

THE STATUTES OF THE REPUBLIC OF SINGAPORE

CENTRAL PROVIDENT FUND ACT 1953

2020 REVISED EDITION

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Central Provident Fund Act 1953

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An Act to make provision for the establishment of the Central Provident Fund Board and a central provident fund.

[1 July 1955]

PART 1

PRELIMINARY

Short title

1. This Act is the Central Provident Fund Act 1953.

Interpretation

2.—(1) In this Act, unless the context otherwise requires —

"additional interest" means the interest referred to in section 6(4B);

"approved annuity" means an annuity approved by the Board for the purposes of section 15(6C)(*b*) or the former section 15(6C)(*b*);

"approved bank" means a bank approved by the Board for the purposes of section 15(6C)(*a*) or the former section 15(6C)(*b*);

"approved corporation" means any company which —

(*a*) is incorporated in Singapore;

(*b*) is —

(i) wholly or partly owned by the Government;

(ii) a subsidiary of a company wholly or partly owned by the Government; or

(iii) a subsidiary of a statutory board; and

(*c*) is approved by the Minister;

"approved developer" means an approved developer under Part 4B of the Housing and Development Act 1959;

[Act 39 of 2021 wef 01/03/2022]

"assessor" means a person having the necessary qualifications approved by the Minister charged with the responsibility for health, subject to such conditions as that Minister may impose, to conduct, and report, on disability assessments for the purposes of a certification under section 16B(2);

"Board" means the Central Provident Fund Board constituted under section 3;

"CareShield Life Scheme" means the CareShield Life Scheme established by section 5 of the CareShield Life and Long-Term Care Act 2019;

"certifying body" means a body appointed by the Minister charged with the responsibility for health —

(*a*) to certify whether a member needs long-term care based on the conditions prescribed in regulations made under section 77(1); and

(*b*) to determine the matters in sections 16B and 16C;

"chief executive officer" means the chief executive of the Board, and includes any individual acting in that capacity;

"collector" means any person or a member of a class of persons, specified by regulations made under section 77(1) to be a person who is required under section 9B to pay an estimated contribution in respect of a self-employed person;

"contract" means any contract, whether written or oral, and whether express or implied;

"designated shareholder" means a person who has withdrawn all or part of the amount standing to his or her credit in the Fund to purchase designated shares;

[Act 39 of 2021 wef 01/04/2022]

"designated shares" means such shares or class of shares in any approved corporation as the Minister may designate which are purchased with moneys withdrawn under this Act;

[Act 39 of 2021 wef 01/04/2022]

"designated shares payment" means —

(*a*) the proceeds of the sale of vested shares;

(*b*) dividends, returned paid-up share capital or other moneys in respect of the vested shares; or

(*c*) the proceeds of the sale of designated shares that are paid into the Fund under this Act after the Board is notified that the designated shareholder in respect of those shares has died;

[Act 39 of 2021 wef 01/04/2022]

"ElderShield Scheme" means the ElderShield Scheme established by section 11 of the CareShield Life and Long-Term Care Act 2019;

"employed" means engaged under a contract of service or apprenticeship or in an employment in respect of which contributions are payable under regulations made under section 77(1);

"employee" means any person who —

(*a*) is employed in Singapore by an employer otherwise than as a master, a seaman or an apprentice in any vessel; or

(*b*) being a citizen of Singapore is employed —

(i) as a master, a seaman or an apprentice in any vessel, the owners of which have not been exempted from the provisions of this Act; and

(ii) under a contract of service or other agreement entered into in Singapore;

"employer" means —

(*a*) any person, company, association or body of persons, whether or not incorporated, by whom an employee is employed;

(*b*) the owners of any vessel on which an employee is employed;

(*c*) any manager, agent or person responsible for the payment of wages to an employee on behalf of an employer; and

(*d*) the Government in respect of such categories, classes or descriptions of officers or employees of such Government as may from time to time be declared by the President by notification in the *Gazette* to be employees for the purposes of this Act;

"entitlement date" means a date specified by the Board, for the purposes of section 15(7) and (7B)(*a*), that falls in the month in which the member attains the prescribed age;

[Act 39 of 2021 wef 01/03/2022]

"estimated contribution" means a contribution to the Fund payable by a collector under section 9B;

"flat" means a horizontal stratum of any building or part thereof, whether the stratum or part is on one or more levels or is partially or wholly below the surface of the ground;

"Fund" means the Central Provident Fund established under section 6;

"general moneys of the Fund" means the moneys of the Fund (whether or not standing to the credit of any member in the Fund) that are not accounted for in any subsidiary account maintained for a member in respect of the money standing to the member's credit in the Fund;

"HDB flat" means any flat, house or other building sold under Part 4 or 4B of the Housing and Development Act 1959 which has been acquired by the present owner thereof whether directly from the Housing and Development Board or otherwise;

"Housing and Development Board" means the Housing and Development Board constituted under the Housing and Development Act 1959;

"Housing Authority" means any of the following:

(*a*) the Housing and Development Board;

(*b*) the Jurong Town Corporation established by section 3 of the Jurong Town Corporation Act 1968;

(*c*) the Minister for Finance incorporated under the Minister for Finance (Incorporation) Act 1959;

(*d*) the Housing and Urban Development Company Private Limited, a company incorporated under the Companies Act 1967;

[Act 39 of 2021 wef 01/03/2022]

"immovable property" includes —

(*a*) any estate or interest in land comprising a building or flat which is erected or to be erected on the land;

(*b*) any undivided share in any estate or interest in land comprising several flats erected or to be erected thereon;

"inspector" means an inspector appointed under section 5(1);

"interest in land" means any interest in land recognised as such by law, and includes an estate in land;

"investigator" means an investigator appointed under section 58D(1) or (2);

"land" includes land, freehold or leasehold, or of whatever tenure, whether or not held apart from the surface, and buildings or parts thereof (whether completed or otherwise and whether divided horizontally, vertically or in any other manner), and tenements and hereditaments, corporeal or incorporeal;

