

First published in the Government Gazette, www.egazette.gov.sg, on 16 December 2025.

CENTRAL PROVIDENT FUND ACT 1953 (SECTION 77(2))

CENTRAL PROVIDENT FUND RULES 1988

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Prepared and Published by

THE LAW REVISION COMMISSION UNDER THE AUTHORITY
OF THE REVISED EDITION OF THE LAWS ACT 1983

17.12.2025

Rule

26. Forms, etc., sent or made available by the Board in electronic form
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[4 March 1988]

Citation

1. These Rules are the Central Provident Fund Rules 1988.

Definitions

2. In these Rules —

“identity card” has the meaning given by section 2(1) of the National Registration Act 1965;

“residential address” means the place of residence of a person as registered under the National Registration Act 1965.

Registration of employer or platform operator

3.—(1) An employer or a platform operator must apply to be registered with the Board as an employer or a platform operator (as the case may be) as soon as practicable after —

(a) the employer employs the first employee in respect of whom the employer is required by the Act to pay contributions to the Fund; or

(b) the platform operator enters into a platform work agreement with the first platform worker in respect of whom the platform operator is required by the Act to pay contributions to the Fund.

(2) An application for registration under paragraph (1) must be made in the form and manner that the Board requires.

(3) Upon receiving the requisite form from an employer or a platform operator, the Board may register the employer or platform operator and issue —

(a) an employer’s reference number to the employer; or

(b) one or more platform operator's reference numbers to the platform operator.

(4) Every registered employer or registered platform operator who ceases to be an employer or a platform operator (as the case may be) must inform the Board in writing within one month of ceasing to be an employer or a platform operator.

(5) Every employer and platform operator must immediately inform the Board in writing of any change of address.

(6) Every employer or platform operator who makes a report of the change of his or her residential address under section 10 of the National Registration Act 1965 is deemed to have complied with paragraph (5).

Payment Advice

4. Every employer or platform operator must —

- (a) as soon as any person becomes the employer's or platform operator's employee or platform worker immediately obtain and complete a form known as the Payment Advice in respect of the employee or platform worker; and
- (b) forward the form to the Board at the time and in the manner specified in rule 6.

Inspection of Payment Advice

5.—(1) Subject to paragraph (3), the Board must make available and every employer or platform operator must obtain from the Board a Payment Advice for each of his, her or its employees or platform workers.

(2) The Payment Advice remains the property of the Board and must be made available for inspection by an authorised officer of the Board and must be returned to the Board as and when the Board may direct.

(3) The Board may, upon such conditions as it may impose, require or authorise any employer or platform operator to use forms other than and in place of the forms specified in these Rules (including the Payment Advice) or to dispense with the use of such forms.

Entries to be made in Payment Advice

6. Every employer or platform operator must, unless otherwise authorised by the Board under rule 5(3), duly complete the Payment Advice in respect of each of his, her or its employees or platform workers each month and submit such forms together with the amount of contributions payable for his, her or its employees or platform workers in the manner prescribed by regulations made under section 77(1) of the Act.

Amendment of Payment Advice

7.—(1) An employer or a platform operator may amend any entry in a Payment Advice submitted under rule 6 in such manner as may be determined by the Board, prior to the Board's acceptance of the Payment Advice.

(2) An employer or a platform operator who discovers any error in respect of the contributions paid or information given to the Board must as soon as the error comes to the employer's or platform operator's notice inform the Board in writing of the nature of the error and the Board must direct how the error is to be rectified or otherwise dealt with.

(3) An employer or a platform operator must not recover any part of any contribution from the wages of an employee under section 7(6A) of the Act or a platform worker's platform remuneration under section 8A(6) of the Act (read with paragraph 10C(2) or 13(2) of the Fourth Schedule to the Act) (as the case may be) after the end of the period prescribed for the payment of such contribution to the Fund unless —

- (a) the employer or platform operator has first paid the contributions to the Fund; and
- (b) the employer or platform operator has either —
 - (i) obtained the employee's or platform worker's written consent for the recovery and has forwarded the consent to the Board; or
 - (ii) obtained the written permission of the Board for the recovery.

Recovery of contributions from more than one employer

8.—(1) Where an employee is employed by 2 or more employers concurrently and the amounts recoverable from the employee's wages in a month in the aggregate exceed the maximum amount prescribed in the third column of the First Schedule to the Act, the Board may, on the application by the employee, direct that the amounts recoverable from the employee's 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 prescribed in the third column of that Schedule.

(2) Where the Board has directed such reduction under paragraph (1), the amount payable by the employer or employers is as prescribed in the second column of the First Schedule to the Act less the amount of the reduction.

9. [*Deleted by S 1035/2024*]

Record of payment

10.—(1) The Board must issue a record of payment in such form as may be determined by the Board for each payment of contributions to the Fund, showing the amount credited to the members of the Fund in respect of whom the contributions were paid.

(2) An acknowledgment must be given for all cash payments at any post office duly authorised to receive money on behalf of the Board.

Retention of record of payments

11. Every employer and platform operator must retain all records of payments given by the Board for a period of at least 2 years from the date on which they were issued and must during that period make them available for inspection by any inspector appointed by the Board.

Employee to furnish information to employer

12. Every employee must furnish to his or her employer all details and produce all documents that are necessary for the completion of returns required to be made by his or her employer under these Rules.

