years of age:

	<i>Above 60 but not more than 65 years of age</i>		<i>Above 65 but not more than 70 years of age</i>	
<i>Total amount of the employee's wages for the</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages</i>

SECOND SCHEDULE — *continued*

<i>calendar month</i>		<i>for the calendar month</i>		<i>for the calendar month</i>
(1)	(2)	(3)	(4)	(5)
Exceeding \$50 but not exceeding \$500	An amount equal to 11.5% of the total amount of the employee's wages for the month.	NIL	An amount equal to 9% 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) 11.5% of the total amount of the employee's wages for the month; and (b) 0.315 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.315 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) 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.
Exceeding \$750	An amount equal to the sum of — (a) 22% of the employee's ordinary wages for the month subject to a maximum of 22% of the Ordinary Wage Ceiling; and (b) 22% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 10.5% of the employee's ordinary wages for the month subject to a maximum of 10.5% of the Ordinary Wage Ceiling; and (b) 10.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 16.5% of the employee's ordinary wages for the month subject to a maximum of 16.5% of the Ordinary Wage Ceiling; 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 7.5% of the Ordinary Wage Ceiling; and (b) 7.5% of the amount of the additional wages payable to the employee in the month.

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(iii) where the employee is above 70 years of age:

Above 70 years of age

SECOND SCHEDULE — *continued*

<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>Amount recoverable from the employee's wages for the calendar month</i>
(1)	(2)	(3)
Exceeding \$50 but not exceeding \$500	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 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) 12.5% of the employee's ordinary wages for the month subject to a maximum of 12.5% of the Ordinary Wage Ceiling; 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 5% of the Ordinary Wage Ceiling; and (b) 5% of the amount of the additional wages payable to the employee in the month.

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[S 1023/2021 wef 01/01/2022]

[S 1025/2022 wef 01/01/2023]

[S 600/2023 wef 01/09/2023]

[S 919/2023 wef 01/01/2024]

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 2024, 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;

SECOND SCHEDULE — *continued*

(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 or 5,

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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>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>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)	(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 15% 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) 0.15 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.	An amount equal to the sum of — (a) 15% 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) 22% of the employee's ordinary wages for the month subject to a maximum of 22% of the	An amount equal to the sum of — (a) 5% of the employee's ordinary wages for the month subject to a maximum of 5% of the	An amount equal to the sum of — (a) 20% of the employee's ordinary wages for the month subject to a maximum of 20% of the	An amount equal to the sum of — (a) 5% of the employee's ordinary wages for the month subject to a maximum of 5% of the

SECOND SCHEDULE — *continued*

Ordinary Wage Ceiling; and	Ordinary Wage Ceiling; and	Ordinary Wage Ceiling; and	Ordinary Wage Ceiling; and
(b) 22% 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.	(b) 20% 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.

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(ii) where the employee is above 60 years of age but not more than 70 years of age:

	<i>Above 60 but not more than 65 years of age</i>	<i>Above 65 but not more than 70 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>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)	(5)
Exceeding \$50 but not exceeding \$500	An amount equal to 11.5% of the total amount of the employee's wages for the month.	NIL	An amount equal to 9% 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) 11.5% 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.	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.
Exceeding \$750	An amount equal to the sum of — (a) 16.5% of the employee's ordinary wages	An amount equal to the sum of — (a) 5% of the employee's ordinary	An amount equal to the sum of — (a) 14% of the employee's ordinary wages	An amount equal to the sum of — (a) 5% of the employee's ordinary

SECOND SCHEDULE — *continued*

for the month subject to a maximum of 16.5% of the Ordinary Wage Ceiling; and	wages for the month subject to a maximum of 5% of the Ordinary Wage Ceiling; and	for the month subject to a maximum of 14% of the Ordinary Wage Ceiling; and	wages for the month subject to a maximum of 5% of the Ordinary Wage Ceiling; and
(b) 16.5% 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.	(b) 14% 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.

