



Employee Welfare Fund (EWF) - Cabinet Approves One-Year Postponement from 1 October 2025

The Thai Cabinet has approved a one-year postponement of the Employee Welfare Fund (EWF), which was originally scheduled to take effect on 1 October 2025. The new effective date is now expected to begin from 1 October 2026 (tentative), subject to further formal confirmation.

The postponement provides additional time for employers and employees to prepare for the new statutory contributions. However, organizations are strongly advised to begin readiness planning early, as the requirements for registration, contributions, and compliance will remain unchanged once the law is enforced.

Key Legislative Details

- EWF is a mandatory fund under the Labor Protection Act B.E. 2541 (1998). Employers with 10 or more employees must register for the EWF (unless exempt).
- The Cabinet has approved a one-year postponement of the EWF collection. Although originally set for 1 October 2025, the official implementation will now begin in October 2026

(tentatively). The Cabinet made this postponement decision in August 2025, subject to further formal announcement.

- Contributions are initially **0.25% for both employer and employee**, increasing to **0.50% from October 2030**.
- The EWF will be managed by the **Department of Labour Protection and Welfare** and governed by a board comprising government, employer, and employee representatives.
- Upon employment termination or death, employees or their beneficiaries can withdraw the **full fund balance**.

The Thai government has introduced the Employee Welfare Fund (EWF), as part of its commitment to enhancing employee welfare and financial security. This regulation requires both employers and employees to contribute to a central fund designed to support employees in cases of **employment termination, death, or legal declaration of disappearance**.

Objective of the Employee Welfare Fund (EWF)

The EWF aims to provide financial security for employees by ensuring they receive compensation when leaving employment, regardless of the reason, including resignation, dismissal, or redundancy.

Key benefits include:

- Employees receive **their own contributions, employer contributions, and accrued interest** from their individual EWF accounts.
- In case of death, compensation is paid to the employee's designated beneficiaries. If no beneficiary is specified, funds are distributed equally among legitimate heirs (spouse, children, parents).

This differs from a **Provident Fund (PVF)**, which may withhold employer contributions if an employee is terminated for gross misconduct.

Employer Obligations

Employers with **10 or more employees** must:

- Register all employees with the EWF.
- Deduct employee contributions and remit them along with employer contributions.

Employers that already provide a **Provident Fund (PVF)** or an equivalent private welfare scheme are exempt from EWF contributions.

Exemptions

Employers are not required to contribute to the Employee Welfare Fund (EWF) if they meet any of the following conditions:

1. Employ fewer than 10 employees.
2. Provide a Provident Fund (PVF) in full compliance with the Provident Fund Act.
3. Offer a private welfare fund equivalent to the EWF, approved by the relevant authorities.
4. Operate in one of the following categories:
 - Fisheries business or related work
 - Household work that is not connected to business operations
 - Non-profit organizations
 - Private school business – specifically directors, teachers, and educational personnel
 - Private higher education institutions
 - State enterprises

However, employers must still contribute to the EWF for employees who:

- Are not eligible to join their existing PVF (eg. Employee who is on probation, Contractor etc.), or
- Choose not to participate in the PVF.

Employers not required to join may also **voluntarily participate** into the EWF if agreed by both employer and employees.

Contribution Rates

Contribution phases:

- Initial Phase: Employer and employee each contribute 0.25% of wages.
- Second Phase: Employer and employee each contribute 0.50% of wages.

Key points:

- There is no wage ceiling (unlike Social Security contributions).
- Contributions must be paid by the 15th of the following month.

- Late or missed payments will incur a 5% monthly surcharge.
- An electronic filing system similar to Social Security's e-service is expected to be implemented.

Tax Deductibility

Currently, there is no official confirmation that EWF contributions are tax deductible (as PVF and Social Security Fund contributions are). However, it is widely expected that they will be deductible once specific regulations are issued. Updates will be provided when confirmed.

Estimated Timeline

To comply with the implementation of the Employee Welfare Fund (EWF), employers should follow the schedule below:

- **October 2026:**

Employers must register as members of the Employee Welfare Fund and submit a complete list of employees to the Department of Labour Protection and Welfare (DLPW). This can be done via online submission or paper-based filing.

- **October 2026 Payroll Date:**

Employers must begin deducting EWF contributions from employees' wages and calculating the employer portion, starting from the October 2026 payroll cycle.

- **November 2026:**

Employers must remit the EWF contributions (both employee and employer portions) for the October 2025 payroll to the Department of Labour Protection and Welfare within this period.

Relevant Forms

The following official forms are required for registration, monthly reporting, and updates related to the Employee Welfare Fund (EWF):

- **Sor Kor Lor 3 Form / Sor Kor Lor 3/1 Form**

Employee List Submission Form

Used for submitting the list of employees and relevant details during the initial registration and for monthly contribution reporting.

- Sor Kor Lor 3/2 Form

Employee Record Change Notification Form

Used to notify the Department of Labour Protection and Welfare of any changes or corrections to previously submitted employee information.

- Sor Kor Lor 5 Form

Beneficiary Designation Form

Used by employees to designate a beneficiary in the event of death. This ensures that EWF payouts are made according to the employee's wishes.

Next Steps for Employers

1. Assess Applicability

- Determine whether your organization meets the threshold of 10 or more employees.
- Identify whether you already have a Provident Fund (PVF) or equivalent program that may exempt you from EWF participation.

2. Review and Update Benefits Programs

- If you have a PVF, ensure it meets exemption criteria (e.g., all employees are eligible from day one, rejoining policies are flexible, and definitions align with the Labour Protection Act).
- Consider expanding coverage to employees currently excluded (e.g., probationary or temporary employees) to avoid dual contributions.

3. Plan Payroll & HR System Changes

- Update payroll systems to support EWF deductions and employer contributions.
- Set up reporting processes to meet filing deadlines (15th of each month).
- Prepare for potential integration with the upcoming electronic filing platform.

4. Budget & Financial Planning

- Model the financial impact of contributions.
- Account for potential penalties for non-compliance and missed deadlines.

5. Employee Communication & Engagement

- Inform employees about the EWF, contribution rates, and their benefits.
- Prepare FAQs or briefing materials to address questions.

6. Compliance & Documentation

- Designate responsible personnel for ongoing EWF compliance and reporting.
- Maintain accurate employee data and contribution records to support audits or regulatory checks.
- If using the online submission platform, ensure your organization completes user registration on the Department of Labour Protection and Welfare (DLPW) website before submitting employee data.

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