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No. S 882

CENTRAL PROVIDENT FUND ACT (CHAPTER 36)

CENTRAL PROVIDENT FUND (REFUNDS) REGULATIONS 2019

ARRANGEMENT OF REGULATIONS

Regulation

1. Citation and commencement
 2. Definitions
 - 2A. Maximum AW recovery limit and maximum OW recovery limit
 - 2B. Maximum recovery limit
 3. Refund or payment of prescribed payments in prescribed circumstances
 4. Deductible sum
 5. Prescribed time for purposes of section 71(4)(a) of Act
 6. Prescribed time and prescribed circumstances for purposes of section 71(4)(b) of Act
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In exercise of the powers conferred by section 77(1) of the Central Provident Fund Act, the Minister for Manpower, after consulting with the Central Provident Fund Board, makes the following Regulations:

Citation and commencement

1. These Regulations are the Central Provident Fund (Refunds) Regulations 2019 and come into operation on 1 January 2020.

Definitions

2. In these Regulations, unless the context otherwise requires —
- “additional wages” has the meaning given by paragraph 5(d) of the First Schedule to the Act;

“aggregate platform earnings” or “APE” has the meaning given by paragraph 1(1), read with paragraph 1(2), of the Fourth Schedule to the Act;

[S 155/2025 wef 06/03/2025]

“conditional wages” means wages payable to an employee on the condition that certain criteria or conditions are to be fulfilled, failing which the employee is liable to repay the whole or part of the wages to the employer;

[S 155/2025 wef 06/03/2025]

“contributor”, in relation to any contribution payable under the Act by an employer in respect of its employee or by a platform operator in respect of its platform worker, means that employer or platform operator;

[S 155/2025 wef 06/03/2025]

“platform operator” and “platform worker” have the respective meanings given by sections 4 and 5 of the Platform Workers Act 2024.

[S 155/2025 wef 06/03/2025]

Maximum AW recovery limit and maximum OW recovery limit

2A.—(1) For the purposes of determining the prescribed payment mentioned in regulation 3(*m*), the employee’s maximum AW recovery limit for any month is the amount recoverable in respect of the employee’s additional wages under section 7(2) of the Act, computed as follows:

- (a) the amount is to be computed as if all of the employee’s ordinary wages for that month and additional wages payable in that month are paid by a single employer of the employee;
- (b) if there are different computations for different employers that paid any of the wages mentioned in sub-paragraph (a), the computation that gives the highest amount is to be used.

[S 155/2025 wef 06/03/2025]

(2) For the purposes of determining the prescribed payment mentioned in regulation 3(n), the employee's maximum OW recovery limit for any month is the amount recoverable in respect of the employee's ordinary wages under section 7(2) of the Act, computed as follows:

- (a) the amount is to be computed as if all of the employee's ordinary wages for that month and additional wages payable in that month are from a single employer of the employee;
- (b) if there are different computations for different employers that paid any of the wages mentioned in sub-paragraph (a), the computation that gives the highest amount is to be used.

[S 155/2025 wef 06/03/2025]

(3) For the purposes of computing an employee's maximum AW recovery limit for any month under paragraph (1) or maximum OW recovery limit for any month under paragraph (2) —

- (a) where the sum of the employee's additional wages payable in that month and the preceding months in the same year exceed the employee's AW limit for that year, the amount of additional wages payable in that month in excess of that AW limit is to be disregarded;
- (b) the employee's AW limit for that year is the applicable amount for that year (specified in the First Schedule to the Act as in force during that year) less the sum of that employee's ordinary wages for that year; and

[S 155/2025 wef 06/03/2025]

(c) *[Deleted by S 155/2025 wef 06/03/2025]*

- (d) in computing the amount of an employee's ordinary wages for any month, the amount of ordinary wages to be disregarded is to be determined in accordance with paragraph 4A of the First Schedule to the Act.