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(iii) where the employee is above 70 years of age:

Above 70 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>Amount recoverable from the employee's wages for the calendar month</i>
(1)	(2)	(3)
Exceeding \$50 but not exceeding \$500	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 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) 12.5% of the employee's ordinary wages for the month subject to a maximum of 12.5% of the Ordinary Wage Ceiling; 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 5% of the Ordinary Wage Ceiling; and (b) 5% of the amount of the

SECOND SCHEDULE — *continued*

additional wages payable to the employee in the month.

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[S 1025/2022 wef 01/01/2023]

[S 600/2023 wef 01/09/2023]

[S 919/2023 wef 01/01/2024]

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 2024, 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 or 5,

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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>Total amount of 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>	<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)	(5)
Exceeding \$50 but not exceeding \$500	An amount equal to 17% of the total amount of the	NIL	An amount equal to 15% of the total amount of the	NIL

SECOND SCHEDULE — *continued*

	employee's wages for the month.		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 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) 15% 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.	An amount equal to 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 32% of the Ordinary Wage Ceiling; 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) 15% of the employee's ordinary wages for the month subject to a maximum of 15% of the Ordinary Wage Ceiling; 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) 27.5% of the employee's ordinary wages for the month subject to a maximum of 27.5% of the Ordinary Wage Ceiling; and (b) 27.5% 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 12.5% of the Ordinary Wage Ceiling; and (b) 12.5% of the amount of the additional wages payable to the employee in the month.

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(ii) where the employee is above 60 years of age but not more than 70 years of age:

	<i>Above 60 but not more than 65 years of age</i>		<i>Above 65 but not more than 70 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>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>

SECOND SCHEDULE — *continued*

(1)	(2)	(3)	(4)	(5)
Exceeding \$50 but not exceeding \$500	An amount equal to 11.5% of the total amount of the employee's wages for the month.	NIL	An amount equal to 9% 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) 11.5% 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) 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.
Exceeding \$750	An amount equal to the sum of — (a) 19% of the employee's ordinary wages for the month subject to a maximum of 19% of the Ordinary Wage Ceiling; and (b) 19% 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 7.5% of the Ordinary Wage Ceiling; 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) 14% of the employee's ordinary wages for the month subject to a maximum of 14% of the Ordinary Wage Ceiling; 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) 5% of the employee's ordinary wages for the month subject to a maximum of 5% of the Ordinary Wage Ceiling; and (b) 5% of the amount of the additional wages payable to the employee in the month.

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(iii) where the employee is above 70 years of age:

Above 70 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>Amount recoverable from the employee's wages for the calendar month</i>
(1)	(2)	(3)

SECOND SCHEDULE — *continued*

Exceeding \$50 but not exceeding \$500	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 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) 12.5% of the employee's ordinary wages for the month subject to a maximum of 12.5% of the Ordinary Wage Ceiling; 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 5% of the Ordinary Wage Ceiling; and (b) 5% of the amount of the additional wages payable to the employee in the month.

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[S 1023/2021 wef 01/01/2022]

[S 1025/2022 wef 01/01/2023]

[S 600/2023 wef 01/09/2023]

[S 919/2023 wef 01/01/2024]

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 September 2023, 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,

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>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</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>
(1)	(2)	(3)	(4)	(5)		
Exceeding \$50 but not exceeding \$500	An amount equal to 4% of the total amount of the employee's wages for the month.	NIL	An amount equal to 4% 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) 4% 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.	An amount equal to the sum of — (a) 4% 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) 9% of the employee's ordinary wages for the month subject to a maximum of 9% of the Ordinary Wage Ceiling; and (b) 9% 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 5% of the Ordinary Wage Ceiling; and (b) 5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 9% of the employee's ordinary wages for the month subject to a maximum of 9% of the Ordinary Wage Ceiling; and (b) 9% 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 5% of the Ordinary Wage Ceiling; and (b) 5% of the amount of the additional wages payable to the employee in the month.		

