

Table 1

**CPF Contribution Rate Table from 1 January to 31 December 2025
for Singapore Citizens or Singapore Permanent Residents (3rd year onwards)**

Employee's Age (Years)	Employee's total wages for the calendar month	Total CPF contributions (Employer's & Employee's share)	Employee's share of CPF contributions
55 & below	\$50 or less	Nil	Nil
	> \$50 to \$500	17% (TW)	Nil
	> \$500 to \$750	17% (TW) + 0.6 (TW - \$500)	0.6 (TW - \$500)
	> \$750	[37% (OW)]* + 37% (AW) * Max. of \$2,738	[20% (OW)]* + 20% (AW) * Max. of \$1,480
Above 55 - 60	\$50 or less	Nil	Nil
	> \$50 to \$500	15.5% (TW)	Nil
	> \$500 to \$750	15.5% (TW) + 0.51 (TW - \$500)	0.51 (TW - \$500)
	> \$750	[32.5% (OW)]* + 32.5% (AW) * Max. of \$2,405	[17% (OW)]* + 17% (AW) * Max. of \$1,258
Above 60 - 65	\$50 or less	Nil	Nil
	> \$50 to \$500	12% (TW)	Nil
	> \$500 to \$750	12% (TW) + 0.345 (TW - \$500)	0.345 (TW - \$500)
	> \$750	[23.5% (OW)]* + 23.5% (AW) *Max. of \$1,739	[11.5% (OW)]* + 11.5% (AW) * Max. of \$851
Above 65 - 70	\$50 or less	Nil	Nil
	> \$50 to \$500	9% (TW)	Nil
	> \$500 to \$750	9% (TW) + 0.225 (TW - \$500)	0.225 (TW - \$500)
	> \$750	[16.5% (OW)]* + 16.5% (AW) * Max. of \$1,221	[7.5% (OW)]* + 7.5% (AW) * Max. of \$555
Above 70	\$50 or less	Nil	Nil
	> \$50 to \$500	7.5% (TW)	Nil
	> \$500 to \$750	7.5% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	> \$750	[12.5% (OW)]* + 12.5% (AW) * Max. of \$925	[5% (OW)]* + 5% (AW) * Max. of \$370

Notes:

For Private Sector / Non-Pensionable Employees (Ministries, Statutory Bodies & Aided Schools)

OW: Ordinary Wages (capped at OW ceiling of \$7,400)

AW: Additional Wages

TW: Total Wages = OW + AW

Max: Maximum contribution on OW

Steps to compute CPF contribution:

- 1) Compute the total CPF contribution (rounded to the nearest dollar), i.e., to be rounded down for an amount less than 50 cents and rounded up for an amount of 50 cents and above.
- 2) Compute the employee's share of CPF contribution (rounded down to the nearest dollar).
- 3) Employer's share = Total contribution - Employee's share
- 4) If there is only OW payable for the month, the maximum contribution on OW is to be rounded to the nearest dollar for the total CPF contributions and rounded down to the nearest dollar for employee's share of CPF contributions. If there are OW and AW payable for the same month, compute and sum up the CPF contributions that are payable for OW and AW and apply the rounding rules accordingly.
- 5) To compute CPF contributions, use the CPF contribution calculator (cpf.gov.sg/employer > Tools and services > Calculators > CPF contribution calculator).

These rates are also applicable to 1st and 2nd year Singapore Permanent Resident (SPR) employees and their employers after CPF Board approves their joint application to contribute to CPF at full employer- full employee rates.

Table 2

**CPF Contribution Rate Table from 1 January to 31 December 2025
for Singapore Permanent Residents (SPR) during 1st year of SPR status
under Graduated contribution rates (G/G)**

Employee's Age (Years)	Employee's total wages for the calendar month	Total CPF contributions (Employer's & Employee's share)	Employee's share of CPF contributions
55 & below	\$50 or less	Nil	Nil
	> \$50 to \$500	4% (TW)	Nil
	> \$500 to \$750	4% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	> \$750	[9% (OW)]* + 9% (AW) * Max. of \$666	[5% (OW)]* + 5% (AW) * Max. of \$370
Above 55 - 60	\$50 or less	Nil	Nil
	> \$50 to \$500	4% (TW)	Nil
	> \$500 to \$750	4% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	> \$750	[9% (OW)]* + 9% (AW) * Max. of \$666	[5% (OW)]* + 5% (AW) * Max. of \$370
Above 60 - 65	\$50 or less	Nil	Nil
	> \$50 to \$500	3.5% (TW)	Nil
	> \$500 to \$750	3.5% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	> \$750	[8.5% (OW)]* + 8.5% (AW) * Max. of \$629	[5% (OW)]* + 5% (AW) * Max. of \$370
Above 65	\$50 or less	Nil	Nil
	> \$50 to \$500	3.5% (TW)	Nil
	> \$500 to \$750	3.5% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	> \$750	[8.5% (OW)]* + 8.5% (AW) * Max. of \$629	[5% (OW)]* + 5% (AW) * Max. of \$370

