

CPF Services

CPF Website Homepage Hit Rate



Online Transaction Volume



CPF WEBSITE (www.cpf.gov.sg)

The CPF homepage received over 21.5 million hits in 2009. The number of online transactions performed on the website last year was 41.5 million, which formed the majority of the total 43.0 million transactions in CPF Board's e-service and m-service platforms.

The *my cpf* portal, integrated with a customer relationship management system, allows CPF Board to deliver more personalised services and targeted messages to CPF members. In 2009, we introduced the following new initiatives to further enhance the customer's experience:

- Read-Aloud feature for intelligent search engine (Ask Us) – Provides the option to listen to the search results of the Frequently Asked Questions on the CPF website.
- My e-Concierge for Employer Services – Provides convenience to CPF employers to transact securely with CPF Board in free-form text format.
- CPF payment services on SingPost's Self-Service Automated Machines (SAMs) – Another e-channel for CPF customers to transact with CPF Board.
- PDF Statements – Provides CPF members the choice to save their Yearly Statement of Account and Yearly Investment Statement in PDF format.

ELECTRONIC SERVICES FOR EMPLOYERS

Employers can conveniently submit their employees' monthly CPF contribution details electronically using the e-submission service on the *my cpf* portal via an online form or using a file transfer. Employers can also e-submit the contribution details via AXS stations.

As at end of December 2009, 60.9% of all employers are submitting their employees' monthly CPF contribution details electronically. In terms of employee count, 93.0% of all employees have their CPF contribution details submitted electronically.

CPF *m*PAL

The CPF Mobile Personal Auto-Link (*m*PAL) – Employer Submission allows employers with 10 or fewer employees to submit their CPF contributions via a General Packet Radio Service (GPRS) mobile phone. Services are also available on CPF *m*PAL to enable members to access their CPF account information on the move. To date, there are six types of services available on *m*PAL for members including checking of CPF account balances and retrieving of property and investment statements. More than 17,000 transactions were performed via *m*PAL in 2009.

SMS SERVICES

Tapping on the high mobile phone penetration rate in Singapore, CPF Board has extended its services to the SMS platform. CPF Board sent out more than 1 million SMS alerts in 2009. To date, CPF Board has introduced nine groups of SMS services to bring greater convenience to our customers. These include:

- SMS alert on CPF contribution for Members and SEPs
- SMS alert on CPF Yearly Statement of Account
- SMS alert on news and events
- SMS notification on application status for all popular online applications
- SMS enquiry, cancellation and reminder for e-Appointment
- SMS notification on CPF Investment transactions
- SMS enquiry on HPS and DPS status
- SMS request for a call back from Call Centre
- SMS alerts on contribution details

CPF BIOMETRIC E-COUNTERS

CPF Board is the first public agency in Singapore to use biometric technology to serve its members without having to pre-register and store any thumbprint images. In 2009, more than 11,200 members were served via the CPF Biometric e-Counters.

CPF SERVICES ON AXS STATIONS

Since 2005, CPF services have been extended to the AXS Stations. About 438,000 transactions were performed via AXS stations in 2009.

CALL CENTRE

In 2009, the CPF Call Centre handled 839,000 calls from members and employers. Of these, 175,000 calls were enquiries on national projects, such as the GST Offset Package, Growth Dividends, Workfare Income Supplement Scheme and the new CPF scheme, CPF LIFE. Apart from the voicemail service, the CPF Call Centre also introduced an SMS service for customers to leave messages for our Customer Service Officers to call them back regarding their CPF matters. The voicemail service and SMS service received about 53,000 and 3,600 responses respectively from our customers in 2009.

In 2009, the CPF Call Centre won the 'GOLD' award for the "Best Contact Centre of the Year (less than 100 seats)" and the 'BRONZE' award for the "Best Contact Centre Leader of the Year (less than 100 seats)".

These prestigious awards recognise the best and are coveted by all in the Contact Centre industry throughout the Asia Pacific. Being the first in the Public Service to win these awards is an affirmation of our commitment to provide excellent service.