[S 603/2023 wef 01/09/2023]

[S 196/2020 wef 31/03/2020]

Maximum recovery limit

2B.—(1) For the purposes of determining the prescribed payment mentioned in regulation 3(o), the member's maximum recovery limit for any month is the sum of —

- (a) the amount recoverable in respect of the member's additional wages under section 7(2) of the Act (if any), computed as follows:
 - (i) the amount is to be computed as if all of the member's ordinary wages for that month and additional wages payable in that month are paid by a single employer;
 - (ii) if there are different computations for different employers that paid any of the wages mentioned in sub-paragraph (i), the computation that gives the highest amount is to be used; and
 - (b) the amount recoverable in respect of the member's platform remuneration under section 8A(2) of the Act (if any), computed as follows:
 - (i) the amount is to be computed in accordance with paragraph 13(1)(a) of the Fourth Schedule to the Act, as if all of the member's aggregate platform earnings for that month are from a single platform operator;
 - (ii) if there are different computations for different platform operators that paid any of the aggregated platform earnings mentioned in sub-paragraph (i), the computation that gives the highest amount is to be used.
- (2) For the purposes of computing a member's maximum recovery limit for any month under paragraph (1) —
- (a) where the sum of the member's additional wages payable in that month and the preceding months in the same year exceed the member's AW limit for that year, the amount of additional wages payable in that month in excess of that AW limit is to be disregarded;

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- (b) the member's AW limit for that year is the applicable amount for that year (specified in the First Schedule to the Act as in force during that year) less the sum of that member's ordinary wages for that year;
 - (c) where the sum of the member's aggregate platform earnings payable in that month and the preceding months in the same year exceed the member's APE limit for that year, the amount of aggregate platform earnings payable in that month in excess of that APE limit is to be disregarded;
 - (d) the member's APE limit for that year is the applicable amount for that year (mentioned in sub-paragraph (b)) less the sum of that member's ordinary wages for that year and that member's additional wages payable in that month and the preceding months in the same year; and
 - (e) in computing the amount of a member's ordinary wages for any month, the amount of ordinary wages to be disregarded is to be determined in accordance with paragraph 4A of the First Schedule to the Act.

[S 155/2025 wef 06/03/2025]

Refund or payment of prescribed payments in prescribed circumstances

3. For the purposes of section 71(1) of the Act, the prescribed payments mentioned in the following paragraphs may be refunded or paid:

- (a) moneys paid in error to the Fund on or after 1 May 2016;
- (b) contributions paid by the Government for a public officer in respect of the period before the public officer is confirmed in a pensionable office in the service of the Government which, after the public officer is confirmed in a pensionable office in the service of the Government, have not been recovered from the public officer's wages;
- (c) where the contributions paid by a contributor on a member's additional wages or aggregate platform earnings exceed the amount of contributions payable on

such additional wages or aggregate platform earnings after computation or recomputation under the Act — the excess amount;

[S 155/2025 wef 06/03/2025]

- (d) additional contributions the payment of which the Board has waived under section 7(11) of the Act;
- (e) contributions paid under the Central Provident Fund (Self-Employed Persons) Regulations (Rg 25) by a self-employed person for a relevant year starting before 1 January 2020 in excess of the amount of contributions payable by the self-employed person for the relevant year recomputed under regulation 6, 7(6) or 15(2) or (3) of those Regulations, as the case may be;
- (f) contributions under section 9A or 9B of the Act, or voluntary estimated contributions under the Central Provident Fund (Self-Employed Persons) Regulations, paid by or for a self-employed person for a relevant year, where the aggregate of those contributions exceeds the amount of contributions payable by the self-employed person for the relevant year recomputed under regulation 7(6) or 7A(5) of those Regulations, without any reduction under regulation 8A of those Regulations;
[S 922/2023 wef 01/01/2024]
- (g) estimated contributions under section 9B of the Act, or voluntary estimated contributions under the Central Provident Fund (Self-Employed Persons) Regulations, paid for a self-employed person for a relevant year, where the aggregate of those contributions exceeds the amount of contributions payable by the self-employed person for the relevant year computed in accordance with regulation 4(1) or (2) of those Regulations, without any reduction under regulation 8A of those Regulations;
- (h) estimated contributions under section 9B of the Act, or voluntary estimated contributions under the Central Provident Fund (Self-Employed Persons) Regulations, paid for a self-employed person for a relevant year,

where the aggregate of those contributions exceeds the following amount:

