

# **Central Provident Fund (Permanent Residents — Employees) Regulations**

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### **CENTRAL PROVIDENT FUND ACT (CHAPTER 36, SECTION 771(*q*))**

### **CENTRAL PROVIDENT FUND (PERMANENT RESIDENTS — EMPLOYEES) REGULATIONS**

**Rg 21**

**G.N. No. S 521/2002**

**REVISED EDITION 2010**

**(31st May 2010)**

**[31st May 2010]**

## **Citation**

1. These Regulations may be cited as the Central Provident Fund (Permanent Residents — Employees) Regulations.

## **Application**

2. These Regulations shall not apply to contributions in respect of —

- (a) an employee who is a member of an approved employees' scheme;
- (b) an employee of the Government;
- (c) a person employed in an aided school by the managers of the aided school as defined in the Central Provident Fund (Statutory Bodies and Aided Schools — Employees) Regulations (Rg 28); and
- (d) an employee of a statutory body specified in regulation 6(2) to (70) of the First Schedule to the Act.

## **Definitions**

3. In these Regulations —

“foreign employee” means an employee who is not a citizen of Singapore or permanent resident;

“permanent resident” means a person who holds a valid entry permit or re-entry permit issued by the Controller of Immigration under the Immigration Act (Cap. 133).

## **Contributions in respect of foreign employees who become permanent residents**

4.—(1) Subject to regulations 5 and 6, where a foreign employee becomes a permanent resident after 1st October 2000, the contributions payable in respect of that employee for the prescribed period shall be in accordance with the rates set out in paragraphs 1 and 2 of the Schedule instead of the rates set out in the First Schedule to the Act.

(2) In paragraph (1), “prescribed period” means —

- (a) where the foreign employee becomes a permanent resident on or after 1st October 2002, a period of 2 years from the date he became a permanent resident; or
- (b) where the foreign employee became a permanent resident after 1st October 2000 but before 1st October 2002, the period from 1st October 2002 to the date of expiry of 2 years from the date he became a permanent resident.

## Agreements made on or after 1st October 2002

5. Where the employer and the employee who is a permanent resident have agreed that the contributions payable in respect of that employee shall be in accordance with the rates set out in the First Schedule to the Act or paragraphs 3 and 4 of the Schedule and have, in the manner determined by the Board, informed the Board of such agreement, those rates of contributions shall apply in respect of the employee until —

- (a) the employee leaves the employment of the employer; or
- (b) the agreement expires or is lawfully terminated,

whichever is the earlier.

## Agreements in force before 1st October 2002

6. Any agreement entered into between an employer and an employee who is a permanent resident under regulation 3(2)(b) of the revoked Central Provident Fund (Permanent Residents — Employees) Regulations (Rg 21, 1998 Ed.)<sup>1</sup> in relation to the contributions payable in respect of that employee which was in force immediately before 1st October 2002 shall continue to apply until —

<sup>1</sup> The Central Provident Fund (Permanent Residents — Employees) Regulations (Rg 21, 1998 Ed.) was revoked by S 521/2002 with effect from 1st October 2002.

- (a) the employee leaves the employment of the employer; or
- (b) the agreement expires or is lawfully terminated,

whichever is the earlier.

## THE SCHEDULE

Regulations 4(1) and 5

### RATES OF CONTRIBUTION

1. Subject to paragraphs 5 to 8, with effect from 1st July 2007, the contributions payable by the employer (at graduated rates) during the first year after the foreign employee becomes a permanent resident are as follows:

| 35 Years of Age and below                |  |  | Above 35 but not more than 50 Years of Age             |  | Above 50 but not more than 55 Years of Age             |  | Above 55 but not more than 60 Years of Age             |  |
|--|--|--|--|--|--|--|--|--|
| Total amount of the employee's wages for | Contributions payable by the employer for the calendar | Amount recoverable from the employee's wages for | Contributions payable by the employer for the calendar | Amount recoverable from the employee's wages for | Contributions payable by the employer for the calendar | Amount recoverable from the employee's wages for | Contributions payable by the employer for the calendar | Amount recoverable from the employee's wages for |

