

# “ A Guide to the Platform Workers Act ”

**LawWorks** is a collaboration between the National Trades Union Congress and Pro Bono SG that aims to educate workers. As part of the collaboration, the **LawWorks** Pocket Series was developed to guide employees and workers in particular areas of employment and work-related laws, provide a checklist of key considerations, and point the way to avenues for further advice and assistance.

Regular legal awareness and assistance for employees and workers will be conducted under **LawWorks**. For more information on legal awareness and assistance for employees, please contact the National Trades Union Congress at:

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This booklet incorporates all the relevant laws as at 15 September 2025.

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# 1. INTRODUCTION TO THE PLATFORM ECONOMY

## ■ 1.1

### What is the Platform Economy?

Today, customers may request food delivery or ride-hailing services through platforms operated by companies like Grab and Gojek.

In Singapore, individuals who carry out delivery or ride-hailing tasks through these platforms are called “platform workers”. They will have to create an account and accept the terms and conditions of the platforms.

You can find out more about platform workers and platform operators on the [Ministry of Manpower’s \(“MOM”\) website](https://www.mom.gov.sg/employment-practices/platform-workers-act/platform-work-associations) at: <https://www.mom.gov.sg/employment-practices/platform-workers-act/platform-work-associations>.

## ■ 1.2

### Why do Platform Workers Need Protection?

While platform workers are sometimes described as “their own boss”, they have less control over their work than other groups of self-employed persons. Platform workers may not have a say over how much to charge for their service, what tasks to take on or whether they can grow their own base of clients.

Platform workers also have fewer protections than employees. Without the legislated protections provided by the Platform Workers Act 2024, (the “**Act**”), platform workers would miss out on benefits that regular employees get, including:

- Central Provident Fund (“**CPF**”) contributions for housing, medical expenses and retirement;
- Financial protection in case of a work injury; and
- Representation by unions.

Without legal protections, platform operators do not have to provide CPF contributions or work injury compensation to the platform workers. This leaves platform workers vulnerable if they get injured or are unable to work. It also means platform workers may not have enough savings to buy homes, pay medical expenses or retire comfortably. Further, because of the imbalance in power between platform operators and platform workers, the lack of representation means that the platform workers may not have the bargaining power to collectively negotiate for work-related issues.


## 2. WHO DOES THE PLATFORM WORKERS ACT PROTECT?

The Act ensures that platform workers receive key protections in the areas of representation, work injury compensation and retirement adequacy from platform operators.

### ■ 2.1

#### Which Platform Services are Covered by the Act?

Platform operators manage how platform workers do their jobs. They use data to automatically decide matters such as job allocation and pricing. They also set rules that platform workers must follow. For example, platform workers cannot set their own prices and may be rewarded or be penalised depending on how well they perform their tasks.



The Act applies only to ride-hailing and delivery platform services where the platform operator:

- Uses customers' and platform workers' data and algorithms to set prices, allocate tasks, decide which platform workers qualify for jobs or to achieve other objectives; and
- Controls how platform workers perform their tasks and prevents them from negotiating fees directly with the customers.

For example, ride-hailing and delivery services provided through Grab's platform are covered because Grab sets the ride prices and payments to platform workers. On the other hand, platforms that allow individuals to negotiate their service prices and terms directly with customers are not covered.

## ■ 2.2

### Who are the Platform Workers Covered by the Act?

You are a platform worker who is covered by the Act if you:

- Are a ride-hail or delivery worker;
- Have a platform work agreement with a platform operator; and
- Are under the management control of the platform operator when providing the platform service.

Currently, this includes platform workers on platforms like Grab, Gojek, TADA, Deliveroo and Foodpanda. A list of platform operators that have notified MOM can also be found on [MOM's website](https://file.go.gov.sg/platform-operators-list.pdf) at: <https://file.go.gov.sg/platform-operators-list.pdf>.

## ■ 2.3

### Services that are Protected under the Act

Currently, only ride-hail and delivery services are protected.



# 3. I AM A PLATFORM WORKER COVERED BY THE ACT. WHAT ARE MY RIGHTS?

## ■ 3.1

### Representation by Platform Work Associations

The Act sets out the legal framework on the rights and obligations of both platform work associations and platform operators in dealing with each other. This is to address the fact that platform workers are not employees, and there would otherwise be no legal framework for the representation of platform workers.

