

Good practices when submitting CPF contributions for platform workers

1. Use the correct CPF Submission Numbers (CSN)

Use the correct CPF Submission Numbers (CSNs) when submitting CPF contributions for your platform workers (PW). Using the wrong CSN will result in CPF contributions being incorrectly credited to the PWs' CPF Accounts. If platform operators (PO) use the wrong CSNs, they will need to submit the correct contributions again, and apply for a refund of the erroneous contributions separately, which can take up to a month to process.

As explained in this [FAQ](#), the correct payment codes in the CSNs should be:

- **PWA** for PWs who are mandated or opted in, and the contributions will be allocated to all CPF accounts
- **PWM** for PWs who are not opted in, and the contributions will be allocated to their MediSave Account only

2. Include platform commission in gross earnings

Platform commission should be included as part of the gross earnings used when computing CPF contributions. This [FAQ](#) explains why platform commission should be included.

If POs exclude platform commissions from gross earnings, it will result in underpayment of CPF contributions. POs will then have to (i) make the correct CPF contributions, and (ii) incur late payment interest of 1.5% per month if the correct CPF contributions are submitted after the [due date](#).

3. Declare accurate net earnings

Declare the net earnings of your PWs accurately. Declaring gross earnings instead of net earnings may result in POs being reflected as submitting inaccurate CPF contributions. POs that submit inaccurate CPF contributions will be investigated by CPF Board.

To rectify incorrect net earnings declared, you can [write to us](#).

4. Use correct date of birth and apply the right CPF contribution rate based on the PW's age band

Use the correct date of birth and apply the right CPF contribution rate based on the age band of your PWs. Using the wrong date of birth or applying the CPF contribution rate of the wrong age band will result in POs submitting incorrect CPF contributions to your PWs. POs that submit incorrect CPF contributions will be investigated by CPF Board.

To ensure you apply the correct CPF contribution rate according to your PW's age band logic, you can refer to this [FAQ](#).

To reduce instances of incorrect date of birth, you may wish to confirm your PWs' particulars.

5. Use correct rounding rules

Use the correct rounding approach when computing CPF contributions. Using the wrong rounding approach will result in POs submitting incorrect CPF contributions to their PWs. POs that submit incorrect CPF contributions will be investigated by CPF Board.

POs can reference this [FAQ](#) on the correct rounding approach.

6. Ensure no duplicate or incorrect NRIC numbers

Ensure that there are no duplicate entries for the same NRIC number or any incorrect NRIC numbers in your CPF submissions. Members with incorrect NRIC numbers will have their CPF contributions credited to the wrong CPF account.

POs are to check and verify all CPF submission files to minimise such errors (i.e. each NRIC should only appear once in your submission file for that month).

7. Contribute CPF based on when earnings are due and payable

Note that platform earnings and incentives attract CPF contribution based on when they are **due and payable**, not when they are accrued. POs' systems should also be configured to Singapore Time. Using the wrong time zone for CPF calculations may result in POs submitting incorrect CPF contributions to their PWs. POs that submit incorrect CPF contributions will be investigated by CPF Board.

POs can reference this [FAQ](#).

8. Refund any excess deductions of CPF contributions from PWs' earnings by the 14th of the following month

POs are to refund any excess deduction of PWs' share of CPF contributions not later than 14 days of the following month and also notify PWs when these excess deductions have been refunded. Failure to refund on time may result in legal action against the PO.

POs can reference this [FAQ](#).