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CENTRAL PROVIDENT FUND ACT 1953
(SECTION 76(4))

CENTRAL PROVIDENT FUND
(CONTRIBUTIONS TO COMMUNITY
FUND — CDAC) RULES 1992

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[1 September 1992]

Citation

1. These Rules are the Central Provident Fund (Contributions to Community Fund — CDAC) Rules 1992.

Definitions

2. In these Rules —

“CDAC” means the Chinese Development Assistance Council;

“Chinese community” means every person who is a permanent resident or citizen of Singapore of Chinese descent;

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“employee” means an employee belonging to the Chinese community;

“Fund” means the fund established by CDAC for the educational, social or economic advancement of the Chinese community.

Employer to deduct contributions

3.—(1) Every employer must, on or after 1 September 1992, deduct from the monthly wages of each employee who desires to contribute to the Fund contributions at the appropriate rate set out in the Schedule.

(2) Subject to paragraph (3), all contributions deducted by an employer must be paid into the Fund within 14 days after the end of each month.

(3) CDAC may, on the application of any employer or class of employers, extend the time specified in paragraph (2) by not more than 7 days.

Opting out

4. An employee who does not desire to contribute to the Fund must notify his or her employer by completing the appropriate form provided by CDAC stating that he or she does not desire to contribute to the Fund.

Contributions by 2 or more employers

5. Where an employee is employed by 2 or more employers concurrently and the amounts deductible from his or her wages in a month in the aggregate exceed the maximum amount deductible set out in the Schedule, CDAC may, on the application of the employee, direct that the amounts deductible from his or her wages by all or any of his or her employers be reduced so that in any month the aggregate does not exceed the maximum amount deductible set out in the Schedule.

Refund

6.—(1) Where CDAC is satisfied that any amount has been paid in error to the Fund by any person, CDAC may, subject to paragraphs (2) and (3), refund the amount so paid in error to the person.

(2) Where the refund of any amount paid in error is not claimed by any person within one year of the date on which the amount was paid by him or her, the amount paid in error is not to be refunded but is deemed to have been properly paid under these Rules by the person.

(3) A refund must not be made under this rule except with the consent of CDAC which may require any person who claims to have paid any amount to the Fund in error to make a written application for refund and to furnish such information as CDAC may require to determine the amount so paid.

Register

7.—(1) Every employer must prepare and keep a register showing the name, address, rate of pay and allowances of each employee, the amount earned by each employee, the amount deducted from the earnings of each employee as contributions to the Fund and such other particulars as may be prescribed from time to time.

(2) CDAC may, by written notice to any employer, require the employer to furnish to CDAC, within the time specified in the notice, any information concerning the total number of employees belonging to the Chinese community and the amount deducted from the earnings of each employee as contributions to the Fund.

Contributions in excess of rate set out in Schedule

8. An employee who desires to contribute in excess of the appropriate rate set out in the Schedule may give to his or her employer written notice to that effect, and thereafter, so long as he or she is employed by that employer, the employer must make the deductions from his or her wages for each month until such time, not being less than 6 months from the giving of the previous notice, the employee gives further written notice to his or her employer of the

employee's desire to cease to have the monthly contributions deducted from his or her wages.

Forms

9. For the purposes of these Rules, CDAC may provide such forms as it may consider necessary.

THE SCHEDULE

Rules 3(1), 5 and 8

RATES OF CONTRIBUTION

PART 1

Amount deductible from employee's monthly wages earned on or after
1 September 1992 but before 1 January 2015

<i>Total amount of an employee's wages for the calendar month</i>	<i>Amount deductible from an employee's wages for the calendar month</i>
1. Less than \$2,000	\$0.50
2. \$2,000 or more	\$1

PART 2

Amount deductible from employee's monthly wages earned on or after
1 January 2015

<i>Total amount of an employee's wages for the calendar month</i>	<i>Amount deductible from an employee's wages for the calendar month</i>
1. Not more than \$2,000	\$0.50
2. More than \$2,000 but not more than \$3,500	\$1
3. More than \$3,500 but not more than \$5,000	\$1.50
4. More than \$5,000 but not more than \$7,500	\$2
5. More than \$7,500	\$3