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**No. S 440**

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

**CENTRAL PROVIDENT FUND  
(PUBLIC SECTOR EMPLOYEES) (AMENDMENT)  
REGULATIONS 2012**

In exercise of the powers conferred by section 77(1)(q) of the Central Provident Fund Act, Mr Tan Chuan-Jin, Senior Minister of State, charged with the responsibility of the Minister for Manpower, after consulting with the Central Provident Fund Board, hereby makes the following Regulations:

**Citation and commencement**

**1.** These Regulations may be cited as the Central Provident Fund (Public Sector Employees) (Amendment) Regulations 2012 and shall come into operation on 1st September 2012.

**Amendment of regulation 2**

**2.** Regulation 2 of the Central Provident Fund (Public Sector Employees) Regulations 2011 (G.N. No. S 106/2011) (referred to in these Regulations as the principal Regulations) is amended —

(a) by inserting, immediately after the definition of “SAF regular soldier”, the following definition:

““SAVER end date” has the same meaning as in regulation 2(1) of the Singapore Armed Forces (SAVER Plan) Regulations (Cap. 295, Rg 19);”;

(b) by deleting the words “(Cap. 295, Rg 19)” in the definition of “SAVER Plan”.

**Amendment of regulation 4**

**3.** Regulation 4 of the principal Regulations is amended —

(a) by deleting the word “and” at the end of paragraph (b);

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(b) by inserting, immediately after paragraph (b), the following paragraph:

“(ba) employees who are SAF regular officers in the non-pensionable service, and are members of the SAVER Plan who have reached the SAVER end date; and”; and

(c) by deleting the words “paragraphs (a) and (b)” in paragraph (c) and substituting the words “paragraphs (a), (b) and (ba)”.

### **Amendment of regulation 5**

4. Regulation 5 of the principal Regulations is amended —

- (a) by deleting the word “The” in paragraph (1) and substituting the words “Except as provided in regulation 4(ba), the”; and
- (b) by deleting the words “who is a member of the SAVER Plan or” in paragraph (2) and substituting the words “who is a member of the SAVER Plan (whether or not he has reached his SAVER end date) or a member of”.

### **Amendment of First Schedule**

5. The First Schedule to the principal Regulations is amended —

- (a) by deleting paragraphs 1 to 5 and substituting the following paragraphs:

“1. Subject to this Schedule, with effect from 1st September 2012, the contributions payable by the employer and the amount recoverable from the wages of an employee —

- (a) who, not being a regular serviceman, is in the pensionable service, including one on probation who has not been placed on the pensionable establishment;
- (b) who is a Defence Executive Officer, SAF regular officer or SAF regular soldier in the contract service or pensionable service;
- (c) who is a SAF regular military expert in the contract service;
- (d) who is a temporary employee on contract specifically providing for gratuities; or
- (e) who is in the regular service of the Police (Senior) Service and is a member of the INVEST Plan,

are as follows:

(i) where the employee is not more than 50 years of age:

<i>35 years of age and below</i>		<i>Above 35 but not more than 50 years of age</i>	
<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(1)	(2)	(3)	(4)
An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —
(a) (i) 12% of the employee's ordinary wages for the month excluding the non-pensionable element, and 16% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$800; and	(a) 15% of the employee's ordinary wages for the month excluding the non-pensionable element, and 20% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$1,000; and	(a) (i) 12% of the employee's ordinary wages for the month excluding the non-pensionable element, and 16% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$800; and	(a) 15% of the employee's ordinary wages for the month excluding the non-pensionable element, and 20% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$1,000; and
(ii) a further 15% of the employee's ordinary wages for the month excluding the non-pensionable element, and 20% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$1,000; and		(ii) a further 15% of the employee's ordinary wages for the month excluding the non-pensionable element, and 20% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$1,000; and	
(b) 36% of the amount of any additional wages payable in the month.	(b) 20% of the amount of any additional wages payable in the month.	(b) 36% of the amount of any additional wages payable in the month.	(b) 20% of the amount of any additional wages payable in the month.

(ii) where the employee is above 50 but not more than 60 years of age:

<i>Above 50 but not more than 55 years of age</i>		<i>Above 55 but not more than 60 years of age</i>	
<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(1)	(2)	(3)	(4)
An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —
(a) (i) 10.5% of the employee's ordinary wages for the month excluding the non-pensionable element, and 14% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$700; and	(a) 13.875% of the employee's ordinary wages for the month excluding the non-pensionable element, and 18.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$925; and	(a) (i) 7.875% of the employee's ordinary wages for the month excluding the non-pensionable element, and 10.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$525; and	(a) 9.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 13% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$650; and
(ii) a further 13.875% of the employee's ordinary wages for the month excluding the non-pensionable element, and 18.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$925; and		(ii) a further 9.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 13% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$650; and	
(b) 32.5% of the amount of any additional wages payable in the month.	(b) 18.5% of the amount of any additional wages payable in the month.	(b) 23.5% of the amount of any additional wages payable in the month.	(b) 13% of the amount of any additional wages payable in the month.

(iii) where the employee is above 60 years of age:

<i>Above 60 but not more than 65 years of age</i>		<i>Above 65 years of age</i>	
<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>	<i>Contributions payable by the employer for the calendar month</i>	<i>Amount recoverable from the employee's wages for the calendar month</i>
(1)	(2)	(3)	(4)
An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —	An amount equal to the sum of —
(a) (i) 5.25% of the employee's ordinary wages for the month excluding the non-pensionable element, and 7% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$350; and	(a) 5.625% of the employee's ordinary wages for the month excluding the non-pensionable element, and 7.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$375; and	(a) (i) 4.875% of the employee's ordinary wages for the month excluding the non-pensionable element, and 6.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$325; and	(a) 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$250; and
(ii) a further 5.625% of the employee's ordinary wages for the month excluding the non-pensionable element, and 7.5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$375; and		(ii) a further 3.75% of the employee's ordinary wages for the month excluding the non-pensionable element, and 5% of the non-pensionable element of the employee's ordinary wages for the month, subject to a maximum of \$250; and	
(b) 14.5% of the amount of any additional wages payable in the month.	(b) 7.5% of the amount of any additional wages payable in the month.	(b) 11.5% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.