Thus, the Act allows platform workers to form platform work associations (“PWA”s).

This will either be through recognition by a platform operator or a ballot among the members of the PWAs. A PWA which has been accorded recognition by the platform operator has the legal right to represent platform workers in negotiations with platform operators on industrial matters, such as their terms and conditions of work.

The Act also allows PWAs and platform operators to bring collective disputes to the MOM for conciliation, and if conciliation fails, to the Industrial Arbitration Court for arbitration.

## *Benefits of Joining a Platform Work Association*

Thanks to the Act, platform workers who decide to join PWAs will have a stronger voice to push for better working conditions.

Recognised PWAs that represent platform workers can negotiate with platform operators on work-related issues that platform workers are concerned about.

Recognised PWAs can also:

- Engage in collective bargaining and negotiate collective agreements with platform operators;
- Make written representations to the Minister if a platform worker considers that his/her platform work agreement with the platform operator was terminated without just cause/excuse;
- Raise the concerns of platform workers with government agencies and platform operators, such as in relation to unfair practices or ways to improve platform work; and
- Provide social and welfare benefits to members.

## ■ 3.2

### On-the-Job Protections: Financial Protection for Work Injury

The Work Injury Compensation Act 2019 (“WICA”) was amended to require platform operators to provide work injury compensation insurance. This insurance covers:

- Medical expenses;
- Compensation for income loss during medical and hospitalisation leave; and
- Lump sum compensation for permanent incapacity, current incapacity or death.

For more details on how compensation is calculated, visit the MOM’s website at:

<https://www.mom.gov.sg/employment-practices/platform-workers-act/work-injury-compensation-for-platform-workers#how-to-compute-work-injury-compensation-for-platform-workers>.

## *What is Not Covered?*

Certain injuries are excluded from WICA coverage, specifically injuries such as those:

- Caused by the platform worker operating an illegally modified vehicle;
- Caused by the platform worker operating a vehicle without the appropriate vehicle license; and
- Occurring when the individual is not “at work”.

You are only covered for injuries under WICA if the injuries are sustained while you are “at work”. An individual is “at work” during these times:

- **Pick-up task:** From the time when the platform worker begins to travel to: (a) the passenger or (b) to the parcel/food collection location for pick-up, until the platform worker leaves that location.
- **Delivery task:** From the time when the platform worker begins to travel to (a) the passenger or (b) to the parcel/food delivery location for drop off, until the platform worker leaves that location.

Here are some examples:

- a. You **are** considered at work if you have accepted a platform task and you are on the way to pick up the parcel/food or passenger.
- b. You **are** considered at work if you are delivering the parcel/food or passenger to the drop-off or delivery location as part of a platform task.
- c. You are **NOT** considered at work if you are just waiting for a task to come in.
- d. You are **NOT** considered at work if you are doing something unrelated to the task, such as running a personal errand while on a delivery job.

Any injury sustained outside of these tasks will not be covered under WICA.

Platform workers can choose to do other activities when they are not performing pick-up or delivery services.

For example, Mary has accepted 2 tasks: the first to deliver a parcel by 10:00 a.m., and the second to pick up a passenger heading to the airport at 3:00 p.m. After Mary completed her first task and before she started on her next task, she was involved in an accident. Any injury she sustains in this accident would not qualify as a compensable work injury under WICA.

## ■ 3.3

### CPF Contributions

The Act requires platform operators to deduct and make CPF contributions on behalf of all platform workers, as well as to contribute the platform operator's share of CPF contributions for platform workers who are mandated or have opted to have increased CPF contributions.

#### Key Points

- For platform workers born on or after 1 January 1995, the platform worker's and platform operator's CPF contribution rates will gradually increase to match those of employees and employers by 2029.
  - Platform operators will deduct the platform workers' share of CPF contributions from their earnings and submit it together with the platform operators' share of CPF contributions.
  - The CPF contributions are allocated to the platform workers' Ordinary, Special or Retirement and MediSave Accounts.

