

Table 1

**CPF Contribution Rate Table from 1 January 2027  
for Singapore Citizens or Singapore Permanent Residents (3<sup>rd</sup> 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 \$2,960	[20% (OW)]* + 20% (AW) * Max. of \$1,600
Above 55 - 60	\$50 or less	Nil	Nil
	> \$50 to \$500	16.5% (TW)	Nil
	> \$500 to \$750	16.5% (TW) + 0.57 (TW - \$500)	0.57 (TW - \$500)
	> \$750	[35.5% (OW)]* + 35.5% (AW) * Max. of \$2,840	[19% (OW)]* + 19% (AW) * Max. of \$1,520
Above 60 - 65	\$50 or less	Nil	Nil
	> \$50 to \$500	13% (TW)	Nil
	> \$500 to \$750	13% (TW) + 0.39 (TW - \$500)	0.39 (TW - \$500)
	> \$750	[26% (OW)]* + 26% (AW) *Max. of \$2,080	[13% (OW)]* + 13% (AW) * Max. of \$1,040
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 \$1,320	[7.5% (OW)]* + 7.5% (AW) * Max. of \$600
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 \$1,000	[5% (OW)]* + 5% (AW) * Max. of \$400

**Notes:**

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

OW: Ordinary Wages (capped at OW ceiling of \$8,000)

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](http://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 2027  
for Singapore Permanent Residents (SPR) during 1<sup>st</sup> 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 \$720	[5% (OW)]* + 5% (AW) * Max. of \$400
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 \$720	[5% (OW)]* + 5% (AW) * Max. of \$400
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 \$680	[5% (OW)]* + 5% (AW) * Max. of \$400
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 \$680	[5% (OW)]* + 5% (AW) * Max. of \$400

**Notes:**

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

OW: Ordinary Wages (capped at OW ceiling of \$8,000)

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](http://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 2027  
for Singapore Permanent Residents (SPR) during 2<sup>nd</sup> 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 \$1,920	[15% (OW)]* + 15% (AW) * Max. of \$1,200
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 \$1,480	[12.5% (OW)]* + 12.5% (AW) * Max. of \$1,000
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 \$880	[7.5% (OW)]* + 7.5% (AW) * Max. of \$600
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 \$680	[5% (OW)]* + 5% (AW) * Max. of \$400

**Notes:**

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

OW: Ordinary Wages (capped at OW ceiling of \$8,000)

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](http://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 2027  
for Singapore Permanent Residents (SPR) during 1<sup>st</sup> 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 \$1,760	[5% (OW)]* + 5% (AW) *Max. of \$400
Above 55 - 60	\$50 or less	Nil	Nil
	> \$50 to \$500	16.5% (TW)	Nil
	> \$500 to \$750	16.5% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	> \$750	[21.5% (OW)]* + 21.5% (AW) *Max. of \$1,720	[5% (OW)]* + 5% (AW) *Max. of \$400
Above 60 - 65	\$50 or less	Nil	Nil
	> \$50 to \$500	13% (TW)	Nil
	> \$500 to \$750	13% (TW) + 0.15 (TW - \$500)	0.15 (TW - \$500)
	> \$750	[18% (OW)]* + 18% (AW) * Max. of \$1,440	[5% (OW)]* + 5% (AW) * Max. of \$400
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 \$1,120	[5% (OW)]* + 5% (AW) *Max. of \$400
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 \$1,000	[5% (OW)]* + 5% (AW) *Max. of \$400

**Notes:**

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

OW: Ordinary Wages (capped at OW ceiling of \$8,000)

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](http://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 2027  
for Singapore Permanent Residents (SPR) during 2<sup>nd</sup> 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 \$2,560	[15% (OW)]* + 15% (AW) * Max. of \$1,200
Above 55 - 60	\$50 or less	Nil	Nil
	> \$50 to \$500	16.5% (TW)	Nil
	> \$500 to \$750	16.5% (TW) + 0.375 (TW - \$500)	0.375 (TW - \$500)
	> \$750	[29% (OW)]* + 29% (AW) * Max. of \$2,320	[12.5% (OW)]* + 12.5% (AW) * Max. of \$1,000
Above 60 - 65	\$50 or less	Nil	Nil
	> \$50 to \$500	13% (TW)	Nil
	> \$500 to \$750	13% (TW) + 0.225 (TW - \$500)	0.225 (TW - \$500)
	> \$750	[20.5% (OW)]* + 20.5% (AW) * Max. of \$1,640	[7.5% (OW)]* + 7.5% (AW) * Max. of \$600
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 \$1,120	[5% (OW)]* + 5% (AW) * Max. of \$400
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 \$1,000	[5% (OW)]* + 5% (AW) * Max. of \$400

**Notes:**

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

OW: Ordinary Wages (capped at OW ceiling of \$8,000)

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](http://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.