Notes:

For Private Sector / Non-Pensionable Employees (Statutory Bodies & Aided Schools)

OW: Ordinary Wages (capped at OW ceiling of \$7,400)

AW: Additional Wages

TW: Total Wages = OW + AW

Max: Maximum contribution on OW

Steps to compute CPF contribution:

- 1) Compute the total CPF contribution (rounded to the nearest dollar), i.e., to be rounded down for an amount less than 50 cents and rounded up for an amount of 50 cents and above.
- 2) Compute the employee's share of CPF contribution (rounded down to the nearest dollar).
- 3) Employer's share = Total contribution - Employee's share
- 4) If there is only OW payable for the month, the maximum contribution on OW is to be rounded to the nearest dollar for the total CPF contributions and rounded down to the nearest dollar for employee's share of CPF contributions. If there are OW and AW payable for the same month, compute and sum up the CPF contributions that are payable for OW and AW and apply the rounding rules accordingly.
- 5) To compute CPF contributions, use the CPF contribution calculator (cpf.gov.sg/employer > Tools and services > Calculators > CPF contribution calculator).

There are no changes to the graduated employer and employee rates since 1 January 2016.

Table 3

**CPF Contribution Rate Table from 1 January to 31 December 2025
for Singapore Permanent Residents (SPR) during 2nd year of SPR status
under Graduated contribution rates (G/G)**

Employee's Age (Years)	Employee's total wages for the calendar month	Total CPF contributions (Employer's & Employee's share)	Employee's share of CPF contributions
55 & below	\$50 or less	Nil	Nil
	> \$50 to \$500	9% (TW)	Nil
	> \$500 to \$750	9% (TW) + 0.45 (TW - \$500)	0.45 (TW - \$500)
	> \$750	[24% (OW)]* + 24% (AW) * Max. of \$1,776	[15% (OW)]* + 15% (AW) * Max. of \$1,110
Above 55 - 60	\$50 or less	Nil	Nil
	> \$50 to \$500	6% (TW)	Nil
	> \$500 to \$750	6% (TW) + 0.375 (TW - \$500)	0.375 (TW - \$500)
	> \$750	[18.5% (OW)]* + 18.5% (AW) * Max. of \$1,369	[12.5% (OW)]* + 12.5% (AW) * Max. of \$925
Above 60 - 65	\$50 or less	Nil	Nil
	> \$50 to \$500	3.5% (TW)	Nil
	> \$500 to \$750	3.5% (TW) + 0.225 (TW - \$500)	0.225 (TW - \$500)
	> \$750	[11% (OW)]* + 11% (AW) * Max. of \$814	[7.5% (OW)]* + 7.5% (AW) * Max. of \$555
Above 65	\$50 or less	Nil	Nil
	> \$50 to \$500	3.5% (TW)	Nil
	> \$500 to \$750	3.5% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	> \$750	[8.5% (OW)]* + 8.5% (AW) * Max. of \$629	[5% (OW)]* + 5% (AW) * Max. of \$370

Notes:

For Private Sector / Non-Pensionable Employees (Statutory Bodies & Aided Schools)

OW: Ordinary Wages (capped at OW ceiling of \$7,400)

AW: Additional Wages

TW: Total Wages = OW + AW

Max: Maximum contribution on OW

Steps to compute CPF contribution:

- 1) Compute the total CPF contribution (rounded to the nearest dollar), i.e., to be rounded down for an amount less than 50 cents and rounded up for an amount of 50 cents and above.
- 2) Compute the employee's share of CPF contribution (rounded down to the nearest dollar).
- 3) Employer's share = Total contribution - Employee's share
- 4) If there is only OW payable for the month, the maximum contribution on OW is to be rounded to the nearest dollar for the total CPF contributions and rounded down to the nearest dollar for employee's share of CPF contributions. If there are OW and AW payable for the same month, compute and sum up the CPF contributions that are payable for OW and AW and apply the rounding rules accordingly.
- 5) To compute CPF contributions, use the CPF contribution calculator (cpf.gov.sg/employer > Tools and services > Calculators > CPF contribution calculator).