| <i>the<br/>calendar<br/>month.</i>      | <i>month.</i>  | <i>the<br/>calendar<br/>month.</i>  | <i>month.</i>  | <i>the<br/>calendar<br/>month.</i>  | <i>month.</i>  | <i>the<br/>calendar<br/>month.</i>  | <i>month.</i>  | <i>cal<br/>m</i>  |
|---|--|---|--|---|--|---|--|---|
| (1)                                     | (2)  | (3)   | (4)  | (5)   | (6)  | (7)   | (8)  |   |
| Exceeding \$50 but not exceeding \$500  | An amount equal to 4% of the total amount of the employee's wages for the month.                     | NIL   | An amount equal to 0.0265 of the difference between the total amount of the employee's wages for the month and \$50. | NIL   | An amount equal to 0.0265 of the difference between the total amount of the employee's wages for the month and \$50. | NIL   | An amount equal to 0.0265 of the difference between the total amount of the employee's wages for the month and \$50. | NIL   |
| Exceeding \$500 but not exceeding \$750 | An amount equal to the sum of —  | An amount equal to 0.12 of the difference between the total amount of the employee's wages for the month and \$500. | An amount equal to the sum of —  | An amount equal to 0.12 of the difference between the total amount of the employee's wages for the month and \$500. | An amount equal to the sum of —  | An amount equal to 0.12 of the difference between the total amount of the employee's wages for the month and \$500. | An amount equal to the sum of —  | An amount equal to 0.12 of the difference between the total amount of the employee's wages for the month and \$500. |
|   | (a) 4% of the total amount of the employee's wages for the month; and                                |   | (a) 0.0265 of the difference between the total amount of the employee's wages for the month and \$50; and            |   | (a) 0.0265 of the difference between the total amount of the employee's wages for the month and \$50; and            |   | (a) 0.0265 of the difference between the total amount of the employee's wages for the month and \$50; and            |   |
|   | (b) 0.12 of the difference between the total amount of the employee's wages for the month and \$500. |   | (b) 0.12 of the difference between the total amount of the employee's wages for the month and \$500.                 |   | (b) 0.12 of the difference between the total amount of the employee's wages for the month and \$500.                 |   | (b) 0.12 of the difference between the total amount of the employee's wages for the month and \$500.                 |   |
|   |  |   |  |   |  |   |  |   |

|   |   |   |  |   |  |   |   |                                 |
|---|---|---|--|---|--|---|---|---------------------------------|
| Exceeding \$750 but not exceeding \$1,200   | An amount equal to the sum of —   | An amount equal to the sum of \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750. | An amount equal to the sum of —  | An amount equal to the sum of \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750. | An amount equal to the sum of —  | An amount equal to the sum of \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750. | An amount equal to the sum of —   | An amount equal to the sum of — |
|   | (a) 4% of the total amount of the employee's wages for the month; and   |   | (a) \$18.60 and 0.0541 of the difference between the total amount of the employee's wages for the month and \$750; and |   | (a) \$18.60 and 0.0498 of the difference between the total amount of the employee's wages for the month and \$750; and |   | (a) \$18.60 and 0.044 of the difference between the total amount of the employee's wages for the month and \$750; and |                                 |
|   | (b) \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750. |   | (b) \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750.          |   | (b) \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750.          |   | (b) \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750.         |                                 |
|   |   |   |  |   |  |   |   |                                 |
| Exceeding \$1,200 but not exceeding \$1,500 | An amount equal to the sum of —   | An amount equal to the sum of \$30 and 0.06 of the difference between the total amount of the employee's wages for                      | An amount equal to the sum of —  | An amount equal to the sum of \$30 and 0.06 of the difference between the total amount of the employee's wages for                      | An amount equal to the sum of —  | An amount equal to the sum of \$30 and 0.06 of the difference between the total amount of the employee's wages for                      | An amount equal to the sum of —   | An amount equal to the sum of — |