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Thailand Officially Implements Social Security Fund Wage Ceiling Adjustment from 2026

Thailand's long-anticipated adjustment to the Social Security Fund (SSF) wage ceiling has been formally issued. The relevant ministerial regulation will take effect on 1 January 2026. The regulation amends the maximum wage base used to calculate contributions for employees insured under Section 33 of the Social Security Act, bringing the SSF contribution framework more closely in line with current economic conditions and labour market realities.

The wage ceiling adjustment was initially approved by the Cabinet on 2 December 2025, with Royal Gazette publication confirming its legal enforceability. The reform is intended to strengthen income security and improve the adequacy of social security benefits by gradually increasing the contribution base used to calculate both contributions and entitlements under the SSF system.

To mitigate the immediate financial impact on employers and insured persons, the amended wage ceiling will be implemented progressively over three phases.

During Phase 1 (2026–2028), the maximum wage base for contribution calculations will increase to THB 17,500, resulting in a maximum monthly contribution of THB 875. This will be followed by Phase 2 (2029–2031), where the wage base will rise further to THB 20,000, with a corresponding maximum contribution of THB 1,000 per month. From 2032 onward, under Phase 3, the wage ceiling will reach THB 23,000, increasing the maximum monthly contribution to THB 1,150. The minimum contribution base remains unchanged at THB 1,650 per month.

Once Phase 1 comes into effect, insured persons will benefit from higher maximum entitlements across several categories. Monthly sickness, disability, and unemployment compensation will increase from THB 7,500 to THB 8,750. Maternity grants will rise from THB 22,500 to THB 26,250 per childbirth, while death compensation will increase from THB 90,000 to THB 105,000. Old-age pension benefits will also improve, with the maximum monthly pension increasing from THB 3,000 to THB 3,500 for those with 15 years of contributions, and from THB 5,250 to THB 6,125 for those with 25 years of contributions.

These enhancements reflect the higher contribution base and aim to provide more meaningful financial protection for insured employees.

The amended wage ceiling will have a direct impact on payroll operations starting in January 2026. Employers will need to apply the new maximum wage base of THB 17,500 when calculating SSF contributions, increasing the maximum monthly contribution from THB 750 to THB 875 in Phase 1. Payroll systems must be updated accordingly, and employers should review internal budgeting and payroll cost forecasts to account for the higher employer contribution obligations.

Clear communication with employees—particularly those earning above the previous wage cap—will be important, as their monthly deductions will increase under the new framework. Employers are strongly advised to complete all necessary system updates and compliance checks in advance of the effective date to avoid errors or potential penalties under the Social Security Act.

Should you have any question, please do not hesitate to contact us via info@bgloballaw.com