CPF 2026 — Employer Cheat-Sheet

Singapore Central Provident Fund · rates effective 1 January 2026 · Citizens & PRs

Helion
Hiring · Payroll · ESOP · Accounting on one database

CONTRIBUTION RATES BY AGE (2026)

Employee age	Total	Employer	Employee	2027
55 and below	**37%**	17%	20%	37%
Above 55 to 60	**34%**	16%	18%	35.5%
Above 60 to 65	**25%**	12.5%	12.5%	26%
Above 65 to 70	**16.5%**	9%	7.5%	16.5%
Above 70	**12.5%**	7.5%	5%	12.5%

On Ordinary Wages up to S$8,000/mo, wages > S$750/mo. Senior-worker rates rise again 1 Jan 2027 (55–65 bands).

AT A GLANCE

Who pays	**Citizens & PRs**
OW ceiling (monthly)	**S$8,000**
Annual ceiling	**S$102,000**
CPF Annual Limit	**S$37,740**
Deadline	**14th next month**
Late interest	**1.5%/mo (18% p.a.)**

WORKED EXAMPLE — S$5,000/MO, AGE 40

Employee share (20%)	**S$1,000**
Employer share (17%)	**S$850**
Total CPF (37%)	**S$1,850**
Take-home (before tax)	S$4,000
True cost to employer	**S$5,850**

Employer share is capped at S$1,360/mo for wages ≥ S$8,000.

WHAT COUNTS AS WAGES

ATTRACTS CPF

- ✓ Basic salary
- ✓ Overtime, allowances
- ✓ Commissions
- ✓ Bonuses (AW ceiling)

NO CPF

- ✕ Reimbursements
- ✕ Payments-in-kind
- ✕ Retire/retrench gratuity
- ✕ Employer's own CPF

WHERE THE MONEY GOES — CPF ACCOUNTS

OA
Ordinary Account — housing, investment, insurance, education

SA
Special Account — retirement (members below 55; closed at 55)

MA
MediSave — hospital bills & approved medical insurance

RA
Retirement Account — created at 55, funds monthly payouts

Younger workers (≤35): ~62% OA · ~16% SA · ~22% MediSave. OA share tapers with age; from 65 most goes to MediSave. Allocation is computed MediSave-first, then Special/Retirement, remainder to OA.

BONUSES (ADDITIONAL WAGES)

AW ceiling = S$102,000 − OW already subject to CPF.
For a full-ceiling earner: OW = S$96,000 (S$8,000×12), so only **S$6,000** of the bonus attracts CPF.

! Paying a big bonus early in the year can raise that month's CPF bill — budget the employer CPF on top.

COMMON MISTAKES TO AVOID

- Still using the old S$7,400 ceiling
- Wrong age-band rate (esp. senior workers)
- Birthday rule — new rate starts the month AFTER the birthday month
- Charging CPF to foreign work-pass holders
- Missing the 14th deadline · forgetting community fund (CDAC/ECF/MBMF/SINDA)