SECOND SCHEDULE — *continued*

SECOND SCHEDULE — *continued*

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(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>
	<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)
Exceeding \$50 but not exceeding \$500	An amount equal to 3.5% 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) 3.5% 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) 8.5% of the employee's ordinary wages for the month subject to a maximum of 8.5% of the Ordinary Wage Ceiling; and (b) 8.5% 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 5% of the Ordinary Wage Ceiling; and (b) 5% of the amount of the additional wages payable to the employee in the month.
	An amount equal to 3.5% of the total amount of the employee's wages for the month.	NIL
	An amount equal to the sum of — (a) 3.5% 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.
	An amount equal to the sum of — (a) 8.5% of the employee's ordinary wages for the month subject to a maximum of 8.5% of the Ordinary Wage Ceiling; and (b) 8.5% 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 5% of the Ordinary Wage Ceiling; and (b) 5% of the amount of the additional wages payable to the employee in the month.

SECOND SCHEDULE — *continued*

SECOND SCHEDULE — *continued**[S 600/2023 wef 01/09/2023]**[S 753/2015 wef 01/01/2016]**[S 531/2016 wef 01/11/2016]**[S 600/2023 wef 01/09/2023]*

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 September 2023, 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,

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>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)
Exceeding \$50 but not exceeding \$500	An amount equal to 9% 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) 9% 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 6% of the total amount of the employee's wages for the month.
Exceeding \$750	An amount equal to the sum of — (a) 24% of the employee's ordinary wages for the month subject to a maximum of 24% of the Ordinary Wage Ceiling; and (b) 24% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 18.5% of the employee's ordinary wages for the month subject to a maximum of 18.5% of the Ordinary Wage Ceiling; and (b) 18.5% of the amount of the additional wages payable to the employee in the month.
Exceeding \$750	An amount equal to the sum of — (a) 15% of the employee's ordinary wages for the month subject to a maximum of 15% of the Ordinary Wage Ceiling; 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 12.5% of the Ordinary Wage Ceiling; and (b) 12.5% of the amount of the additional wages payable to the employee in the month.

SECOND SCHEDULE — *continued*

SECOND SCHEDULE — *continued*

[S 600/2023 wef 01/09/2023]

(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>	
<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)	
	(5)		
Exceeding \$50 but not exceeding \$500	An amount equal to 3.5% of the total amount of the employee's wages for the month.	An amount equal to 3.5% 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) 3.5% 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 the sum of — (a) 3.5% 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) 11% of the employee's ordinary wages for the month subject to a maximum of 11% of the Ordinary Wage Ceiling; and (b) 7.5% of the employee's ordinary wages for the month subject to a maximum of 7.5% of the Ordinary Wage Ceiling; and	An amount equal to the sum of — (a) 8.5% of the employee's ordinary wages for the month subject to a maximum of 8.5% of the Ordinary Wage Ceiling; and (b) 5% of the employee's ordinary wages for the month subject to a maximum of 5% of the Ordinary	An amount equal to the sum of — (a) 5% of the employee's ordinary wages for the month subject to a maximum of 5% of the Ordinary

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>	<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)	(5)	Wage Ceiling; and
(b)	11% 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) 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.

 SECOND SCHEDULE — *continued*

[S 600/2023 wef 01/09/2023]

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

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

[S 600/2023 wef 01/09/2023]

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 non-pensionable service, or is a person employed in an aided school by the managers of the school.

[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

SECOND SCHEDULE — *continued*

(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 each month which is in excess of \$5,000 is to be disregarded;
- (b) for the years 2016, 2017, 2018, 2019, 2020, 2021 and 2022, the amount of ordinary wages for each month which is in excess of \$6,000 is to be disregarded;
- (c) for the year 2023, the amount of ordinary wages —
 - (i) for each month from January to August (both inclusive) which is in excess of \$6,000 is to be disregarded; and
 - (ii) for each month from September to December (both inclusive) which is in excess of \$6,300 is to be disregarded, and
- (d) for the year 2024 and each subsequent year, the amount of ordinary wages for each month which is in excess of the Ordinary Wage Ceiling is to be disregarded.

