

CENTRAL PROVIDENT FUND ACT
(CHAPTER 36)

**CENTRAL PROVIDENT FUND
(STATUTORY BODIES AND
AIDED SCHOOLS — EMPLOYEES)
REGULATIONS**

Rg 28

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CENTRAL PROVIDENT FUND ACT
(CHAPTER 36, SECTION 77(1)(q))

CENTRAL PROVIDENT FUND
(STATUTORY BODIES AND AIDED SCHOOLS —
EMPLOYEES) REGULATIONS

ARRANGEMENT OF REGULATIONS

Regulation

1. Citation
2. Definitions
3. Contributions payable in respect of temporary employees and pensionable employees
4. Contributions payable in respect of non-pensionable employees
5. Contributions payable in respect of foreign employees who become permanent residents
6. Contributions payable in respect of permanent residents who become employees
7. Agreements made on or after 1st October 2002
8. Agreements in force before 1st October 2002

The Schedules

[1st October 2002]

Citation

1. These Regulations may be cited as the Central Provident Fund (Statutory Bodies and Aided Schools — Employees) Regulations.

Definitions

2. In these Regulations —

“aided school” means a school in receipt of grant-in-aid under the Education (Grant-in-Aid) Regulations (Cap. 87, Rg 3) other than a school that is set out in the Schedule to those Regulations;

“employee” means —

(a) an employee of a statutory body; or

(b) a person employed in an aided school by the managers of the school;

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

“pensionable service”, in relation to an employee of a statutory body, means service in respect of which a pension, gratuity or other allowance may be payable under the Pensions Act (Cap. 225) to the employee in respect of his period of service with the statutory body;

“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);

“statutory body” means a body specified under paragraph 6(2) to (70) of the First Schedule to the Act.

Contributions payable in respect of temporary employees and pensionable employees

3. Except as otherwise provided in regulations 5, 6, 7 and 8, the contributions payable in respect of the following classes of employees who are citizens of Singapore or permanent residents shall be in accordance with the rates set out in the First Schedule instead of the rates set out in the First Schedule to the Act:

- (a) employees who are in the pensionable service; and
- (b) temporary employees under contracts specifically providing for gratuities.

Contributions payable in respect of non-pensionable employees

4. Except as otherwise provided in regulations 5, 6, 7 and 8, the contributions payable in respect of every employee who is a citizen of Singapore or permanent resident, other than those referred to in regulation 3, shall be in accordance with the rates set out in the Second Schedule instead of the rates set out in the First Schedule to the Act.

Contributions payable in respect of foreign employees who become permanent residents

5.—(1) Subject to regulations 7 and 8, 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 —

- (a) paragraphs 4 and 5 of the First Schedule if that employee is in the pensionable service; or
- (b) paragraphs 4 and 5 of the Second Schedule if that employee is in the non-pensionable service.

(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.

Contributions payable in respect of permanent residents who become employees

6.—(1) Subject to regulations 7 and 8, where a person becomes a permanent resident after 1st October 2000 and subsequently becomes an employee, the contributions payable in respect of that employee for the prescribed period shall be in accordance with the rates set out in —

- (a) paragraphs 4 and 5 of the First Schedule if that employee is in the pensionable service; or
- (b) paragraphs 4 and 5 of the Second Schedule if that employee is in the non-pensionable service.

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

- (a) where the permanent resident becomes an employee on or after 1st October 2002, the period —
 - (i) beginning on the date he became an employee; and
 - (ii) ending on the expiry of 2 years from the date he became a permanent resident; or

- (b) where the permanent resident became an employee after 1st October 2000 but before 1st October 2002, the period —
 - (i) beginning on 1st October 2002; and
 - (ii) ending on the expiry of 2 years from the date he became a permanent resident.

Agreements made on or after 1st October 2002

7. Where the employer and an employee who is a permanent resident have agreed on or after 1st October 2002 that the contributions payable in respect of that employee shall be in accordance with the rates set out in —

- (a) paragraph 1 or paragraphs 2 and 3 of the First Schedule; or
 - (b) paragraph 1 or paragraphs 2 and 3 of the Second 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 —
- (i) the employee leaves the employment of the employer; or
 - (ii) the agreement expires or is lawfully terminated,
- whichever is the earlier.

Agreements in force before 1st October 2002

8. Any agreement entered into between an employer and an employee who is a permanent resident under regulation 3(4)(b) of the revoked Central Provident Fund (Government Employees) Regulations (Rg 23, 1998 Ed.)¹ 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 —

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

¹The Central Provident Fund (Government Employees) Regulations (Rg 23, 1998 Ed.) was revoked by S 519/2002 with effect from 1st October 2002.

Regulations 3, 5(1), 6(1) and 7

FIRST SCHEDULE

RATES OF CONTRIBUTION

1. Subject to this Schedule, with effect from 1st July 2007, the contributions payable by the employer and the amount recoverable from the pensionable employee's wages 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		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.	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)	(11)	(12)
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 —	An amount equal to the sum of —	An amount equal to the sum of —
(a) (i) 10.875% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 14.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$652.50; 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 \$900; and	(a) (i) 10.875% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 14.5% of the non-pensionable variable payment and payment and non-pensionable component for the month subject to a maximum of \$652.50; 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 \$900; and	(a) (i) 7.875% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 10.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$472.50; and	(a) 13.5% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 18% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$810; and	(a) (i) 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 \$337.50; 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 \$562.50; and	(a) (i) 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 \$225; 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 \$337.50; and	(a) (i) 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 \$225; 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 \$225; and

FIRST SCHEDULE — *continued*

<i>35 Years of Age and below</i>		<i>Above 35 but not more than 50 Years of Age</i>		<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>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>	<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)	(11)	(12)
(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 \$900; and		(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 \$900; and		(ii) a further 13.5% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 18% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$810; 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 \$562.50; 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 \$337.50; 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 \$225; and	
(b) 34.5% 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) 34.5% 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) 28.5% of the amount of any additional wages payable in the month.	(b) 18% 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) 12.5% 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) 7.5% of the amount of any additional wages payable in the month.	(b) 10% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.