"Lifelong Income Fund" means the Lifelong Income Fund established and maintained by the Board under section 27N;

"master" and "seaman" have the meanings given by the Merchant Shipping Act 1995;

"medisave account" means a medisave account maintained under section 13;

"MediShield Life Scheme" means the MediShield Life Scheme referred to in section 3 of the MediShield Life Scheme Act 2015;

"member of the Fund" or "member" means any person to whose credit any amount is standing in the Fund, or for whom any account in the Fund is maintained for any of the purposes of this Act;

"nominee account" means any nominee ordinary account, nominee medisave account, nominee special account or

nominee retirement account maintained for a deceased member under section 20(1D);

"ordinary account" means an ordinary account maintained under section 13;

"payout benchmark applicable to the member" means the payout benchmark specified by the Minister in relation to the member under section 15AA(8)(*a*) or (*c*);

[Act 39 of 2021 wef 01/03/2022]

"prescribed age" means such age of a member as the Minister may prescribe by regulations made under section 77(1), and the Minister may prescribe different ages for different purposes and in respect of different classes of members;

"relevant individual" means such individual as the Minister may prescribe by regulations made under section 77(1) for the purposes of section 18(1)(*a*), (2)(*a*) and (3)(*a*), and the Minister may prescribe different individuals in different regulations for different purposes;

"reserved amount", in relation to a member, means such reserved amount referred to in section 15(6)(*c*) or 15AA(5)(*b*) as may be applicable to the member;

[Act 39 of 2021 wef 01/03/2022]

"retirement account" means a retirement account —

(*a*) maintained for the crediting, transfer and payment to the account of moneys or contributions in accordance with this Act; and

(*b*) from which withdrawals, transfers and deductions may be made in accordance with this Act;

"retirement sum", in relation to a member, means any of the following as may be applicable:

(*a*) the retirement sum mentioned in section 15(6)(*a*) that is applicable to the member;

(*b*) the minimum sum mentioned in section 15(6)(*a*), as in force immediately before 1 January 2017, that is applicable to the member;

"revenue payment" means any payment prescribed by regulations made under section 77(1) to be a revenue payment for the purposes of section 9B;

"securities account" means a securities account with the Central Depository (Pte) Limited;

"self-employed person" has the meaning given by any regulations made under section 77(1)(*e*);

"shares" includes warrants, transferable subscription rights, options to subscribe for shares, convertibles and other security interests arising from or accruing or attaching to the shares;

"special account" means a special account maintained under section 13;

"Supplement Scheme" means the Supplement Scheme defined in section 2(1) of the CareShield Life and Long-Term Care Act 2019;

"Town Council" means a Town Council established under the Town Councils Act 1988;

"vested shares" means designated shares that are vested in the Board under section 26(1), or section 26, 26A or 26B as in force immediately before the date of commencement of section 29 of the Central Provident Fund (Amendment) Act 2021;

[Act 39 of 2021 wef 01/04/2022]

"wages" means the remuneration in money, including any bonus, due or granted to a person in respect of the person's employment but does not include such payments as the Minister may, by notification in the *Gazette*, specify.

[23/2012; 24/2013; 4/2015; 6/2016; 26/2016; 43/2017; 5/2018; 26/2019; 37/2019]

(1AA) In this Act —

(*a*) a reference to the former section 15(6C)(*b*) is a reference to section 15(6C)(*b*), as in force immediately before 1 January 2017; and

(*b*) a reference to an amount referred to in section 15(6C)(*a*) is a reference to an amount deposited with an approved bank or retained in the member's retirement account under that section or the former section 15(6C)(*b*).

[6/2016]

(1A) For the purposes of this Act, unless the context otherwise requires or any regulations made under section 77(1)(*a*) provide otherwise —

(*a*) an individual attains a particular age expressed in years on the corresponding anniversary of the date of that individual's birth; and

(*b*) despite paragraph (*a*), where an individual was born on 29 February in any year, then, in any subsequent year that is not a leap year, the anniversary of that individual's birth is deemed to occur on 1 March of that subsequent year.

[26/2016]

(1B) For the purposes of this Act, a member's accounts in the Fund are deemed to be dormant if, and with effect from the date on which, all of the following requirements are satisfied:

(*a*) the member has attained, or is deemed to have attained, such age as may be prescribed in any regulations made under section 77(1) for the purposes of this subsection (called in this subsection the relevant regulations);

(*b*) there exist such circumstances as may be prescribed in the relevant regulations;

(*c*) the Board has notified the member, in such manner as may be prescribed in the relevant regulations, that the member is required to satisfy the Board that he or she is still alive;

(*d*) the member fails to do so in accordance with the relevant regulations.

(1C) When calculating the age of a member for the purposes of subsection (1B), the following provisions apply:

(*a*) where the day of the month on which the member was born cannot be ascertained, he or she is deemed to be born on the first day of the month in which he or she was born;

(*b*) where the month in which the member was born cannot be ascertained, he or she is deemed to be born in January;

(*c*) where the year in which the member was born cannot be ascertained, he or she is deemed to have attained the age of 20 years —

(i) on the date of the member's last known contribution to the Fund; or

(ii) if that date cannot be readily ascertained, on 1 January 1970.

(2) [*Deleted by Act 6 of 2016*]

(3) In this Act, unless the context otherwise requires, where a person referred to in subsection (4)(*a*) lacks capacity within the meaning of section 4 of the Mental Capacity Act 2008 —

(*a*) any thing which the person might have done, or which would have applied to him or her, under any provision referred to in subsection (4)(*b*), if he or she had such capacity, and any thing which would have applied to him or her in any event under any provision referred to in subsection (4)(*b*), may likewise be done by, or will likewise apply to, a deputy appointed or deemed to be appointed for the person by the court under the Mental Capacity Act 2008 with power in relation to the person for the purposes of this Act; and

(*b*) any thing which the person might have done, or which would have applied to him or her, under any provision referred to in subsection (4)(*c*), if he or she had such capacity, and any thing which would have applied to him or her in any event under any provision referred to in subsection (4)(*c*), may likewise be done by, or will

likewise apply to, a donee under a lasting power of attorney registered under the Mental Capacity Act 2008 with power in relation to the person for the purposes of this Act.

