



Employer CPF Contributions: Due Date, Grace Period and Late Interest

Description

CPF contributions for a month are due by that month's last day. CPF Board states that enforcement action will follow when payment is not made by the 14th of the following month, or the next working day if the 14th falls on a weekend or public holiday. That administrative cut-off is not an interest-free extension: late-payment interest runs at 1.5% a month from the first day after the contribution month.

This guide is for a singapore employer, payroll owner or finance manager. It resolves one practical task: submit accurate cpf contributions by the due date and avoid enforcement and late interest. It is desk-reported from the two cited primary sources and does not claim a field visit or professional advice.

Use this decision table first

Fact pattern	Practical result
Payroll for July	Legal due date is 31 July
Payment reaches CPF by 14 August	May avoid enforcement timing, but it is still late after 31 July
14th is weekend or public holiday	Enforcement cut-off moves to next working day
One day or part of month late	Published interest is 1.5% for each month or part thereof
Employee share was not deducted	Employer still submits full CPF; recovery rules must be handled separately

Separate due date from enforcement practice

Payroll teams often call the 14th a due date. CPF Board's wording is different: the contribution is due on the last day of the month, while enforcement action follows after the next-month cut-off. Use month end for internal control and keep the later date as an emergency boundary. The controlling reference is [CPF Board making contributions](#).

Interest starts earlier than many teams expect

Late interest is calculated from the first day of the month after the contribution month, not from the day after the 14th. At 1.5% for each month or part of a month, a short delay can create a full monthly interest charge. Check the CPF assessment rather than estimating a prorated daily amount.

Pay the full amount even when deductions fail

The employer is responsible for both employer and employee shares. If payroll did not deduct the employee portion correctly, do not withhold the employer submission while resolving recovery. MOM's rules limit how and when the employee share can be recovered from wages.

Reconcile people before reconciling money

New joiners, leavers, unpaid leave, additional wages and changes in citizenship or age can alter contribution treatment. Compare the CPF submission population with payroll and HR master data before authorising payment. A correct bank total can still contain employee-level errors. Cross-check the operational detail against [MOM CPF contributions](#).

Build bank-processing time into month end

A payment instruction is not the same as successful receipt. Allow for authorisation, file rejection, direct-debit limits and non-working days. Save the submission number and settlement evidence so a missing payment can be escalated before the enforcement boundary.

Correct errors promptly and transparently

If wages or contribution details were wrong, use the CPF adjustment route and keep a calculation showing the original, corrected and net amounts. Tell affected employees when their payslip or CPF posting changes. Silent netting makes later audit and employee queries harder.

A worked decision

For July wages, the contribution is due on 31 July. If it is paid on 10 August, the employer may still be before the published enforcement cut-off, but payment was late and interest can run from 1 August. The operational policy should therefore schedule approval before 31 July rather than treating 14 August as normal processing time.

Complete these checks in order

1. Freeze monthly payroll inputs with enough review time.
2. Reconcile employees, ordinary wages and additional wages.
3. Calculate both employer and employee shares using current rates.

4. Submit and authorise payment before month end.
5. Confirm settlement rather than relying on file upload.
6. Investigate rejections before the next-month enforcement cut-off.
7. Document and submit any correction promptly.

For adjacent company administration, use our [ACRA annual-return deadline guide](#) and [GST InvoiceNow implementation guide](#). Those pages answer distinct downstream questions and do not replace the authority rules cited here.

Common mistakes to avoid

- Calling the 14th the statutory due date
- Assuming interest starts only after enforcement
- Holding back the employer share because employee recovery failed
- Checking only the total payment, not employee records
- Submitting at month end without time for bank rejection

Keep a dated file containing the source pages, submitted forms, approvals, signed agreement and calculations. Rules, service interfaces and temporary concessions can change. Recheck the authority page immediately before acting, especially when the transaction will occur after a published end date or involves an unusual use, payment or occupier.

Make the decision easy to revisit

Before acting, write down the date, the fact that determines the outcome and the source page used. For this question, the decision is whether to submit accurate cpf contributions by the due date and avoid enforcement and late interest. The two practical tools above—a timing map separating legal due date, interest start and enforcement cut-off and a july payroll worked example showing why the next-month 14th is not a normal target—are intended to make that reasoning visible. Save the result with receipts, confirmations or screenshots generated by the official service. If a deadline, amount, status, traveller, employee, property or health circumstance changes, rerun the decision from the beginning instead of editing the old answer from memory. Where a professional adviser, agency officer or service provider gives a different answer, ask which current rule and which facts produce the difference. That short record is valuable when two family members, colleagues or counterparties otherwise remember the same conversation differently.

Questions readers ask

When are monthly CPF contributions due?

On the last day of the calendar month for which they are payable.

Is the 14th an interest-free grace period?

No. CPF Board says late interest runs from the first day after the contribution month.

What is the late interest rate?

The published rate is 1.5% per month or part of a month.

Primary references and limits

[CPF Board making contributions](#) and [MOM CPF contributions](#) were checked on 17 July 2026. The article applies their published general rules to the examples above. It does not determine an individual application, resolve a contractual dispute or replace legal, tax or regulated advice.

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