

How do I ensure that my employer pays my CPF contributions **on time and accurately**?



## What you need to do

### 1 Check that your CPF contributions are paid

**(A) Get notified when your CPF contributions are credited via the CPF Contribution Alert**



Keep your [email address updated](#) to receive the alert.

**(B) Check if your wages and CPF contributions are paid on time and accurately**



**Verify** the wages and CPF contributions paid against your pay slip.



Use the [CPF contribution calculator](#) to verify your CPF contributions.

*[Find out more](#) about your rights and employers' obligations under the CPF Act and the Employment Act (EA).*

I did not receive my CPF contributions

The CPF contribution made by my employer is incorrect

## What you need to do

### 2 Promptly approach your employer

Your employer should **rectify errors** without delay.

#### Why should I approach my employer first before approaching CPF Board?

Your employer is in the **best position** to explain why there was non-payment or under-payment and make the necessary rectification.

Approaching your employer first allows issues to be **rectified early and promptly**.

Please cater for time for the payment to be updated in your CPF account.

Once CPF Board receives the payment, it will be credited to your CPF account within 3 working days.

#### If your employer cannot make CPF contributions on time:



**Your employer should inform you** beforehand.

Explain the reason for delay and when the CPF contributions are expected to be made good.

My employer is not responsive

My employer fails to rectify the error

## What you need to do

### 3 Promptly lodge a report with CPF Board

**Make a claim early** to have a higher chance of recovering the CPF contributions owed.

Lodge a report with CPF Board, providing a clear account of the situation.

Include **documents to support your claims**.

- E.g. Employment contract, payment vouchers, payslips, Income Tax Return (IR8A).



#### **If you need mediation for salary-related claims:**

Approach the [Tripartite Alliance for Dispute Management \(TADM\)](#).

You should confirm with your employer on the CPF contribution amount to be paid, during mediation.

If the CPF contribution amount is not paid by the agreed timeline, [lodge a report](#) with CPF Board.

# What CPF Board will do

After you lodge a report that your CPF contributions are not paid or underpaid

## 1 Initiate an e-resolution process, involving you and your employer



### During the 2-week resolution phase:

CPF Board will email your employer to respond to your claim, which you will be copied.

If your employer does not dispute the CPF claims, he is expected to **repay the amount owed.**

## 2 Contact your employer to verify claims

### If there is no resolution during the 2-week period:

CPF Board will follow up with your employer on your CPF claim.

### If your employer disputes the claim:

You need to **provide additional documentary evidence** so that CPF Board can further investigate your case.



## 3 Request your employer to pay CPF contributions owed

### Is there sufficient evidence to support your claims?

Yes

CPF Board will request your employer to pay the CPF contributions owed.



No

Be prepared that CPF Board **may not be able to pursue the claim.**



# What CPF Board will do

When CPF Board detects that your employer is late in paying CPF contributions

## 1 Request your employer to pay CPF contributions owed

- May work out an instalment plan with your employer.

## 2 Take enforcement actions

To recover CPF owed against employers who fail to pay by the 14<sup>th</sup> of the following month\*

*\*Or the next working day if the 14th falls on a Saturday, Sunday or Public Holiday*

- Impose penalties on the late/ underpayment of CPF contributions.
- Take prosecution actions if your employer does not pay outstanding CPF contributions and penalties by the given deadline.



*The time taken for CPF Board to conclude a case, including recovery of CPF contributions, varies depending on the facts and circumstances of the case.*

***Where complexity, dispute or legal proceedings arise, more time will be required.***

# Employers may fail to pay CPF contributions for various reasons

	Reasons	Likely outcome
1	<b>Administrative lapse</b>	Your employer will rectify and pay the CPF contributions owed.
2	<b>Short-term cash flow issues</b>	Your employer will likely be able to share reasons for the late payment, whether and when the regular payment schedule can be resumed.
3	<b>Errant employers</b>	<p>CPF Board will take strong enforcement actions against errant employers who fail to fulfil their obligations.</p> <p>This includes initiating prosecution actions against the company directors for failing to ensure that CPF contributions are paid promptly and accurately by the company.</p>
4	<b>Financial difficulties</b>	<p>While CPF Board will continue to take enforcement actions, be mentally prepared that unless the employer's business turns for the better, <b>the CPF contributions owed may not be recoverable.</b></p> <p>This is similar to the recovery of salaries from employers facing financial difficulties or ceasing operations.</p>

# What happens if your employer has financial difficulties

## To avoid adding to the amounts of CPF contributions owed:

- **Assess your situation** carefully.
- Consider approaching [Workforce Singapore](#) and [e2i](#) for job switch assistance or explore **other employment options**.

## If you face difficulty servicing your Housing & Development Board (HDB) loans:

- You can contact HDB to explore possible alternative housing repayment options.

## If your employer is placed under bankruptcy or liquidation



CPF Board will file claims for owed CPF contributions with the Official Assignee/ Receiver/Liquidator, who is appointed to investigate and recover assets.



The bankruptcy, liquidation or winding up process will take time, and **could take years to complete for complex cases**.

Proceeds realised by the Official Assignee/ Receiver/Liquidator will be paid in the following order in accordance with the law:

- i. Costs and expenses incurred by the Official Assignee or Official Receiver/Liquidator,
- ii. Costs of applicant for the bankruptcy or winding up order,
- iii. Salary (including allowance or reimbursement),
- iv. Retrenchment benefits or ex gratia payments under employment contracts,
- v. Amounts due in respect of workmen's compensation under the Work Injury Compensation Act,

**Before it can be paid to employee's CPF.**

### What does it mean if my employer is convicted?

It means that your employer is found **guilty of not paying** CPF contributions on time or accurately.

Your employer will be liable for a court fine or imprisonment or both.

At the point of conviction, the court will order your employer to pay the outstanding CPF contributions.

It does **not** mean that your CPF contributions will **immediately be recovered**.

For instance, if your employer has financial difficulties, more time will be required.

### What if my employer has no assets and its company director has left Singapore?

CPF Board will only be able to take prosecution actions against the company director when he/she returns to Singapore.

However, note that a company director is not personally liable for the CPF arrears of the company.