SKILLS future SG

SkillsFuture Singapore Agency

(A) FAQS on the Notice of Assessment (NOA) and Lodging Notice of Objection (NOO)

This FAQ is applicable to organisations who have received the Skills Development Levy ("SDL") Notice of Assessment ("NOA") in Oct 2023 from the SkillsFuture Singapore Agency ("SSG").

- A copy of the NOA with monthly breakdown of the estimated SDL payable, SDL paid and estimated outstanding SDL payable is available at the SDL Microsite here.
- The SDL Calculator is an online calculator to assist employers with SDL computation and can be found here.

The data shown on the SDL NOA and on the SDL Microsite was extracted as at 27 March 2023. Any transactions made after this are not reflected.

1. I do not understand the NOA. Can you please explain?

You have received the NOA from SSG as our records show that you have outstanding SDL payable for the period January to December 2022 (both periods included).

Please note that SDL is a mandatory levy payable by all employers for both local and foreign employees rendering services in Singapore.

If you agree with SSG's assessment of your outstanding SDL payables, please make payment as soon as possible, to SSG via:

(A) Corporate PayNow:
Please make a PayNow payment to SSG's PayNow ID: T16GB0003CSDF with an indication of Case Reference Number stated in the NOA in the PayNow "Reference No." field

(B) Bank Transfer:
Please make a bank transfer to the following bank account with an indication of the Case Reference Number in the "Remarks/Reference" of the bank transfer.

Bank Account Name: Skills Development Fund
Bank Code: 7375 (UOB)
Branch Code: 320 (Orchard)
Account No.: 920-348-819-6
Swift Code: UOVBSGSG
Remarks/Reference: [Case Ref No.]

2. I have been making monthly SDL contributions to CPFB (or SSG). Can I ignore this NOA?

Our records show that you have outstanding SDL payable for the period January to December 2022 (both periods included), despite making monthly SDL contributions. Please check your payroll records for both local and foreign employees.
If your calculated SDL payable differs from the amount stated, please lodge a Notice of Objection ("NOO") at the designated URL stated in your NOA.

Employers who contribute SDL via CPF EZPay, their SDL payable will be automatically computed and reflected for their local employees in the relevant month based on the employee's wages declared. For foreign employees, employers will need to indicate the lump sum payment under the "Skills Development Levy (SDL) - For foreign employees" section in the same e-Submit transaction.

3. How are the figures derived in the SDL NOA? How do I verify?

The figures in the NOA are computed based on wage data from Government's records for all your local and foreign employees.

Please review your organisation's payroll records to determine the SDL payable for your local and foreign employees and the amount of SDL you have previously paid for the period January to December 2022 (both periods included).

You may verify your payroll records using the SDL rate of 0.25% of the monthly wages* for each employee*, with the minimum payable of $2 (for an employee earning less than $800 a month) and a maximum of $11.25 (for an employee earning more than $4,500 a month).

** Please refer to the definition of "wages" and "employee" found in Section 2 of the Skills Development Levy Act 1979.*

4. Can SSG provide detailed breakdown for the estimated outstanding SDL payable, including employee listing for each month, for me to verify first before I lodge NOO?

Please log in at the SDL Microsite with your organisation's Corppass to retrieve a copy of the NOA that has been mailed to you by post. A monthly breakdown of the estimated SDL payable, SDL paid and estimated outstanding SDL payable is stated in the NOA. No further breakdown is available.

5. The estimated outstanding SDL payable in the SDL NOA is different from my own records. What should I do?

If your calculated SDL payable differs from the amount stated, please lodge a NOO at the designated URL stated in your NOA.

6. Why do I need to lodge the NOO?

You do not need to lodge NOO if you agree with the amount payable in the NOA. Please lodge NOO only if you **disagree** with the amount.

We would also like to draw your attention to Section 11 and Section 14 of the Skills Development Levy Act 1979, which set out the penalties for the provision of false retum or information and offences committed by a body corporate, etc.

