

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

CENTRAL PROVIDENT FUND
(PUBLIC SECTOR EMPLOYEES)
REGULATIONS 2011

ARRANGEMENT OF REGULATIONS

Regulation

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[1 March 2011]

Citation

1. These Regulations are the Central Provident Fund (Public Sector Employees) Regulations 2011.

Definitions

2. In these Regulations —

“aided school” means a school in receipt of grant-in-aid under the Education (Grant-in-Aid) Regulations 1982 other than a school that is set out in the Schedule to those Regulations;

[Deleted by S 887/2025 wef 01/01/2026]

“Category B member of the Premium Plan” has the same meaning as “Category B member” given by regulation 2(1) of the Singapore Armed Forces (Premium Plan) Regulations (Rg 22);

[S 887/2025 wef 01/01/2026]

“Category B member of the SAVER Plan” has the same meaning as “Category B member” given by regulation 2(1) of the Singapore Armed Forces (SAVER Plan) Regulations (Rg 19);

[S 887/2025 wef 01/01/2026]

“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 (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;

“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;

“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 by regulation 2(1) of the Singapore Armed Forces (Pensions) Regulations; 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 1956 to the employee in respect of his or her period of service;

“Premium Plan” means the Premium Plan established by the Singapore Armed Forces (Premium Plan) Regulations (Rg 22) made under section 205A of the Singapore Armed Forces Act 1972;

“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 meaning given by regulation 2(1) of the Singapore Armed Forces (SAVER Plan) Regulations;

“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 1972;

“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 must 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;
- (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 must 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;
- (c) employees who are SAF regular officers in the non-pensionable service and are —

- (i) members of the SAVER Plan who have reached their SAVER end date; or
 - (ii) Category B members of the SAVER Plan who have not reached their SAVER end date;
- (ca) employees who are SAF regular soldiers in the non-pensionable service and are Category B members of the Premium Plan;

[S 887/2025 wef 01/01/2026]

- (d) employees other than those specified in paragraphs (a), (b), (c) and (ca) and regulations 3 and 5.

[S 887/2025 wef 01/01/2026]

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

5.—(1) The contributions payable in respect of SAF regular officers who are members of the SAVER Plan (other than those mentioned in regulation 4(c)), and SAF regular soldiers who are members of the Premium Plan (other than those mentioned in regulation 4(ca)), must 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; or
 - (ii) under regulation 12A(1) of the Singapore Armed Forces (Premium Plan) Regulations,

as the case may be.

[S 887/2025 wef 01/01/2026]

(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 or she has reached his or her SAVER end date) or a member of the Premium Plan must be credited to his or her account with the Fund when, other than by reason of death, he or she is no longer —

- (a) in the employment of the Singapore Armed Forces; or
- (b) a member of the SAVER Plan or the Premium Plan.
- (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 mentioned in paragraph (2) to set-off against any sum owing by that employee when he or she —
- (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 mentioned in paragraph (2) does not have sufficient funds to maintain the retirement sum required of him or her in his or her retirement account with the Fund, any award of moneys from the employee's Retirement Account or SAVER Account (as the case may be) under the SAVER Plan or the CARE Account of the Premium Plan must be transferred to his or her retirement account with the Fund to meet the shortfall in the retirement sum.

[S 887/2025 wef 01/01/2026]

- (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), 21C(1)(d) or (2), 21D(1), 27C(1)(i), 27D(1)(j), 27DA(1)(i), 27DB(2)(e), 27E(1)(h) or 27F(1)(h) of the Act that satisfies the requirement in regulation 4B(2) of the Central Provident Fund (Revised Retirement Sum Scheme) Regulations 1995 or regulation 4B(2) of the Central Provident Fund (New Retirement Sum Scheme) Regulations 2004, as the case may be;

[S 163/2026 wef 01/04/2026]

“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(2) or 4A of the Central Provident Fund (Revised Retirement Sum Scheme) Regulations 1995 or regulation 4(2) or 4A of the Central Provident Fund (New Retirement Sum Scheme) Regulations 2004, 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 1995 or regulation 4(1)(b)(ii) of the Central Provident Fund (New Retirement Sum Scheme) Regulations 2004, as the case may be.

