

# Gaming the system

Unacceptable practice	Result
Place employee on no-pay leave or retrench employee without change to mandatory employee CPF contribution.	By making mandatory CPF contributions that are not reflective of actual wages paid, the employer receives more Jobs Support Scheme payout than it is entitled to.
Cut employee's monthly wage without change to mandatory employee CPF contribution.	
Increase employee's mandatory CPF contribution but monthly wage stays the same.	
Employee receives mandatory CPF contribution from an employer he does not work for, or employer makes CPF contributions for a non-genuine employee.	Fraudulent arrangement. Individuals who provide their personal information to employers to facilitate such schemes may make themselves accomplices to the fraud and criminally liable. Individuals should not give out their personal information such as NRIC, SingPass or bank account details in exchange for mandatory CPF contributions and/or money.
Ask employee to return a part of monthly wage for the month in cash, without change to mandatory CPF contribution.	Fraudulent arrangement. Employers should make only the right amount of mandatory CPF contributions based on actual wages paid to employees.
For employees earning more than \$4,600, pay the first \$4,600 directly, but inform them that the remaining amount will be paid by a related business entity that they do not work for.	Employers should make mandatory CPF contributions to employees for only the business entities they work for, instead of artificially splitting employees' wages across related entities to circumvent the \$4,600 salary ceiling.