7. **It says that I need to use Corppass to access NOO but I do not have Corppass, what should I do?**

   Your organisation's appointed Corppass Administrator will need to register a Corppass user account and assign the following role to you at www.Corppass.gov.sg:

Agency Name	Digital Service Name	Digital Service Role
SKILLSFUTURE SINGAPORE AGENCY	For Corppass authentication for FormSG	N.A.

   More information on registering for Corppass can be found here.

8. **How do I complete the NOO?**

   The NOO is an online declaration form. Your response will be automatically transmitted to SSG when you click on the submit button.

   You will also need to seek your organisation's authorised representative's approval to verify the completeness and accuracy of information.

   Please refer to the instructions stated in the NOO and complete all fields.

9. **I need time to prepare the records. When do I need to submit the NOO?**

   Regulation 10(2) of the SDL Regulations requires your organisation's NOO, if any, to be lodged within two (2) months after the date of service of your NOA.

10. **Why do I need to differentiate the SDL payable for my local and foreign employees in the NOO?**

    SSG requires the differentiation to ensure you have declared and paid SDL for all your local and foreign employees.

11. **Can I lodge the NOO via hardcopy or email submission?**

    Please submit using the URL stated in your NOA. There are no alternative modes of submission.

12. **Who should make the declaration on the NOO?**

    The declaration on NOO should be done by the employer or an authorised representative from your organisation, preferably a Director registered on ACRA, who is familiar with the Human Resource or Finance functions of the organisation.

13. **What should I do after submitting the NOO? What supporting documents do I need to retain for SSG's future checks, if any?**

    If SSG needs any clarification regarding the information you have provided in your NOO, SSG will contact you.

Under the SDL Act and Regulations, every employer liable to pay SDL shall prepare and keep the following: Employee's full name, gender, age, address, identity card number, nature of employment, rate and amount of wages, date of commencement and cessation of employment, and such other records for SSG to ascertain the levy payable by such employer.

SSG may also request for records such as the CPFB's Record of Payment (Form 90 / 90A) as evidence of SDL payment.

14. When should I make the payment for the outstanding SDL amount stated in the SDL NOA or the amount I would be declaring in the NOO?

Please make the payment as soon as possible, to settle the outstanding SDL amount stated in the SDL NOA.

If your calculated SDL payable differs from the amount, please file a NOO. SSG will review your NOO and inform you of the finalised outstanding SDL amount for your payment.

15. I have submitted the NOO and I need a resolution. When can SSG get back to me?

If SSG needs any clarification regarding the information you have provided in your NOO, SSG will contact you.

Please retain all supporting documents as per your declaration as SSG may request to sight them subsequently.

16. I have made the necessary payment. How should I ensure I make accurate SDL contributions moving forward?

Please ensure accurate SDL contributions to CPFB, SSG's appointed collecting agency for SDL payments, every month. You can make this payment, together with the monthly CPF contributions for your local employees and add the SDL for foreign employees at the same time. More details can be found on CPFB's website: https://cpf.gov.sg/AboutCPFEZPay.

If you only have foreign employees, monthly payment can be made via PayNow with an indication of your company's UEN and Relevant Month(s) for the payment.

You may use the SDL calculator: https://go.gov.sg/sdl-calculator to compute SDL.

17. I do not have PayNow link to my bank account. How do I register for PayNow?

You are able to register for PayNow if your bank is one of the PayNow participating banks. Please note that you will need to register for PayNow first, before you can receive or transfer funds into or out of your bank account via PayNow.

Please visit The Association of Banks in Singapore's (ABS) website link below for more information: https://www.abs.org.sg/consumer-banking/pay-now

Alternatively, contact your local bank on how to link your corporate account to PayNow.

18. I am unable to use PayNow, are there any alternatives?

As SSG is encouraging paperless transactions, the preferred method of payment is Corporate PayNow. However, if this is not available to your organisation, you may also use the following:

Bank Transfer / Telegraphic Transfer	Please make a bank transfer to: Bank Account Name: Skills Development Fund Bank Code: 7375 (UOB) Branch Code: 320 (Orchard) Account No.: 920-348-819-6 Swift Code: UOVBSGSG Remarks/Reference: Case Reference Number found on the SDL Mailer Please remember to include the case reference number found on the Notice of Assessment sent to you, for our payment tracking. Do note that all bank charges for a telegraphic transfer is to be borne by the payer (i.e., SSG to receive the levy payable amount before the bank charges.)

