

**Central Provident Fund (Government Employees) (Amendment No. 2)  
Regulations 2004**

**Table of Contents**

**Enacting Formula**

**1 Citation and commencement**

**2 Amendment of First Schedule**

**3 Amendment of Second Schedule**

**4 Amendment of Third Schedule**

**No. S 798**

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

**CENTRAL PROVIDENT FUND (GOVERNMENT EMPLOYEES) (AMENDMENT  
NO. 2) REGULATIONS 2004**

In exercise of the powers conferred by section 77(1)(q) of the Central Provident Fund Act, 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 (Government Employees) (Amendment No. 2) Regulations 2004 and shall come into operation on 1st January 2005.

**Amendment of First Schedule**

**2.** The First Schedule to the Central Provident Fund (Government Employees) Regulations

(Rg 23, 2004 Ed.) (referred to in these Regulations as the principal Regulations) is amended —  
(by deleting paragraphs 1 to 6 and substituting the following paragraphs:

a  
)

“1. Subject to this Schedule, with effect from 1st January 2005, the contributions payable by the employer and the amount recoverable from the pensionable employee’s wages are as follows:

50 Years of Age and below		Above 50 but not more than 55 Years of Age		Above 55 but not more than 60 Years of Age		Above 60 but not more than 65 Years of Age		Above 65 Years of Age	
<i>Contribution 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>	<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>	<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)	(5)	(6)	(7)	(8)	(9)	(10)
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 —	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 —	An amount equal to the sum of —	An amount equal to the sum of —
(a) (i) 9.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 13% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$650; and	(a) 15% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 20% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$1,000; and	(a) (i) 8.25% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 11% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$550; and	(a) 14.25% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 19% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$950; and	(a) (i) 4.5% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 6% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$300; and	(a) 9.375% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 12.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$625; and	(a) (i) 2.625% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 3.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$175; and	(a) 5.625% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 7.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$375; and	(a) (i) 2.625% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 3.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$175; and	(a) 3.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$250; and
(b) 33% 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) 30% of the amount of any additional wages payable in the month.	(b) 19% 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) 12.5% of the amount of any additional wages payable in the month.	(b) 11% 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) 8.5% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.
(ii) a further 15% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 20% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$1,000; and		(ii) a further 14.25% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 19% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$950; and		(ii) a further 9.375% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 12.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$625; and		(ii) a further 5.625% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 7.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$375; and		(ii) a further 3.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$250; and	

2. Subject to this Schedule, with effect from 1st January 2005, the contributions payable by the employer and the amount recoverable from the pensionable employee’s wages during the first year after the pensionable employee becomes a permanent resident are as follows:

50 Years of Age and below		Above 50 but not more than 55 Years of Age		Above 55 but not more than 60 Years of Age		Above 60 but not more than 65 Years of Age		Above 65 Years of Age	
<i>Contribution 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>	<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>	<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)	(5)	(6)	(7)	(8)	(9)	(10)
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 —	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 —	An amount equal to the sum of —	An amount equal to the sum of —
(a) (i) 9.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 13% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$650; and	(a) 3.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$250; and	(a) (i) 8.25% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 11% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$550; and	(a) 3.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$250; and	(a) (i) 4.5% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 6% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$300; and	(a) 3.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$250; and	(a) (i) 2.625% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 3.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$175; and	(a) 3.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$250; and	(a) (i) 2.625% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 3.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$175; and	(a) 3.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$250; and
(b) 18% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.	(b) 16% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.	(b) 11% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.	(b) 8.5% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.	(b) 8.5% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.

3. Subject to this Schedule, with effect from 1st January 2005, the contributions payable by the employer and the amount recoverable from the pensionable employee's wages during the second year after the pensionable employee becomes a permanent resident are as follows:

50 Years of Age and below		Above 50 but not more than 55 Years of Age		Above 55 but not more than 60 Years of Age		Above 60 but not more than 65 Years of Age		Above 65 Years of Age	
Contribution payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
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 —	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 —	An amount equal to the sum of —	An amount equal to the sum of —
(a) (i) 9.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 13% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$650; and	(a) 11.25% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$750; and	(a) (i) 8.25% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 11% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$550; and	(a) 11.25% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$750; and	(a) (i) 4.5% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 6% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$300; and	(a) 9.375% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 12.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$625; and	(a) (i) 2.625% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 3.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$175; and	(a) 5.625% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 7.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$375; and	(a) (i) 2.625% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 3.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$175; and	(a) 3.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$250; and
(b) 28% of the amount of any additional wages payable in the month.	(b) 15% of the amount of any additional wages payable in the month.	(b) 26% of the amount of any additional wages payable in the month.	(b) 15% 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) 12.5% of the amount of any additional wages payable in the month.	(b) 11% 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) 8.5% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.

  

50 Years of Age and below		Above 50 but not more than 55 Years of Age		Above 55 but not more than 60 Years of Age		Above 60 but not more than 65 Years of Age		Above 65 Years of Age	
Contribution payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
(ii) a further 11.25% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 15% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$750; and		(ii) a further 11.25% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 15% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$750; and		(ii) a further 9.375% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 12.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$625; and		(ii) a further 5.625% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 7.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$375; and		(ii) a further 3.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$250; and	

4. Subject to this Schedule, with effect from 1st January 2005, the contributions payable by the employer and the amount recoverable from the pensionable Mindef (DXO) employee's wages are as follows:

50 Years of Age and below		Above 50 but not more than 55 Years of Age		Above 55 but not more than 60 Years of Age		Above 60 but not more than 65 Years of Age		Above 65 Years of Age	
Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.	Contributions payable by the employer for the calendar month.	Amount recoverable from the employee's wages for the calendar month.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
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 —	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 —	An amount equal to the sum of —	An amount equal to the sum of —
(a) (i) 9.75% of the employee's pensionable ratio of ordinary wages, and 13% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$650; and	(a) 15% of the employee's pensionable ratio of ordinary wages, and 20% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$1,000; and	(a) (i) 8.25% of the employee's pensionable ratio of ordinary wages, and 11% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$550; and	(a) 14.25% of the employee's pensionable ratio of ordinary wages, and 19% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$950; and	(a) (i) 4.5% of the employee's pensionable ratio of ordinary wages, and 6% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$300; and	(a) 9.375% of the employee's pensionable ratio of ordinary wages, and 12.5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$625; and	(a) (i) 2.625% of the employee's pensionable ratio of ordinary wages, and 3.5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$175; and	(a) 5.625% of the employee's pensionable ratio of ordinary wages, and 7.5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$375; and	(a) (i) 2.625% of the employee's pensionable ratio of ordinary wages, and 3.5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$175; and	(a) 3.75% of the employee's pensionable ratio of ordinary wages, and 5% of the ordinary wages excluding pensionable ratio of ordinary wages for the month subject to a maximum of \$250; and
(b) 33% 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) 30% of the amount of any additional wages payable in the month.	(b) 19% 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) 12.5% of the amount of any additional wages payable in the month.	(b) 11% 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) 8.5% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.

5. Subject to this Schedule, with effect from 1st January 2005, the contributions payable by the employer and the amount recoverable from the pensionable Mindef (DXO) employee's wages during the first year after the pensionable employee becomes a permanent resident are as follows: