

Private Sector / Non-Pensionable Employees (Ministries, Statutory Bodies & Aided Schools)

Full Employer & Graduated Employee (F/G) Contribution Rate (From 1 January 2016) Table for Singapore Permanent Residents (SPRs) during 2nd Year of SPR Status

| Employee's Age (Years) | Employee's total wages for the calendar month | Total CPF contributions (Employer's & Employee's share) | Employee's share of CPF contributions |
|------------------------|---|---|---|
| 55 & below | ≤ \$50 | Nil | Nil |
| | > \$50 to \$500 | 17% (TW) | Nil |
| | > \$500 to < \$750 | 17% (TW) + 0.45 (TW - \$500) | 0.45 (TW - \$500) |
| | ≥ \$750 | [32% (OW)]* + 32% (AW) * Max. of \$1,920 | [15% (OW)]* + 15% (AW) * Max. of \$900 |
| Above 55 - 60 | ≤ \$50 | Nil | Nil |
| | > \$50 to \$500 | 13% (TW) | Nil |
| | > \$500 to < \$750 | 13% (TW) + 0.375 (TW - \$500) | 0.375 (TW - \$500) |
| | ≥ \$750 | [25.5% (OW)]* + 25.5% (AW) * Max. of \$1,530 | [12.5% (OW)]* + 12.5% (AW) * Max. of \$750 |
| Above 60 - 65 | ≤ \$50 | Nil | Nil |
| | > \$50 to \$500 | 9% (TW) | Nil |
| | > \$500 to < \$750 | 9% (TW) + 0.225 (TW - \$500) | 0.225 (TW - \$500) |
| | ≥ \$750 | [16.5% (OW)]* + 16.5% (AW) * Max. of \$990 | [7.5% (OW)]* + 7.5% (AW) * Max. of \$450 |
| Above 65 | ≤ \$50 | Nil | Nil |
| | > \$50 to \$500 | 7.5% (TW) | Nil |
| | > \$500 to < \$750 | 7.5% (TW) + 0.15 (TW - \$500) | 0.15 (TW - \$500) |
| | ≥ \$750 | [12.5% (OW)]* + 12.5% (AW) * Max. of \$750 | [5% (OW)]* + 5% (AW) * Max. of \$300 |

Notes:

OW: Ordinary Wages (capped at OW Ceiling of \$6,000)

AW: Additional Wages

TW: Total Wages = OW + AW

Steps to compute CPF contribution:

- 1) Compute the total CPF contribution (rounded to the nearest dollar). An amount of 50 cents should be regarded as an additional dollar.
- 2) Compute the employee's share of CPF contribution (cents should be dropped).
- 3) Employer's share = Total contribution - Employee's share

These rates are only applicable to employees of Private Sector, Statutory Bodies and Aided Schools after CPF Board approves the joint application by an employer and his 2nd year SPR employee to contribute to CPF at higher rates. Refer to <https://www.cpf.gov.sg/Employers> for more information.