



INLAND REVENUE
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OF SINGAPORE

User Guide

Digital Services for Senior Employment Credit, Enabling
Employment Credit and CPF Transition Offset (**SEC/EEC/CTO**)



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Important Information

What You Need

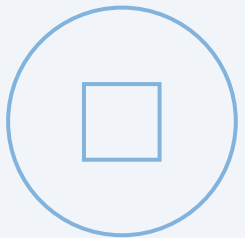
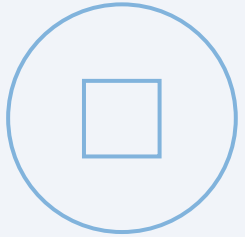
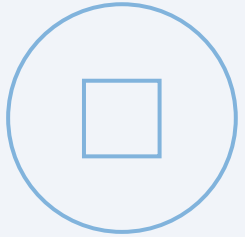
- Employer's UEN/NRIC/FIN number
- Contact Details (only for breakdown requests)

Please Note That

- Only [eligible employers](#) who received payouts can download the breakdown.
- Only [breakdowns for the most recent payout](#) are provided.



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Check Eligibility for SEC/EEC/CTO

Step 1

Visit our SEC/EEC/CTO webpage ([go.gov.sg/sec-cto-eeec](https://www.go.gov.sg/sec-cto-eeec)).

Scroll down to the bottom of our webpage.

Select the tab on SEC/EEC/CTO Payout Eligibility Checker & Breakdown Request.

The screenshot displays the IRAS website at the URL [https://www.iras.gov.sg/schemes/disbursement-schemes/senior-employment-credit-\(sec\)-cpf-transition-offset-\(cto\)-and-enabling-employment-credit-\(eec\)](https://www.iras.gov.sg/schemes/disbursement-schemes/senior-employment-credit-(sec)-cpf-transition-offset-(cto)-and-enabling-employment-credit-(eec)). The page features a navigation bar with links for 'Who We Are', 'Taxes', 'Schemes', 'Digital Services', and 'Digital Collaboration', along with a 'LOGIN' button and a search icon. Below the navigation bar, a section titled 'ON THIS PAGE:' lists links: 'What is the SEC, CTO an...', 'Who qualifies for the SE...', and 'How do employers appl...'. The main content area is titled 'Related Content' and contains a grid of links. The first link, 'SEC/EEC/CTO Payout Eligibility Checker & Breakdown Request', is highlighted with a red border and an external link icon. Other links include 'User Guide for SEC/EEC/CTO Digital Services (PDF, 597KB)', 'SEC Appeal Form (PDF, 382KB)', 'EEC Appeal Form (PDF, 381KB)', 'CTO Appeal Form (PDF, 413KB)', 'SEC Calculator (XLSX, 457KB)', 'EEC Calculator (XLSX, 385KB)', and 'CTO Calculator (XLSX, 563KB)'. Each link is preceded by a 'DOCUMENTS' label and a download icon.

[https://www.iras.gov.sg/schemes/disbursement-schemes/senior-employment-credit-\(sec\)-cpf-transition-offset-\(cto\)-and-enabling-employment-credit-\(eec\)](https://www.iras.gov.sg/schemes/disbursement-schemes/senior-employment-credit-(sec)-cpf-transition-offset-(cto)-and-enabling-employment-credit-(eec))

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Who We Are ▾ Taxes ▾ Schemes ▾ Digital Services ▾ Digital Collaboration ▾ LOGIN 🔍

ON THIS PAGE: What is the SEC, CTO an... Who qualifies for the SE... How do employers appl... ⋮

Related Content

USEFUL LINKS SEC/EEC/CTO Payout Eligibility Checker & Breakdown Request	DOCUMENTS User Guide for SEC/EEC/CTO Digital Services (PDF, 597KB)
DOCUMENTS SEC Appeal Form (PDF, 382KB)	DOCUMENTS EEC Appeal Form (PDF, 381KB)
DOCUMENTS CTO Appeal Form (PDF, 413KB)	DOCUMENTS SEC Calculator (XLSX, 457KB)
DOCUMENTS EEC Calculator (XLSX, 385KB)	DOCUMENTS CTO Calculator (XLSX, 563KB)



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Step 2

Select the appropriate category for your employer.

Note: For reference

- **UEN-LOCAL CO:** Companies
- **UEN-OTHERS:** Clubs, Societies, and Associations
- **UEN-BUSINESS:** Businesses, such as partnerships
- **NRIC:** Sole proprietors
- **FIN:** Sole proprietors

Input your employer's UEN/NRIC/FIN in the box.

Note: This refers to the tax reference number that you have registered with Central Provident Fund Board (CPF Board) in making CPF contributions to your employees.

Select **Check Payout Eligibility**.

Select the required scheme(s).

Select **Proceed**.



Check Eligibility & Request Breakdown for SEC/EEC/CTO

You may check payout eligibility or request for payout breakdown by employee for:

- **SEC:** Senior Employment Credit
- **EEC:** Enabling Employment Credit
- **CTO:** CPF Transition Offset

For more information on SEC,EEC and CTO, you may view our [corporate website](#).