FIRST SCHEDULE — *continued*

2. Subject to this Schedule, with effect from 1st July 2007, the contributions payable by the employer (at full rates) and the amount recoverable from the pensionable employee's wages (at graduated rates) during the first year after the pensionable 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		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.	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)	(11)	(12)
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 —	An amount equal to the sum of —	An amount equal to the sum of —
(a) (i) 10.875% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 14.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$652.50; 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 \$225; and	(a) (i) 10.875% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 14.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$652.50; 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 \$225; and	(a) (i) 7.875% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 10.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$472.50; 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 \$225; and	(a) (i) 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 \$337.50; 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 \$225; and	(a) (i) 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 \$225; 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 \$225; and	(a) (i) 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 \$225; 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 \$225; and

FIRST SCHEDULE — *continued*

<i>35 Years of Age and below</i>		<i>Above 35 but not more than 50 Years of Age</i>		<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>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>	<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)	(11)	(12)
(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 \$225; 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 \$225; 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 \$225; 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 \$225; 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 \$225; 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 \$225; and	
(b) 19.5% 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) 19.5% 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) 15.5% 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) 12.5% 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) 10% 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) 10% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.

FIRST SCHEDULE — *continued*

3. Subject to this Schedule, with effect from 1st July 2007, the contributions payable by the employer (at full rates) and the amount recoverable from the pensionable employee's wages (at graduated rates) during the second year after the pensionable 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		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.	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)	(11)	(12)
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 —	An amount equal to the sum of —	An amount equal to the sum of —
(a) (i) 10.875% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 14.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$652.50; and	(a) 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 \$675; and	(a) (i) 10.875% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 14.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$652.50; and	(a) 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 \$675; and	(a) (i) 7.875% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 10.5% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$472.50; and	(a) 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 \$675; and	(a) (i) 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 \$337.50; 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 \$562.50; and	(a) (i) 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 \$225; 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 \$337.50; and	(a) (i) 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 \$225; 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 \$225; and

FIRST SCHEDULE — *continued*

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		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.	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)	(11)	(12)
(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 \$675; 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 \$675; 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 \$675; 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 \$562.50; 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 \$337.50; 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 \$225; and	
(b) 29.5% 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) 29.5% 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) 25.5% 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) 20% 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) 12.5% 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) 10% of the amount of any additional wages payable in the month.	(b) 5% of the amount of any additional wages payable in the month.

FIRST SCHEDULE — *continued*

4. Subject to this Schedule, with effect from 1st July 2007, the contributions payable by the employer (at graduated rates) and the amount recoverable from the pensionable employee's wages (at graduated rates) during the first year after the pensionable 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		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.	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)	(11)	(12)
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 —	An amount equal to the sum of —	An amount equal to the sum of —
(a) (i) 3% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 4% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$180; 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 \$225; and	(a) (i) 3% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 4% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$180; 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 \$225; and	(a) (i) 3% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 4% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$180; 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 \$225; and	(a) (i) 3% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 4% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$180; 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 \$225; 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 \$157.50; 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 \$225; 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 \$157.50; 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 \$225; and

FIRST SCHEDULE — *continued*

<i>35 Years of Age and below</i>		<i>Above 35 but not more than 50 Years of Age</i>		<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>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>	<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)	(11)	(12)
(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 \$225; 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 \$225; 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 \$225; 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 \$225; 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 \$225; 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 \$225; and	
(b) 9% 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) 9% 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) 9% 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) 9% 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.

FIRST SCHEDULE — *continued*

5. Subject to this Schedule, with effect from 1st July 2007, the contributions payable by the employer (at graduated rates) and the amount recoverable from the pensionable employee's wages (at graduated rates) during the second year after the pensionable 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		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.	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)	(11)	(12)
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 —	An amount equal to the sum of —	An amount equal to the sum of —
(a) (i) 6.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 9% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$405; and	(a) 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 \$675; and	(a) (i) 6.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 9% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$405; and	(a) 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 \$675; and	(a) (i) 6.75% of the employee's ordinary wages excluding the non-pensionable variable payment and non-pensionable component, and 9% of the non-pensionable variable payment and non-pensionable component for the month subject to a maximum of \$405; and	(a) 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 \$675; 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 \$270; 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 \$562.50; 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 \$157.50; 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 \$337.50; 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 \$157.50; 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 \$225; and

FIRST SCHEDULE — *continued*

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		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.	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)	(11)	(12)
(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 \$675; 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 \$675; 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 \$675; 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 \$562.50; 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 \$337.50; 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 \$225; and	
(b) 24% 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) 24% 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) 24% 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.

FIRST SCHEDULE — *continued*

6. Where an employee was in the employment of the employer in the month of October 1984 and the amount of his ordinary wages payable under the contract of service for that month was more than \$9,333, the maximum contributions payable by the employer in respect of such employee shall, unless the employee notifies his employer that he wants the maximum contributions specified in paragraph 1, be as follows:

- (a) under item (a)(i) in column (1) of paragraph 1, instead of \$652.50, 10.875% of the wages of the employee for that month;
- (b) under item (a)(i) in column (3) of paragraph 1, instead of \$652.50, 10.875% of the wages of the employee for that month;
- (c) under item (a)(i) in column (5) of paragraph 1, instead of \$472.50, 7.875% of the wages of the employee for that month;
- (d) under item (a)(i) in column (7) of paragraph 1, instead of \$337.50, 5.625% of the wages of the employee for that month;
- (e) under item (a)(i) in column (9) of paragraph 1, instead of \$225, 3.75% of the wages of the employee for that month; or
- (f) under item (a)(i) in column (11) of paragraph 1, instead of \$225, 3.75% of the wages of the employee for that month.

