

How do I ensure that my employer pays my CPF contributions **on time and accurately**?



What you need to do

1 Check that your CPF contributions are paid

(A) Get notified when your CPF contributions are credited via the CPF Contribution Alert



Keep your [email address updated](#) to receive the alert.

(B) Check if your wages and CPF contributions are paid on time and accurately



Verify the wages and CPF contributions paid against your pay slip.



Use the [CPF contribution calculator](#) to verify your CPF contributions.

[Find out more](#) about your rights and employers' obligations under the CPF Act and the Employment Act (EA).

I did not receive my CPF contributions

The CPF contribution made by my employer is incorrect

What you need to do

2 Promptly approach your employer

Your employer should **rectify errors** without delay.

Why should I approach my employer first before approaching CPF Board?

Your employer is in the **best position** to explain why there was non-payment or under-payment and make the necessary rectification.

Approaching your employer first allows issues to be **rectified early and promptly**.

Please cater for time for the payment to be updated in your CPF account.

Once CPF Board receives the payment, it will be credited to your CPF account within 3 working days.

If your employer cannot make CPF contributions on time:



Your employer should inform you beforehand.

Explain the reason for delay and when the CPF contributions are expected to be made good.

My employer is not responsive

My employer fails to rectify the error

What you need to do

3 Promptly lodge a report with CPF Board

Make a claim early to have a higher chance of recovering the CPF contributions owed.

Lodge a report with CPF Board, providing a clear account of the situation.

Include **documents to support your claims**.

- E.g. Employment contract, payment vouchers, payslips, Income Tax Return (IR8A).



If you need mediation for salary-related claims:

Approach the Tripartite Alliance for Dispute Management (TADM).

You should confirm with your employer on the CPF contribution amount to be paid, during mediation.

If the CPF contribution amount is not paid by the agreed timeline, lodge a report with CPF Board.

What CPF Board will do

After you lodge a report that your CPF contributions are not paid or underpaid

1 Initiate an e-resolution process, involving you and your employer



During the 2-week resolution phase:

CPF Board will email your employer to respond to your claim, which you will be copied.

If your employer does not dispute the CPF claims, he is expected to **repay the amount owed**.

2 Contact your employer to verify claims

If there is no resolution during the 2-week period:

CPF Board will follow up with your employer on your CPF claim.

If your employer disputes the claim:

You need to **provide additional documentary evidence** so that CPF Board can further investigate your case.



3 Request your employer to pay CPF contributions owed

Is there sufficient evidence to support your claims?

Yes

CPF Board will request your employer to pay the CPF contributions owed.



No

Be prepared that CPF Board **may not be able to pursue the claim**.



What CPF Board will do

When CPF Board detects that your employer is late in paying CPF contributions

1

Request your employer to pay CPF contributions owed

- May work out an instalment plan with your employer.

2

Take enforcement actions

To recover CPF owed against employers who fail to pay by the 14th of the following month*

**Or the next working day if the 14th falls on a Saturday, Sunday or Public Holiday*

- Impose penalties on the late/ underpayment of CPF contributions.
- Take prosecution actions if your employer does not pay outstanding CPF contributions and penalties by the given deadline.



The time taken for CPF Board to conclude a case, including recovery of CPF contributions, varies depending on the facts and circumstances of the case.

Where complexity, dispute or legal proceedings arise, more time will be required.

Employers may fail to pay CPF contributions for various reasons

Reasons		Likely outcome
1	Administrative lapse	Your employer will rectify and pay the CPF contributions owed.
2	Short-term cash flow issues	Your employer will likely be able to share reasons for the late payment, whether and when the regular payment schedule can be resumed.
3	Errant employers	<p>CPF Board will take strong enforcement actions against errant employers who fail to fulfil their obligations.</p> <p>This includes initiating prosecution actions against the company directors for failing to ensure that CPF contributions are paid promptly and accurately by the company.</p>
4	Financial difficulties	<p>While CPF Board will continue to take enforcement actions, be mentally prepared that unless the employer's business turns for the better, the CPF contributions owed may not be recoverable.</p> <p>This is similar to the recovery of salaries from employers facing financial difficulties or ceasing operations.</p>

What happens if your employer has financial difficulties

To avoid adding to the amounts of CPF contributions owed:

- **Assess your situation** carefully.
- Consider approaching [Workforce Singapore](#) and [e2i](#) for job switch assistance or explore **other employment options**.

If you face difficulty servicing your Housing & Development Board (HDB) loans:

- You can contact HDB to explore possible alternative housing repayment options.

If your employer is placed under bankruptcy or liquidation



CPF Board will file claims for owed CPF contributions with the Official Assignee/ Receiver/Liquidator, who is appointed to investigate and recover assets.



The bankruptcy, liquidation or winding up process will take time, and **could take years to complete for complex cases**.

Proceeds realised by the Official Assignee/ Receiver/Liquidator will be paid in the following order in accordance with the law:

- i. Costs and expenses incurred by the Official Assignee or Official Receiver/Liquidator,
- ii. Costs of applicant for the bankruptcy or winding up order,
- iii. Salary (including allowance or reimbursement),
- iv. Retrenchment benefits or ex gratia payments under employment contracts,
- v. Amounts due in respect of workmen's compensation under the Work Injury Compensation Act,

Before it can be paid to employee's CPF.

Other questions

What does it mean if my employer is convicted?

It means that your employer is found **guilty of not paying** CPF contributions on time or accurately.

Your employer will be liable for a court fine or imprisonment or both.

At the point of conviction, the court will order your employer to pay the outstanding CPF contributions.

It does **not** mean that your CPF contributions will **immediately be recovered**.

For instance, if your employer has financial difficulties, more time will be required.

What if my employer has no assets and its company director has left Singapore?

CPF Board will only be able to take prosecution actions against the company director when he/she returns to Singapore.

However, note that a company director is not personally liable for the CPF arrears of the company.

Please give us your feedback on this guide via [feedback form](#).