[27/2014]

(4) The Minister may, by regulations made under all or any of sections 23, 27Q, 39, 49A, 51, 56A, 57F, and 77(1), prescribe —

(*a*) the persons to whom subsection (3) applies;

(*b*) the provisions in this Act to which subsection (3)(*a*) applies;

(*c*) the provisions in this Act to which subsection (3)(*b*) applies; and

(*d*) how any provision referred to in paragraph (*b*) or (*c*) will be modified in its application to either or both of the following:

(i) a deputy appointed or deemed to be appointed for any person referred to in paragraph (*a*) by the court under the Mental Capacity Act 2008 with power in relation to that person for the purposes of this Act;

(ii) a donee under a lasting power of attorney registered under the Mental Capacity Act 2008 with power in relation to any person referred to in paragraph (*a*) for the purposes of this Act.

[27/2014; 4/2015]

(5) For the purposes of this Act, a reference to the Board being satisfied that a person lacks capacity within the meaning of section 4 of the Mental Capacity Act 2008 includes a reference to the Board being satisfied that the person's lack of capacity is likely to be permanent.

(6) In this Act, unless the context otherwise requires, a reference to the amount payable on a member's death out of the Fund is to be construed as a reference to the balance standing to the credit of the member in the Fund after deducting all of the following amounts:

(*a*) any sum withdrawn, or to be withdrawn, under section 16A;

(*aa*) any sum refunded, or to be refunded, to the account of another member in the Fund under section 19;

[Act 39 of 2021 wef 01/04/2022]

(*b*) any sum credited, or to be credited, to the account of another person under section 19(2) or (6) or 19A(2) or (6), as in force immediately before the date of commencement of section 57 of the Central Provident Fund (Amendment) Act 2021;

[Act 39 of 2021 wef 01/04/2022]

(*ba*) any sum refunded or paid, or to be refunded or paid, to the account of another member in the Fund under section 19D;

[Act 39 of 2021 wef 01/01/2022]

(*c*) any sum transferred or paid, or to be transferred or paid, to another person under section 27B or to the general moneys of the Fund under section 14(3C);

(*d*) any sum recovered, or to be recovered, by the Board under section 14(3) or (3A), 27N(4) or 57C(5) or (6).

[26/2016]

(7) For the purposes of sections 6, 13, 26 and 26A, where a member has died, but the day on which, or the month or year in which, the member died cannot be ascertained, the following provisions apply:

(*a*) where the day of the month on which the member died cannot be ascertained, the member is deemed to have died —

(i) in any case where the Board has received satisfactory proof, or obtained reliable information, that the member died within a particular period, on the last day of that period; or

(ii) in any other case, on the first day of the month in which the member died or is deemed under paragraph (*b*) to have died;

(*b*) where the month in which the member died cannot be ascertained, the member is deemed to have died —

(i) in any case where the Board has received satisfactory proof, or obtained reliable information, that the

member died within a particular period, in the last month of that period; or

(ii) in any other case, in January of the year in which the member died or is deemed under paragraph (*c*) to have died; and

(*c*) where the year in which the member died cannot be ascertained, and the Board has received satisfactory proof, or obtained reliable information, that the member died within a particular period, the member is deemed to have died in the last year of that period.

[Act 39 of 2021 wef 01/04/2022]

(8) For the purposes of determining the rates of contributions applicable to a member whose date, month or year of birth cannot be ascertained, the following provisions apply:

(*a*) where the day of the month on which the member was born cannot be ascertained, he or she is deemed to be born on the first day of the month in which he or she was born;

(*b*) where the month in which the member was born cannot be ascertained, he or she is deemed to be born in January; and

(*c*) where the year in which the member was born cannot be ascertained, he or she is deemed to be below 35 years of age at the time the determination is made.

[23/2012]

(9) Despite subsection (8), where the Board has computed the amount of contributions payable by a member or his or her employer in reliance on that subsection, and the Board is notified subsequently, in such manner as the Board may require, of the date, month or year of birth of the member —

(*a*) the Board may recompute the amount of contributions payable by the member or his or her employer, as the case may be; and

(*b*) if the recomputed amount is higher than the amount that the Board computed originally —

(i) the Board may issue to the member or his or her employer (as the case may be) a notice specifying the recomputed amount; and

(ii) the member or his or her employer (as the case may be) must pay, within such time as is specified in the notice, the shortfall, in addition to the amount that the Board computed originally if not previously paid.

[23/2012]

Establishment and constitution of Central Provident Fund Board

3.—(1) For the purposes of this Act, there is established a Board, called the Central Provident Fund Board, consisting of —

(*a*) a Chairperson appointed under section 4(1);

(*b*) a Deputy Chairperson appointed under section 4(2); and

(*c*) such other members as may be appointed under section 4(4).

(2) The Board is a body corporate with perpetual succession and a common seal, with power, subject to the provisions of this Act —

(*a*) to sue and be sued in its corporate name;

(*b*) to acquire and dispose of property, both movable and immovable; and

(*c*) to perform such other acts as bodies corporate may by law perform.

[23/2012]

(3) All deeds, documents and other instruments requiring the common seal of the Board must be sealed with the common seal of the Board.

(3A) All instruments to which the common seal is affixed must be signed by any 2 officers of the Board generally or specially authorised by the Board for the purpose.

(4) The Board may by resolution or otherwise appoint an officer of the Board or any other agent either generally or in a particular case to execute or sign on behalf of the Board any agreement or other

instrument not under seal in relation to any matter coming within the powers of the Board.