[S 600/2023 wef 01/09/2023]

13.—(1) Subject to sub-paragraphs (3), (3A) and (3AA), the employer of an employee specified in sub-paragraph (4) must pay additional contributions in respect of the employee in accordance with this paragraph.

[S 601/2018 wef 01/10/2018]

[S 1023/2021 wef 01/01/2022]

(1A) Where the employee is on the Medisave-cum-Subsidised Outpatient (MSO) Scheme, the employer must pay in respect of the employee the following amounts:

- (a) for each month that ordinary wages are payable to an employee — an amount equal to 2% of the employee's ordinary wages payable in that month or \$50, whichever is higher;

SECOND SCHEDULE — *continued*

(b) in addition, for each month before 1 January 2022 that additional wages are payable to an employee —

(i) if the employee's notional wages for that month are \$2,500 or more — an amount calculated by the formula $A \times B \times 2\%$, where —

(A) A is the amount of the employee's additional wages payable in that month divided by the amount of the employee's notional wages for that month; and

(B) B is the amount of the employee's notional wages for that month or \$7,000, whichever is lower; or

(ii) in any other case — an amount equal to 2% of the employee's additional wages payable in that month or \$50, whichever is higher;

[S 601/2018 wef 01/10/2018]

[S 1023/2021 wef 01/01/2022]

[S 1023/2021 wef 01/01/2022]

(c) in addition, for each month on or after 1 January 2022 that additional wages are payable to an employee —

(i) if the employee's notional wages for that month are \$2,500 or more — an amount equal to 2% of the employee's additional wages payable in that month; or

(ii) in any other case — an amount equal to 2% of the employee's additional wages payable in that month or \$50, whichever is higher.

[S 1023/2021 wef 01/01/2022]

(1B) Where the employee is on the Comprehensive Co-Payment Scheme or in the non-pensionable service under the Co-Payment on Ward Scheme, the employer must pay in respect of the employee the following amounts:

(a) for each month that ordinary wages are payable to an employee — an amount equal to 1% of the employee's ordinary wages payable in that month or \$25, whichever is higher;

(b) in addition, for each month before 1 January 2022 that additional wages are payable to an employee —

(i) if the employee's notional wages for that month are \$2,500 or more — an amount calculated by the formula $A \times B \times 1\%$, where —

SECOND SCHEDULE — *continued*

- (A) A is the amount of the employee's additional wages payable in that month divided by the amount of the employee's notional wages for that month; and
- (B) B is the amount of the employee's notional wages for that month or \$7,000, whichever is lower; or
- (ii) in any other case — an amount equal to 1% of the employee's additional wages payable in that month or \$25, whichever is higher;
- [S 601/2018 wef 01/10/2018]*
- [S 1023/2021 wef 01/01/2022]*
- [S 1023/2021 wef 01/01/2022]*
- (c) in addition, for each month on or after 1 January 2022 that additional wages are payable to an employee —
- (i) if the employee's notional wages for that month are \$2,500 or more — an amount equal to 1% of the employee's additional wages payable in that month; or
- (ii) in any other case — an amount equal to 1% of the employee's additional wages payable in that month or \$25, whichever is higher.
- [S 1023/2021 wef 01/01/2022]*
- (2) Despite any provision in this Schedule, where an employee specified in sub-paragraph (4) is on the Medisave-cum-Subsidised Outpatient (MSO) Scheme —
- (a) if the employee is still employed by the employer on 31 December of a year, the employer of the employee must credit to the employee's medisave account with the Fund the unused balance of the first \$350 of the employee's outpatient medical subsidy in that year; and
- (b) no contribution is payable by that employer on that unused balance.
- [S 601/2018 wef 01/10/2018]*
- (3) No additional contributions are payable by an employer in accordance with sub-paragraph (1A)(a) or (1B)(a) on any part of an employee's ordinary wages, payable in the month mentioned in that sub-paragraph, that is in excess of \$7,000.
- [S 601/2018 wef 01/10/2018]*
- (3A) No additional contributions are payable by an employer in accordance with sub-paragraph (1A)(b) or (1B)(b) on any part of an employee's total additional wages, payable in the year in which the month mentioned in that sub-paragraph falls, that is in excess of the lower of the following amounts:

SECOND SCHEDULE — *continued*

(a) 5 times the employee's notional wages for —

- (i) if the employee is still employed by the employer in the month the additional contributions are computed or recomputed — that month; or
- (ii) in any other case — the last month of the employee's employment with the employer in that year;

(b) \$35,000.

[S 601/2018 wef 01/10/2018]

(3AA) No additional contributions are payable by an employer in accordance with sub-paragraph (1A)(c) or (1B)(c) on any part of an employee's total additional wages, payable in the year in which the month mentioned in that sub-paragraph falls, that is in excess of \$35,000.

[S 1023/2021 wef 01/01/2022]

(3B) For the purposes of sub-paragraph (3A), the amount of additional contributions payable by an employer on the additional wages of an employee must be computed or recomputed in each of the following circumstances:

- (a) whenever any additional wages of the employee are payable, by the employer, in the year mentioned in sub-paragraph (3A);
- (b) at the end of the last month of the employee's employment with the employer in the year mentioned in sub-paragraph (3A);
- (c) if the employee is still employed by the employer on 31 December of the year mentioned in sub-paragraph (3A), at the end of that year.

[S 601/2018 wef 01/10/2018]

(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]

SECOND SCHEDULE — *continued*

14. For the purposes of this Schedule —

- (a) the contributions payable in respect of an employee above 55, 60, 65 or 70 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 1023/2021 wef 01/01/2022]
- (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, and (if the employee is a relevant employee) includes the relevant employee's AW;
[S 919/2023 wef 01/01/2024]
- (da) "employee's notional wages" means the remuneration in money that would be due to the employee in a month if calculated without any additional wages or pro-ration;
[S 601/2018 wef 01/10/2018]
- (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) "Ordinary Wage Ceiling" —
- (i) in respect of each month from September to December (both inclusive) in the year 2023, is \$6,300;
 - (ii) in respect of each month in the year 2024, is \$6,800;
 - (iii) in respect of each month in the year 2025, is \$7,400; and

SECOND SCHEDULE — *continued*

- (iv) in respect of each month in the year 2026 and every subsequent year, is \$8,000;

[S 600/2023 wef 01/09/2023]

(ga) “relevant employee” means a person —

- (i) to whom any non-pensionable annual allowance, bonuses and other allowances payable at intervals of more than a month become payable on a date that is both —

(A) on or after 1 January 2024; and

(B) after the last day of his employment (whether before, on or after 1 January 2024) with the employer by whom the non-pensionable annual allowance, bonuses and other allowances are payable;

- (ii) who, on the last day of his employment mentioned in sub-paragraph (i)(B), is both —

(A) a person to whom contributions are payable on his ordinary wages under section 7 of the Act, if any; and

(B) a permanent resident or a citizen of Singapore; and

- (iii) who, on the date when the non-pensionable annual allowance, bonuses and other allowances mentioned in sub-paragraph (i) become payable, is a permanent resident or a citizen of Singapore;

[S 919/2023 wef 01/01/2024]

(gb) “relevant employee’s AW” means non-pensionable annual allowance, bonuses and other allowances payable at intervals of more than a month that become payable to the relevant employee in accordance with sub-paragraph (ga)(i);

[S 919/2023 wef 01/01/2024]

(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.

[S 919/2023 wef 01/01/2024]

15. For the purposes of determining the contributions on the additional wages of an employee payable for any period before 1 January 2024, this Schedule as in

SECOND SCHEDULE — *continued*

force during that period is to be used and applied despite any amendment made after that time.