6. [*Deleted by S 900/2018*]

Agreements in force before 1 March 2011

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

- (a) was entered into before 1 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 (Cap. 36, Rg 23, 1998 Revised Edition) in relation to the contributions payable in respect of that employee; and
- (b) was in force immediately before 1 March 2011,

then the agreed rates of contribution 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) Despite anything in these Regulations, where any agreement —
- (a) was entered into on or after 1 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 (Cap. 36, Rg 23, 2010 Revised Edition) (called in this paragraph the revoked Regulations) in relation to the contributions payable in respect of that employee; and
 - (b) was in force immediately before 1 March 2011,
- then —
- (c) 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 apply in relation to that employee; or
 - (d) 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 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) Despite anything in these Regulations, where any agreement —
- (a) was entered into on or after 1 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 (Cap. 36, Rg 28, 2010 Revised Edition) (called in this paragraph the revoked Regulations) in relation to the contributions payable in respect of that employee; and
 - (b) was in force immediately before 1 March 2011,

then —

- (c) 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 apply in relation to that employee;
- (d) 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 apply, with the necessary modifications, in relation to that employee;
- (e) 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 apply in relation to that employee; or
- (f) 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 apply, with the necessary modifications, 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.

FIRST SCHEDULE

Regulations 3 and 7

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 2026, 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
- (d) who is a temporary employee on contract specifically providing for gratuities,

are as follows:

- (e) 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)
<p>An amount equal to the sum of —</p> <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 Ordinary Wage Ceiling; and</p>	<p>An amount equal to the sum of —</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 Ordinary Wage Ceiling; and</p>	<p>An amount equal to the sum of —</p> <p>(a) 25.5% of the employee's ordinary wages for the month excluding the non-pensionable element, and 34% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of 34% of the Ordinary Wage Ceiling; and</p>	<p>An amount equal to the sum of —</p> <p>(a) 13.5% of the employee's ordinary wages for the month excluding the non-pensionable element, and 18% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of 18% of the Ordinary Wage Ceiling; and</p>

FIRST SCHEDULE — *continued*

<i>55 years of age and below</i>		<i>Above 55 but not more than 60 years of age</i>	
<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(1)	(2)	(3)	(4)
(b) 37% of the amount of any additional wages payable in the month.	(b) 20% of the amount of any additional wages payable in the month.	(b) 34% of the amount of any additional wages payable in the month.	(b) 18% of the amount of any additional wages payable in the month.

[S 887/2025 wef 01/01/2026]

(f) 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 — (a) 18.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 25% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of 25% of the Ordinary Wage Ceiling; and (b) 25% of the amount of any additional wages payable in the month.	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.	An amount equal to the sum of — (a) 12.375% of the employee's ordinary wages for the month excluding the non-pensionable element, and 16.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of 16.5% of the Ordinary Wage Ceiling; and (b) 16.5% of the amount of any additional wages payable in the month.	An amount equal to the sum of — (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) 7.5% of the amount of any additional

FIRST SCHEDULE — *continued*

<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)
			wages payable in the month.

[S 887/2025 wef 01/01/2026]

(g) 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)
<p>An amount equal to the sum of —</p> <p>(a) 9.375% of the employee's ordinary wages for the month excluding the non-pensionable element, and 12.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of 12.5% of the Ordinary Wage Ceiling; and</p> <p>(b) 12.5% of the amount of any additional wages payable in the month.</p>	<p>An amount equal to the sum of —</p> <p>(a) 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of 5% of the Ordinary Wage Ceiling; and</p> <p>(b) 5% of the amount of any additional wages payable in the month.</p>

[S 887/2025 wef 01/01/2026]

2. Subject to paragraphs 2, 3 and 4 of the First Schedule to the Act and paragraphs 6, 7, 8, 9 and 10, with effect from 1 January 2026, 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

FIRST SCHEDULE — *continued*

(d) who is a temporary employee of the Government 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:

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

<i>55 years of age and below</i>		<i>Above 55 but not more than 60 years of age</i>	
<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(1)	(2)	(3)	(4)
An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —
(a) 16.5% of the employee's ordinary wages for the month excluding the non-pensionable element, and 22% of the non-pensionable element of the employee's ordinary wages for the month, subject to a 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) 15.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 21% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of 21% 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) 21% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.

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FIRST SCHEDULE — *continued*

(f) 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)
<p>An amount equal to the sum of —</p> <p>(a) 13.125% of the employee's ordinary wages for the month excluding the non-pensionable element, and 17.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of 17.5% of the Ordinary Wage Ceiling; and</p> <p>(b) 17.5% of the amount of any additional wages payable in the month.</p>	<p>An amount equal to the sum of —</p> <p>(a) 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of 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) 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</p> <p>(b) 14% of the amount of any additional wages payable in the month.</p>	<p>An amount equal to the sum of —</p> <p>(a) 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>

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FIRST SCHEDULE — *continued*