(5) Section 11 of the Registration of Deeds Act 1988 does not apply to any instrument purporting to have been executed under subsection (3).

(5A) The Board may, with the Minister's approval, form or participate in the formation of any company, or enter into any joint venture or partnership, for the purposes of —

(*a*) this Act; or

(*b*) carrying out all or any of the following:

(i) the functions and duties of the Board;

(ii) any thing which the Board may engage in under section 76(1)(*a*) or (*b*).

[23/2012]

(6) The Board has power to do all things necessary or convenient to be done for, or in connection with, the performance of its functions, duties or activities under this Act or any other written law, and may by instrument in writing delegate to any person all or any of those powers.

[5/2018]

Membership of Board

4.—(1) The Minister, with the President's concurrence under Article 22A(1)(*b*) of the Constitution, shall appoint a Chairperson of the Board for a term of 3 years, or for such shorter term as the Minister may determine, and the Chairperson is eligible for re-appointment.

(2) The Minister, with the President's concurrence under Article 22A(1)(*b*) of the Constitution, may appoint a Deputy Chairperson of the Board for a term of 3 years, or for such shorter term as the Minister may determine, and the Deputy Chairperson is eligible for re-appointment.

(3) The Deputy Chairperson may, subject to such directions as may be given by the Chairperson, exercise all or any of the powers exercisable by the Chairperson under this Act.

(3A) The Minister, with the President's concurrence under Article 22A(1)(*b*) of the Constitution, may appoint any member of the Board to be a temporary Chairperson or temporary Deputy Chairperson during the temporary incapacity from illness or otherwise, or during the temporary absence from Singapore, of the Chairperson or Deputy Chairperson, as the case may be.

(4) The other members of the Board must be appointed by the Minister with the President's concurrence under Article 22A(1)(*b*) of the Constitution and are to consist of the following persons:

(*a*) 2 persons holding office of emolument under the Government;

(*b*) 2 persons representing employers;

(*c*) 2 persons representing employees; and

(*d*) such other persons, not being more than 7, as the Minister may from time to time determine.

(4A) The Minister, with the President's concurrence under Article 22A(1)(*b*) of the Constitution, may appoint the chief executive officer to be a member of the Board.

(5) The quorum of the Board is 5.

(6) The Deputy Chairperson must, in the absence of the Chairperson, preside at a meeting of the Board and, in the absence of both the Chairperson and the Deputy Chairperson, such member as the members present may elect is to preside at the meeting.

(7) The members of the Board are to be paid such allowances as may be fixed by the Minister.

(8) The appointment of members of the Board, other than the Chairperson and the Deputy Chairperson, may be revoked at any time by the Minister but the members, unless their appointment is so revoked or they resign in the meantime, hold office for a term of 3 years or for such shorter period as the Minister may in any case determine.

(9) No revocation of the appointment of the Chairperson, the Deputy Chairperson or any other member of the Board may be made

without the President's concurrence under Article 22A(1)(*b*) of the Constitution.

(10) Any person who is a Member of Parliament is disqualified from being appointed to or remaining a member of the Board.

(11) The Chairperson may, by written instrument, authorise any member of the Board to exercise any power or perform any function conferred on the Chairperson by or under this Act.

Appointment of officers and employees

4A.—(1) There must be a chief executive officer of the Board, whose appointment, removal, discipline and promotion must be in accordance with the Public Sector (Governance) Act 2018, and Article 22A of the Constitution.

[5/2018]

(1A) [*Deleted by Act 5 of 2018*]

(2) The Board may, subject to the Public Sector (Governance) Act 2018 and Article 22A of the Constitution, appoint an individual to act temporarily as the chief executive officer during any period, or during all periods, when the chief executive officer —

(*a*) is absent from duty or Singapore; or

(*b*) is, for any reason, unable to perform the duties of the office.

[5/2018]

(3) The Board may, subject to the Public Sector (Governance) Act 2018, appoint and employ, on such terms and conditions as it may determine, such other officers, employees, consultants and agents as may be necessary for the effective performance of its functions.

[5/2018]

(4) The Board may make rules for all or any of the purposes of this section and section 4 and, in particular, may make rules —

(*a*) for the conduct of its proceedings; and

(*b*) for the appointment, promotion, dismissal, termination of service and disciplinary control of all persons employed by the Board.

Appointment of inspectors

5.—(1) The Board may appoint such number of inspectors as it may consider necessary for carrying this Act into effect.

(2) The Commissioner for Labour and any Deputy Commissioner for Labour, Principal Assistant Commissioner for Labour, Assistant Commissioner for Labour or inspecting officer appointed under the Employment Act 1968 may exercise all or any of the powers of an inspector.

[24/2013]

(3) In the course of an inspection, an inspector may at any reasonable time —

(*a*) enter any premises or place where the inspector has reasonable cause to believe that a person is employed therein;

(*b*) examine, either alone or in the presence of any other person with respect to any matter under this Act or which the inspector may reasonably require information about, any person whom the inspector has reasonable cause to believe to be or to have been an employee or an employer, and require every such person to be examined and for the purposes of the examination may summon any such person to attend at the place and time specified in the summons;

(*c*) put questions concerning employees or their employment to their employer or to any person who may be in charge of them, or to any of the employees themselves, or to any other person whom the inspector may consider it desirable to question, and the employer or employee or person is legally bound to answer the questions truthfully to the best of that person's ability;

(*d*) require any employer to produce before the inspector all or any of the employees employed by the employer together with any contract of service, book of account of wages, register and other document concerning the employees or their employment and to answer such questions relating thereto as the inspector may think proper to ask;

(*e*) require any employer to produce for inspection by the inspector the audited statements of accounts of the employer's undertaking and other records relating to the accounts and to answer such questions relating thereto as the inspector may think proper to ask; and

(*f*) require —

(i) any document or record containing information concerning employees or their employment to be furnished by their employers, by any person who may be in charge of the employees, by the employees themselves or by any other person from whom the inspector may consider it desirable to require such document or record to be furnished; and

(ii) the employers, employees or person referred to in sub-paragraph (i) to answer such questions as the inspector may think proper to ask relating to such document or record.

