

Who do you need to pay CPF for?

Company Directors	Is CPF payable?
Company directors are considered employees if they are engaged under a contract of service and paid a salary on top of any fee received.	YES
CPF contributions are not payable on directors' fees voted to company directors at General Meetings.	NO

Concurrent employment	Is CPF payable?																
<p>If you are concurrently employed by more than one employer, all your employers must pay CPF contributions on the wages given to you. This is because the Ordinary Wage (OW) ceiling is applicable on a "per employment" basis.</p> <p>If your total monthly OW is below the OW Ceiling of \$6,000 per month, CPF contributions are payable based on the prevailing CPF contribution rates.</p> <p>However, if the employee's total monthly OW exceeds the OW Ceiling, he may apply to limit the employee's share of contributions on OW:</p> <table border="1" data-bbox="205 1106 1160 1364"> <thead> <tr> <th>Age</th> <th>Limit on Employee's Share of CPF Contribution on Ordinary Wages <i>(Based on CPF contribution rates from 1 Jan 2016)</i></th> </tr> </thead> <tbody> <tr> <td>55 years and below</td> <td>\$1,200</td> </tr> <tr> <td>Above 55 to 60 years</td> <td>\$780</td> </tr> <tr> <td>Above 60 to 65 years</td> <td>\$450</td> </tr> <tr> <td>Above 65 years</td> <td>\$300</td> </tr> </tbody> </table> <p>All his employers have to pay the employer's share of CPF contributions on the full amount of wages at the prevailing rate, subject to the OW ceiling.</p> <p>To limit your share of CPF contributions, please use My Mailbox (via SingPass login) to submit your application with the following information:</p> <ul style="list-style-type: none"> Details of your employers and Ordinary Wage (OW) payable by them in this format <table border="1" data-bbox="301 1727 1182 1839"> <thead> <tr> <th>Name of Employers</th> <th>OW payable from each employer</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> </tbody> </table> Current employment status (choose one) 	Age	Limit on Employee's Share of CPF Contribution on Ordinary Wages <i>(Based on CPF contribution rates from 1 Jan 2016)</i>	55 years and below	\$1,200	Above 55 to 60 years	\$780	Above 60 to 65 years	\$450	Above 65 years	\$300	Name of Employers	OW payable from each employer					YES
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<p>i. You have been working for the above employers and CPF contributions are paid according to the prevailing CPF contribution rates.</p> <p>ii. You have just commenced on a new employment with one of the employers this month. (Please include a copy of your employment contract if you have just commenced a new employment and there is no CPF contribution history from your new employer.)</p> <ul style="list-style-type: none"> Your written consent to inform all your employers on your application, as the Board will notify your employers when your application is approved. <p>Please submit the application personally and indicate the amount of employee's share of CPF contributions to be recovered from your wages from your employers.</p> <p>If you would like to apply for refund of excess employee share of CPF contributions that was paid above the CPF wage ceilings, please refer to this FAQ.</p>	
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Employees working overseas	Is CPF payable?
<p>CPF contributions are not mandatory for Singapore citizens or Singapore Permanent Residents working overseas.</p> <p>CPF contributions will be deemed as voluntary for employers who wish to continue making CPF contributions for employees posted overseas. Employers will have to register for a new CPF Submission Number (CSN) to make voluntary contributions.</p>	NO
Family workers	Is CPF payable?
<p>CPF contributions are payable for family members if they are paid wages by the proprietor for the work done.</p>	YES

Foreigners holding Employment Pass, S Pass, Miscellaneous Work Pass or Work Permit	Is CPF payable?
<p>CPF contributions are not allowed for foreigners.</p>	NO

National Servicemen (NSmen) on NS Training	Is CPF payable?
<p>Under the Enlistment Act, CPF contributions are payable for employees who are Operationally Ready NSmen on NS training.</p> <p>The employer has to pay CPF contributions based on the wages given by the employer, together with the make-up pay (i.e. loss in civilian income inclusive of</p>	YES

variable wage components like overtime pay and commission) from the Ministry of Defence (MINDEF)/ Singapore Civil Defence Force (SCDF) /Singapore Police Force (SPF).