(g) 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)
<p>An amount equal to the sum of —</p> <p>(a) 9.375% of the employee's ordinary wages for the month excluding the non-pensionable element, and 12.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of 12.5% of the Ordinary Wage Ceiling; and</p> <p>(b) 12.5% of the amount of any additional wages payable in the month.</p>	<p>An amount equal to the sum of —</p> <p>(a) 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of 5% of the Ordinary Wage Ceiling; and</p> <p>(b) 5% of the amount of any additional wages payable in the month.</p>

[S 887/2025 wef 01/01/2026]

3. Subject to paragraphs 2, 3 and 4 of the First Schedule to the Act and paragraphs 6, 7, 8, 9 and 10, with effect from 1 January 2026, 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

FIRST SCHEDULE — *continued*

(d) who is a temporary employee of the Government 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:

(e) 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) 21.375% of the employee's ordinary wages for the month excluding the non-pensionable element, and 28.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of 28.5% 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) 28.5% of the amount of any additional wages payable in the month.	(b) 12.5% of the amount of any additional wages payable in the month.

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FIRST SCHEDULE — *continued*

(f) 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)
<p>An amount equal to the sum of —</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 Ordinary Wage Ceiling; and</p> <p>(b) 20% 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) 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</p> <p>(b) 14% of the amount of any additional wages payable in the month.</p>	<p>An amount equal to the sum of —</p> <p>(a) 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>

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FIRST SCHEDULE — *continued*

(g) 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)
<p>An amount equal to the sum of —</p> <p>(a) 9.375% of the employee's ordinary wages for the month excluding the non-pensionable element, and 12.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of 12.5% of the Ordinary Wage Ceiling; and</p> <p>(b) 12.5% of the amount of any additional wages payable in the month.</p>	<p>An amount equal to the sum of —</p> <p>(a) 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of 5% of the Ordinary Wage Ceiling; and</p> <p>(b) 5% of the amount of any additional wages payable in the month.</p>

FIRST SCHEDULE — *continued*

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4. Subject to paragraphs 2, 3 and 4 of the First Schedule to the Act and paragraphs 6, 7, 8, 9 and 10, 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:

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

<i>55 years of age and below</i>		<i>Above 55 but not more than 60 years of age</i>	
<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(1)	(2)	(3)	(4)
An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —
(a) 6.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 9% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of 9% 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) 6.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 9% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of 9% 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) 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.

FIRST SCHEDULE — *continued*

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

<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)
<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>	<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) 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>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>

FIRST SCHEDULE — *continued*

5. Subject to paragraphs 2, 3 and 4 of the First Schedule to the Act and paragraphs 6, 7, 8, 9 and 10, 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:

(c) 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 wages payable in the month.	(b) 15% of the amount of any additional wages payable in the month.	(b) 18.5% of the amount of any additional wages payable in the month.	(b) 12.5% of the amount of any additional wages payable in the month.

FIRST SCHEDULE — *continued*

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

<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)
<p>An amount equal to the sum of —</p> <p>(a) 8.25% of the employee's ordinary wages for the month excluding the non-pensionable element, and 11% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of 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) 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>	<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>

FIRST SCHEDULE — *continued*

6. Subject to paragraphs 2, 3 and 4 of the First Schedule to the Act and paragraphs 7, 8, 9 and 10, where a foreign employee becomes a permanent resident after 1 March 2009 but before 1 March 2011, or where a person becomes a permanent resident after 1 March 2009 but before 1 March 2011 and subsequently becomes an employee, the contributions payable in respect of that employee during the period beginning on 1 March 2011 and ending on the last day of the second anniversary month, must 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
 - (iv) is a temporary employee of the Government on contract specifically providing for gratuities; 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 pensionable service, or is a temporary employee of a statutory body on contract specifically providing for gratuities.

7. Subject to paragraphs 2, 3 and 4 of the First Schedule to the Act and paragraphs 8, 9 and 10, where the employer and the employee who is a permanent resident have agreed on or after 1 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 must 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 must 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 must be in accordance with the rates set out in paragraph 1 or 3 instead,

FIRST SCHEDULE — *continued*

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

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

whichever is the earlier.

8. 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.

9.—(1) Subject to sub-paragraphs (5), (6) and (7), the employer of an employee specified in sub-paragraph (9) must pay additional contributions in respect of the employee in accordance with this paragraph.