CLUB 55

The "Club 55" service at our five Service Centres caters to the needs of our senior citizens. A team of dedicated and multi-lingual customer service officers provides advisory services to senior citizens aged 54 and above. In 2009, more than 25,000 elderly members benefited from this priority service.

e-APPOINTMENT SYSTEM

The e-appointment system allows a CPF member to make an appointment to see a customer service officer for advisory services on complex CPF transactions taking up to 30 minutes, based on his preferred date and time. In 2009, more than 4,500 members benefited from this service.

m-AMBASSADOR

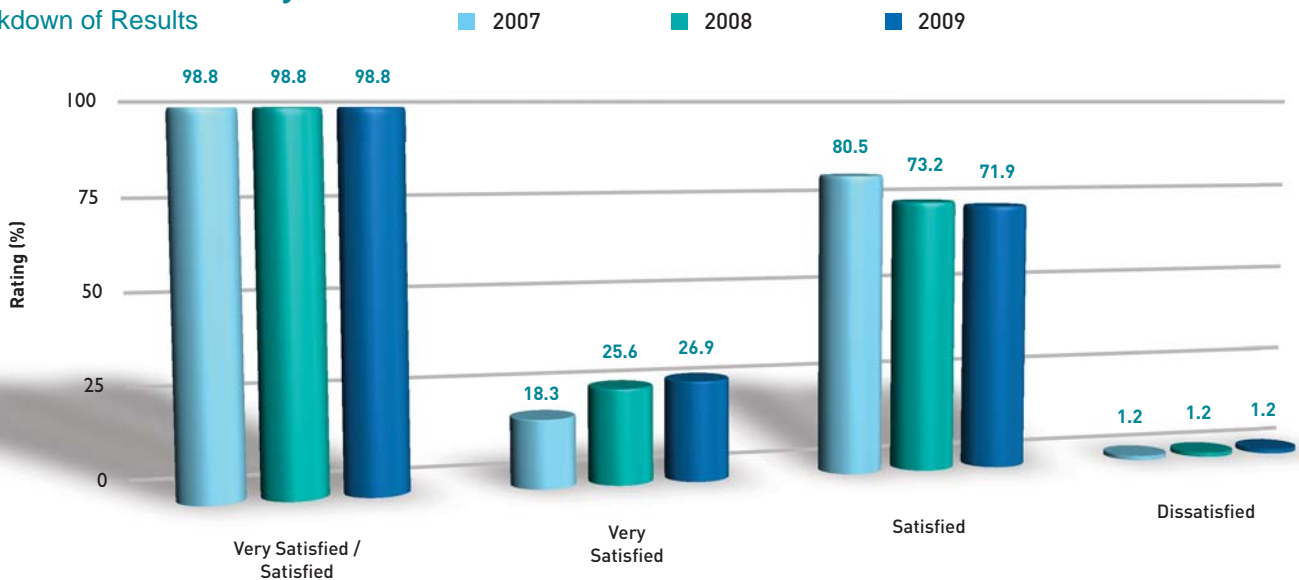
The m-Ambassador service, implemented in 2007, enables our customer service officers using Ultra Mobile Personal Computers (UMPCs) to reach out to CPF members waiting in the queue to be served at CPF Service Centres. With the advantage of mobility, m-Ambassadors have also been deployed to serve members at roadshows and old folks homes. In 2009, more than 60,000 CPF members benefited from this innovative service.

SERVICE FEEDBACK

CPF Board conducts annual surveys to gather members' and employers' feedback on CPF Board's e-service, counter, telephone and other services. In 2009, survey results revealed that 98.8% of members and 98.3% of employers were either very satisfied or satisfied with our overall services.