7. No contributions shall be payable by an employer on the additional wages in a year which are in excess of \$76,500 less the amount of ordinary wages for that year.

8. Where the additional wages of an employee are paid at any time before the relevant time and before the amount of his ordinary wages for that year is computed, no contributions shall be payable by an employer on the additional wages which are in excess of an amount computed in either of the following ways, at the option of the employer:

- (a) \$76,500 less —
 - (i) the amount of ordinary wages of the employee for the preceding year; and
 - (ii) the additional wages of the employee already paid for the current year; or

FIRST SCHEDULE — *continued*

(b) \$76,500 less —

- (i) the amount of ordinary wages the employer expects to pay the employee for the current year; and
- (ii) the additional wages of the employee already paid for the current year.

9.—(1) Where the contributions on additional wages for any year have been paid at any time before the relevant time and before the amount of ordinary wages for that year is computed, the amount of contributions payable on the additional wages for that year shall be recomputed at the relevant time, subject to the limit in paragraph 7.

(2) Where the contributions on additional wages recomputed under sub-paragraph (1) exceeds the contributions already paid on additional wages for that year, the employer shall contribute the difference to the Fund at the relevant time, subject to the limit in paragraph 7.

(3) Where the employer is required to make additional contributions under sub-paragraph (2), he shall be entitled to recover from the employee's wages, at the rate of recovery for additional wages applicable to the employee, the amount of additional contributions paid by the employer under that sub-paragraph.

9A. In computing the ordinary wages for a year or a preceding year for the purposes of paragraphs 7, 8 and 9, the amount of ordinary wages for any month which is in excess of \$4,500 shall be disregarded.

10.—(1) Subject to sub-paragraph (3), there shall be payable by the employer in respect of each of the employees of the employer specified in sub-paragraph (4) the following additional contributions:

- (a) an amount equal to 1% of the ordinary wages paid to the employee in each month; and
- (b) an amount equal to 1% of the total additional wages paid to the employee in a year.

(2) Notwithstanding any provision in this Schedule, the employer shall transfer to the credit of the medisave account with the Fund of any employee of the employer specified in sub-paragraph (4), the unused balance of the outpatient medical subsidy of \$350 per year for the employee on the Medisave-cum-Subsidised Outpatient (MSO) Scheme and no contribution shall be payable by the employer on such balance.

FIRST SCHEDULE — *continued*

- (3) No additional contributions shall be payable by the employer under sub-paragraph (1) —
- (a) on ordinary wages in excess of \$7,000 a month; and
 - (b) on additional wages (expressed in terms of months, or a fraction of a month, of ordinary wages) in excess of 5 months ordinary wages.
- (4) This paragraph shall apply to —
- (a) every person employed by the employer from 1st January 1994 (inclusive of such date); and
 - (b) every person employed by the employer who has exercised an option to receive the additional contributions payable under this paragraph in lieu of certain of his existing medical benefits.
- (5) Notwithstanding any provision in this Schedule, the additional contributions payable by the employer under this paragraph shall not be recoverable from the employee’s wages and paragraphs 7, 8, 9 and 9A shall not apply to restrict or prohibit the payment of such additional contributions.
11. For the purposes of this Schedule —
- (a) the contributions payable in respect of an employee above the age of 35, 50, 55, 60 or 65 years of age shall be payable from the first day of the month following the month in which the employee attains that age;
 - (b) the contributions payable by the employer shall be rounded off to the nearest dollar except where the fraction of a dollar is 50 cents, it shall be regarded as a dollar;
 - (c) in calculating the amount recoverable by the employer from the employee’s wages, fraction of a dollar shall be ignored;
 - (d) “additional wages” means non-pensionable annual allowances, bonuses and other allowances payable at intervals of more than a month;

FIRST SCHEDULE — *continued*

- (e) “non-pensionable variable payment” means the non-pensionable variable payment which is payable monthly and as part of ordinary wages for the year 1993 and in subsequent years;
- (f) “non-pensionable component” means the non-pensionable component of the revised salary in the salary revision of 1st January 1994 or any subsequent revision;
- (g) “ordinary wages” means the remuneration in money due to an employee exclusive of any additional wages;
- (h) “relevant time” means the end of the current year or the last month of the employee’s employment with that employer, as the case may be; and
- (i) “year” means the period beginning on 1st January and ending on 31st December.

SECOND SCHEDULE

Regulations 4, 5(1), 6(1) and 7

RATES OF CONTRIBUTION

1. Subject to this Schedule, with effect from 1st July 2007, the contributions payable by the employer and the amount recoverable from the non-pensionable employee's wages are as follows:

Total amount of the employee's wages for the calendar month. (1)	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		Above 60 but not more than 65 Years of Age		Above 65 Years of Age	
	Contributions payable by the employer for the calendar month. (2)	Amount recoverable from the employee's wages for the calendar month. (3)	Contributions payable by the employer for the calendar month. (4)	Amount recoverable from the employee's wages for the calendar month. (5)	Contributions payable by the employer for the calendar month. (6)	Amount recoverable from the employee's wages for the calendar month. (7)	Contributions payable by the employer for the calendar month. (8)	Amount recoverable from the employee's wages for the calendar month. (9)	Contributions payable by the employer for the calendar month. (10)	Amount recoverable from the employee's wages for the calendar month. (11)	Contributions payable by the employer for the calendar month. (12)	Amount recoverable from the employee's wages for the calendar month. (13)
Exceeding \$50 but not exceeding \$500	An amount equal to 14.5% of the total amount of the employee's wages for the month.	NIL	An amount equal to 0.0964 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0697 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0498 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0332 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0332 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 — (a) 14.5% of the total amount of the employee's wages for the month; and	An amount equal to 0.48 of the difference between the total amount of the employee's wages for the month and \$500.	(a) 0.0964 of the difference between the total amount of the employee's wages for the month and \$50; and	An amount equal to 0.48 of the difference between the total amount of the employee's wages for the month and \$500.	(a) 0.0697 of the difference between the total amount of the employee's wages for the month and \$50; and	An amount equal to 0.432 of the difference between the total amount of the employee's wages for the month and \$500.	(a) 0.0498 of the difference between the total amount of the employee's wages for the month and \$50; and	An amount equal to 0.3 of the difference between the total amount of the employee's wages for the month and \$500.	(a) 0.0332 of the difference between the total amount of the employee's wages for the month and \$50; and	An amount equal to 0.18 of the difference between the total amount of the employee's wages for the month and \$500.	(a) 0.0332 of the difference between the total amount of the employee's wages for the month and \$50; and	An amount equal to 0.12 of the difference between the total amount of the employee's wages for the month and \$500.
	(b) 0.48 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 — (a) 14.5% of the total amount of the employee's wages for the month; and	An amount equal to the sum of \$120 and 0.24 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$67.50 and 0.1966 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$120 and 0.24 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$48.825 and 0.1315 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$108 and 0.216 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$34.875 and 0.0825 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$75 and 0.15 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$23.25 and 0.0416 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$45 and 0.09 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$23.25 and 0.0416 of the difference between the total amount of the employee's wages for the month and \$750; and	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.

Cap. 36, Rg 28]

Central Provident Fund
(Statutory Bodies and Aided Schools
— Employees) Regulations

[2010 Ed. p. 19

SECOND SCHEDULE — *continued*

	<i>35 Years of Age and below</i>		<i>Above 35 but not more than 50 Years of Age</i>		<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>Above 60 but not more than 65 Years of Age</i>		<i>Above 65 Years of Age</i>	
<i>Total amount of 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>	<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)	(11)	(12)	(13)
	(b) \$120 and 0.24 of the difference between the total amount of the employee's wages for the month and \$750.		(b) \$120 and 0.24 of the difference between the total amount of the employee's wages for the month and \$750.		(b) \$108 and 0.216 of the difference between the total amount of the employee's wages for the month and \$750.		(b) \$75 and 0.15 of the difference between the total amount of the employee's wages for the month and \$750.		(b) \$45 and 0.09 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 — (a) 14.5% of the total amount of the employee's wages for the month; and (b) \$120 and 0.24 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$120 and 0.24 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$156 and 0.205 of the difference between the total amount of the employee's wages for the month and \$1,200; and (b) \$120 and 0.24 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$120 and 0.24 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$108 and 0.165 of the difference between the total amount of the employee's wages for the month and \$1,200; and (b) \$108 and 0.216 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$108 and 0.216 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$72 and 0.135 of the difference between the total amount of the employee's wages for the month and \$1,200; and (b) \$75 and 0.15 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$75 and 0.15 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$42 and 0.11 of the difference between the total amount of the employee's wages for the month and \$1,200; and (b) \$45 and 0.09 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$45 and 0.09 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$42 and 0.11 of the difference between the total amount of the employee's wages for the month and \$1,200; and (b) \$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 \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750.
Exceeding \$1,500	An amount equal to the sum of — (a) (i) 14.5% of the employee's ordinary wages for the month subject to a maximum of \$652.50; and	An amount equal to the sum of — (a) 20% of the employee's ordinary wages for the month subject to a maximum of \$900; and	An amount equal to the sum of — (a) (i) 14.5% of the employee's ordinary wages for the month subject to a maximum of \$652.50; and	An amount equal to the sum of — (a) 20% of the employee's ordinary wages for the month subject to a maximum of \$900; and	An amount equal to the sum of — (a) (i) 10.5% of the employee's ordinary wages for the month subject to a maximum of \$472.50; and	An amount equal to the sum of — (a) 18% of the employee's ordinary wages for the month subject to a maximum of \$810; and	An amount equal to the sum of — (a) (i) 7.5% of the employee's ordinary wages for the month subject to a maximum of \$337.50; and	An amount equal to the sum of — (a) 12.5% of the employee's ordinary wages for the month subject to a maximum of \$562.50; and	An amount equal to the sum of — (a) (i) 7.5% of the employee's ordinary wages for the month subject to a maximum of \$225; and	An amount equal to the sum of — (a) 7.5% of the employee's ordinary wages for the month subject to a maximum of \$337.50; and	An amount equal to the sum of — (a) (i) 5% of the employee's ordinary wages for the month subject to a maximum of \$225; and	An amount equal to the sum of — (a) 5% of the employee's ordinary wages for the month subject to a maximum of \$225; and