(2) 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 —

FIRST 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 2% of the employee's additional wages payable in that month or \$50, whichever is higher;
- (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.
- (3) 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;
 - (c) in addition, for each month on or after 1 January 2022 that additional wages are payable to an employee —

FIRST SCHEDULE — *continued*

- (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.
- (4) Despite any provision in this Schedule, where an employee specified in sub-paragraph (9) 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.
- (5) No additional contributions are payable by an employer in accordance with sub-paragraph (2)(a) or (3)(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.
- (6) No additional contributions are payable by an employer in accordance with sub-paragraph (2)(b) or (3)(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.
- (7) No additional contributions are payable by an employer in accordance with sub-paragraph (2)(c) or (3)(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.
- (8) For the purposes of sub-paragraph (6), 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:

FIRST SCHEDULE — *continued*

- (a) whenever any additional wages of the employee are payable, by the employer, in the year mentioned in sub-paragraph (6);
 - (b) at the end of the last month of the employee's employment with the employer in the year mentioned in sub-paragraph (6);
 - (c) if the employee is still employed by the employer on 31 December of the year mentioned in sub-paragraph (6), at the end of that year.
- (9) This paragraph applies to —
- (a) every person employed by the employer from 1 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 or her existing medical benefits.
- (10) Despite any provision in this Schedule, the additional contributions payable by the employer under this paragraph are not recoverable from the employee's wages and paragraphs 2, 3 and 4 of the First Schedule to the Act and paragraph 8 do not apply to restrict or prohibit the payment of such additional contributions.
10. For the purposes of this Schedule —
- (a) the contributions payable in respect of an employee above 55, 60, 65 or 70 years of age are payable from the first day of the month following the month in which the employee attains that age;
 - (b) 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;
 - (c) the contributions payable by the employer must be rounded off to the nearest dollar except that where the fraction of a dollar is 50 cents, it is to be regarded as a dollar;
 - (d) in calculating the amount recoverable by the employer from the employee's wages, fraction of a dollar is to be ignored;
 - (e) "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;
 - (f) "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;

FIRST SCHEDULE — *continued*

- (g) “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;
- (h) “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;
 - (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;
- (i) “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;
- (j) “non-pensionable component” means the non-pensionable component of the revised salary in the salary revision of 1 January 1994 or any subsequent revision;
- (k) “ordinary wages” means the remuneration in money due to an employee exclusive of any additional wages;
- (l) “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;
- (m) “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 or her employment (whether before, on or after 1 January 2024) with the employer by

FIRST SCHEDULE — *continued*

whom the non-pensionable annual allowance, bonuses and other allowances are payable;

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

(A) a person to whom contributions are payable on his or her 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;

(n) “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 (m)(i);

(o) “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;

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

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

11. For the purposes of determining the contributions on the additional wages of an employee payable for any period before 1 January 2026, this Schedule as in force during that period is to be used and applied despite any amendment made after that time.

FIRST SCHEDULE — *continued*

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SECOND SCHEDULE

Regulations 4 and 7 and
Third Schedule

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 2026, 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 —
 - (i) a member of the SAVER Plan who has reached his or her SAVER end date; or
 - (ii) a Category B member of the SAVER Plan who has not reached his or her SAVER end date;

SECOND SCHEDULE — *continued*

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- (ca) who is a SAF regular soldier in the non-pensionable service and is a Category B member of the Premium Plan; or

SECOND SCHEDULE — *continued*

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(d) who is any employee of the Government other than one specified in sub-paragraph (a), (b), (c) or (ca) or in regulation 3 or 5,

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are as follows:

(e) 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 employee's wages for the month.	NIL	An amount equal to 16% 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) 16% of the total amount of the employee's wages for the month; and (b) 0.54 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.54 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	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	An amount equal to the sum of — (a) 34% of the employee's ordinary wages for the month subject to a maximum of 34% of the Ordinary Wage Ceiling; and	An amount equal to the sum of — (a) 18% of the employee's ordinary wages for the month subject to a maximum of 18% of the Ordinary Wage Ceiling; and

SECOND SCHEDULE — *continued*

	<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)
	<i>(b)</i> 37% of the amount of the additional wages payable to the employee in the month.	<i>(b)</i> 20% of the amount of the additional wages payable to the employee in the month.	<i>(b)</i> 34% of the amount of the additional wages payable to the employee in the month.	<i>(b)</i> 18% of the amount of the additional wages payable to the employee in the month.

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SECOND SCHEDULE — *continued*

(f) 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 12.5% 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) 12.5% 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.	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) 25% of the employee's ordinary wages for the month subject to a maximum of 25% of the Ordinary Wage Ceiling; and (b) 25% of the amount of the	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	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	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

SECOND SCHEDULE — *continued*

	<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)
	additional wages payable to the employee in the month.	additional wages payable to the employee in the month.	(b) 16.5% of the amount of the additional wages payable to the employee in the month.	additional wages payable to the employee in the month.

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SECOND SCHEDULE — *continued*

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

	<i>Above 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>
(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.