Registration of employee or platform worker

13.—(1) The Board must register in the manner specified in paragraph (2), any employee or platform worker as a member of the Fund when it receives the first contribution for the employee or platform worker.

(2) Where the member holds a Singapore identity card, the Board must issue a registration number which is the number of the member's identity card.

14. [*Deleted by S 1035/2024*]

Withdrawal of contributions

15.—(1) Any application for the withdrawal of any amount standing to the credit of a member of the Fund must be made in writing to the Board in such form as the Board may direct.

(2) Any person making the application must furnish all such information and documents as the Board may require.

Determination of age of member

16. For the purpose of determining the age of any member of the Fund, the date of birth recorded on his or her identity card (if any) will normally be presumed to be correct, but the Board may require to be furnished with and take into consideration any other evidence that may be available.

Medical boards

17.—(1) The Board may appoint one or more medical boards, each consisting of one or more medical practitioners, for —

- (a) determining whether any member of the Fund satisfies any ground under section 15(6B)(a) or 15AA(1), (2)(a) or (3)(a) of the Act or a former provision;
- (b) determining whether any person who is insured under the Home Protection Insurance Scheme established and maintained by the Board under section 29(1) of the Act satisfies the ground of incapacity under section 36(2) of the Act;

- (c) determining whether any person who is insured under the Dependants' Protection Insurance Scheme established and maintained by the Board under section 41 of the Act satisfies the ground of incapacity under section 49(2) of the Act;
- (d) determining whether any person is incapacitated for the purposes of the Central Provident Fund (Education Scheme) Regulations 1989; and
- (e) such other purposes as the Board may determine.

(2) In this rule, "former provision" means section 15(2)(d), (e), (f) or (g), (7A)(a), (b), (c) or (d) or (8)(a), (b), (c) or (d) of the Act as in force before 1 March 2022.

Manner of payment of amount authorised to be withdrawn

18.—(1) Unless otherwise provided in the Central Provident Fund (Retirement Sum Scheme) Regulations 1988, the Central Provident Fund (Retirement Sum Topping-Up Scheme) Regulations 1995, the Central Provident Fund (Revised Retirement Sum Scheme) Regulations 1995 or the Central Provident Fund (New Retirement Sum Scheme) Regulations 2004, where a withdrawal from the Fund has been authorised in favour of any person (called in this rule the relevant person) under section 15, 15AA or 15AB of the Act, the Board must pay the amount authorised to be withdrawn —

- (a) in any case where the relevant person has authorised any other person (by a duly executed power of attorney or by such other method as the Board may approve) to receive that amount on behalf of the relevant person —
 - (i) into that other person's account with a bank, if the relevant person has applied, and the Board has approved the relevant person's application, for the amount to be paid into that bank account; or
 - (ii) where the relevant person has not made an application under sub-paragraph (i), to that other person in any other manner that the Board thinks fit; or

(b) in any other case —

- (i) into the relevant person's account with a bank, if the relevant person has applied, and the Board has approved the relevant person's application, for the amount to be paid into that bank account; or
- (ii) where the relevant person has not made an application under sub-paragraph (i), to the relevant person in any other manner that the Board thinks fit.

(2) Where the relevant person has authorised any other person in accordance with paragraph (1)(a) to receive the amount mentioned in paragraph (1), and the Board has paid that amount to that other person in accordance with paragraph (1)(a), the receipt by that other person of that amount is to be treated as the receipt by the relevant person of that amount.

19. [*Deleted by S 36/2015*]

Statistical information

20.—(1) For the purpose of obtaining information of a statistical nature relating to employers, platform operators, employees and platform workers, the Board may require any employer, platform operator, employee or platform worker to furnish to the Board such particulars and information as the Board may consider necessary.

(2) Every employer, platform operator, employee and platform worker on whom a requisition has been served must furnish true and accurate particulars and information to the best of his, her or its knowledge and belief.

Inaccurate documents

21. Where any document required to be completed by an employer or a platform operator under these Rules is incomplete, inaccurate or illegible or any impression made on it is unclear, the Board may return the document to the employer or platform operator who must, as the Board may require, either —

- (a) immediately complete and return to the Board within one week of the date of return to the employer or platform

operator of that document a fresh document in place of that document; or

(b) correct and return the original document within one week.

Delegation

22. Anything which is required to be done or which may be done by the Board under these Rules may be done by an officer of the Board to whom power has been delegated for that purpose, and anything which is required to be shown to the satisfaction of the Board may be shown to the satisfaction of that officer.

Certification of entries

23. Any officer authorised by the Board may certify copies of entries in the accounts of the Fund for the purposes of any legal proceedings under the Act.

24. [*Deleted by S 714/2024*]

Submission of forms, etc., through electronic means

25. The Board may, subject to such terms and conditions as it may impose, allow any form, document or information which may be submitted under these Rules, to be submitted in such electronic form and by such electronic means as the Board may determine.

Forms, etc., sent or made available by the Board in electronic form

26. The Board may send or make available to any employer or platform operator any form, document or information under these Rules in electronic form and by electronic means.

COMPARATIVE TABLE
CENTRAL PROVIDENT FUND RULES 1988

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.	2006 Ed.
13—(1)	13
(2)	(a)
—	(b) [<i>Deleted by S 1035/2024</i>]