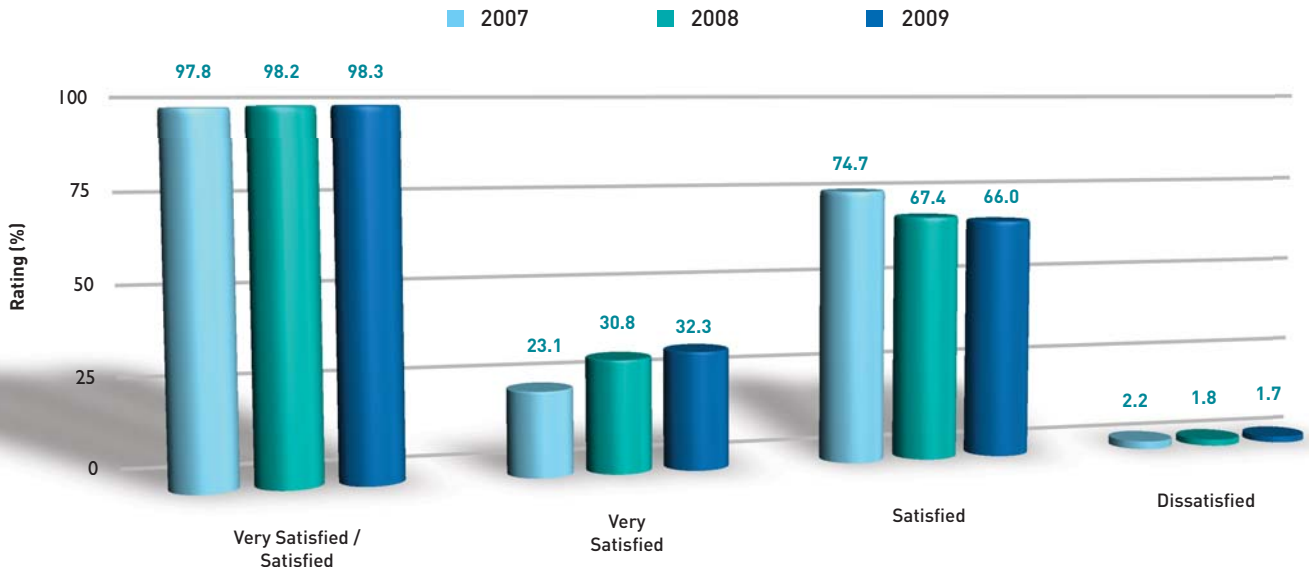
Member Services Survey

Breakdown of Results



Employer Services Survey

Breakdown of Results



CPF Board also received more than 48,056 feedback forms under the “Share Your Views with Us” Programme in 2009. About 97.68% of the members rated CPF Board’s services as excellent or very good. More than 57,659 written compliments were received from our members and employers. Our Complaint: Compliment ratio was 1:89

MEMBER EDUCATION

CPF Board’s educational efforts in 2009 were geared towards helping members understand the various CPF schemes and how they can grow their CPF savings safely for retirement.

A total of 75 events were organised, reaching out to about 20,000 members directly. The highlight was the launch of CPF LIFE on 5th September by Minister for Manpower, Gan Kim Yong, which was followed by talks held at the community level to help members understand the scheme. Monthly talks were also organised for members reaching their milestone ages of 55 and 62. Events done in partnership with other agencies included the monthly Housing and Development Board (HDB) Resale Seminar talks, the 50+ Exposition and the Active Ageing Carnival with the Council for Third Age, and the Career and Education Fair supported by Ministry of Education. More than 90% of the participants surveyed indicated that they could apply what they had learnt at our events, an affirmation of the events’ effectiveness.

In terms of publicity, CPF Board’s major focus was to educate members on CPF LIFE. A targeted media campaign was run on television, radio and print to educate members on how they could benefit from CPF LIFE. CPF Board also published its regular newsletter, *InTouch with CPF*, in the four main language dailies. Two thirds of the Straits Times and Lianhe ZaoBao readers had seen *InTouch with CPF* and found it useful and informative.

In line with the e-Government initiative, CPF Board has been actively tapping on the new media and web 2.0 technologies to better engage its members. In 2009, the online forum and blog was launched in our financial planning portal *IM\$avvy*. The “Channel \$avvy” section also went live with its collection of educational webcasts. In addition, CPF Board held its first webinar session in December to educate members on the prudent use of CPF when purchasing properties. *IM\$avvy* received more than 4.5 million hits in 2009.

CPF Board implemented two additional online calculators for members to help them in their financial computation. The full suite of 38 calculators received more than 4 million hits in 2009. In addition, CPF Board conducted regular e-marketing outreach to more than 670,000 subscribers on its email alert service. Members could also opt to get regular updates via Facebook, Twitter, FriendFeed, and RSS Feeds.

Going forward, CPF Board will continue to gather educational momentum in enabling members to understand and grow their CPF savings safely, as well as plan early for their retirement.

AGENCY SERVICES

CPF Board provides agency services to the Government and other organisations. It is the collecting agent for Foreign Worker Levy (FWL), Skills Development Levy (SDL) and Community Chest’s Social Help and Assistance Raised by Employees (SHARE) donations. It also collects contributions made to the Chinese Development Assistance Council (CDAC) Fund, Eurasian Community Fund (ECF), Mosque Building and MENDAKI Fund (MBMF) and Singapore Indian Development Association (SINDA) Fund.