SECOND SCHEDULE — *continued*

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2. Subject to paragraphs 2, 3 and 4 of the First Schedule to the Act and paragraphs 6, 7, 8, 9 and 10, with effect from 1 January 2026, 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; or
- (c) who is any employee of the Government other than one specified in sub-paragraph (a) or (b) or in regulation 3 or 5,

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:

- (d) 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 employee's wages for the month.	NIL	An amount equal to 16% 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) 16% 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.

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SECOND SCHEDULE — *continued*

	<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 \$750	<p>An amount equal to the sum of —</p> <p>(a) 22% of the employee's ordinary wages for the month subject to a maximum of 22% of the Ordinary Wage Ceiling; and</p> <p>(b) 22% of the amount of the additional wages payable to the employee in the month.</p>	<p>An amount equal to the sum of —</p> <p>(a) 5% 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 the additional wages payable to the employee in the month.</p>	<p>An amount equal to the sum of —</p> <p>(a) 21% of the employee's ordinary wages for the month subject to a maximum of 21% of the Ordinary Wage Ceiling; and</p> <p>(b) 21% of the amount of the additional wages payable to the employee in the month.</p>	<p>An amount equal to the sum of —</p> <p>(a) 5% of the employee's ordinary wages for the month subject to a maximum of 5% of the Ordinary Wage Ceiling; and</p> <p>(b) 5% of the amount of the additional wages payable to the employee in the month.</p>

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SECOND SCHEDULE — *continued*

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

<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 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)	(5)
Exceeding \$50 but not exceeding \$500	An amount equal to 12.5% 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) 12.5% 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) 17.5% of the employee's ordinary wages for the month subject to a maximum of 17.5% of the Ordinary Wage Ceiling; and (b) 17.5% of the amount of the additional wages payable to 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 Ordinary Wage Ceiling; and (b) 5% of the amount of the additional wages payable to the	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	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

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 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)	(5)
	employee in the month.	employee in the month.	employee in the month.	employee in the month.

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SECOND SCHEDULE — *continued*

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

	<i>Above 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>
(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.

SECOND SCHEDULE — *continued*

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3. Subject to paragraphs 2, 3 and 4 of the First Schedule to the Act and paragraphs 6, 7, 8, 9 and 10, with effect from 1 January 2026, 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; or
- (c) who is any employee of the Government other than one specified in sub-paragraph (a) or (b) or in regulation 3 or 5,

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:

- (d) 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 employee's wages for the month.	NIL	An amount equal to 16% 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) 0.45 of the difference between the total amount of the employee's wages for the	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) 16% 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	An amount equal to 0.375 of the difference between the total amount of the employee's wages for the month and \$500.

SECOND SCHEDULE — *continued*

	<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)
	month and \$500.		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) 28.5% of the employee's ordinary wages for the month subject to a maximum of 28.5% of the Ordinary Wage Ceiling; and (b) 28.5% 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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SECOND SCHEDULE — *continued*

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

Total amount of the employee's wages for the calendar month	<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)	(5)
Exceeding \$50 but not exceeding \$500	An amount equal to 12.5% 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) 12.5% 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) 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	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	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	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

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 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)	(5)
	employee in the month.	employee in the month.	employee in the month.	employee in the month.

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SECOND SCHEDULE — *continued*

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

	<i>Above 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>
(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.

SECOND SCHEDULE — *continued*

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4. Subject to paragraphs 2, 3 and 4 of the First Schedule to the Act and paragraphs 6, 7, 8, 9 and 10, 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:

- (c) 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 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	An amount equal to the sum of — (a) 5% of the employee's ordinary	An amount equal to the sum of — (a) 9% of the employee's ordinary	An amount equal to the sum of — (a) 5% of the employee's ordinary

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SECOND SCHEDULE — *continued*

	<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)
	<p>wages for the month subject to a maximum of 9% of the Ordinary Wage Ceiling; and</p> <p>(b) 9% of the amount of the additional wages payable to the employee in the month.</p>	<p>wages for the month subject to a maximum of 5% of the Ordinary Wage Ceiling; and</p> <p>(b) 5% of the amount of the additional wages payable to the employee in the month.</p>	<p>wages for the month subject to a maximum of 9% of the Ordinary Wage Ceiling; and</p> <p>(b) 9% of the amount of the additional wages payable to the employee in the month.</p>	<p>wages for the month subject to a maximum of 5% of the Ordinary Wage Ceiling; and</p> <p>(b) 5% of the amount of the additional wages payable to the employee in the month.</p>

SECOND SCHEDULE — *continued*

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

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

5. Subject to paragraphs 2, 3 and 4 of the First Schedule to the Act and paragraphs 6, 7, 8, 9 and 10, 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:

- (c) 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 9% of the total amount of the employee's wages for the month.	NIL	An amount equal to 6% of the total amount of the employee's wages for the month.	NIL
Exceeding \$500 but not exceeding \$750	An amount equal to the sum of — (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 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) 6% 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) 24% of the employee's ordinary	An amount equal to the sum of — (a) 15% of the employee's ordinary	An amount equal to the sum of — (a) 18.5% of the employee's ordinary	An amount equal to the sum of — (a) 12.5% of the employee's ordinary wages

SECOND SCHEDULE — *continued*

	<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)
	<p>wages for the month subject to a maximum of 24% of the Ordinary Wage Ceiling; and</p> <p>(b) 24% of the amount of the additional wages payable to the employee in the month.</p>	<p>wages for the month subject to a maximum of 15% of the Ordinary Wage Ceiling; and</p> <p>(b) 15% of the amount of the additional wages payable to the employee in the month.</p>	<p>wages for the month subject to a maximum of 18.5% of the Ordinary Wage Ceiling; and</p> <p>(b) 18.5% of the amount of the additional wages payable to the employee in the month.</p>	<p>for the month subject to a maximum of 12.5% of the Ordinary Wage Ceiling; and</p> <p>(b) 12.5% of the amount of the additional wages payable to the employee in the month.</p>

SECOND SCHEDULE — *continued*

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

	<i>Above 60 but not more than 65 years of age</i>		<i>Above 65 years of age</i>	
<i>Total amount of the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>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.	NIL	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 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) 11% 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) 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*

6. Subject to paragraphs 2, 3 and 4 of the First Schedule to the Act and paragraphs 7, 8, 9 and 10, where a foreign employee becomes a permanent resident after 1 March 2009 but before 1 March 2011, or where a person becomes a permanent resident after 1 March 2009 but before 1 March 2011 and subsequently becomes an employee, the contributions payable in respect of that employee during the period beginning on 1 March 2011 and ending on the last day of the second anniversary month, are to 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.

SECOND SCHEDULE — *continued*

7. Subject to paragraphs 2, 3 and 4 of the First Schedule to the Act and paragraphs 8, 9 and 10, where the employer and the employee who is a permanent resident have agreed on or after 1 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 are to 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 are to 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 are to 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 apply, with the necessary modifications, in relation to that employee until —

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

whichever is the earlier.

8. 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.

SECOND SCHEDULE — *continued*

9.—(1) Subject to sub-paragraphs (5), (6) and (7), the employer of an employee specified in sub-paragraph (9) must pay additional contributions in respect of the employee in accordance with this paragraph.

(2) 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;
- (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.

(3) 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;

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 $A \times B \times 1\%$, 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;
- (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.
- (4) Despite any provision in this Schedule, where an employee specified in sub-paragraph (9) 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.
- (5) No additional contributions are payable by an employer in accordance with sub-paragraph (2)(a) or (3)(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.

SECOND SCHEDULE — *continued*

(6) No additional contributions are payable by an employer in accordance with sub-paragraph (2)(b) or (3)(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.

(7) No additional contributions are payable by an employer in accordance with sub-paragraph (2)(c) or (3)(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.

(8) For the purposes of sub-paragraph (6), 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 (6);
- (b) at the end of the last month of the employee's employment with the employer in the year mentioned in sub-paragraph (6);
- (c) if the employee is still employed by the employer on 31 December of the year mentioned in sub-paragraph (6), at the end of that year.

(9) This paragraph applies 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 1 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 or her existing medical benefits.

(10) Despite any provision in this Schedule, the additional contributions payable by the employer under this paragraph are not recoverable from the employee's wages.

SECOND SCHEDULE — *continued*

10. For the purposes of this Schedule —

- (a) the contributions payable in respect of an employee above 55, 60, 65 or 70 years of age are payable from the first day of the calendar month following the month in which the employee attains that age;
- (b) 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;
- (c) the contributions payable by the employer must be rounded off to the nearest dollar except that where the fraction of a dollar is 50 cents, it is to be regarded as a dollar;
- (d) in calculating the amount recoverable by the employer from the employee's wages, fraction of a dollar is to be ignored;
- (e) "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;
- (f) "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;
- (g) "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;
- (h) "ordinary wages" means the remuneration in money due to an employee exclusive of any additional wages;
- (i) "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;

SECOND SCHEDULE — *continued*

- (j) “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 or her 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 or her employment mentioned in sub-paragraph (i)(B), is both —
 - (A) a person to whom contributions are payable on his or her 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;
- (k) “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 (j)(i);
- (l) “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;
- (m) “year” means the period beginning on 1 January and ending 31 December.

11. For the purposes of determining the contributions on the additional wages of an employee payable for any period before 1 January 2026, this Schedule as in force during that period is to be used and applied despite any amendment made after that time.

