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Singapore Central Provident Fund (CPF) Contribution Rates

Allocation of CPF Contributions

The CPF contributions are allocated to the Ordinary, Special and Medisave Accounts based on the ratio of contributions shown in Tables 1 to 7. Contributions are first allocated to the Medisave Account, followed by the Special Account. The balance is then allocated to the Ordinary Account.

Table 1: CPF Allocation Rates from 1 January 2016

Employee Age (years)	CPF contribution	Ordinary Account	Special Account	Medisave Account
35 & below	\$100	\$62.17 (\$100-\$21.62-\$16.21)	\$16.21 (\$100 X 0.1621)	\$21.62 (\$100 X 0.2162)

Table 2: Contribution rates from 1 January 2016 for private sector and public sector non-pensionable employees being:

- Singapore Citizen
- Singapore Permanent Resident (SPR) employees from their 3rd year onwards
- Government Non-Pensionable Employees
- Non-Pensionable Employees in Statutory Bodies & Aided Schools

Employee Age (years)	Contribution By Employer (% of wage)	Contribution By Employee (% of wage)	Total Contribution (% of wage)	Credited Into		
				Ordinary Account (Ratio of Con)	Special Account (Ratio of Con)	Medisave Account (Ratio of Con)
35 & below	17	20	37	0.6217	0.1621	0.2162
Above 35-45	17	20	37	0.5677	0.1891	0.2432
Above 45-50	17	20	37	0.5136	0.2162	0.2702
Above 50-55	17	20	37	0.4055	0.3108	0.2837
Above 55-60	13	13	26	0.4616	0.1346	0.4038
Above 60-65	9	7.5	16.5	0.2122	0.1515	0.6363
Above 65	7.5	5	12.5	0.08	0.08	0.84

Table 3: Contribution rates from 1 January 2016 for Government Pensionable Employees and Pensionable Employees in Statutory Bodies & Aided Schools

Employee Age (years)	Contribution By Employer (% of wage)	Contribution By Employee (% of wage)	Total Contribution (% of wage)	Credited Into		
				Ordinary Account (Ratio of Con)	Special Account (Ratio of Con)	Medisave Account (Ratio of Con)
35 & below	12.75	15	27.75	0.6217	0.1621	0.2162
Above 35-45	12.75	15	27.75	0.5677	0.1891	0.2432
Above 45-50	12.75	15	27.75	0.5136	0.2162	0.2702
Above 50-55	12.75	15	27.75	0.4055	0.3108	0.2837
Above 55-60	9.75	9.75	19.5	0.4616	0.1346	0.4038
Above 60-65	6.75	5.625	12.375	0.2425	0.1515	0.6060
Above 65	5.625	3.75	9.375	0.08	0.08	0.84

Table 4: Contribution rates for 1st Year SPR from 1 January 2016 for Private Sector and Non-Pensionable Employees (Statutory Bodies & Aided Schools)

Employee Age (years)	Contribution By Employer (% of wage)	Contribution By Employee (% of wage)	Total Contribution (% of wage)	Credited Into		
				Ordinary Account (Ratio of Con)	Special Account (Ratio of Con)	Medisave Account (Ratio of Con)
35 & below	4	5	9	0.6217	0.1621	0.2162
Above 35-45	4	5	9	0.5677	0.1891	0.2432
Above 45-50	4	5	9	0.5136	0.2162	0.2702
Above 50-55	4	5	9	0.4055	0.3108	0.2837
Above 55-60	4	5	9	0.4616	0.1346	0.4038
Above 60-65	3.5	5	8.5	0.2122	0.1515	0.6363
Above 65	3.5	5	8.5	0.08	0.08	0.84

Table 5: Contribution rates for 2nd Year SPR from 1 January 2016 for Private Sector and Non-Pensionable Employees (Statutory Bodies & Aided Schools)

Employee Age (years)	Contribution By Employer (% of wage)	Contribution By Employee (% of wage)	Total Contribution (% of wage)	Credited Into		
				Ordinary Account (Ratio of Con)	Special Account (Ratio of Con)	Medisave Account (Ratio of Con)
35 & below	9	15	24	0.6217	0.1621	0.2162
Above 35-45	9	15	24	0.5677	0.1891	0.2432
Above 45-50	9	15	24	0.5136	0.2162	0.2702
Above 50-55	9	15	24	0.4055	0.3108	0.2837
Above 55-60	6	12.5	18.5	0.4616	0.1346	0.4038
Above 60-65	3.5	7.5	11	0.2122	0.1515	0.6363
Above 65	3.5	5	8.5	0.08	0.08	0.84

Table 6: Contribution rates for 1st Year SPR from 1 January 2016 for Public Sector and Pensionable Employees (Statutory Bodies & Aided Schools)

Employee Age (years)	Contribution By Employer (% of wage)	Contribution By Employee (% of wage)	Total Contribution (% of wage)	Credited Into		
				Ordinary Account (Ratio of Con)	Special Account (Ratio of Con)	Medisave Account (Ratio of Con)
35 & below	3	3.75	6.75	0.6217	0.1621	0.2162
Above 35-45	3	3.75	6.75	0.5677	0.1891	0.2432
Above 45-50	3	3.75	6.75	0.5136	0.2162	0.2702
Above 50-55	3	3.75	6.75	0.4055	0.3108	0.2837
Above 55-60	3	3.75	6.75	0.4616	0.1346	0.4038
Above 60-65	3.5	3.75	7.25	0.2425	0.1515	0.6060
Above 65	3.5	5	8.5	0.08	0.08	0.84

Table 7: Contribution rates for 2nd Year SPR from 1 January 2016 for Public Sector and Pensionable Employees (Statutory Bodies & Aided Schools)

Employee Age (years)	Contribution By Employer (% of wage)	Contribution By Employee (% of wage)	Total Contribution (% of wage)	Credited Into		
				Ordinary Account (Ratio of Con)	Special Account (Ratio of Con)	Medisave Account (Ratio of Con)
35 & below	6.75	11.25	18	0.6217	0.1621	0.2162
Above 35-45	6.75	11.25	18	0.5677	0.1891	0.2432
Above 45-50	6.75	11.25	18	0.5136	0.2162	0.2702
Above 50-55	6.75	11.25	18	0.4055	0.3108	0.2837
Above 55-60	4.5	9.375	13.875	0.4616	0.1346	0.4038
Above 60-65	2.625	5.625	8.25	0.2425	0.1515	0.6060
Above 65	2.625	3.75	6.375	0.08	0.08	0.84

If you wish to obtain more information or assistance, please visit the official website of Kaizen CPA Limited at www.kaizencpa.com or contact us through the following and talk to our professionals:

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