SECOND SCHEDULE — *continued*

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		Above 60 but not more than 65 Years of Age		Above 65 Years of Age	
Total amount of 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.	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)	(11)	(12)	(13)
	(ii) a further 20% of the employee's ordinary wages for the month subject to a maximum of \$900; and		(ii) a further 20% of the employee's ordinary wages for the month subject to a maximum of \$900; and		(ii) a further 18% of the employee's ordinary wages for the month subject to a maximum of \$810; and		(ii) a further 12.5% of the employee's ordinary wages for the month subject to a maximum of \$562.50; and		(ii) a further 7.5% of the employee's ordinary wages for the month subject to a maximum of \$337.50; and		(ii) a further 5% of the employee's ordinary wages for the month subject to a maximum of \$225; and	
(b) 34.5% of the amount of the additional wages payable to the employee in the month.		(b) 20% of the amount of the additional wages payable to the employee in the month.	(b) 34.5% of the amount of the additional wages payable to the employee in the month.	(b) 20% of the amount of the additional wages payable to the employee in the month.	(b) 28.5% of the amount of the additional wages payable to the employee in the month.	(b) 18% of the amount of the additional wages payable to the employee in the month.	(b) 20% of the amount of the additional wages payable to the employee in the month.	(b) 12.5% of the amount of the additional wages payable to the employee in the month.	(b) 12.5% of the amount of the additional wages payable to the employee in the month.	(b) 7.5% of the amount of the additional wages payable to the employee in the month.	(b) 10% of the amount of the additional wages payable to the employee in the month.	(b) 5% of the amount of the additional wages payable to the employee in the month.

SECOND SCHEDULE — *continued*

2. Subject to this Schedule, with effect from 1st July 2007, the contributions payable by the employer (at full rates) and the amount recoverable from the non-pensionable employee's wages (at graduated rates) during the first year after the non-pensionable employee becomes a permanent resident are as follows:

Total amount of the employee's wages for the calendar month. (1)	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		Above 60 but not more than 65 Years of Age		Above 65 Years of Age	
	Contributions payable by the employer for the calendar month. (2)	Amount recoverable from the employee's wages for the calendar month. (3)	Contributions payable by the employer for the calendar month. (4)	Amount recoverable from the employee's wages for the calendar month. (5)	Contributions payable by the employer for the calendar month. (6)	Amount recoverable from the employee's wages for the calendar month. (7)	Contributions payable by the employer for the calendar month. (8)	Amount recoverable from the employee's wages for the calendar month. (9)	Contributions payable by the employer for the calendar month. (10)	Amount recoverable from the employee's wages for the calendar month. (11)	Contributions payable by the employer for the calendar month. (12)	Amount recoverable from the employee's wages for the calendar month. (13)
Exceeding \$50 but not exceeding \$500	An amount equal to 14.5% of the total amount of the employee's wages for the month.	NIL	An amount equal to 0.0964 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0697 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0498 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0332 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0332 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 — (a) 14.5% of the total amount of the employee's wages for the month; and (b) 0.12 of the difference between the total amount of the employee's wages for the month and \$500.	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 — (a) 0.0964 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.	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 — (a) 0.0697 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.	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 — (a) 0.0498 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.	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 — (a) 0.0332 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.	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 — (a) 0.0332 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.	An amount equal to 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 — (a) 14.5% of the total amount of the employee's wages for the month; and	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 — (a) \$67.50 and 0.1966 of the difference between the total amount of the employee's wages for the month and \$750; and	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 — (a) \$48.825 and 0.1315 of the difference between the total amount of the employee's wages for the month and \$750; and	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 — (a) \$34.875 and 0.0825 of the difference between the total amount of the employee's wages for the month and \$750; and	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 — (a) \$23.25 and 0.0416 of the difference between the total amount of the employee's wages for the month and \$750; and	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 — (a) \$23.25 and 0.0416 of the difference between the total amount of the employee's wages for the month and \$750; and	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.

CAP. 36, Rg 28]

[2010 Ed. p. 23]

31.5.2010

SECOND SCHEDULE — *continued*

3. Subject to this Schedule, with effect from 1st July 2007, the contributions payable by the employer (at full rates) and the amount recoverable from the non-pensionable employee's wages (at graduated rates) during the second year after the non-pensionable employee becomes a permanent resident are as follows:

Total amount of the employee's wages for the calendar month. (1)	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		Above 60 but not more than 65 Years of Age		Above 65 Years of Age	
	Contributions payable by the employer for the calendar month. (2)	Amount recoverable from the employee's wages for the calendar month. (3)	Contributions payable by the employer for the calendar month. (4)	Amount recoverable from the employee's wages for the calendar month. (5)	Contributions payable by the employer for the calendar month. (6)	Amount recoverable from the employee's wages for the calendar month. (7)	Contributions payable by the employer for the calendar month. (8)	Amount recoverable from the employee's wages for the calendar month. (9)	Contributions payable by the employer for the calendar month. (10)	Amount recoverable from the employee's wages for the calendar month. (11)	Contributions payable by the employer for the calendar month. (12)	Amount recoverable from the employee's wages for the calendar month. (13)
Exceeding \$50 but not exceeding \$500	An amount equal to 14.5% of the total amount of the employee's wages for the month.	NIL	An amount equal to 0.0964 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0697 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0498 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0332 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0332 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 — (a) 14.5% of the total amount of the employee's wages for the month; and (b) 0.36 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.36 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0964 of the difference between the total amount of the employee's wages for the month and \$50; and (b) 0.36 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.36 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0697 of the difference between the total amount of the employee's wages for the month and \$50; and (b) 0.36 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.36 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0498 of the difference between the total amount of the employee's wages for the month and \$50; and (b) 0.3 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.3 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0332 of the difference between the total amount of the employee's wages for the month and \$50; and (b) 0.18 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.18 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0332 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.	An amount equal to 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 — (a) 14.5% of the total amount of the employee's wages for the month; and	An amount equal to the sum of \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$67.50 and 0.1966 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$48.825 and 0.1315 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$34.875 and 0.0825 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$75 and 0.15 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$23.25 and 0.0416 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$45 and 0.09 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$23.25 and 0.0416 of the difference between the total amount of the employee's wages for the month and \$750; and	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.