19. How do I check that SSG has received payments for the NOA amounts made via PayNow /Bank Transfer?

There is currently no interface to check SDL payment records for payments made via PayNow/ Bank Transfer. You may disregard the Notices of Assessment and/ or reminders sent for outstanding SDL that have already been paid for.

20. I did not receive the NOA for my other companies; may I know how much I need to pay?

You are not required to take any actions for now and should continue with the regular SDL monthly payment.

However, we would like to take this opportunity to remind you under Section 3 of the Skills Development Levy Act (the "SDL Act"), employers are required to pay the Skills Development Levy (SDL) for their local and foreign employees who render their services in Singapore. This includes your employees employed either on a casual, part-time, or temporary basis.

Please ensure accurate SDL contributions to CPFB, SSG's appointed collecting agency for SDL payments, every month. You can make this payment, together with the monthly CPF contributions for your local employees and add the SDL for foreign employees at the same time. More details can be found on CPFB's website: https://cpf.gov.sg/AboutCPFEZPay.

If you only have foreign employees, monthly payment can be made via PayNow with an indication of your company's UEN and Relevant Month(s) for the payment.

You may use the SDL calculator: https://go.gov.sg/sdl-calculator to compute SDL.

21. Why do we have to pay SDL for foreign employees and do they enjoy any benefits from this payment?

The SDL is a mandatory levy payable for both your local and foreign employees. The collection of SDL goes into the Skills Development Fund, which may be used as stated under section 7 of the SDL Act 1979. Your foreign workers can benefit from the improvement of training facilities as well as the wide variety of courses available as SSG had used the moneys of the fund to improve the whole training ecosystem in Singapore. For your ease of reference, we reproduce the relevant section below:-

Section 7 of the Skills Development Levy Act 1979
Objects of Fund and expenditure of moneys of Fund
7.—(1) The objects for which moneys of the Fund may be applied are as follows:
- (a) the promotion, development and upgrading of skills and expertise of persons preparing to join the workforce, persons in the workforce and persons rejoining the workforce;
- (b) the retraining of retrenched persons;
- (c) the provision of financial assistance by grants, loans or otherwise for the purposes of the abovementioned objects.

(2) In carrying out the objects of the Fund, the Agency may from time to time authorise moneys of the Fund to be paid out and expended for all or any of the following purposes:
- (a) for establishing or expanding facilities or assisting in the maintenance of facilities for full-time or part-time training courses and training programmes designed to promote the skills or expertise of persons preparing to join the workforce, persons in the workforce and persons rejoining the workforce;
- (b) for the provision of grants or loans to any employer for equipment required for more sophisticated or skilled operations in the conduct of the employer's business;
- (c) for defraying or subsidising the costs incurred by the Agency or by any employer or training institution in the training or retraining of persons preparing to join the workforce, persons in the workforce and persons rejoining the workforce to acquire better skills or expertise;
- (d) for such other purposes, not inconsistent with the objects of the Fund, as the Minister may approve.

22. I would like to request for more time to lodge my NOO, can SSG grant an extension?

Under Regulation 10 of the SDL Regulations, the NOO shall be lodged with SSG within two (2) months after the date of service of the NOA.

SSG may accept late NOO submissions, to be assessed on a case-to-case basis, provided that there is a reasonable cause for the delay.

(B) Skills Development Levy Frequently Asked Questions

Category

A. SDL and Contribution Rate

1. What is SDL and what is the purpose?

The Skills Development Levy (SDL) is a levy imposed under the Skills Development Levy Act 1979 on employers and it is mandatory. The SDL is a separate levy from other payments such as the Central Provident Fund (CPF) contribution or Foreign Worker Levy (FWL).

SDL collected are channelled to the Skills Development Fund (SDF) which is used to support workforce upgrading programmes and to provide training grants to employers when they send their employees to attend training under our national Continuing Education and Training system.

