

CENTRAL PROVIDENT FUND ACT 1953
(SECTION 77(1))

CENTRAL PROVIDENT FUND (REFUNDS)
REGULATIONS 2019

ARRANGEMENT OF REGULATIONS

Regulation

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[1 January 2020]

Citation

1. These Regulations are the Central Provident Fund (Refunds) Regulations 2019.

Definitions

2. In these Regulations —

“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;

“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;

“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;

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

Maximum AW recovery limit and maximum OW recovery limit

2A.—(1) For the purposes of determining the prescribed payment mentioned in regulation 3(*n*), 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.

(2) For the purposes of determining the prescribed payment mentioned in regulation 3(*o*), 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.
- (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 exceeds 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
- (c) 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.

Maximum recovery limit

2B.—(1) For the purposes of determining the prescribed payment mentioned in regulation 3(p), 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

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- (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 aggregate 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 exceeds 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;
 - (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 exceeds 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.

Refund or payment of prescribed payments in prescribed circumstances

3. For the purposes of section 71(1) of the Act, the prescribed payments specified 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;
- (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 1992 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 1992, paid by or for a self-employed person for a relevant year, where the total amount 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;

- (g) estimated contributions under section 9B of the Act, or voluntary estimated contributions under the Central Provident Fund (Self-Employed Persons) Regulations 1992, paid for a self-employed person for a relevant year, where the total amount 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 1992, paid for a self-employed person for a relevant year, where the total amount of those contributions exceeds the following amount:
 - (i) where regulation 4(2) of the Central Provident Fund (Self-Employed Persons) Regulations 1992 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;
- (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 1992;
- (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 total amount of those contributions exceeds the sum prescribed by regulation 2 of the Central Provident Fund (Voluntary Contributions) Regulations 2011, as in force immediately before 1 January 2022;
- (j) 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 — where the total of the specified amounts exceeds the annual limit under that regulation;
- (k) 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;
- (l) 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;
- (m) 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;

- (n) 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 total, exceeds the sum of the employee's maximum AW recovery limit for each month of that year;
- (o) 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 total, exceeds the maximum OW recovery limit for that month;
- (p) 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.

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;
- (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.

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 (Self-Employed Persons) Regulations 1992 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 specified in regulation 3(m) 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 specified in regulation 3(o), the prescribed time for the application is one year starting on the date on which the prescribed payment is paid.

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 1992, as the case may be.

(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 1992 — one year starting on the date of issue of the notice of computation or contributions notice (as the case may be) 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 either of the following, whichever is applicable:
 - (i) the notice of computation or contributions notice (as the case may be) under regulation 7(4)(b) of those Regulations relating to the recomputation;
 - (ii) the notice of contribution or contributions notice (as the case may be) under regulation 7(5)(b) of those Regulations relating to the recomputation;
- (c) regulation 7A(5) of those Regulations — one year starting on the date of issue of the notice of computation or contributions notice (as the case may be) under regulation 7A(4)(b) or the date of issue of the contributions notice under regulation 7A(4A)(b) of those Regulations relating to the recomputation;
[S 889/2025 wef 01/01/2026]
- (d) 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;
- (e) 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.

LEGISLATIVE HISTORY
CENTRAL PROVIDENT FUND (REFUNDS)
REGULATIONS 2019

This Legislative History is provided for the convenience of users of the Central Provident Fund (Refunds) Regulations 2019. It is not part of these Regulations.

**1. G.N. No. S 882/2019 — Central Provident Fund
(Refunds) Regulations 2019**

Date of commencement : 1 January 2020

**2. G.N. No. S 196/2020 — Central Provident Fund (Refunds) (Amendment)
Regulations 2020**

Date of commencement : 31 March 2020

**3. G.N. No. S 1025/2021 — Central Provident Fund (Refunds)
(Amendment) Regulations 2021**

Date of commencement : 1 January 2022

**4. G.N. No. S 603/2023 — Central Provident Fund (Refunds) (Amendment)
Regulations 2023**

Date of commencement : 1 September 2023

**5. G.N. No. S 922/2023 — Central Provident Fund (Refunds) (Amendment
No. 2) Regulations 2023**

Date of commencement : 1 January 2024

**6. G.N. No. S 155/2025 — Central Provident Fund (Refunds) (Amendment)
Regulations 2025**

Date of commencement : 6 March 2025

**7. 2025 Revised Edition — Central Provident Fund (Refunds) Regulations
2019**

Date of operation : 17 December 2025

**8. G.N. No. S 889/2025 — Central Provident Fund (Refunds) (Amendment
No. 3) Regulations 2025**

Date of commencement : 1 January 2026

COMPARATIVE TABLE
CENTRAL PROVIDENT FUND (REFUNDS)
REGULATIONS 2019

This subsidiary legislation has undergone renumbering in the 2025 Revised Edition. This Comparative Table is provided to help readers locate the corresponding provisions in the previous version.

2025 Ed.	S 721/2016
—	6—(3) [<i>Deleted by S155/2025</i>]