SECOND SCHEDULE — *continued*

[S 887/2025 wef 01/01/2026]

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 2026, the contributions payable by the employer and the amount recoverable from the wages of an employee who is a SAF regular officer and is a member of the SAVER Plan who has not reached his or her SAVER end date, or a SAF regular soldier who is a member of the Premium Plan, are as follows:

(a) 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 — (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 (b) 27.75% of the amount of any additional wages payable 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 any additional wages payable in the month.	An amount equal to the sum of — (a) 25.5% of the employee's ordinary wages for the month subject to a maximum of 25.5% of the Ordinary Wage Ceiling; and (b) 25.5% of the amount of any additional wages payable in the month.	An amount equal to the sum of — (a) 13.5% of the employee's ordinary wages for the month subject to a maximum of 13.5% of the Ordinary Wage Ceiling; and (b) 13.5% of the amount of any additional wages payable in the month.

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THIRD SCHEDULE — *continued*

(b) 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 — (a) 18.75% of the employee's ordinary wages for the month subject to a maximum of 18.75% of the Ordinary Wage Ceiling; and (b) 18.75% of the amount of any additional wages payable in the month.	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 (b) 9.375% of the amount of any additional wages payable in the month.	An amount equal to the sum of — (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 (b) 12.375% of the amount of any additional wages payable in the month.	An amount equal to the sum of — (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) 5.625% of the amount of any additional wages payable in the month.

[S 887/2025 wef 01/01/2026]

(c) 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 — (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 (b) 9.375% of the amount of any additional wages payable in the month.	An amount equal to the sum of — (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) 3.75% of the amount of any additional wages payable in the month.

THIRD SCHEDULE — *continued*

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2. Paragraph 1 does not apply to an employee who is —

- (a) a SAF regular officer and a Category B member of the SAVER Plan mentioned in paragraph 1(c)(ii) of the Second Schedule; or
- (b) a SAF regular soldier and a Category B member of the Premium Plan mentioned in paragraph 1(ca) of the Second Schedule.

[S 887/2025 wef 01/01/2026]

3. 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.

4.—(1) Subject to sub-paragraphs (5), (6) and (7), the Government must pay additional contributions in respect of an employee specified in sub-paragraph (9) in accordance with this paragraph.

(2) 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;

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 $A \times B \times 2\%$, 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;
- (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.

(3) 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;
- (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

THIRD SCHEDULE — *continued*

- (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;
- (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.
- (4) Despite any provision in this Schedule, where any of the Government's employees specified in sub-paragraph (9) 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.
- (5) No additional contributions are payable by the Government in accordance with sub-paragraph (2)(a) or (3)(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.
- (6) No additional contributions are payable by the Government in accordance with sub-paragraph (2)(b) or (3)(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.

THIRD SCHEDULE — *continued*

(7) No additional contributions are payable by the Government in accordance with sub-paragraph (2)(c) or (3)(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.

(8) For the purposes of sub-paragraph (6), 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 (6);
- (b) at the end of the last month of the employee's employment with the Government in the year mentioned in sub-paragraph (6);
- (c) if the employee is still employed by the Government on 31 December of the year mentioned in sub-paragraph (6), at the end of that year.

(9) This paragraph applies to —

- (a) every person employed by the Government from 1 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 or her existing medical benefits.

(10) Despite any provision in this Schedule, the additional contributions payable by the Government under this paragraph are not recoverable from the employee's wages.

5. For the purposes of this Schedule —

- (a) the contributions payable in respect of an employee above 55, 60, 65 or 70 years of age are payable from the first day of the calendar month following the month in which the employee attains that age;
- (b) 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;
- (c) the contributions payable by the employer must be rounded off to the nearest dollar except where the fraction of a dollar is 50 cents, it is to be regarded as a dollar;
- (d) in calculating the amount recoverable by the employer from the employee's wages, fraction of a dollar is to be ignored;

THIRD SCHEDULE — *continued*

- (e) “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;
- (f) “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;
- (g) “ordinary wages” means the remuneration in money due to an employee exclusive of any additional wages;
- (h) “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
 - (iv) in respect of each month in the year 2026 and every subsequent year, is \$10,666.67; and
- (i) “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 or her 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 or her employment mentioned in sub-paragraph (i)(B), is both —
 - (A) a person to whom contributions are payable on his or her 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;

THIRD SCHEDULE — *continued*

- (j) “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 (i)(i);
- (k) “year” means the period beginning on 1 January and ending on 31 December.

6. For the purposes of determining the contributions on the additional wages of an employee payable for any period before 1 January 2026, this Schedule as in force during that period is to be used and applied despite any amendment made after that time.