[24/2013]

(3A) In addition to the powers conferred on him or her by subsection (3), an inspector who has reasonable cause to believe that an offence under section 7(3) or (5) or 58(1)(*b*) has been committed by an employer, or that an offence under section 60 has thereby been committed by any director, manager, secretary or other officer of the employer, may by written notice require any person to furnish, within a reasonable period specified in the notice —

(*a*) any information within the knowledge of that person; or

(*b*) any document or record in the possession, custody or control of that person,

which the inspector considers to be relevant to the investigation of that offence.

[24/2013]

(3B) An inspector may inspect, make a copy of or take extracts from any book, register, document or record produced or furnished under subsection (3)(*d*), (*e*) or (*f*) or (3A), and take possession of the

book, register, document or record, when in the inspector's opinion —

(*a*) the copying thereof cannot reasonably be performed unless possession is taken;

(*b*) the book, register, document or record may be tampered with unless possession is taken; or

(*c*) the book, register, document or record may be required as evidence in any proceedings for an offence under this Act or in any proceedings for the recovery of any moneys due to the Fund.

[24/2013]

(4) Subsections (3), (3A) and (3B) apply, with the necessary modifications, to a self-employed person who is required under section 9A to contribute to the Fund as it applies to an employer; and a reference to wages in subsection (3) is to be construed as a reference to income of that person.

[24/2013; 37/2019]

(5) If any person —

(*a*) wilfully delays an inspector or any of the officers referred to in subsection (2) in the exercise of any power under this section;

(*b*) fails to comply with the requisition of an inspector or any such officer under this section or to produce any record, certificate, notice or document which the person is required by or under this section to produce;

(*c*) wilfully withholds any information as to who are the employees of any employer, or as to the employment or employer of any employee, which that person is required by this section to furnish to an inspector or such officer; or

(*d*) conceals or prevents or attempts to conceal or prevent a person from appearing before or being examined by an inspector or such officer,

that person is deemed to obstruct an inspector or that officer in the execution of his or her duties under this Act.

[24/2013]

(6) Any person who obstructs an inspector or any of the officers referred to in subsection (2) shall be guilty of an offence.

(7) In this section —

"document" means a document in any medium and includes a document containing information in digital or electronic form;

"record" means a record in any medium and includes a record containing information in digital or electronic form.

Budget

5A.—(1) The Board must in every financial year prepare a budget containing estimates of income and expenditure of the Board for the ensuing financial year and a supplementary budget (if necessary) for any financial year and present them to the President for the President's approval under Article 22B of the Constitution.

(2) The budget and supplementary budget (if any) when approved by the President must be published in the *Gazette*.

Issue of shares, etc.

5B. As a consequence of the vesting of any property, rights or liabilities of the Government in the Board under this Act, or of any capital injection or other investment by the Government in the Board in accordance with any written law, the Board must issue such shares or other securities to the Minister for Finance as that Minister may from time to time direct.

Symbol or representation of Board

5C.—(1) The Board has the exclusive right to the use of such symbol or representation as the Board may select or devise and thereafter display or exhibit such symbol or representation in connection with its activities or affairs.

(2) Any person who uses a symbol or representation identical with that of the Board, or which so resembles the Board's symbol or representation as to deceive or cause confusion, or to be likely to deceive or to cause confusion, shall be guilty of an offence and shall

be liable on conviction to a fine not exceeding $10,000 or to imprisonment for a term not exceeding 6 months or to both and, in the case of a continuing offence, to a further fine not exceeding $250 for every day or part of a day during which the offence continues after conviction.

Directions by Minister

5D. The Minister may give to the Board any direction under section 5 of the Public Sector (Governance) Act 2018.

[5/2018]

PART 2

CONTRIBUTIONS TO FUND

Establishment of Central Provident Fund

6.—(1) For the purposes of this Act, there is established a fund called the Central Provident Fund —

(*a*) into which are to be paid all contributions authorised under this Act; and

(*b*) out of which are to be met all payments authorised to be paid under this Act.

(2) The Board is the trustee of the Fund and all moneys belonging to the Fund may be —

(*a*) deposited in a bank or banks approved by the Board;

(*b*) invested in accordance with the standard investment power of statutory bodies as defined in section 33A of the Interpretation Act 1965; or

(*c*) used for the purchase of any property and for the construction of buildings for the purposes of the Board or for letting to derive income therefrom and the Board may dispose of all or any part of the property or buildings.

(3) [*Omitted as spent*]

(4) Subject to subsections (4C) to (4I), the Board must pay to a member of the Fund interest —

(*a*) at such intervals, and on the amount standing to the credit of the member in the Fund at such time, as the Board may determine; and

(*b*) at such rate per annum as the Board may from time to time declare by notification in the *Gazette*, being a rate of interest which —

(i) is not less than 2.5% per annum; and

(ii) may exceed 2.5% per annum if the Minister for Finance so approves.

(4A) For the purposes of subsection (4), the Board may declare different rates of interest for different parts of the amount standing to the credit of a member in the Fund.

(4B) The Board may, in its discretion, pay to a member of the Fund interest in addition to that referred to in subsection (4) —

(*a*) at such intervals as the Board may determine —

(i) on the whole or such part, as the Board may determine, of the amount standing to the credit of the member in the Fund at such time as the Board may determine; and

(ii) if the member belongs to such class of members as the Minister may prescribe by regulations made under section 27Q, on the whole or such part, as the Board may determine, of the aggregate at such time as the Board may determine of —

(A) the amount of any premium paid by the member under section 27L; and

(B) the interest that would have been payable thereon, if that amount had been standing to the credit of the member in his or her retirement account; and

(*b*) at such rate per annum, and subject to such terms and conditions, as the Board may, with the approval of the Minister for Finance, determine.