The SDL and SDF are administered by the SkillsFuture Singapore Agency (SSG).

2. What is the SDL contribution rate?

The amount of SDL payable is to be determined in accordance with Section 3 of the Skills Development Levy Act 1979.

With effect from 1 October 2008, the SDL payable is at 0.25% of the monthly wages for each employee, with the minimum payable of $2 (for an employee earning less than $800 a month) and a maximum of $11.25 (for an employee earning more than $4,500 a month).

3. What were the past revisions in SDL? How often will the SDL be adjusted?

The history of SDL salary ceiling and the applicable rates is shown in the table below:

From	To	Wage Ceiling	Rate of Contribution	Minimum Contribution Per Employee	Maximum Contribution Per Employee
1 Jul 2000#	30 Jun 2004	$1,500	1%	$2.00	$15.00
1 Jul 2004	31 Aug 2005	$1,800	1%	$2.00	$18.00
1 Sep 2005	30 Sep 2008	$2,000	1%	$2.00	$20.00
1 Oct 2008	Current	Up to $4,500*****	0.25%	$2.00	$11.25

The legal requirement for SDL contributions by employers was introduced via gazette in Oct 1979. For employers who need to know the rates earlier than 1 Jul 2000, they may contact SSG for direct assistance.

* Prior to 1 Oct 2008, an employer does not have to contribute SDL for employees whose monthly wages is above the salary ceiling. However, with effect from 1 Oct 2008, an employer will have to contribute SDL even if the monthly wages exceed the salary ceiling. This is because the revised SDL regulations stipulate that the contribution is up to the first $4,500 of monthly wages.

The Government will review the levy rate regularly and any revision will take into account the need to maintain workforce and industry competitiveness through continuous skills upgrading and development.

B. Scope and Liability of SDL

1. Who is liable to pay SDL?

All employers are required to pay SDL for their employees. For the purposes of the Skills Development Levy Act 1979, an 'employer' is a person (or entity) who pays or is liable to pay any wages to an employee.

SDL is not payable for the following employees:

- An employee who is a domestic servant, chauffeur or gardener wholly and exclusively employed by an individual otherwise than in connection with that individual's trade, business, profession or vocation.
- An employee who does not render any services in Singapore in relation to a month. This excludes employee who is on leave for that month that is arising from his or her employment in Singapore.

Please refer to Section C: SDL Exemptions Q1 for more details on exemptions.

2. Are Ministries and Statutory Boards liable to contribute SDL for their employees?

Yes. The definition of 'employer' in the Skills Development Levy Act 1979 draws no distinction between an employer who is a statutory body and an employer who is a private entity.

3. **Do employers need to pay SDL on account of employees who are paid locally but work outside of Singapore?**
   SDL is not payable, in respect of a calendar month on account of an employee who renders services wholly outside Singapore.

4. **Is SDL payable for foreign employees, as well as local employees?**
   Yes. There is no distinction between foreign and local employees under the definition of 'employee' in the Skills Development Levy Act 1979. Any SDL payable for the foreign employee is in addition to any foreign employee levy payable to the Ministry of Manpower.

5. **Why do I have to pay both SDL and Foreign Worker Levy (FWL) on account of my foreign workers?**
   The SDL is a levy imposed under the Skills Development Levy Act 1979, and it is different from the Foreign Worker Levy (FWL) which is a levy imposed by the Government via Ministry of Manpower for the administration of foreign workers with work permits. In short, SDL contributions are channelled to the Skills Development Fund which is used to build a national Continuing Education and Training (CET) system and provide financial assistance for employers to send their employees for training under the national CET system.

6. **If an employer engages a third-party agent to pay wages on its behalf to its (the employer's) employees, does the employer still have to pay SDL?**
   Yes. For example, Company A has five employees and is liable to pay wages to those employees. Company A engages a third-party agent, Company B, to pay wages to the five employees on its (Company A's) behalf. There is no contractual relationship between Company B and the employees.

   In the above scenario, Company A is still required to pay SDL for the five employees, notwithstanding that the wages is paid by Company B on its behalf.

