

Important Notes:

1. CPF Contributions, including voluntary contributions (VC) are limited to mandatory contributions (MC) or the VC limit, whichever is higher. If the MC paid is above the VC limit, no VC is allowed. Any excess VC paid are refunded without interest.
2. Excess contributions paid above the Additional Wage Ceiling for the year will be refunded. The Board will recover any shortfall in contribution/penalty interest incurred by the employer from the excess contribution before making the refund.
3. Application form must be duly completed by the employer and employee.
4. You will need the following information to complete the form:
 - a) Employer's CPF Submission Number (CSN) and Employee's NRIC No.
 - b) Employee's wage and contribution details
 - c) Employer's bank account information (For Non-Giro Employers Only)
 - d) Employee's bank account information
5. Refund of employer's share will be credited directly into the employer's GIRO bank account maintained with the Board.
6. **Non-GIRO employers and/or employees are required to provide bank statements** for all banks **except** United Overseas Bank Ltd (UOB) and Oversea-Chinese Banking Corporation Ltd (OCBC).
7. For more information on CSN, please visit <http://employer.cpf.gov.sg>>Employers>General Information>CPF Submission Number.
8. The Board shall not be liable for any loss caused to or damage incurred or suffered by employer/employee or any person by reason of or in connection with the refund application, including any loss or damage arising directly or indirectly from the Board's acting on inaccurate information provided to it for such application.
9. You may email us at employer-refund@cpf.gov.sg if you need further clarification.

Authorisation and Indemnity Clause

I/We hereby request and authorise Central Provident Fund Board ("Board") to obtain confirmation/verification of information relating to me/us and/or to my/our account(s) ("Account") as stated in the application form from/with the bank where the Account is maintained ("Bank") as stated in the application form.

In consideration of the Board acceding to my/our said request and in consideration the Bank confirming/verifying such information pursuant to the said request, I/we irrevocably consent to and authorise the Bank, including any officer thereof, to disclose any information whatsoever relating to me/us and to the Account as is necessary for the sole purpose of account validation and agree that such authorisation shall survive any termination of the Account. I/We agree that this consent shall survive the termination of any of the Account with the Bank and may be relied on and enforced as fully and effectively by the Bank as if it is addressed to the Bank.

I/We understand that the Board is not obliged to perform the verification requested by me/us and has the absolute discretion to decide whether or not to perform such verification. I/We agree that I/we will not hold the Board responsible if it decided not to perform such verification.