There are no changes to the graduated employer and employee rates since 1 January 2016.

Table 4

**CPF Contribution Rate Table from 1 January to 31 December 2025
for Singapore Permanent Residents (SPR) during 1st year of SPR status
under Full Employer & Graduated Employee contribution rates (F/G)**

Employee's Age (Years)	Employee's total wages for the calendar month	Total CPF contributions (Employer's & Employee's share)	Employee's share of CPF contributions
55 & below	\$50 or less	Nil	Nil
	> \$50 to \$500	17% (TW)	Nil
	> \$500 to \$750	17% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	> \$750	[22% (OW)]* + 22% (AW) *Max. of \$1,628	[5% (OW)]* + 5% (AW) *Max. of \$370
Above 55 - 60	\$50 or less	Nil	Nil
	> \$50 to \$500	15.5% (TW)	Nil
	> \$500 to \$750	15.5% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	> \$750	[20.5% (OW)]* + 20.5% (AW) *Max. of \$1,517	[5% (OW)]* + 5% (AW) *Max. of \$370
Above 60 - 65	\$50 or less	Nil	Nil
	> \$50 to \$500	12% (TW)	Nil
	> \$500 to \$750	12% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	> \$750	[17% (OW)]* + 17% (AW) * Max. of \$1,258	[5% (OW)]* + 5% (AW) * Max. of \$370
Above 65 - 70	\$50 or less	Nil	Nil
	> \$50 to \$500	9% (TW)	Nil
	> \$500 to \$750	9% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	> \$750	[14% (OW)]* + 14% (AW) * Max. of \$1,036	[5% (OW)]* + 5% (AW) *Max. of \$370
Above 70	\$50 or less	Nil	Nil
	> \$50 to \$500	7.5% (TW)	Nil
	> \$500 to \$750	7.5% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	> \$750	[12.5% (OW)]* + 12.5% (AW) * Max. of \$925	[5% (OW)]* + 5% (AW) *Max. of \$370

Notes:

For Private Sector / Non-Pensionable Employees (Ministries, Statutory Bodies & Aided Schools)

OW: Ordinary Wages (capped at OW ceiling of \$7,400)

AW: Additional Wages

TW: Total Wages = OW + AW

Max: Maximum contribution on OW

Steps to compute CPF contribution:

- 1) Compute the total CPF contribution (rounded to the nearest dollar), i.e., to be rounded down for an amount less than 50 cents and rounded up for an amount of 50 cents and above.
- 2) Compute the employee's share of CPF contribution (rounded down to the nearest dollar).
- 3) Employer's share = Total contribution - Employee's share
- 4) If there is only OW payable for the month, the maximum contribution on OW is to be rounded to the nearest dollar for the total CPF contributions and rounded down to the nearest dollar for employee's share of CPF contributions. If there are OW and AW payable for the same month, compute and sum up the CPF contributions that are payable for OW and AW and apply the rounding rules accordingly.
- 5) To compute CPF contributions, use the CPF contribution calculator (cpf.gov.sg/employer > Tools and services > Calculators > CPF contribution calculator).

These rates are applicable to employees of Private Sector, Statutory Bodies and Aided Schools after CPF Board approves the joint application by an employer and his 1st year SPR employee to contribute to CPF at higher rates. If an employer and employee have jointly applied to pay at the full rates for both employer and employee, please refer to **Table 1** above for the rates.

Table 5

**CPF Contribution Rate Table from 1 January to 31 December 2025
for Singapore Permanent Residents (SPR) during 2nd year of SPR status
under Full Employer & Graduated Employee contribution rates (F/G)**