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

[S 1023/2021 wef 01/01/2022]

[S 1025/2022 wef 01/01/2023]

[S 600/2023 wef 01/09/2023]

[S 919/2023 wef 01/01/2024]

THIRD SCHEDULE

Regulation 5(1)(a)

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 2024, 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:

<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 subject to a maximum of 27.75% of the Ordinary Wage Ceiling; and	(a) 15% of the employee's ordinary wages for the month subject to a maximum of 15% of the Ordinary Wage Ceiling; and	(a) 23.25% of the employee's ordinary wages for the month subject to a maximum of 23.25% of the Ordinary Wage Ceiling; and	(a) 12% of the employee's ordinary wages for the month subject to a maximum of 12% of the Ordinary Wage Ceiling; 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) 23.25% of the amount of any additional wages payable in the month.	(b) 12% of the amount of any additional wages payable in the month.

[S 919/2023 wef 01/01/2024]

THIRD SCHEDULE — *continued*

(ii) where the employee is above 60 years of age but not more than 70 years of age:

<i>Above 60 but not more than 65 years of age</i>		<i>Above 65 but not more than 70 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 subject to a maximum of 16.5% of the Ordinary Wage Ceiling; and	(a) 7.875% of the employee's ordinary wages for the month subject to a maximum of 7.875% of the Ordinary Wage Ceiling; and	(a) 12.375% of the employee's ordinary wages for the month subject to a maximum of 12.375% of the Ordinary Wage Ceiling; and	(a) 5.625% of the employee's ordinary wages for the month subject to a maximum of 5.625% of the Ordinary Wage Ceiling; and
(b) 16.5% of the amount of any additional wages payable in the month.	(b) 7.875% of the amount of any additional wages payable in the month.	(b) 12.375% of the amount of any additional wages payable in the month.	(b) 5.625% of the amount of any additional wages payable in the month.

[S 919/2023 wef 01/01/2024]

(iii) where the employee is above 70 years of age:

<i>Above 70 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>
(1)	(2)
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 subject to a maximum of 9.375% of the Ordinary Wage Ceiling; and	(a) 3.75% of the employee's ordinary wages for the month subject to a maximum of 3.75% of the Ordinary Wage Ceiling; and
(b) 9.375% of the amount of any additional wages payable in the month.	

THIRD SCHEDULE — *continued*

- (b) 3.75% of the amount of any additional wages payable in the month.

[S 600/2023 wef 01/09/2023]

[S 1023/2021 wef 01/01/2022]

[S 1023/2021 wef 01/01/2022]

[S 1025/2022 wef 01/01/2023]

[S 600/2023 wef 01/09/2023]

[S 919/2023 wef 01/01/2024]

2. *[Deleted by S 531/2016 wef 01/11/2016]*

3. *[Deleted by S 531/2016 wef 01/11/2016]*

4. *[Deleted by S 531/2016 wef 01/11/2016]*

5. 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 each month which is in excess of \$5,000 is to be disregarded;
- (b) for the years 2016, 2017, 2018, 2019, 2020, 2021 and 2022, the amount of ordinary wages for each month which is in excess of \$6,000 is to be disregarded;
- (c) for the year 2023, the amount of ordinary wages —
- (i) for each month from January to August (both inclusive) which is in excess of \$6,000 is to be disregarded; and
- (ii) for each month from September to December (both inclusive) which is in excess of \$6,300 is to be disregarded;
- (d) for the year 2024, the amount of ordinary wages for each month which is in excess of \$6,800 is to be disregarded;
- (e) for the year 2025, the amount of ordinary wages for each month which is in excess of \$7,400 is to be disregarded; and
- (f) for the year 2026 and each subsequent year, the amount of ordinary wages for each month which is in excess of \$8,000 is to be disregarded.