CPF Board conducts the annual Occupational Wages Survey for the Ministry of Manpower and administers the Edusave Pupils Fund and Post Secondary Education Account Funds for the Ministry of Education. It also administers the Government-Paid Maternity Leave and the Government-Paid Childcare Leave claims on behalf of the Ministry of Community Development, Youth and Sports.

In 2009, CPF Board administered the GST Credits/Senior Citizen Bonus, the Small and Medium Enterprise Rebate and the Jobs Credit Scheme on behalf of the Ministry of Finance.

GOVERNMENT-PAID CHILDCARE LEAVE (GPCL)

The GPCL Scheme was implemented on 1 January 2009 to enable working parents to take time off to care for their children without a loss of income, and better balance their work and family commitments. Under the scheme, every eligible parent would have 6 days of statutory paid childcare leave per year, of which 3 days are reimbursable by the Government.

As at 31 December 2009, a total of 64,000 applications were received from employers and self-employed parents. The total payout was \$33.4 million.

GST CREDITS/SENIOR CITIZENS BONUS (GSTC/ SCB)

The GSTC is a four-year scheme to help Singaporeans cope with the 2% GST increase from 1 July 2007. In addition, to help the lower-income elderly meet living expenses, SCB is given to those aged 55 or above. GSTC/SCB payments are made annually on 1 July (2007 - 2010).

As announced in the 2009 Budget Speech, the Government extended another payment of GSTC/SCB on 1 March 2009 as a temporary measure to provide extra help to Singaporeans to cope with the economic downturn.

A total of \$1,127.5 million of GSTC/SCB was paid to 2.2 million Singaporeans in 2009. This included \$246.3 million SCB paid to 710,000 senior citizens.

As at 31 December 2009, \$2,307.9 million of GSTC/SCB had been paid to 2.3 million Singaporeans. This included \$1,180.4 million GSTC/SCB paid in 2007 and 2008.

JOBS CREDIT (JC)

Together with the Inland Revenue Authority of Singapore (IRAS), CPF Board co-administered the JC Scheme, which was part of the \$20.5 billion Resilience Package announced in Budget 2009 to help Singaporeans through the severe economic downturn. The scheme provided cash grants to employers to help them preserve jobs.

Under the scheme, an employer would receive a 12% cash grant on the first \$2,500 of each month's wages for each employee on their CPF payroll. An employer would receive up to \$900 of JC per employee for each payment.

Four JC Payments were made in 2009. As at 31 December 2009, \$3,600 million of JC was paid to about 110,000 employers, employing some 1.4 million local workers.

SMALL AND MEDIUM ENTERPRISE (SME) REBATE

Rebates are given to help SMEs adjust to rising business costs due to the increase in employer CPF contribution rate. The rebates are pegged to the total employer and employee CPF contributions paid by SMEs over two years (1 July 2007 – 30 June 2009).

As at 31 December 2009, a total of \$32.6 million was paid to 33,800 eligible employers.

ORGANISATIONAL EXCELLENCE

In 2009, CPF Board won the Service Excellence Award, the highest accolade given to organisations for service excellence in Singapore. We are the first regulatory agency from the public sector to have done so.

In the Annual Pro-enterprise Survey by the Action Community for Entrepreneurship, CPF Board was ranked among the top five.

Fifty-eight CPF staff (39 backend staff and 19 front-liners) were conferred Star (17) and Gold (41) awards in the Excellent Service Award, a national award that recognises individuals who have delivered outstanding service.

CPF Board was also certified for ISO9001:2008 Quality Management System Certificate for Customer Service, Collection of Funds, Disbursement of Funds and Records.

INNOVATION PROGRAMMES

At CPF Board, staff are actively encouraged to contribute ideas to improve work efficiency and effectiveness. In 2009, staff contributed 14,863 ideas, equivalent to about 11 ideas per staff, out of which 56% of the ideas were accepted for implementation.

CPF Board's Work Improvement Teams (WITs) programme has remained active for the past 29 years. In 2009, 596 WITs completed an average of 4.35 projects per team. A total of five projects were presented at the National Innovation and Quality Circles Convention.