[23/2012]

(4C) Subject to subsection (4D), the Board may suspend the payment of interest on any amount standing to the credit of a member in the Fund on the transfer or crediting of that amount to the general moneys of the Fund on or after the effective date.

[Act 39 of 2021 wef 01/04/2022]

(4D) Where the Board is notified on or after the effective date that a member has died, the Board may cease to pay interest on —

(*a*) any amount standing to the credit of the member in the Fund that is or has been transferred or credited to the general moneys of the Fund under section 13(7B) as in force immediately before the effective date or section 13 or 26; and

(*b*) any designated shares payments paid to the general moneys of the Fund under section 26B as in force immediately before the effective date,

on or after either of the following dates:

(*c*) the date of the transfer of the amount or payment of the designated shares payments (as the case may be) to the general moneys of the Fund before, on or after the effective date;

(*d*) if the date of the member's death is later than the date of transfer or payment mentioned in paragraph (*c*) — the date of the member's death before, on or after the effective date.

[Act 39 of 2021 wef 01/04/2022]

(4E) Where —

(*a*) the Board is notified before the effective date that a member has died;

(*b*) any amount standing to the credit of that member has not been transferred to the general moneys of the Fund under section 13(7B) as in force immediately before the effective date; and

(*c*) the Board transfers that amount to the general moneys of the Fund under section 13 on or after the effective date,

the Board may cease to pay interest on that amount after that amount is transferred to the general moneys of the Fund.

[Act 39 of 2021 wef 01/04/2022]

(4F) The Board need not pay interest on the designated shares payments of a deceased designated shareholder that are paid into the general moneys of the Fund under section 26(7)(*a*) on or after the effective date.

[Act 39 of 2021 wef 01/04/2022]

(4G) Subsection (4D) does not apply to the amount mentioned in subsection (4D)(*a*) or designated shares payments mentioned in subsection (4D)(*b*) if the Board has, under subsection (4C), (4D), (4F) or (4I) as in force immediately before the effective date, ceased to pay interest on that amount or designated shares payments, as the case may be.

[Act 39 of 2021 wef 01/04/2022]

(4H) Where, immediately before the effective date, the Board has, under subsection (4E), (4G) or (4H) as in force immediately before that date, suspended the payment of interest on any of the following amounts, the payment of interest continues to be so suspended on or after that date as if that subsection had not been deleted, subject to the application of subsection (4D) or the restoration of interest under this Act:

(*a*) any amount standing to the credit of a member in the Fund that has been transferred to the general moneys of the Fund before the effective date;

(*b*) any designated shares payments that were credited into the general moneys of the Fund before the effective date.

[Act 39 of 2021 wef 01/04/2022]

(4I) Where, immediately before the effective date, the Board has, under subsection (4C), (4D), (4F) or (4I) as in force immediately before that date, ceased the payment of interest on any of the amounts mentioned in subsection (4H)(*a*) or (*b*), the payment of interest continues to be ceased on or after that date as if that subsection had not been deleted, subject to the restoration of interest under this Act.

[Act 39 of 2021 wef 01/04/2022]

(5) If the Board is at any time unable to pay any sum which the Fund is required to pay under this Act, the sum required to be so paid

is to be charged on and advanced to the Board from the Consolidated Fund and the Board must as soon as practicable repay to the Government the sum so advanced.

(6) In this section, "effective date" means the date of commencement of section 26 of the Central Provident Fund (Amendment) Act 2021.

[Act 39 of 2021 wef 01/04/2022]

Rates of contributions

7.—(1) Subject to section 69 and any regulations made under section 77(1), every employer of an employee must pay to the Fund monthly in respect of each employee contributions at the appropriate rates set out in the First Schedule.

(1A) The Board may, in its discretion and on such terms and conditions as the Board may impose, authorise an employer or a class or classes of employers to pay those contributions at other intervals not exceeding 6 months.

(2) Despite the provisions of any written law or any contract to the contrary, an employer is entitled to recover from the monthly wages of an employee the amount shown in the First Schedule as so recoverable from the employee.

(3) Where any employer who has recovered any amount from the monthly wages of an employee in accordance with subsection (2) fails to pay the contributions to the Fund within such time as may be prescribed, the employer shall be guilty of an offence and shall be liable on conviction to a fine not exceeding $10,000 or to imprisonment for a term not exceeding 7 years or to both.

(4) Without limiting subsections (1) and (2) and the First Schedule, and subject to section 13B(2) and such terms and conditions as the Board may impose —

(*a*) an employee may at any time contribute voluntarily to the Fund a sum additional to that shown in the First Schedule as payable by the employer;

(*b*) an employee who desires to have contributions in excess of the appropriate rate deducted from his or her monthly

wages by his or her employer may give to his or her employer written notice to that effect, and thereafter, so long as he or she is employed by that employer, the employer must make the deductions from his or her wages for each month until such time, not being less than 6 months from the giving of the previous notice, as the employee gives further written notice to his or her employer of his or her desire to cease to have the excess monthly contributions deducted from his or her wages, and the employer must pay the amount of the excess deductions to the Fund in addition to the appropriate monthly contributions; or

(*c*) an employer may at any time pay to the Fund contributions in respect of any of his or her employees at a rate in excess of the appropriate rate set out in the First Schedule.

[6/2016]

[Act 39 of 2021 wef 01/01/2022]

(4A) [*Deleted by Act 39 of 2021 wef 01/01/2022*]

(5) Despite any contract to the contrary, an employer is not entitled to recover in any way from an employee in respect of contributions payable under this Act any sum in excess of that permitted to be recovered under subsection (2) together with any sum contributed voluntarily by the employee under subsection (4) and any employer who recovers or attempts to recover any greater sum shall be guilty of an offence.