[S 600/2023 wef 01/09/2023]

6.—(1) Subject to sub-paragraphs (3), (3A) and (3AA), the Government must pay additional contributions in respect of an employee specified in sub-paragraph (4) in accordance with this paragraph.

[S 601/2018 wef 01/10/2018]

[S 1023/2021 wef 01/01/2022]

THIRD SCHEDULE — *continued*

(1A) Where the employee is on the Medisave-cum-Subsidised Outpatient (MSO) Scheme, the Government must pay in respect of the employee the following amounts:

- (a) for each month that ordinary wages are payable to an employee — an amount equal to 2% of the employee's ordinary wages payable in that month or \$50, whichever is higher;
- (b) in addition, for each month before 1 January 2022 that additional wages are payable to an employee —
 - (i) if the employee's notional wages for that month are \$2,500 or more — an amount calculated by the formula $A \times B \times 2\%$, where —
 - (A) A is the amount of the employee's additional wages payable in that month divided by the amount of the employee's notional wages for that month; and
 - (B) B is the amount of the employee's notional wages for that month or \$7,000, whichever is lower; or
 - (ii) in any other case — an amount equal to 2% of the employee's additional wages payable in that month or \$50, whichever is higher;

[S 601/2018 wef 01/10/2018]

[S 1023/2021 wef 01/01/2022]

[S 1023/2021 wef 01/01/2022]

- (c) in addition, for each month on or after 1 January 2022 that additional wages are payable to an employee —
 - (i) if the employee's notional wages for that month are \$2,500 or more — an amount equal to 2% of the employee's additional wages payable in that month; or
 - (ii) in any other case — an amount equal to 2% of the employee's additional wages payable in that month or \$50, whichever is higher.

[S 1023/2021 wef 01/01/2022]

(1B) Where the employee is on the Comprehensive Co-Payment Scheme or in the non-pensionable service under the Co-Payment on Ward Scheme, the Government must pay in respect of the employee the following amounts:

- (a) for each month that ordinary wages are payable to an employee — an amount equal to 1% of the employee's ordinary wages payable in that month or \$25, whichever is higher;

THIRD SCHEDULE — *continued*

(b) in addition, for each month before 1 January 2022 that additional wages are payable to an employee —

(i) if the employee's notional wages for that month are \$2,500 or more — an amount calculated by the formula $A \times B \times 1\%$, where —

(A) A is the amount of the employee's additional wages payable in that month divided by the amount of the employee's notional wages for that month; and

(B) B is the amount of the employee's notional wages for that month or \$7,000, whichever is lower; or

(ii) in any other case — an amount equal to 1% of the employee's additional wages payable in that month or \$25, whichever is higher;

[S 601/2018 wef 01/10/2018]

[S 1023/2021 wef 01/01/2022]

[S 1023/2021 wef 01/01/2022]

(c) in addition, for each month on or after 1 January 2022 that additional wages are payable to an employee —

(i) if the employee's notional wages for that month are \$2,500 or more — an amount equal to 1% of the employee's additional wages payable in that month; or

(ii) in any other case — an amount equal to 1% of the employee's additional wages payable in that month or \$25, whichever is higher.

[S 1023/2021 wef 01/01/2022]

(2) Despite any provision in this Schedule, where any of the Government's employees specified in sub-paragraph (4) is on the Medisave-cum-Subsidised Outpatient (MSO) Scheme —

(a) if the employee is still employed by the Government on 31 December of a year, the Government must credit to the employee's medisave account with the Fund the unused balance of the first \$350 of the employee's outpatient medical subsidy in that year; and

(b) no contribution is payable by the Government on that unused balance.

[S 601/2018 wef 01/10/2018]

(3) No additional contributions are payable by the Government in accordance with sub-paragraph (1A)(a) or (1B)(a) on any part of an employee's ordinary

THIRD SCHEDULE — *continued*

wages, payable in the month mentioned in that sub-paragraph, that is in excess of \$7,000.