The employer has to bear the full employer's share of CPF contribution, but can recover the full employee's share from the employee's wages.

Please refer to the [NS Portal website](#) for more information on NSmen payments.

Part-time / casual employees	Is CPF payable?
CPF contributions are payable for part-time/casual employees.	YES

Partners, sole-proprietors, or self-employed persons	Is CPF payable?
Unlike regular employees, partners, sole-proprietors, or self-employed persons engaged under a contract for service are only required to contribute to their Medisave account. Contributions are computed based on their annual net trade income earned. For more information, please click here .	NO

Singapore Permanent Residents (SPRs)	Is CPF payable?
<p>CPF contributions are mandatory for foreigners from the day they attain SPR status in Singapore. Please click here for more information on CPF contributions for SPRs.</p>	<p>YES</p>

Students	Is CPF payable?
<p>CPF contributions are payable for all school-leavers or students working on a part-time or temporary basis under a contract of service.</p> <p>Please refer to the Ministry of Manpower website for more information on a contract of service.</p>	<p>YES</p>
<p>CPF contributions are exempted for the following groups:</p> <ol style="list-style-type: none"> 1. Registered students of the following schools and Madrasahs (except for students who have completed the GCE "A" level examination or its equivalent) working during the school holiday period stated in the Ministry of Education website (with effect from 1 February 2018). <ol style="list-style-type: none"> a. Government and Government-Aided Schools b. Independent Schools c. Specialised Independent Schools d. Specialised Schools e. MOE-funded Special Education Schools f. Mountbatten Vocational School g. Madrasahs <ul style="list-style-type: none"> • Madrasah Alsagoff Al-Arabiah • Madrasah Al-Arabiah Al-Islamiah • Madrasah Irsyad Zuhri Al-Islamiah • Madrasah Aljunied Al-Islamiah • Madrasah Al-Ma'arif Al-Islamiah • Madrasah Wak Tanjong Al-Islamiah <p>Please refer to beta.moe.gov.sg/schoolfinder for the list of schools under (a) to (d) and the Ministry of Education website for the list of schools under (e). Please contact the Ministry of Education if you require clarification on the list of institutions.</p>	<p>NO</p>

2. Matriculated or registered students of the following institutions and employed for training approved by their institutions during the school term and/or school holiday period:

With effect from 1 January 2018

- a. any university whose function of providing university education is determined by any written law
- b. the Institute of Technical Education, Singapore, established by the Institute of Technical Education Act
- c. a polytechnic established by any written law

Please refer to the **Ministry of Education website** for the list of institutions under the section “Autonomous Universities”, “Institute of Technical Education (ITE)” and “Polytechnic”. Please contact the **Ministry of Education** if you require clarification on the list of institutions.

With effect from 1 February 2018

- a. Specialised Schools
- b. MOE-funded Special Education Schools
- c. Mountbatten Vocational School

Please refer to beta.moe.gov.sg/schoolfinder for the list of schools under (a) and the **Ministry of Education website** for the list of schools under (b). Please contact the **Ministry of Education** if you require clarification on the list of institutions.

3. Matriculated or registered students of any overseas tertiary education institution and are required by the overseas tertiary education institution to undergo training in Singapore for a period of not more than 6 months. With effect from 1 February 2018, students are required to submit to their employers a written confirmation from the overseas tertiary education institution to indicate that they are —
- (i) matriculated or registered students of the overseas tertiary education institution; and
 - (ii) required by the overseas tertiary education institution to undergo training in Singapore.
4. Matriculated or registered students of any private education institution enrolled in a full-time programme subsidised by the Ministry of Education and employed for training approved by their institutions (with effect from 1 February 2018):
- a. All full-time diploma programme programmes at LASALLE College of the Arts (LASALLE) and Nanyang Academy of Fine Arts (NAFA)
 - b. Bachelor of Music programme offered by the Royal College of Music, London, at NAFA
 - c. All full-time Bachelor’s degree programmes offered by Goldsmiths College, University of London, at LASALLE

Please refer to the **Ministry of Education website** for the list of programmes under the section “LASALLE College of the Arts, Nanyang Academy of Fine Arts”. Please contact the **Ministry of Education** if you require clarification on the list of institutions.