- (i) where regulation 4(2) of the Central Provident Fund (Self-Employed Persons) Regulations applies to the contributions by the self-employed person for the relevant year —
 - (A) in respect of each relevant year before the year 2023 — \$4,320;
 - (B) in respect of the relevant year beginning 1 January 2023 — \$4,392;
 - (C) in respect of the relevant year beginning 1 January 2024 — \$4,896;
 - (D) in respect of the relevant year beginning 1 January 2025 — \$5,328; and
 - (E) in respect of the relevant year beginning 1 January 2026 and every subsequent relevant year — \$5,760;

[S 603/2023 wef 01/09/2023]

- (ii) in any other case — the maximum amount under column (2), (3), (4) or (5) (corresponding to the self-employed person's age on 1 January of the relevant year) in the item relating to "Exceeding \$18,000" under items 19, 20, 21, 22 or 23 (as the case may be) of the First Schedule to the Central Provident Fund (Self-Employed Persons) Regulations;

[S 603/2023 wef 01/09/2023]

- (i) the amounts mentioned in section 13B(3)(a), (b) and (c) of the Act, as in force immediately before 1 January 2022, contributed to the account of a member in the Fund in any year — where the aggregate of those contributions exceeds the sum prescribed by regulation 2 of the Central Provident Fund (Voluntary Contributions) Regulations 2011

(G.N. No. S 731/2011), as in force immediately before 1 January 2022;

[S 1025/2021 wef 01/01/2022]

(ia) the specified amounts contributed to the Fund for the benefit of a person in any year mentioned in regulation 4(1) of the Central Provident Fund (Voluntary Contributions and Annual Limits) Regulations 2021 (G.N. No. S 1013/2021) — where the aggregate of the specified amounts exceeds the annual limit under that regulation;

[S 1025/2021 wef 01/01/2022]

(j) any contribution paid under section 9A or 9B of the Act by or for a self-employed person the payment of which the Minister has waived under section 9C of the Act;

(k) contributions paid under section 7(4)(c) or 8A(4)(b) of the Act in any year by a contributor specifically for the purposes of the medisave account of a member — where the total amount of those contributions exceeds \$2,730;

[S 155/2025 wef 06/03/2025]

(l) contributions paid by an employer on conditional wages of the employer's employee — where the employee becomes liable to repay the conditional wages (whether in whole or in part) to the employer on or after 2 January 2019;

[S 196/2020 wef 31/03/2020]

(m) where an employee's additional wages from 2 or more employers are payable in the same year, whether before, on or after 31 March 2020 but before 1 January 2025, the contributions paid at any time on those additional wages —

(i) in respect of which any of the employers is entitled to recover, under section 7(2) of the Act, an amount from the employee's wages; and

(ii) that, in aggregate, exceeds the sum of the employee's maximum AW recovery limit for each month of that year;

[S 196/2020 wef 31/03/2020]

[S 155/2025 wef 06/03/2025]

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- (n) where an employee is paid ordinary wages for the same month from 2 or more employers, whether before, on or after 31 March 2020, the contributions paid on or after 1 April 2019 on those ordinary wages —
- (i) in respect of which any of the employers is entitled to recover, under section 7(2) of the Act, an amount from the employee's wages; and
 - (ii) that, in aggregate, exceeds the maximum OW recovery limit for that month;
- [S 155/2025 wef 06/03/2025]*
[S 196/2020 wef 31/03/2020]
- (o) where a member's additional wages or aggregate platform earnings or both from 2 or more employers or platform operators or both are payable in the same year on or after 1 January 2025 and the total amount of the following contributions exceeds the sum of the member's maximum recovery limit for each month of that year — the excess amount:
- (i) contributions paid on those additional wages in respect of which any of the employers is entitled to recover an amount under section 7(2) of the Act;
 - (ii) contributions paid on those aggregate platform earnings in respect of which any of the platform operators is entitled to recover an amount under section 8A(2) of the Act.