[S 601/2018 wef 01/10/2018]

(3A) No additional contributions are payable by the Government in accordance with sub-paragraph (1A)(b) or (1B)(b) on any part of an employee's total additional wages, payable in the year in which the month mentioned in that sub-paragraph falls, that is in excess of the lower of the following amounts:

- (a) 5 times the employee's notional wages for —
 - (i) if the employee is still employed by the Government in the month the additional contributions are computed or recomputed — that month; or
 - (ii) in any other case — the last month of the employee's employment with the Government in that year;

(b) \$35,000.

[S 601/2018 wef 01/10/2018]

(3AA) No additional contributions are payable by the Government in accordance with sub-paragraph (1A)(c) or (1B)(c) on any part of an employee's total additional wages, payable in the year in which the month mentioned in that sub-paragraph falls, that is in excess of \$35,000.

[S 1023/2021 wef 01/01/2022]

(3B) For the purposes of sub-paragraph (3A), the amount of additional contributions payable by the Government on the additional wages of an employee must be computed or recomputed in each of the following circumstances:

- (a) whenever any additional wages of the employee are payable, by the Government, in the year mentioned in sub-paragraph (3A);
- (b) at the end of the last month of the employee's employment with the Government in the year mentioned in sub-paragraph (3A);
- (c) if the employee is still employed by the Government on 31 December of the year mentioned in sub-paragraph (3A), at the end of that year.

[S 601/2018 wef 01/10/2018]

(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.

THIRD SCHEDULE — *continued*

(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.

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

7. For the purposes of this Schedule —

(a) the contributions payable in respect of an employee above 55, 60, 65 or 70 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 1023/2021 wef 01/01/2022]

(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, and (if the employee is a relevant employee) includes the relevant employee's AW;

[S 919/2023 wef 01/01/2024]

(da) "employee's notional wages" means the remuneration in money that would be due to the employee in a month if calculated without any additional wages or pro-ration;

[S 601/2018 wef 01/10/2018]

(e) "ordinary wages" means the remuneration in money due to an employee exclusive of any additional wages;

(f) "Ordinary Wage Ceiling" —

(i) in respect of each month from September to December (both inclusive) in the year 2023, is \$8,400;

(ii) in respect of each month in the year 2024, is \$9,066.67;

(iii) in respect of each month in the year 2025, is \$9,866.67; and

THIRD SCHEDULE — *continued*

- (iv) in respect of each month in the year 2026 and every subsequent year, is \$10,666.67; and

[S 600/2023 wef 01/09/2023]

(fa) “relevant employee” means a person —

- (i) to whom any non-pensionable annual allowance, bonuses and other allowances payable at intervals of more than a month become payable on a date that is both —
- (A) on or after 1 January 2024; and
- (B) after the last day of his employment (whether before, on or after 1 January 2024) with the employer by whom the non-pensionable annual allowance, bonuses and other allowances are payable;
- (ii) who, on the last day of his employment mentioned in sub-paragraph (i)(B), is both —
- (A) a person to whom contributions are payable on his ordinary wages under section 7 of the Act, if any; and
- (B) a permanent resident or a citizen of Singapore; and
- (iii) who, on the date when the non-pensionable annual allowance, bonuses and other allowances mentioned in sub-paragraph (i) become payable, is a permanent resident or a citizen of Singapore;

[S 919/2023 wef 01/01/2024]

(fb) “relevant employee’s AW” means non-pensionable annual allowance, bonuses and other allowances payable at intervals of more than a month that become payable to the relevant employee in accordance with sub-paragraph (fa)(i);

[S 919/2023 wef 01/01/2024]

(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 2024, this Schedule as in

THIRD SCHEDULE — *continued*

force during that period is to be used and applied despite any amendment made after that time.

[S 451/2021 wef 01/07/2021]

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

[S 1023/2021 wef 01/01/2022]

[S 1025/2022 wef 01/01/2023]

[S 600/2023 wef 01/09/2023]

[S 919/2023 wef 01/01/2024]

Made this 1st day of March 2011.

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).