7. **Is SDL payable for directors or partners for the wages paid to them?**
   SDL is not applicable on the fees paid to its directors. However, SDL is payable on director's wages if it is paid pursuant to an employment contract where the director is employed as an employee of the entity.

   SDL is not payable on the wages paid to its partners. SDL is payable on the wages paid to the employee(s) employed by the partnership.

8. **Is a self-employed person liable to pay SDL on account of his earnings from his business?**
   No. The earnings by self-employed persons such as taxi drivers and hawkers who own their business are not considered 'wages' for the purposes of the Skills Development Levy Act 1979. For the purposes of the SDL Act, 'wages' has to be paid to an employee. However, the self-employed person has to pay SDL on account of the wages paid to his employees (if any).

9. **Is SDL payable on account of wages paid to a part-time employee?**
   Yes. SDL is payable for both full-time and part-time employees.

10. Is SDL payable on account of wages paid to an employee whose length of employment is less than a complete month?
Yes. Please be informed that the Skills Development Levy (Exemption) Order which operated prior to 1 Apr 2014 on the SDL exemption for employee whose length of employment is less than a complete month is no longer in force.

11. Can an employer be exempted from paying SDL as he is not tapping on SDF training assistance?
No. The collection of SDL and the disbursement of SDF training assistance are independent of each other. SDF training assistance is given as financial incentives to employers to upgrade the skills of their workers. The SDL payment by an employer is not tied to the amount of funding the employer can obtain from SDF for the training of its workers. All companies registered or incorporated in Singapore are eligible to apply for SDF training assistance. We encourage employers to upgrade the skills of their workforce. For details on SDF funding, please visit the Enterprise Portal for Jobs and Skills (gobusiness.gov.sg) .

12. Does a change in the shareholders of a company, or change in the partners of a limited liability partnership (LLP), alter or transfer away the company's or LLP's liability to pay outstanding SDL?
No. Companies and LLPs have legal personalities separate from those of its shareholders or partners. Liability to pay outstanding SDL remains with the company or LLP notwithstanding a change in shareholders or partners.

13. What types of payment by employers are subject to SDL?
Where appropriate, you may wish to consider the examples in Annex A for a general guide as to whether SDL is payable on account of various types of payment an employer paid to the employee.

C. SDL Exemptions

1. **Which categories of employees or workers are exempted from SDL?**
SDL is not payable for the following employees:

- An employee who is a domestic servant, chauffeur or gardener wholly and exclusively employed by an individual otherwise than in connection with that individual's trade, business, profession or vocation.
- An employee who does not render any services in Singapore in relation to a month. This excludes employee who is on leave for that month that is arising from his or her employment in Singapore.

An employee who is the subject of exemption under the Skills Development Levy (Exemption) Order 2014 made under the Skills Development Levy Act 1979. Details as follow:

a. A matriculated or registered student of any of the following institutions who is employed for the training approved by the institution in question:
   i. Institute of Technical Education
   ii. Nanyang Polytechnic
   iii. Nanyang Technological University

iv. National University of Singapore
v. Ngee Ann Polytechnic
vi. Republic Polytechnic
vii. Singapore Institute of Technology
viii. Singapore Management University
ix. Singapore Polytechnic
x. Singapore University of Social Sciences
xi. Singapore University of Technology and Design
xii. Temasek Polytechnic

b. A matriculated or registered student of any overseas tertiary education institution who is required by the institution to undergo training in Singapore for a period of not more than 6 months. The exemption of SDL is subject to the condition that the employer of the student submits to the SSG a letter issued by the overseas tertiary education institution which confirms that:
   i. the student is a matriculated or registered student of the institution; and
   ii. the student is required by the institution to undergo training in Singapore.
c. A registered student (other than a student who has completed his "A" level examinations) of any school registered under the Education Act (Cap. 87) and who is employed during the gazetted school holidays.
   i. Students of Government schools, excluding tertiary institutions, working during their scheduled school holidays.
   ii. 'N' & 'O' level Government school students working during the scheduled school holidays.
   iii. 'A' level students working during scheduled school holidays before their "A" level examinations.