SECOND SCHEDULE — *continued*

<i>Total amount of the employee's wages for the calendar month.</i> (1)	<i>35 Years of Age and below</i>		<i>Above 35 but not more than 50 Years of Age</i>		<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>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> (2)	<i>Amount recoverable from the employee's wages for the calendar month.</i> (3)	<i>Contributions payable by the employer for the calendar month.</i> (4)	<i>Amount recoverable from the employee's wages for the calendar month.</i> (5)	<i>Contributions payable by the employer for the calendar month.</i> (6)	<i>Amount recoverable from the employee's wages for the calendar month.</i> (7)	<i>Contributions payable by the employer for the calendar month.</i> (8)	<i>Amount recoverable from the employee's wages for the calendar month.</i> (9)	<i>Contributions payable by the employer for the calendar month.</i> (10)	<i>Amount recoverable from the employee's wages for the calendar month.</i> (11)	<i>Contributions payable by the employer for the calendar month.</i> (12)	<i>Amount recoverable from the employee's wages for the calendar month.</i> (13)
	(b) \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.		(b) \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.		(b) \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.		(b) \$75 and 0.15 of the difference between the total amount of the employee's wages for the month and \$750.		(b) \$45 and 0.09 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 — (a) 14.5% of the total amount of the employee's wages for the month; and (b) \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$156 and 0.205 of the difference between the total amount of the employee's wages for the month and \$1,200; and (b) \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$108 and 0.165 of the difference between the total amount of the employee's wages for the month and \$1,200; and (b) \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$72 and 0.135 of the difference between the total amount of the employee's wages for the month and \$1,200; and (b) \$75 and 0.15 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$75 and 0.15 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$42 and 0.11 of the difference between the total amount of the employee's wages for the month and \$1,200; and (b) \$45 and 0.09 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$45 and 0.09 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$42 and 0.11 of the difference between the total amount of the employee's wages for the month and \$1,200; and (b) \$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 \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750.
Exceeding \$1,500	An amount equal to the sum of — (a) 29.5% of the employee's ordinary wages for the month subject to a maximum of \$1,327.50; and (b) 29.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 15% of the employee's ordinary wages for the month subject to a maximum of \$675; and (b) 15% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 29.5% of the employee's ordinary wages for the month subject to a maximum of \$1,327.50; and (b) 29.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 15% of the employee's ordinary wages for the month subject to a maximum of \$675; and (b) 15% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 25.5% of the employee's ordinary wages for the month subject to a maximum of \$1,147.50; and (b) 25.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 15% of the employee's ordinary wages for the month subject to a maximum of \$675; and (b) 15% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 20% of the employee's ordinary wages for the month subject to a maximum of \$900; and (b) 20% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 12.5% of the employee's ordinary wages for the month subject to a maximum of \$562.50; and (b) 12.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 12.5% of the employee's ordinary wages for the month subject to a maximum of \$562.50; and (b) 12.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 7.5% of the employee's ordinary wages for the month subject to a maximum of \$337.50; and (b) 7.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 10% of the employee's ordinary wages for the month subject to a maximum of \$450; and (b) 10% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 5% of the employee's ordinary wages for the month subject to a maximum of \$225; and (b) 5% of the amount of the additional wages payable to the employee in the month.

Cap. 36, Rg 28]

Central Provident Fund
(Statutory Bodies and Aided Schools
— Employees) Regulations

[2010 Ed. p. 25

SECOND SCHEDULE — *continued*

4. Subject to this Schedule, with effect from 1st July 2007, the contributions payable by the employer (at graduated rates) and the amount recoverable from the non-pensionable employee's wages (at graduated rates) during the first year after the non-pensionable employee becomes a permanent resident are as follows:

<i>Total amount of the employee's wages for the calendar month.</i>	<i>35 Years of Age and below</i>		<i>Above 35 but not more than 50 Years of Age</i>		<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>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>	<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)	(11)	(12)	(13)
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	An amount equal to 0.0232 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0232 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 — (a) 4% of the total amount of the employee's wages for the month; and (b) 0.12 of the difference between the total amount of the employee's wages for the month and \$500.	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 — (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.	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 — (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.	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 — (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.	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 — (a) 0.0232 of the difference between the total amount of the employee's wages for the month and \$500.	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 — (a) 0.0232 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 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 — (a) 4% of the total amount of the employee's wages for the month; and	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 — (a) \$18.60 and 0.0541 of the difference between the total amount of the employee's wages for the month and \$750; and	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 — (a) \$18.60 and 0.0498 of the difference between the total amount of the employee's wages for the month and \$750.	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 — (a) \$18.60 and 0.044 of the difference between the total amount of the employee's wages for the month and \$750; and	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 — (a) \$16.275 and 0.0291 of the difference between the total amount of the employee's wages for the month and \$750; and	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 — (a) \$16.275 and 0.0291 of the difference between the total amount of the employee's wages for the month and \$750; and	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.

