

Who do you need to pay CPF for?

| Company Directors | Is CPF payable? |
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| 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? |
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| <p>If you are concurrently employed by more than one employer, all your employers must pay CPF contributions based on the wages payable to you. This is because the Ordinary Wage (OW) ceiling is applicable on a "per employment" basis.</p> <p>However, if your total OW from your employers exceed the prevailing OW ceiling, you may apply to limit your share of contributions. There will be no change to the employer's share of CPF contributions. All your employers will have to pay the employer's share of CPF contributions on the OW at the prevailing rate, subject to the OW ceiling. As contributions are payable monthly, the approval cannot be backdated and it will only take effect once CPF Board's approval has been granted.</p> <p>You can submit an online application (via Singpass) to limit your share of CPF contributions.</p> <p>We will inform you of the outcome of your application via My Mailbox.</p> | YES |

| Employees working overseas | Is CPF payable? |
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| <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? |
| CPF contributions are payable for family members if they are paid wages by the proprietor for the work done. | YES |

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

| National Servicemen (NSmen) on NS Training | Is CPF payable? |
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| <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 variable wage components like overtime pay and commission) from the Ministry of Defence (MINDEF)/ Singapore Civil Defence Force (SCDF) /Singapore Police Force (SPF).</p> <p>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.</p> <p><i>Please refer to the NS Portal website for more information on NSmen payments.</i></p> | YES |

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

| Partners, sole-proprietors, or self-employed persons | Is CPF payable? |
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| 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. | NO |

| Singapore Permanent Residents (SPRs) | Is CPF payable? |
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| <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? |
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| <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 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 **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

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| <p>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.</p> | |
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