In 2009, CPF Board organised the Innovation cum Service Week to celebrate innovation and service in CPF Board. Held during a week in June 2009, staff participated in a carnival, innovation workshops, and attended study visits to other companies. The week ended with Innovation Showtime!, an event which showcased the best innovations by staff during the year. At the event, the top five WOW Idea teams contended for the prestigious WOW Idea award while the top four WITs competed for the CEO's WIT Champion Shield.

CPF Board was also conferred two ExCEL Awards - the PS21 Outstanding Activist (Gold Award) for promoting change and innovation, and the Best Ideator (Gold Award) for ideas contributing to work improvements. This is the second year that our officers have won these awards, and is an affirmation of CPF Board's strong innovation culture.

In CPF Board, the Smart Regulation Committee oversees the challenge to cut red-tape and simplify processes and rules affecting services to customers and staff's productivity. In 2009, a total of 40 rules were reviewed, of which 21 were improved and four removed.

STAFF EXCELLENCE AWARD

In 2009, 14 staff were presented with the Staff Excellence Award for their excellent overall performance and living out the CPF values.

STAFF BENEFITS

CPF Board enhanced the staff benefits scheme by increasing the value of the benefits and allowing staff greater flexibility in choosing benefits that best meet their needs. For the convenience of staff, the panel of clinics that they can visit in the event that they are ill and need to consult a doctor was expanded.

CONTRIBUTING TO THE COMMUNITY

CPF Board plays an active role as a good corporate citizen, contributing to charities and community projects to help enrich the lives of the less privileged in our community.

In 2009, our staff continued to give strong support to Community Chest (ComChest) and participated actively in the SHARE programme. To streamline the process of SHARE applications as well as to encourage SHARE participation among staff, CPF Board implemented the opt-out scheme for new staff in May 2009. Eight months into the new scheme, none of our new staff opted out of the scheme even though they could do so easily. This demonstrated the effectiveness of the opt-out scheme, which helped to increase SHARE participation rate.

The strong support and commitment of our staff earned CPF Board the SHARE Programme Platinum Award for the 16th consecutive year in 2009. This award is given out by the Community Chest to acknowledge CPF Board's unstinting efforts in community service.

Over the past decade, our staff have made regular trips to CPF Board's adopted home, the Society for the Aged Sick, to bring cheer to the residents. In 2009, our staff also visited the elderly residents at the St. John's Home for Elderly Persons for the first time. Our staff donated generously to help the Homes provide their residents better care and benefits in their twilight years.

To extend our reach to the community, CPF Board partnered the South West Community Development Council (CDC) in the "Adopt-A-Rental Block @ South West" Programme to reach out to the needy elderly at Telok Blangah and Clementi Divisions' rental blocks. Our staff raised a total of \$32,000 with dollar matching grant from South West CDC, to buy grocery packs for these needy residents.

In addition, CPF Board continued to organise fund-raising activities and assisted various charitable organisations like the Dover Park Hospice in fund-raising to help the less fortunate. In response to the Singapore Red Cross Society's call for more blood at the Bloodbank, CPF Board also organised a Blood Donation Drive in July 2009.

NATIONAL EDUCATION

CPF Board continues to be an active participant in the Learning Journey Programme coordinated by the Ministry of Education that helps students understand the efforts and factors behind Singapore's nation building. Through the programme, students from secondary schools, Institutes of Technical Education, polytechnics and junior colleges learn about CPF schemes, the role that CPF plays in nation building, and basic financial planning concepts through playing *my cpf* STA\$H, a life-sized financial planning board game created by CPF Board. More than 90% of the students who attended the CPF Learning Journey said that they enjoyed playing, and understood the financial concepts in *my cpf* STA\$H.

INTERNATIONAL RELATIONS

CPF Board is also one of the founding members of the ASEAN Social Security Association (ASSA), which seeks to promote the development of social security in the region in consonance with the aspirations, laws and regulations of its member countries. ASSA was formed to provide a forum for member institutions to exchange views and experiences on social security issues. Its members comprise 17 social security institutions from eight ASEAN countries namely, Brunei, Indonesia, Lao PDR, Malaysia, Philippines, Singapore, Thailand and Vietnam.

In 2009, CPF Board became a member of the International Social Security Association (ISSA), with the objective of expanding Singapore's international presence in the global social security arena. In addition, as part of its international engagement efforts, CPF Board received about 200 visitors from foreign national provident funds, government bodies and private organisations in the course of the year.