(6) The portion of any contribution recoverable under the First Schedule from the wages of an employee in accordance with subsections (2) and (4) shall be recovered by the employer from the wages in respect of which the contribution is payable at the time of payment of those wages and not otherwise.

(6A) Subject to such conditions as the Board may prescribe, where an employer has, by error not occasioned by that employer's negligence, omitted to recover from the wages paid to an employee any amount or part of any amount that the employer would otherwise have been entitled to recover at the time of payment of the wages, the amount or part thereof may be recovered from the wages payable by

the employer to the employee not later than 6 months from the date of the payment of the wages in respect of which the amount or part thereof was omitted to be recovered.

(7) Despite subsection (6), where wages are payable at intervals of less than one month, if in any month it appears to the employer that the wages of any employee for that month are likely to exceed $500, the employer —

(*a*) may deduct from the employee's wages at the time of each payment in the month the appropriate proportion of such sum as would be recoverable from the employee in accordance with the First Schedule in respect of the wages if paid at the same rate throughout the month; and

(*b*) must make such adjustment as may be necessary on the occasion of the last payment in that month, but if the wages do not actually exceed $500 for that month, the employer must forthwith refund to the employee the amount of the deductions.

(8) The Minister may, by notification in the *Gazette*, amend the First Schedule and may prescribe in the First Schedule —

(*a*) different rates of contributions payable in respect of different types of wages;

(*b*) the payment of contributions on such additional wages as may be specified in the First Schedule, and the computation of such contributions which may —

(i) be based on the wages of an employee for the preceding year or the current year; and

(ii) be adjusted at the end of the year or in the last month of the employee's employment with the employer based on the employee's actual wages for the year; and

(*c*) modifications to the contributions payable on an employee's additional wages for any year by any of the employee's employers which the Board is satisfied —

(i) are related in a manner approved by the Board; and

(ii) meet any requirements specified by the Board.

[6/2016]

(9) Despite subsection (6), where an employer is required to pay to the Fund any additional contributions on additional wages and is entitled to recover such contributions from the wages of the employee in accordance with the First Schedule, the employer may recover such contributions from the wages payable by the employer to the employee not later than 6 months from the end of the year in which the additional contributions are payable.

(10) Despite subsection (5), if it appears to the employer at the time when additional wages as specified in the First Schedule are payable to the employee that additional contributions in respect of such additional wages are likely to arise at the end of the year due to the recomputation of additional wages on which contributions are payable in accordance with the First Schedule, the employer may —

(*a*) contribute to the Fund a sum additional to that shown in the First Schedule as payable by the employer; and

(*b*) despite subsection (6), recover the appropriate proportion of such sum in accordance with the First Schedule from the additional wages of the employee.

(11) Where an employer is required to pay to the Fund any additional contributions and is entitled to recover such contributions from the wages of the employee in accordance with the First Schedule, the Board may, despite subsection (1), if it is satisfied that the employer is unable to recover in full or in part from the wages of the employee and that the employee is no longer in the employment of the employer, waive the payment of that portion of the additional contributions that the employer is unable to so recover.

Agreement by statutory body to pay excess contributions deemed void

8. Any agreement made between any statutory body specified in the First Schedule and any of its employees under which that body is liable to pay any contribution to the Fund in respect of that employee in excess of the amount prescribed as payable for that employee is, insofar as it relates to such liability, void and of no effect.

Payment of interest on contributions in arrears

9.—(1) Where the amount of the contributions which an employer is liable to pay under section 7 in respect of any month is not paid within such period as may be prescribed, the employer is liable to pay interest on the amount for every day the amount remains unpaid commencing from the first day of the month succeeding the month in respect of which the amount is payable and the interest is to be calculated at the rate of 1.5% per month or the sum of $5, whichever is the greater.

(2) Where the amount of the contributions a self-employed person is liable to pay under section 9A is not paid within the time prescribed for payment, that person is liable to pay interest on that amount for every day the amount remains unpaid at such rate and commencing from such date as may be prescribed.

[37/2019]

(3) The Board may, in any case in which it thinks fit, waive the payment of the whole or part of, or remit in whole or in part, any interest due or paid under subsection (1) or (2).

Contributions by self-employed person

9A.—(1) A self-employed person must pay contributions to the Fund, in respect of the self-employed person's income determined in the manner prescribed by regulations made under section 77(1) —

(*a*) of an amount computed in the manner prescribed by regulations made under section 77(1);

(*b*) before the expiry of the prescribed period, or any longer period that the Board specifies in any particular case; and

(*c*) in the approved manner.

[37/2019]

(2) Regulations made under section 77(1) may prescribe different manners of computation of the amount of contributions payable in respect of different classes of income or classes of self-employed persons.

[37/2019]

(3) In this section —

"approved manner", in relation to the payment of contributions under this section, means any manner of payment of contributions that is permitted —

(*a*) by regulations made under section 77(1); or

(*b*) by the Board for a particular payment;

"income" means assessable income from any trade, business, profession or vocation (other than from employment under a contract of service) ascertained in accordance with section 37(1) of the Income Tax Act 1947, and excludes any income prescribed by regulations made under section 77(1).

[37/2019]

Estimated contributions by collectors

9B.—(1) Where a collector makes any revenue payment to a self-employed person, the collector must pay a contribution to the Fund (called in this Act an estimated contribution) for the self-employed person —

(*a*) of an amount computed in the manner prescribed by regulations made under section 77(1) based on the amount of the revenue payment;

(*b*) before the expiry of the prescribed period, or any longer period that the Board specifies in any particular case; and

(*c*) in the approved manner.

[37/2019]

(2) Regulations made under section 77(1) may prescribe different manners of computation of the amount of estimated contributions payable in respect of different classes of revenue payment or classes of collectors or self-employed persons.

