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Thailand's Employee Welfare Fund: What Employers Need to Do Before 1 October 2026



I. Mandatory contributions to commence on 1 October 2026

Thailand's mandatory **Employee Welfare Fund ("EWF")** contribution requirements are scheduled to commence on **1 October 2026**. The commencement date was postponed by one year from the originally scheduled date of 1 October 2025. Employers should now review their workforce, existing employee benefit arrangements, and payroll processes to ensure that they are prepared for and able to comply with the new requirements.

The EWF is administered under the supervision of the Department of Labour Protection and Welfare ("**DLPW**") and is intended to provide employees with additional financial protection upon termination of their employment.

II. Who is covered?

In general, the EWF applies to **employers with 10 or more employees** whose employees are not covered by a qualifying **provident fund or other qualifying employee welfare arrangement** providing benefits in the event of termination of employment or death in accordance with the Labour Protection Act B.E. 2541 (1998) and applicable ministerial regulations.

Comment Luther: *Employees who are covered by a provident fund established under the Provident Fund Act B.E. 2530 (1987), as amended, or by another qualifying welfare arrangement providing benefits upon termination of employment or death, are exempt from mandatory EWF membership. However, the exemption should be considered* ***on an employee-by-employee basis****. Accordingly, employees who are not covered by the relevant welfare arrangement, including employees who are not members of an existing provident fund, are required to participate in the EWF.*

III. Contribution rates and payment deadlines

The contribution rates are as follows:

Period	Employer	Employee
1 October 2026 – 30 September 2031	0.25% of wages	0.25% of wages
From 1 October 2031	0.50% of wages	0.50% of wages

The employer is responsible for deducting the employee's contribution from wages, making the corresponding employer contribution and remitting both amounts to the EWF by **the 15th day of the following month**.

Comment Luther: For example, contributions relating to the October 2026 payroll will generally need to be remitted by 15 November 2026.

IV. What should employers do now?

With the implementation date approaching, employers should review their internal processes and consider taking the following steps:

1. Assess applicability

Confirm whether the company has 10 or more employees and whether any statutory exemption applies.

2. Review existing employee welfare arrangements

Review any provident fund or other welfare arrangements to determine whether they satisfy the requirements for exemption. This assessment should also identify employees who may not be covered by an existing arrangement.

3. Review employee coverage

Confirm which employees will be subject to EWF contributions, including employees who may have different employment or benefit arrangements.

4. Prepare payroll systems

Ensure that payroll systems can calculate the employee deduction and corresponding employer contribution correctly from the October 2026 payroll.

5. Complete registration and reporting

Complete the required employer and employee registration with the DLPW and ensure that the relevant employee information is kept up to date.

6. Establish an ongoing compliance process

Put in place internal procedures to ensure that contributions and required filings are made by the applicable monthly deadlines, including when employees join, leave, or change their benefit arrangements.

For international employers, particular care should be taken when assessing whether regional or global employee benefit arrangements satisfy the specific requirements for exemption under Thai law.

Failure to remit the required contributions may result in statutory surcharges and other consequences under the applicable labour legislation.

V. How can Luther assist?

For many employers, the main implementation challenge will not be the contribution rate itself, but determining which employees are covered and ensuring that existing benefit arrangements, payroll processes, and internal HR controls comply with the Thai requirements.

Luther can assist employers with:

- assessing whether the EWF requirements apply to their Thai operations;
- reviewing existing provident fund and other employee benefit arrangements;
- assessing employee-level coverage and exemptions;
- supporting EWF registration and implementation;
- reviewing payroll processes and contribution procedures; and
- advising on ongoing employment and labour law compliance.

Employers that have not yet reviewed their EWF position should consider doing so before the October 2026 payroll cycle.

Should you have any questions regarding Thailand's labour law framework or require assistance with EWF implementation and compliance, please contact our Thailand team at **thailand@luther-services.com** or **+66 2 2100 036**.

VI. Your contacts in Thailand



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