- For platform workers born before 1 January 1995, they can opt in to increase their CPF contributions.
  - Those who opt in will contribute at the same rates and enjoy the same benefits as platform workers both on 1 January 1995 or later. This includes receiving the platform operators' share of CPF contributions
  - For those who do not opt in, they will continue to contribute only to their MediSave Account and will not receive the platform operators' share of CPF contributions. Platform operators will deduct the MediSave contributions from the platform workers' earnings and submit these on their behalf.

Under the Platform Workers CPF Transition Support Scheme, Singaporean platform workers earning \$3,000 or less in net income from platform work and other jobs for any month will receive direct cash payouts to offset part of the year-on-year increase in the platform workers' share of CPF contributions to their Ordinary and Special or Retirement Accounts.

For more details, visit the [CPF website at:   
https://www.cpf.gov.sg/member/growing-your-savings/cpf-contributions/saving-as-a-platform-worker](https://www.cpf.gov.sg/member/growing-your-savings/cpf-contributions/saving-as-a-platform-worker).

## 4. DO PLATFORM OPERATORS HAVE A DUTY TO KEEP ME SAFE ON THE JOB?

The Workplace Safety and Health Act 2006 (“**WSHA**”) was amended to include the duties of platform operators to ensure the safety and health of the platform workers at work. However, staying safe on the job is a team effort. Both platform operators and platform workers are responsible for safety outcomes.

Here are the key points:

### ■ **Training and Competency**

Platform operators must ensure that the platform workers are properly trained, check that they have the right licenses, identify and mitigate safety hazards. But the platform workers have to likewise do their part too, by completing the training, following safety rules, and reporting if they lose their license.

### ■ **Vehicle/Equipment Safety**

Platform operators should provide guidance on checking the platform workers’ vehicles/equipment. Platform operators are responsible for maintaining and repairing only those vehicles/equipment that they supply. Responsibility for the maintenance and repair of vehicles/equipment owned by the platform workers rests with the platform workers.



In either case, platform workers should carry out daily safety checks and report any problems with their gear. Private hire vehicles need to undergo more frequent inspections (compared to private cars) to ensure that they are qualified as roadworthy. After inspection, the platform workers should update platform operators if their vehicles no longer qualify to be operated as private hire vehicles.

## ■ **Managing Fatigue and Heat Stress**

Platform operators should establish fatigue management measures to help reduce risks from fatigue and heat. Platform workers should also follow the advice from platform operators, such as taking regular breaks and resting in safe and/or shaded spots to avoid burnout or heat-related illness.

## ■ **Emergency Response**

If something goes wrong, platform workers should know how to get medical help, gather details of the accident (like taking photos or getting driver information), inform platform operators and make a police report if needed. This helps platform workers' injury claims get processed faster.

Platform operators must establish emergency response plans, and platform workers should be familiar with the procedures, so they are prepared and to avoid problems with their claims.

For more information, please refer to the [Code of Practice for Platform Services](https://www.tal.sg/wshc/resources/publications/codes-of-practice/code-of-practice-for-platform-services) at:  
<https://www.tal.sg/wshc/resources/publications/codes-of-practice/code-of-practice-for-platform-services>.

If there are unsafe work practices, please report them to MOM.

## 5. CHECKLIST

If you are a platform worker, please ensure the following:

1. Understand your rights under the Act.
2. Check if your platform operator is covered under the Act.
3. Know when you are considered “at work”.
4. If you are in an accident, make sure to take detailed notes and collect evidence (e.g. photographs/video recordings). Good records help your work injury compensation claim get processed faster. Follow the steps your platform operator gives you before submitting a claim.
5. Keep track of your earnings for compensation purposes.
6. You are encouraged to join a PWA for assistance and advice in work-related matters.

## 6. GET HELP

If you need assistance or have questions, contact your PWA for more information.

Name	Website	Contact Details
National Private Hire Vehicles Association	<a href="https://nphva.org.sg/">https://nphva.org.sg/</a>	<a href="mailto:nphva@ntuc.org.sg">nphva@ntuc.org.sg</a>
National Taxi Association	<a href="https://www.nta.org.sg/">https://www.nta.org.sg/</a>	<a href="mailto:nta@ntuc.org.sg">nta@ntuc.org.sg</a>
National Delivery Champions Association	<a href="https://ndca.org.sg/">https://ndca.org.sg/</a>	<a href="mailto:ndca@ntuc.org.sg">ndca@ntuc.org.sg</a>



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