

**Central Provident Fund (Voluntary Contributions and Annual Limits)  
Regulations 2021**

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**No. S 1013**

**CENTRAL PROVIDENT FUND ACT  
(CHAPTER 36)**

**CENTRAL PROVIDENT FUND  
(VOLUNTARY CONTRIBUTIONS AND ANNUAL LIMITS)  
REGULATIONS 2021**

In exercise of the powers conferred by section 77(1) of the Central Provident Fund Act, the Minister for Manpower, after consulting with the Central Provident Fund Board, makes the following Regulations:

**Citation and commencement**

**1.** These Regulations are the Central Provident Fund (Voluntary Contributions and Annual Limits) Regulations 2021 and come into operation on 1 January 2022.

## Definitions

2. In these Regulations, unless the context otherwise requires —

“general voluntary contribution” means a contribution paid voluntarily to the Fund under section 7(4) or 13B(1) of the Act that is intended to be paid to a member’s ordinary account, medisave account or special account, but excludes a medisave voluntary contribution and a self-employed medisave voluntary contribution;

“medisave voluntary contribution” means a contribution paid voluntarily to the Fund under section 7(4) or 13B(1) of the Act that is intended to be paid only to a member’s medisave account, but excludes a self-employed medisave voluntary contribution;

“self-employed medisave voluntary contribution” means a contribution paid voluntarily to the Fund under section 13B(1) of the Act that is intended to be paid only to a self-employed person’s medisave account, but excludes a voluntary estimated contribution made under regulation 17 of the Central Provident Fund (Self-Employed Persons) Regulations (Rg 25);

“self-employed person” has the meaning given by regulation 2(1) of the Central Provident Fund (Self-Employed Persons) Regulations.

## Refusal to credit voluntary contributions to Fund

3.—(1) No general voluntary contribution, medisave voluntary contribution and self-employed medisave voluntary contribution paid to the Fund on or after 1 January 2022 may be credited for the benefit of a person who is not a citizen or permanent resident of Singapore.

(2) No medisave voluntary contribution paid to the Fund on or after 1 January 2022 may be credited for the benefit of a person who is suffering from a terminal illness or disease, unless the Board considers it appropriate to so credit the contribution in a particular case.

(3) The Board may, in its discretion, refuse to credit the following voluntary contributions made under section 7(4) or 13B(1) of the Act in 2022 or in any subsequent year:

- (a) a medisave voluntary contribution to be credited to a person’s medisave account that will result in the total credit balance in the person’s medisave account exceeding the amount directed by the Minister under section 13(6) of the Act for that year;
- (b) a self-employed medisave voluntary contribution to be credited to a