CAP. 36, Rg 28]

[2010 Ed. p. 27]

31.5.2010

SECOND SCHEDULE — *continued*

5. Subject to this Schedule, with effect from 1st July 2007, the contributions payable by the employer (at graduated rates) and the amount recoverable from the non-pensionable employee's wages (at graduated rates) during the second year after the non-pensionable employee becomes a permanent resident are as follows:

<i>Total amount of the employee's wages for the calendar month.</i> (1)	<i>35 Years of Age and below</i>		<i>Above 35 but not more than 50 Years of Age</i>		<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>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> (2)	<i>Amount recoverable from the employee's wages for the calendar month.</i> (3)	<i>Contributions payable by the employer for the calendar month.</i> (4)	<i>Amount recoverable from the employee's wages for the calendar month.</i> (5)	<i>Contributions payable by the employer for the calendar month.</i> (6)	<i>Amount recoverable from the employee's wages for the calendar month.</i> (7)	<i>Contributions payable by the employer for the calendar month.</i> (8)	<i>Amount recoverable from the employee's wages for the calendar month.</i> (9)	<i>Contributions payable by the employer for the calendar month.</i> (10)	<i>Amount recoverable from the employee's wages for the calendar month.</i> (11)	<i>Contributions payable by the employer for the calendar month.</i> (12)	<i>Amount recoverable from the employee's wages for the calendar month.</i> (13)
Exceeding \$50 but not exceeding \$500	An amount equal to 9% of the total amount of the employee's wages for the month.	NIL	An amount equal to 0.0597 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0597 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0398 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0232 of the difference between the total amount of the employee's wages for the month and \$50.	NIL	An amount equal to 0.0232 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 — (a) 9% of the total amount of the employee's wages for the month; and (b) 0.36 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.36 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0597 of the difference between the total amount of the employee's wages for the month and \$50; and (b) 0.36 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.36 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0597 of the difference between the total amount of the employee's wages for the month and \$50; and (b) 0.36 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.36 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0398 of the difference between the total amount of the employee's wages for the month and \$500; and (b) 0.3 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.3 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0232 of the difference between the total amount of the employee's wages for the month and \$500; and (b) 0.18 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 0.18 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to the sum of — (a) 0.0232 of the difference between the total amount of the employee's wages for the month and \$500; and (b) 0.12 of the difference between the total amount of the employee's wages for the month and \$500.	An amount equal to 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 — (a) 9% of the total amount of the employee's wages for the month; and	An amount equal to the sum of \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$41.85 and 0.1219 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$41.85 and 0.1126 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$27.90 and 0.066 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$75 and 0.15 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$16.275 and 0.0291 of the difference between the total amount of the employee's wages for the month and \$750; and	An amount equal to the sum of \$45 and 0.09 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$16.275 and 0.0291 of the difference between the total amount of the employee's wages for the month and \$750; and	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.

SECOND SCHEDULE — *continued*

<i>Total amount of the employee's wages for the calendar month.</i> (1)	<i>35 Years of Age and below</i>		<i>Above 35 but not more than 50 Years of Age</i>		<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>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> (2)	<i>Amount recoverable from the employee's wages for the calendar month.</i> (3)	<i>Contributions payable by the employer for the calendar month.</i> (4)	<i>Amount recoverable from the employee's wages for the calendar month.</i> (5)	<i>Contributions payable by the employer for the calendar month.</i> (6)	<i>Amount recoverable from the employee's wages for the calendar month.</i> (7)	<i>Contributions payable by the employer for the calendar month.</i> (8)	<i>Amount recoverable from the employee's wages for the calendar month.</i> (9)	<i>Contributions payable by the employer for the calendar month.</i> (10)	<i>Amount recoverable from the employee's wages for the calendar month.</i> (11)	<i>Contributions payable by the employer for the calendar month.</i> (12)	<i>Amount recoverable from the employee's wages for the calendar month.</i> (13)
	(b) \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.		(b) \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.		(b) \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.		(b) \$75 and 0.15 of the difference between the total amount of the employee's wages for the month and \$750.		(b) \$45 and 0.09 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 — (a) 9% of the total amount of the employee's wages for the month; and (b) \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$96.72 and 0.1276 of the difference between the total amount of the employee's wages for the month and \$1,200; and (b) \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$92.52 and 0.1416 of the difference between the total amount of the employee's wages for the month and \$1,200; and (b) \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$90 and 0.18 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$57.60 and 0.108 of the difference between the total amount of the employee's wages for the month and \$1,200; and (b) \$75 and 0.15 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$75 and 0.15 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$29.40 and 0.077 of the difference between the total amount of the employee's wages for the month and \$1,200; and (b) \$45 and 0.09 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of \$45 and 0.09 of the difference between the total amount of the employee's wages for the month and \$750.	An amount equal to the sum of — (a) \$29.40 and 0.077 of the difference between the total amount of the employee's wages for the month and \$1,200; and (b) \$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 \$30 and 0.06 of the difference between the total amount of the employee's wages for the month and \$750.
Exceeding \$1,500	An amount equal to the sum of — (a) 24% of the employee's ordinary wages for the month subject to a maximum of \$1,080; and (b) 24% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 15% of the employee's ordinary wages for the month subject to a maximum of \$675; and (b) 15% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 24% of the employee's ordinary wages for the month subject to a maximum of \$1,080; and (b) 24% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 15% of the employee's ordinary wages for the month subject to a maximum of \$675; and (b) 15% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 24% of the employee's ordinary wages for the month subject to a maximum of \$1,080; and (b) 24% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 15% of the employee's ordinary wages for the month subject to a maximum of \$675; and (b) 15% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 18.5% of the employee's ordinary wages for the month subject to a maximum of \$832.50; and (b) 18.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 12.5% of the employee's ordinary wages for the month subject to a maximum of \$562.50; and (b) 12.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 11% of the employee's ordinary wages for the month subject to a maximum of \$495; and (b) 11% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 7.5% of the employee's ordinary wages for the month subject to a maximum of \$337.50; and (b) 7.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 8.5% of the employee's ordinary wages for the month subject to a maximum of \$382.50; and (b) 8.5% of the amount of the additional wages payable to the employee in the month.	An amount equal to the sum of — (a) 5% of the employee's ordinary wages for the month subject to a maximum of \$225; and (b) 5% of the amount of the additional wages payable to the employee in the month.