D. SDL Computation

1. How is SDL payable computed?

SDL is payable on the first $4,500 of monthly wages at the rate of 0.25%, subject to a minimum of $2. The table below gives an example of how to calculate SDL payable:

Employee	Monthly Wages	SDL Payable	Remarks
A	$150.80	$2.00	Minimum of $2 is payable for those earning less than $800
B	$609.50	$2.00	Minimum of $2 is payable for those earning less than $800
C	$2,000.00	$5.00	0.25% of monthly wages
D	$4,500.00	$11.25	0.25% of monthly wages
E	$4,502.03	$11.25	SDL is on the first $4,500 only
F	$10,000.00	$11.25	SDL is on the first $4,500 only
	Total SDL Payable	**$42.75**	

2. **How do employers compute SDL for months with bonus pay-outs or allowances?**
'Wages' is defined in the Skills Development Levy Act 1979 as " the remuneration in money, including any bonus, due or granted to a person in respect of the person's employment but does not include such payments as the Minister may, by notification in the Gazette, specify".

For a month where the employee is paid bonus or allowance, the amount of bonus or allowance is computed as wages for that month.

For example, if the employee's salary for December is $3,000 and the bonus paid in December is $1,000, SDL should be computed based on $4,000 ($3,000 + $1,000). SDL payable is $10 ($4,000 x 0.25%).

3. **How do I compute SDL for employees who work in Singapore but whose wages are paid in foreign currencies?**
If wages is paid in a foreign currency, the employer should compute the amount of SDL payable by reference to the equivalent wages in the Singapore dollars.

The wages can be converted to Singapore dollars using any of the published exchange rates used by a major local bank.

4. **How do I compute SDL on account of employees who are on paid leave or no-pay leave?**
If the employer pays or is liable to pay wages to the employee on account of his employment during the period of leave, the amount of SDL payable can be computed by reference to the wages paid or payable. If the employer does not pay and is not liable to pay wages to the employee on account of his employment during the period of leave, then no SDL is payable.

E. SDL Due Date and Payment Procedures

1. **When must the SDL payable for any month be paid?**
Regulation 3 of the Skills Development Levy Regulations requires every employer liable to pay SDL for any month to compute and pay the SDL within 14 days after the end of that month.

2. **How do I make payment for SDL?**
Employers can pay SDL via the following options:

Payment Mode
CPF EZPay You will be able to use the SDL auto computation feature to compute your employee's SDL payable based on the wage information. This feature can also be used to pay SDL for your foreign employees. For more details, please refer to Section F – Auto-computation of Skills Development Levy (SDL) via CPF EZPay.

Payment Mode
PayNow SSG's PayNow ID: **T16GB0003CSDF** and indicate your UEN and period to pay for in the following format <UEN>space<MMYY> or indicate the Case Reference Number in the PayNow "Reference No." field (if any)
Bank Transfer Bank Account Name: Skills Development Fund Bank Code: 7375 (UOB) Branch Code: 320 (Orchard) Account No.: 920-348-819-6 Swift Code: UOVBSGSG Remarks/Reference: <UEN>space<MMYY> or Case Reference Number (if any)

3. **What should I do if I have forgotten to pay, or have been underpaying SDL?**
Employers have to make a back-payment for the whole period that they have not been paying or have been underpaying. They may make a lump sum payment to the CPF Board or SSG immediately.

4. **What happens if I do not pay SDL on time?**
The Skills Development Levy Regulations made under the Skills Development Levy Act 1979 provides for the imposition of a late payment penalty at the rate of 10% per annum of the amount outstanding.

5. **What SDL-related Documents do I need to prepare and keep?**
Under the Skills Development Levy Regulations made under the Skills Development Levy Act 1979, every employer liable to pay SDL shall prepare and keep in safe custody a register containing, in respect of every employee, the following details:

   Employee's full name, gender, age, address, identity card number, nature of employment, rate and amount of wages, date of commencement and cessation of employment, and such other records for SSG to ascertain the levy payable by such employer.