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LEGISLATIVE HISTORY
CENTRAL PROVIDENT FUND
(PUBLIC SECTOR EMPLOYEES)
REGULATIONS 2011

This Legislative History is provided for the convenience of users of the Central Provident Fund (Public Sector Employees) Regulations 2011. It is not part of these Regulations.

1. G. N. No. S 106/2011 — Central Provident Fund (Public Sector Employees) Regulations 2011

Date of commencement : 1 March 2011

2. G.N. No. S 368/2011 — Central Provident Fund (Public Sector Employees) (Amendment) Regulations 2011

Date of commencement : 1 July 2011

3. G.N. No. S 506/2011 — Central Provident Fund (Public Sector Employees) (Amendment No. 2) Regulations 2011

Date of commencement : 1 September 2011

4. G.N. No. S 440/2012 — Central Provident Fund (Public Sector Employees) (Amendment) Regulations 2012

Date of commencement : 1 September 2012

5. G.N. No. S 841/2013 — Central Provident Fund (Public Sector Employees) (Amendment) Regulations 2013

Date of commencement : 1 January 2014

6. G.N. No. S 861/2014 — Central Provident Fund (Public Sector Employees) (Amendment) Regulations 2014

Date of commencement : 1 January 2015

7. G.N. No. S 753/2015 — Central Provident Fund (Public Sector Employees) (Amendment) Regulations 2015

Date of commencement : 1 January 2016

8. G.N. No. S 531/2016 — Central Provident Fund (Public Sector Employees) (Amendment) Regulations 2016

Date of commencement : 1 November 2016

9. G.N. No. S 659/2016 — Central Provident Fund (Public Sector Employees) (Amendment No. 2) Regulations 2016

Date of commencement : 1 January 2017

10. G.N. No. S 723/2017 — Central Provident Fund (Public Sector Employees) (Amendment) Regulations 2017

Date of commencement : 1 January 2018

11. G.N. No. S 601/2018 — Central Provident Fund (Public Sector Employees) (Amendment) Regulations 2018

Date of commencement : 1 October 2018

12. G.N. No. S 900/2018 — Central Provident Fund (Public Sector Employees) (Amendment No. 2) Regulations 2018

Date of commencement : 1 January 2019

13. G.N. No. S 376/2019 — Central Provident Fund (Public Sector Employees) (Amendment) Regulations 2019

Date of commencement : 10 May 2019

14. G.N. No. S 228/2021 — Central Provident Fund (Public Sector Employees) (Amendment) Regulations 2021

Date of commencement : 1 April 2021

15. G.N. No. S 451/2021 — Central Provident Fund (Public Sector Employees) (Amendment No. 2) Regulations 2021

Date of commencement : 1 July 2021

16. G.N. No. S 1023/2021 — Central Provident Fund (Public Sector Employees) (Amendment No. 3) Regulations 2021

Date of commencement : 1 January 2022

17. G.N. No. S 128/2022 — Central Provident Fund (Public Sector Employees) (Amendment) Regulations 2022

Date of commencement : 1 March 2022

18. G.N. No. S 1025/2022 — Central Provident Fund (Public Sector Employees) (Amendment No. 2) Regulations 2022

Date of commencement : 1 January 2023

19. G.N. No. S 600/2023 — Central Provident Fund (Public Sector Employees) (Amendment) Regulations 2023

Date of commencement : 1 September 2023

20. G.N. No. S 919/2023 — Central Provident Fund (Public Sector Employees) (Amendment No. 2) Regulations 2023

Date of commencement : 1 January 2024

21. G.N. No. S 972/2024 — Central Provident Fund (Public Sector Employees) (Amendment) Regulations 2024

Date of commencement : 1 January 2025

22. G.N. No. S 442/2025 — Central Provident Fund (Public Sector Employees) (Amendment) Regulations 2025

Date of commencement : 1 July 2025

23. G.N. No. S 653/2025 — Central Provident Fund (Public Sector Employees) (Amendment No. 2) Regulations 2025

Date of commencement : 1 October 2025

24. 2025 Revised Edition — Central Provident Fund (Public Sector Employees) Regulations 2011

Date of operation : 17 December 2025

25. G.N. No. S 887/2025 — Central Provident Fund (Public Sector Employees) (Amendment No. 3) Regulations 2025

Date of commencement : 1 January 2026

26. G.N. No. S 163/2026 — Central Provident Fund (Public Sector Employees) (Amendment) Regulations 2026

Date of commencement : 1 April 2026

COMPARATIVE TABLE
CENTRAL PROVIDENT FUND
(PUBLIC SECTOR EMPLOYEES)
REGULATIONS 2011

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 106/2011
<i>[Omitted as having had effect]</i>	8