Employee's Age (Years)	Employee's total wages for the calendar month	Total CPF contributions (Employer's & Employee's share)	Employee's share of CPF contributions
55 & below	\$50 or less	Nil	Nil
	> \$50 to \$500	17% (TW)	Nil
	> \$500 to \$750	17% (TW) + 0.45 (TW - \$500)	0.45 (TW - \$500)
	> \$750	[32% (OW)]* + 32% (AW) * Max. of \$2,368	[15% (OW)]* + 15% (AW) * Max. of \$1,110
Above 55 - 60	\$50 or less	Nil	Nil
	> \$50 to \$500	15.5% (TW)	Nil
	> \$500 to \$750	15.5% (TW) + 0.375 (TW - \$500)	0.375 (TW - \$500)
	> \$750	[28% (OW)]* + 28% (AW) * Max. of \$2,072	[12.5% (OW)]* + 12.5% (AW) * Max. of \$925
Above 60 - 65	\$50 or less	Nil	Nil
	> \$50 to \$500	12% (TW)	Nil
	> \$500 to \$750	12% (TW) + 0.225 (TW - \$500)	0.225 (TW - \$500)
	> \$750	[19.5% (OW)]* + 19.5% (AW) * Max. of \$1,443	[7.5% (OW)]* + 7.5% (AW) * Max. of \$555
Above 65 - 70	\$50 or less	Nil	Nil
	> \$50 to \$500	9% (TW)	Nil
	> \$500 to \$750	9% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	> \$750	[14% (OW)]* + 14% (AW) * Max. of \$1,036	[5% (OW)]* + 5% (AW) * Max. of \$370
Above 70	\$50 or less	Nil	Nil
	> \$50 to \$500	7.5% (TW)	Nil
	> \$500 to \$750	7.5% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	> \$750	[12.5% (OW)]* + 12.5% (AW) * Max. of \$925	[5% (OW)]* + 5% (AW) * Max. of \$370

Notes:

For Private Sector / Non-Pensionable Employees (Ministries, Statutory Bodies & Aided Schools)

OW: Ordinary Wages (capped at OW ceiling of \$7,400)

AW: Additional Wages

TW: Total Wages = OW + AW

Max: Maximum contribution on OW

Steps to compute CPF contribution:

- 1) Compute the total CPF contribution (rounded to the nearest dollar), i.e., to be rounded down for an amount less than 50 cents and rounded up for an amount of 50 cents and above.
- 2) Compute the employee's share of CPF contribution (rounded down to the nearest dollar).
- 3) Employer's share = Total contribution - Employee's share
- 4) If there is only OW payable for the month, the maximum contribution on OW is to be rounded to the nearest dollar for the total CPF contributions and rounded down to the nearest dollar for employee's share of CPF contributions. If there are OW and AW payable for the same month, compute and sum up the CPF contributions that are payable for OW and AW and apply the rounding rules accordingly.
- 5) To compute CPF contributions, use the CPF contribution calculator (cpf.gov.sg/employer > Tools and services > Calculators > CPF contribution calculator).

These rates are applicable to employees of Private Sector, Statutory Bodies and Aided Schools after CPF Board approves the joint application by an employer and his 2nd year SPR employee to contribute to CPF at higher rates. If an employer and employee have jointly applied to pay at the full rates for both employer and employee, please refer to **Table 1** above for the rates.

Table 6

CPF Allocation Rates 2025
Private Sector / Non-Pensionable Employees (Ministries, Statutory Bodies & Aided Schools)

Employee's Age (Years)	Allocated to		
	Ordinary Account (Ratio of Contribution)	Special Account ¹ (Ratio of Contribution)	MediSave Account (Ratio of Contribution)
35 & below	0.6217	0.1621	0.2162
Above 35 – 45	0.5677	0.1891	0.2432
Above 45 – 50	0.5136	0.2162	0.2702
Above 50 – 55	0.4055	0.3108	0.2837
	Ordinary Account (Ratio of Contribution)	Retirement Account ¹ (Ratio of Contribution)	MediSave Account (Ratio of Contribution)
Above 55 – 60	0.3694	0.3076	0.3230
Above 60 – 65	0.149	0.4042	0.4468
Above 65 – 70	0.0607	0.303	0.6363
Above 70	0.08	0.08	0.84

¹ Upon the closure of Special Account, the contributions for members aged 55 and above will be fully allocated to the Retirement Account (RA), up to the Full Retirement Sum (FRS). If members have set aside the FRS in their RA, these contributions will be channelled to their Ordinary Account.

The CPF allocation is first computed for the MediSave Account, followed by the Special/Retirement Account. The remainder will be allocated to the Ordinary Account.

Example 1:

If the CPF contribution of an employee (30 years old) is \$100, the allocation of his CPF contribution will be computed as:

Employee's Age (Years)	CPF Contribution	Ordinary Account	Special Account	MediSave Account
35 & below	\$100	\$62.17 (\$100 – \$21.62 – \$16.21)	\$16.21 (\$100 x 0.1621)	\$21.62 (\$100 x 0.2162)

Example 2:

If the CPF contribution of an employee (57 years old) is \$100, the allocation of his CPF contribution will be computed as:

Employee's Age (Years)	CPF Contribution	Ordinary Account	Retirement Account	MediSave Account
Above 55 – 60	\$100	\$36.94 (\$100 – \$30.76 – \$32.30)	\$30.76 (\$100 x 0.3076)	\$32.30 (\$100 x 0.323)