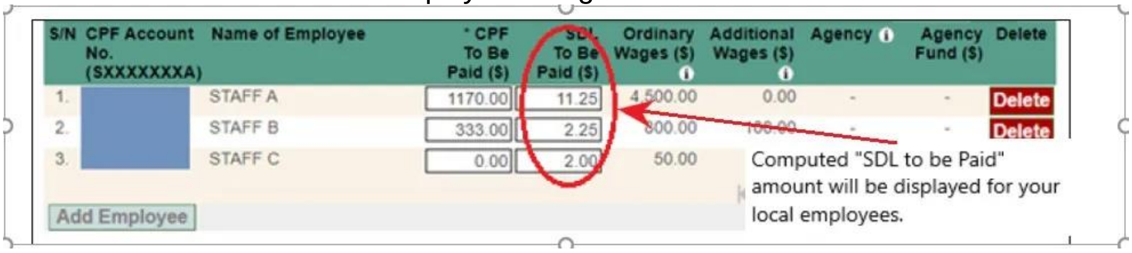
   SSG may also request for records such as the CPF Board's Record of Payment (Form 90/90A) as documentary evidence of SDL payment.

6. **What are the penalties for giving false information regarding the employer's liability to pay SDL?**
By virtue of Section 11(1)(b) of the Skills Development Levy Act 1979, any person who negligently or without reasonable excuse gives any false information in relation to any matter affecting his own or any other person's liability to pay SDL shall be guilty of an offence and shall be liable on conviction to a penalty equal to the amount of the SDL due and unpaid and to a fine not exceeding $2,500 or to imprisonment for a term not exceeding 6 months or to both.

7. **What are the penalties for hindering or obstructing SSG acting in the discharge of its duties under the SDL Act or any regulations made thereunder?**
Under Section 16 of the Skills Development Levy Act 1979, any person who at any time hinders or obstructs the Agency or any officer, employee or agent of the Agency acting in the discharge of its or his duties under the SDL Act or any regulations made thereunder shall be guilty of an offence and shall be liable on conviction to a fine not exceeding $5,000 or to imprisonment for a term not exceeding 6 months or to both.

F. Auto-computation of Skills Development Levy (SDL) via CPF EZPay

1. **What is the auto-computation of SDL feature via CPF EZPay?**
Employers can make electronic payment for their employees' SDL along with their CPF contributions via CPF EZPay. Employers who contribute SDL via CPF EZPay, their SDL payable will be automatically computed and reflected for their local employees in the relevant month based on the employee's wages declared.



2. **How do employers compute SDL for months with bonus pay-outs or allowances?**
The bonus pay-outs or allowances should be added to the monthly salary and employers should use the total sum to determine the SDL for their employees. For example, if the employee's salary for Dec 2014 is $3,000 and the bonus paid in Dec 2014 is $1,000, SDL should be computed based on $4,000 ($3,000 +$1,000). SDL payable is $10 ($4,000 x 0.25%).

3. **What should I do if I do not want the system to auto-compute the SDL amount?**
We strongly encourage the use of the auto-computation feature which improves your convenience in making SDL contributions.

   During the online submission, employers can edit the "SDL To be Paid" field or set the SDL payable option to "No" for selective employees who are not required to make SDL contribution under the SDL Regulations.

4. **Can I make back-payments of SDL with the new feature?**
Employers can make back-payments of SDL directly to SSG via:

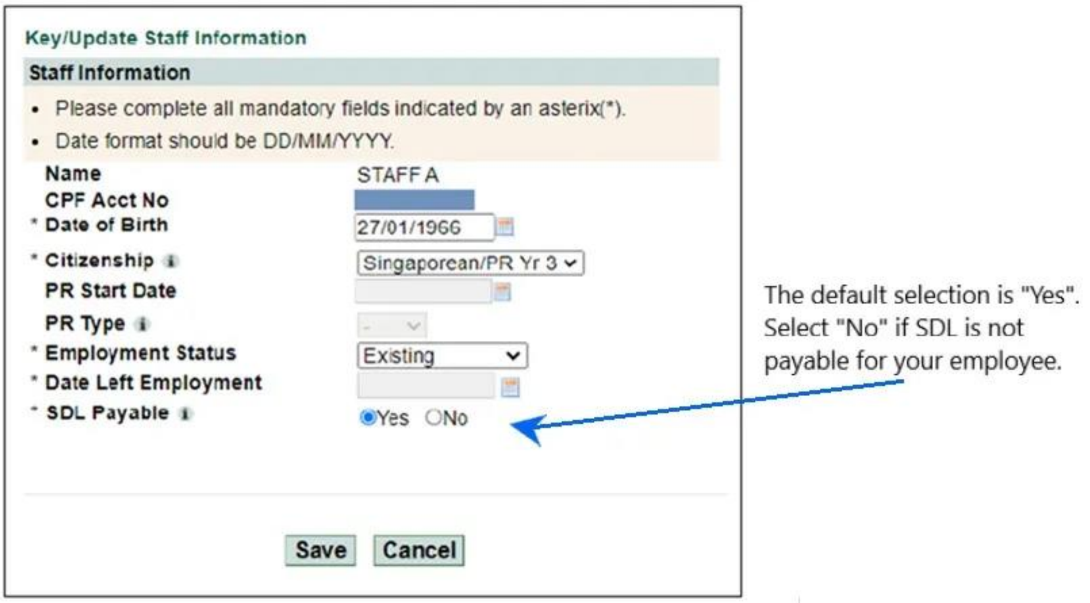
   (A) PayNow to:
   SSG's PayNow ID: T16GB0003CSDF and indicate your UEN and period to pay for in the following format <UEN>space<MMYY> or indicate the Case Reference Number in the PayNow "Reference No." field (if any)

   (B) Through bank transfer to:
   Bank Account Name: Skills Development Fund
   Bank Code: 7375 (UOB)

Branch Code: 320 (Orchard)
Account No.: 920-348-819-6
Swift Code: UOVBSGSG
Remarks/Reference: <UEN>space<MMMYY-MMMYY> or Case Reference Number (if any).

However, if you make back-payments for SDL via CPF EZPay, the system can auto compute the SDL payable based on the Month Paid For indicated (for relevant month from Oct 2008 onwards only).

5. **What about my employees who are exempted from SDL?**
For employees whom SDL is not payable, please select "No" at the "SDL payable" field during your CPF submission (see picture below).



6. **Where can I seek technical assistance for the enhanced feature?**
Employers can access the user guide on the use of the auto-computation feature. Please click here for more information on CPF e-submission service. For technical assistance, please contact CPF Board at 6220 2340 or write to us at https://www.cpf.gov.sg/appt/oas/service .

To determine if SDL is payable for your employees or other general enquiries on SDL matters, please contact SSG at our hotline 6785 5785 or contact us through our SSG Service Portal.

7. **Do I need to round off the SDL amount to be paid for the foreign employees?**
You should indicate the actual amount payable under the "Skills Development Levy (SDL) – For foreign employees" field when submitting the details.

G. SDL Refund Procedures

1. **How do I go about applying for a refund when I overpaid my SDL?**
To request for refund, you may submit your request at here. For such requests, employers are required to indicate the period and amount in which the refunds are

sought and provide the following supporting documents in order for SSG to process the refund.

- Corporate PayNow ID
- SDL payment receipt(s) (such as Form CPF 90 and 90A)
- Payroll Register of all the employees (including foreign employees)

2. **Must I submit the payroll records in the prescribed format required by SSG?**
   Yes. Employers should download the payroll register template and submit the payroll records accordingly to reduce the processing time for the refund request.

3. **How do I know the status of my refund request?**
   Employers will be notified via e-mail of the outcome of their request.

4. **What are the other modes to receive my refund amount besides the crediting of refund to my organisation's Corporate PayNow account?**
   To encourage electronic payments, the preferred mode of refund is to credit the amount to your organisation's Corporate PayNow account.

H. Contact Us

1. **Who do I contact for further enquiries?**
   For further enquiries, you can submit your queries through the SSG Service Portal or call our hotline at 6785 5785.