SECOND SCHEDULE — *continued*

6. Where an employee was in the employment of the employer in the month of October 1984 and the amount of his ordinary wages payable under the contract of service for that month was more than \$7,000, the maximum contributions payable by the employer in respect of such employee shall, unless the employee notifies his employer that he wants the maximum contributions specified in paragraph 1, be as follows:

- (a) under item (a)(i) in column (2) of paragraph 1, instead of \$652.50, 14.5% of the wages of the employee for that month;
- (b) under item (a)(i) in column (4) of paragraph 1, instead of \$652.50, 14.5% of the wages of the employee for that month;
- (c) under item (a)(i) in column (6) of paragraph 1, instead of \$472.50, 10.5% of the wages of the employee for that month;
- (d) under item (a)(i) in column (8) of paragraph 1, instead of \$337.50, 7.5% of the wages of the employee for that month;
- (e) under item (a)(i) in column (10) of paragraph 1, instead of \$225, 5% of the wages of the employee for that month;
or
- (f) under item (a)(i) in column (12) of paragraph 1, instead of \$225, 5% of the wages of the employee for that month.

7. No contributions shall be payable by an employer on the additional wages in a year which are in excess of \$76,500 less the amount of ordinary wages for that year.

8. Where the additional wages of an employee are paid at any time before the relevant time and before the amount of his ordinary wages for that year is computed, no contributions shall be payable by an employer on the additional wages which are in excess of an amount computed in either of the following ways, at the option of the employer:

- (a) \$76,500 less —
 - (i) the amount of ordinary wages of the employee for the preceding year; and
 - (ii) the additional wages of the employee already paid for the current year; or
- (b) \$76,500 less —
 - (i) the amount of ordinary wages the employer expects to pay the employee for the current year; and
 - (ii) the additional wages of the employee already paid for the current year.

SECOND SCHEDULE — *continued*

9.—(1) Where the contributions on additional wages for any year have been paid at any time before the relevant time and before the amount of ordinary wages for that year is computed, the amount of contributions payable on the additional wages for that year shall be recomputed at the relevant time, subject to the limit in paragraph 7.

(2) Where the contributions on additional wages recomputed under sub-paragraph (1) exceeds the contributions already paid on additional wages for that year, the employer shall contribute the difference to the Fund at the relevant time, subject to the limit in paragraph 7.

(3) Where the employer is required to make additional contributions under sub-paragraph (2), he shall be entitled to recover from the employee's wages, at the rate of recovery for additional wages applicable to the employee, the amount of additional contributions paid by the employer under that sub-paragraph.

9A. In computing the ordinary wages for a year or a preceding year for the purposes of paragraphs 7, 8 and 9, the amount of ordinary wages for any month which is in excess of \$4,500 shall be disregarded.

10.—(1) Subject to sub-paragraph (3), there shall be payable by the employer in respect of each of the employees of the employer specified in sub-paragraph (4) the following additional contributions:

- (a) an amount equal to 1% of the ordinary wages paid to the employee in each month; and
- (b) an amount equal to 1% of the total additional wages paid to the employee in a year.

(2) Notwithstanding any provision in this Schedule, the employer shall transfer to the credit of the medisave account with the Fund of any employee of the employer specified in sub-paragraph (4), the unused balance of the outpatient medical subsidy of \$350 per year for the employee on the Medisave-cum-Subsidised Outpatient (MSO) Scheme and no contribution shall be payable by the employer on such balance.

(3) No additional contributions shall be payable by the employer under sub-paragraph (1) —

- (a) on ordinary wages in excess of \$7,000 a month; and
- (b) on additional wages (expressed in terms of months, or a fraction of a month, of ordinary wages) in excess of 5 months ordinary wages.

SECOND SCHEDULE — *continued*

(4) This paragraph shall apply to every person employed by the employer (including those who are employed on overseas contract terms or in receipt of expatriation allowance) who —

- (a) are employed from 1st January 1994 (inclusive of such date) and are not entitled to be provided with any hospitalisation benefits by the employer; or
- (b) has exercised an option to receive the additional contributions payable under this paragraph in lieu of certain of his existing medical benefits.

(5) Notwithstanding any provision in this Schedule, the additional contributions payable by the employer under this paragraph shall not be recoverable from the employee's wages and paragraphs 7, 8, 9 and 9A shall not apply to restrict or prohibit the payment of such additional contributions.

11. For the purposes of this Schedule —

- (a) the contributions payable in respect of an employee above the age of 35, 50, 55, 60 or 65 years of age shall be payable from the first day of the month following the month in which the employee attains that age;
- (b) the contributions payable by the employer shall be rounded off to the nearest dollar except where the fraction of a dollar is 50 cents, it shall be regarded as a dollar;
- (c) in calculating the amount recoverable by the employer from the employee's wages, fraction of a dollar shall be ignored;
- (d) “additional wages” means non-pensionable annual allowances, bonuses and other allowances payable at intervals of more than a month;
- (e) “non-pensionable variable payment” means the non-pensionable variable payment which is payable monthly and as part of ordinary wages for the year 1993 and in subsequent years;

SECOND SCHEDULE — *continued*

- (f) “non-pensionable component” means the non-pensionable component of the revised salary in the salary revision of 1st January 1994 or any subsequent revision;
- (g) “ordinary wages” means the remuneration in money due to an employee exclusive of any additional wages;
- (h) “relevant time” means the end of the current year or the last month of the employee’s employment with that employer, as the case may be; and
- (i) “year” means the period beginning on 1st January and ending on 31st December.

[G.N. Nos. S 520/2002; S 467/2003; S 15/2004; S 800/2004; S 828/2005; S 322/2007]