Employer's UEN/ NRIC/ FIN*

Select

e.g. 200312345A, S3456789Z

I want to*

- ☒ Check Payout Eligibility
- ☐ Request Breakdown

For the following payout type(s)*

You may select more than one option

- ☒ SEC: Senior Employment Credit
- ☒ EEC: Enabling Employment Credit
- ☒ CTO: CPF Transition Offset

PROCEED

On this page:

Step 3

You can **view your company's eligibility.**



Check Eligibility and Request Breakdown for SEC/EEC/CTO

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Payout Eligibility

Employer's UEN/ NRIC/ FIN: **UEN/NRIC/FIN will be reflected.**

You are viewing payouts for 'CTO: CPF Transition Offset'

CTO: CPF Transition Offset

1 - 1 of 1 Record(s)

Period of Wages Paid ↑↓	Eligibility ⓘ ↑↓	Remarks
Jul 2024 to Dec 2024	Eligible	Notified via letter by Mar 2025

Receiving Eligible Payouts

For wages paid from January to June, employers will receive the payout in September the same year.
For wages paid from July to December, employers will receive the payout in March the following year.

The payout will be credited directly into the employers' bank account registered through:

- GIRO for Income Tax/ GST; or
- PayNow Corporate (for those without GIRO)

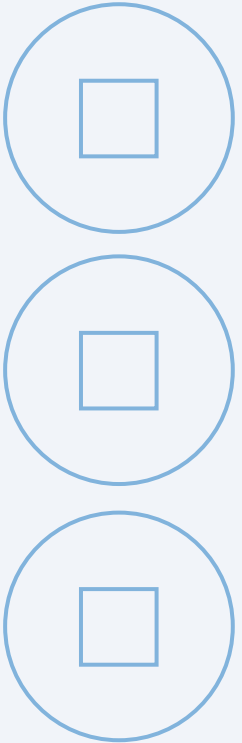
For Enquiries

For any enquiries, you may chat with us online at [go.gov.sg/sec-cto-eeec](#) or drop us a message at [go.gov.sg/askpayout](#).



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Request Breakdown for SEC/EEC/CTO



Step 1

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- **FIN:** Sole proprietors

Input your employer's UEN/NRIC/FIN in the box.

Note: This refers to the tax reference number that you have registered with Central Provident Fund Board (CPFB) in making CPF contributions to your employees.

Select **Request Breakdown**.

Select the required scheme(s).

Select Proceed.



Check Eligibility & Request Breakdown for SEC/EEC/CTO

You may check payout eligibility or request for payout breakdown by employee for:

- **SEC:** Senior Employment Credit
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Employer's UEN/ NRIC/ FIN* ⓘ

Select ▾

e.g. 200312345A, S3456789Z

I want to*

- ☐ Check Payout Eligibility
- ☒ Request Breakdown

For the following payout type(s)*

You may select more than one option

- ☒ SEC: Senior Employment Credit
- ☐ EEC: Enabling Employment Credit
- ☐ CTO: CPF Transition Offset

PROCEED

On this page:

Step 3

Select the qualifying period required.

Input your contact details in the boxes.

Note: After submitting your breakdown request, you cannot submit another request for the same breakdown. The status will be shown as 'Requested'.

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Check Eligibility and Request Breakdown for SEC/EEC/CTO [SAVE AS PDF/ PRINT](#)

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Request Breakdown by Employee

Employer's UEN/ NRIC/ FIN: *UEN/NRIC/FIN will be reflected.*

You can only request for breakdown(s) of payouts:

- you are eligible for; and
- available for request

1 - 1 of 1 Record(s)

☐ Qualifying Period ↑↓	Payout Type ↑↓	Status ↑↓
☒ Jul 2024 to Dec 2024	CTO	Available for Request

You are requesting for 0 payout breakdown(s)

What if I require breakdown for new employees?

We will only provide one breakdown of your PWCS support by existing employees, and one breakdown by new employees, per qualifying period.

[New employees refer to your new recruits in the qualifying year]

Breakdown for New Employees
If you wish to have breakdown records pertaining to your new employees (2 or more), you must seek their written consent and complete the [employer's Declaration Form](#).

Your request will not be processed if you only have 1 new employee, or if you have not obtained your new employees' consent.

IRAS will provide you with the breakdown of PWCS support for your new employees within one month of receiving the completed Declaration Form.

Receiving the Breakdown

Employers with 500 or less qualified employees:
Breakdown records will be mailed to the employer's business registered address within 10 working days

Employers with over 500 qualified employees:
Breakdown records can be viewed on myTax Portal via myTax Mail within 10 working days

Details of Contact Person

Name*

Contact No.*

+65

e.g. 91234567

Email Address*

e.g. johnD@example.com

Designation*

BACK

SUBMIT REQUEST

On this page:

Step 4

You will receive the breakdown via mail or myTax Mail, depending on the number of employees in your company.

Note:

- For employers with over 500 qualified employees, upon receipt of the breakdown request made through our Digital Service, we will email you requesting for the completion of an authorisation form. The breakdown records will be provided via myTax Mail within 10 working days after receiving the completed authorisation form.

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Check Eligibility and Request Breakdown for SEC/EEC/CTO

Breakdown Request Received

Employers with 500 or less qualified employees:
Breakdown records will be mailed to the employer's business registered address within 10 working days

Employers with over 500 qualified employees:
Breakdown records can be viewed on myTax Portal within 10 working days

Employer's UEN/NRIC/FIN	*UEN/NRIC/FIN will be reflected.*	Date/ Time	*Date of Request will be reflected.*
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Requested Breakdowns

1 - 1 of 1 Record(s)

Period of Wages Paid	Payout Type 
Jul 2024 to Dec 2024	CTO

Details of Contact Person

Name	*Name provided will be reflected.*	Email Address	*Email provided will be reflected.*
Contact No.	*Contact number provided will be reflected.*	Designation	*Designation provided will be reflected.*

Contact Information

For enquiries on this user guide, please chat with us online at go.gov.sg/sec-cto-ec.



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