Examples of earnings slips for different scenarios - Platform Operators have the flexibility to adopt various earnings periods based on their business models.

Scenario 1A:

1. **Platform operator provides earnings slips monthly (recommended)**
2. **Net Earnings (NE) after FEDA for the month of work (May) is $1,000, assuming FEDA of 60%. As this is more than $750:**
    a. PO contributes the PW's share of CPF contribution to PW's CPF and reflects the deduction under Item E
    b. PO continues to contribute PO share of CPF contribution

ABC Transportation Pte Ltd **Platform Work (Driver) Monthly Statement** Earning period: 1 May – 31 May 2025		
Date: 15 Jun 2025 Name: John Tan	**Your take home** A + B + C – D – E	**$2,795.00**
Gross Earnings [A]		**$2,500.00**
Additional payments [B] [1] 1. Reimbursement for vehicle servicing on 5 May	+	**$400.00** $400.00
CPF Refund [C] For any excess deducted in May		**$0.00**
Deductions [D] [1]	−	**$0.00**
CPF Deduction [E] Your share of CPF contribution for May after FEDA (10.5% of $1,000)		**$105.00**
Total CPF contributed for May[2]		**$140.00**
Net earnings after FEDA for Car ($2,500 – FEDA of 60%)		$1,000
ABC Transport's CPF contribution (3.5% of $1,000)[1]		$35.00
Your CPF contribution (10.5% of $1,000)		$105.00

[1]While not mandatory, NTUC has suggested for POs to provide additional information such as itemisations of additional payments, deductions, and PO's CPF contributions. Providing details of policies relating to any incentives or penalties applied will also help PWs have clarity on their earnings.

[2]In general, payments or benefits which are meant to supplement platform workers' earnings will attract CPF contribution. Payments from platform operators meant to reimburse additional expenses already incurred by workers will not be subject to CPF contribution. For more information, please refer to CPFB's website.

Scenario 1B:

1. **Platform operator provides earnings slips <u>monthly</u> (recommended)**
2. **Net Earnings (NE) after FEDA for the month of work (May) is $400, assuming FEDA of 60%. As this is less than $500:**
    a. PO fully refunds the PW share of CPF contribution to PW (under item C) as PW earnings does not attract the PW share of CPF contribution.
    b. PO continues to contribute the PO share of CPF contribution

ABC Transportation Pte Ltd **<u>Platform Work (Driver) Monthly Statement</u>** Earning period: 1 May – 31 May 2025	
Date: 15 Jun 2025 Name: John Tan	**Your take home** **$1,000.00** A + B + C – D – E
Gross Earnings [A]	**$1,000.00**
Additional payments [B] [1]	**$0.00**
CPF Refund [C] For any excess deducted in May	**$42.00**
Deductions [D] [1]	**$0.00**
CPF Deduction [E] Your share of CPF contribution for May after FEDA (10.5% of $400)	**$42.00**
Total CPF contributed for May[2]	**$14.00**
Net earnings after FEDA for Car ($1,000 – FEDA of 60%)	$400
ABC Transport's CPF contribution (3.5% of $400)[1]	$14.00
Your CPF contribution (Not applicable as Net earnings is less than $500)	$0.00

[1]While not mandatory, NTUC has suggested for POs to provide additional information such as itemisations of additional payments, deductions, and PO's CPF contributions. Providing details of policies relating to any incentives or penalties applied will also help PWs have clarity on their earnings.

[2]In general, payments or benefits which are meant to supplement platform workers' earnings will attract CPF contribution. Payments from platform operators meant to reimburse additional expenses already incurred by workers will not be subject to CPF contribution. For more information, please refer to CPFB's website.

Scenario 2A Platform operator provides earnings slips daily (not recommended)

1. **Net Earnings (NE) for the day of work after FEDA is $200, assuming FEDA of 60%.**
    a. PO has withheld 10.5% of the day's earnings assuming they will earn more than $750 for the month of work and this is reflected under Item E
2. **NE after FEDA for the previous month of work (May) is $400.**
    a. As this is less than $500, PO fully refunds the PW share of CPF contribution to PWs (under item C) which were previously withheld as PW earnings does not attract the PW share of CPF contribution.

ABC Transportation Pte Ltd **Platform Work (Driver) Daily Statement** Earning period: 14 Jun 2025	
Date: 15 Jun 2025 Name: John Tan	**Your take home** **$521.00** A + B + C – D – E
Gross Earnings [A]	**$500.00**
Additional payments [B] [1]	**$0.00**
CPF Refund [C] Your share of CPF contribution for May after FEDA (10.5% of $400)	**$42.00**
Deductions [D] [1]	**$0.00**
CPF Deduction [E] Your share of CPF contribution for 14 Jun after FEDA (10.5% of $200)	**$21.00**
Total CPF contributed for May[2]	**$14.00**
Net earnings for May after FEDA for Car ($1,000 – FEDA of 60%)	$400
ABC Transport's CPF contribution (3.5% of $400)[1]	$14.00
Your CPF contribution (Not applicable as Net earnings is less than $500)	$0.00

[1]While not mandatory, NTUC has suggested for POs to provide additional information such as itemisations of additional payments, deductions, and PO's CPF contributions. Providing details of policies relating to any incentives or penalties applied will also help PWs have clarity on their earnings.

[2]In general, payments or benefits which are meant to supplement platform workers' earnings will attract CPF contribution. Payments from platform operators meant to reimburse additional expenses already incurred by workers will not be subject to CPF contribution. For more information, please refer to CPFB's website.

Scenario 2B Platform operator provides earnings slip daily (not recommended)

1. **Platform operator provides earnings slips on a daily basis**
2. **Net Earnings (NE) for the day of work after FEDA is $104, assuming FEDA of 60%.**
    a. PO has withheld 10.5% of the day's earnings assuming they will earn more than $750 for the month of work and this is reflected under Item E
3. NE for the previous month of work is not yet ready and to be shown by 15th of the following month (see Scenario 2A)

ABC Transportation Pte Ltd **Platform Work (Driver) Daily Statement** Earning period: 1 Jun 2025		
Date: 2 Jun 2025 Name: John Tan	**Your take home** A + B + C – D – E	**$249.00**
Gross Earnings [A]		**$260.00**
Additional payments [B] [1]	+	**$0.00**
CPF Refund [C]		**N/A**
Deductions [D] [1]	–	**$0.00**
CPF Deduction [E]		**$11.00**
Net earnings for 1 Jun after FEDA for Car ($260 – FEDA of 60%)		$104.00
Your share of CPF contribution for 1 Jun after FEDA (10.5% of $104)		$11.00
Total CPF contributed for May [2]		*Not yet ready.*

[1]While not mandatory, NTUC has suggested for POs to provide additional information such as itemisations of additional payments, deductions, and PO's CPF contributions. Providing details of policies relating to any incentives or penalties applied will also help PWs have clarity on their earnings.

[2]In general, payments or benefits which are meant to supplement platform workers' earnings will attract CPF contribution. Payments from platform operators meant to reimburse additional expenses already incurred by workers will not be subject to CPF contribution. For more information, please refer to CPFB's website.