[S 155/2025 wef 06/03/2025]

Deductible sum

4. For the purposes of section 71(3) or (4) of the Act, the deductible sum that may be set off against each retained amount is as follows:

- (a) where the retained amount is retained from an amount paid by a contributor as an employer or a platform operator and to be refunded to the contributor — any of the following amounts:

- (i) any contribution that the contributor is required to pay under section 7 of the Act as an employer or under section 8A of the Act as a platform operator;
- (ii) any interest that the contributor is required to pay under section 9(1) of the Act as an employer or a platform operator;

[S 155/2025 wef 06/03/2025]

- (b) where the retained amount is retained from an amount credited to a member's account in respect of the member as a self-employed person, an employee or a platform worker and to be refunded to the member — any of the following amounts:

- (i) any contribution that the member is required to pay under section 9A of the Act as a self-employed person;
- (ii) any interest that the member is required to pay under section 9(2) of the Act as a self-employed person.

[S 155/2025 wef 06/03/2025]

Prescribed time for purposes of section 71(4)(a) of Act

5.—(1) Where a person wishes to claim a refund or payment of the following prescribed payments (being moneys paid to the Fund in error mentioned in regulation 3(a)) and the Board requires an application to be made under section 71(2) of the Act for the refund or payment, the prescribed time for the application is one year starting on the date on which the prescribed payment was paid in error:

- (a) a contribution made by an employer or a platform operator purportedly under section 7(1) or (4)(c) or 8A(1) or (4)(b) of the Act, as the case may be;
- (b) a contribution made by an employee purportedly under section 7(4)(b) of the Act;
- (c) a contribution made by or for a self-employed person purportedly in accordance with the Central Provident Fund

[S 155/2025 wef 06/03/2025]

(Self-Employed Persons) Regulations or under section 9A or 9B of the Act;

(d) interest paid purportedly under section 9 of the Act.

(2) Where a person wishes to claim a refund or payment of a prescribed payment mentioned in regulation 3(l) and the Board requires an application to be made under section 71(2) of the Act for the refund or payment, the prescribed time for the application is one year starting on the date on which the employee first becomes liable to repay the conditional wages to the employer.

(3) Where an application is required under section 71(2) of the Act to claim a refund or payment of the prescribed payment under regulation 3(n), the prescribed time for the application is one year starting on the date on which the prescribed payment is paid.

[S 155/2025 wef 06/03/2025]

Prescribed time and prescribed circumstances for purposes of section 71(4)(b) of Act

6.—(1) Section 71(4)(b) of the Act applies where —

(a) an application is required under section 71(2) of the Act to claim a refund or payment of the excess of contributions mentioned in —

(i) regulation 3(e); or

(ii) regulation 3(f), in respect of a contribution under section 9A of the Act; and

(b) the excess of contributions arises from a recomputation made under regulation 6, 7(6), 7A(5) or 15(2) or (3) of the Central Provident Fund (Self-Employed Persons) Regulations, as the case may be.

[S 922/2023 wef 01/01/2024]

(2) The prescribed time for an application mentioned in paragraph (1), where the recomputation mentioned in paragraph (1)(b) is made under the following provisions, is as follows:

(a) regulation 6 of the Central Provident Fund (Self-Employed Persons) Regulations — one year starting on the date of

issue of the notice of computation under regulation 12 of those Regulations relating to the recomputation;

- (b) regulation 7(6) of those Regulations — one year starting on the date of issue of the notice of computation under regulation 7(4)(b) of those Regulations or the notice of contribution under regulation 7(5)(b) of those Regulations (as the case may be) relating to the recomputation;
- (ba) regulation 7A(5) of those Regulations — one year starting on the date of issue of the notice of computation under regulation 7A(4)(b) of those Regulations relating to the recomputation;

[S 922/2023 wef 01/01/2024]

- (c) regulation 15(2) of those Regulations — one year starting on the date the self-employed person informs the Board of the amount of that person's income for the purposes of regulation 15(2) of those Regulations;
- (d) regulation 15(3) of those Regulations — one year starting on the date of issue of the notice under regulation 15(3)(a)(ii) of those Regulations relating to the recomputation.

(3) *[Deleted by S 155/2025 wef 06/03/2025]*

Made on 30 December 2019.

AUBECK KAM
*Permanent Secretary,
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Singapore.*

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