[37/2019]

(3) A collector by whom any estimated contribution is payable in respect of a revenue payment to a self-employed person is entitled to

deduct the amount of the estimated contribution payable from that revenue payment.

[37/2019]

(4) Where a collector pays an estimated contribution in respect of a revenue payment to an approved payer in accordance with an approved manner of payment, the collector is taken to have paid the estimated contribution to the Fund.

[37/2019]

(5) In this section —

"approved manner", in relation to the payment of contributions under this section, means any manner of payment of contributions that is permitted —

(*a*) by regulations made under section 77(1); or

(*b*) by the Board for a particular payment;

"approved payer" means a person approved by the Board to assist a collector in making payment of any estimated contribution for a self-employed person in accordance with an approved manner of payment under this section.

[37/2019]

Waiver of contributions

9C. The Minister may waive the payment of the whole or any part of any contribution required under section 9A or 9B in any particular case.

[37/2019]

Disclosure and provision of information to facilitate administration of contributions under section 9A or 9B

9D.—(1) The Board may provide information concerning any self-employed person to the following persons for the corresponding purpose:

(*a*) a collector — to pay any estimated contribution for a self-employed person;

(*b*) an approved payer — to pay any estimated contribution for, or revenue payment to, the self-employed person in

accordance with an approved manner of payment under section 9B.

[37/2019]

(2) A self-employed person must provide information to the Board or persons mentioned in subsection (1) to facilitate the performance of the duties, or the exercise of the powers, of the Board or those persons (as the case may be) in relation to the payment of contributions for the self-employed person under section 9A or 9B.

[37/2019]

Expenses, etc.

10.—(1) All expenses incurred by the Board including the cost of auditing the accounts of the Fund are to be defrayed out of the moneys of the Fund.

[4/2015; 5/2018]

(2) Despite anything in this Act or the MediShield Life Scheme Act 2015, no money in the Fund is to be used to make any payment for the purposes of the MediShield Life Scheme Act 2015 or any costs or expenses incurred in the administration of the MediShield Life Scheme, except for —

(*a*) withdrawals or deductions from a member's medisave account made in accordance with this Act or the MediShield Life Scheme Act 2015; or

(*b*) any payment made by the Board, as a defaulter's agent under section 12 or 13 of the MediShield Life Scheme Act 2015, from moneys payable from the Fund.

[4/2015]

(2A) Despite anything in this Act or the CareShield Life and Long-Term Care Act 2019, no money in the Fund is to be used to make any payment for the purposes of the CareShield Life and Long-Term Care Act 2019 or any costs or expenses incurred in the administration of the CareShield Life Scheme or ElderShield Scheme, except for —

(*a*) withdrawals or deductions from a member's medisave account made in accordance with this Act or the CareShield Life and Long-Term Care Act 2019; or

(*b*) any payment made by the Board, as a defaulter's agent under section 24 or 25 of the CareShield Life and Long-Term Care Act 2019, from moneys payable from the Fund.

[26/2019]

(3) Despite anything in this Act, no money in the Fund is to be used to make any payment for the purposes of Part 3B or 4 or any costs or expenses incurred in the administration of the Lifelong Income Scheme or the Home Protection Insurance Scheme, except for withdrawals or deductions from any of a member's accounts in the Fund made in accordance with this Act.

[6/2016]

Financial provisions

11. The financial provisions set out in the Second Schedule apply to the Board.

Contributions to be paid into Fund

12.—(1) All sums recovered or collected on account of contributions to the Fund under this Act must be paid into or carried to the Fund in such manner as may be prescribed.

(2) The Board must cause to be credited to each member of the Fund —

(*a*) the amount of every contribution paid to the Fund for the member;

(*b*) the interest payable to the member under section 6(4); and

(*c*) any additional interest payable to the member under section 6(4B).

Crediting of contributions and interest into subsidiary accounts, etc.

13.—(1) Subject to subsections (7A), (7C), (7D) and (7G), the following subsidiary accounts are to be maintained for each member in respect of the money standing to the member's credit in the Fund:

(*a*) an ordinary account;

(*b*) a medisave account;

(*c*) a special account.

[6/2016]

[Act 39 of 2021 wef 01/04/2022]

(1A) An account referred to in subsection (1) is an account —

(*a*) maintained for the crediting, transfer and payment to the account of moneys or contributions in accordance with this Act, the MediShield Life Scheme Act 2015 or the CareShield Life and Long-Term Care Act 2019; and

(*b*) from which withdrawals, transfers and deductions may be made in accordance with this Act, the MediShield Life Scheme Act 2015 or the CareShield Life and Long-Term Care Act 2019.

[6/2016; 26/2019]

(2) Every ordinary account, medisave account and special account which was maintained by the Board for a member before 28 September 1984 is deemed to have been validly maintained.

(3) All moneys standing to the credit of a member in his or her special account as at 1 April 1984 are deemed to have been transferred to his or her medisave account except where the member is entitled at that date to withdraw such money under section 15.

(4) The Board must credit to the accounts of a member specified in subsection (1), in such manner as the Minister may direct, every contribution paid into the Fund for the member under —

(*a*) section 7;

(*b*) section 9A;

(*ba*) section 9B; or

(*c*) such other provision as the Minister may prescribe.

[37/2019]

(4A) The Minister may give different directions in respect of different classes of members under subsection (4).

(5) The Board must credit to each account of a member the interest referred to in section 6(4) on the amount standing to the credit of the member in that account.

(5A) Where any additional interest is payable to a member under section 6(4B) —

(*a*) the Board must credit the additional interest into one or more of the member's ordinary account, medisave account, special account, retirement account and nominee account (if any) in such manner as the Board may determine; and

(*b*) the Board may make different determinations under paragraph (*a*) in respect of different classes of members.

[6/2016]

(6) The Board must transfer to one or more designated accounts of a member, in accordance with any regulations made under section 77(1)(*ka*), any amount standing to the member's credit in his or her medisave account which is in excess of such amount as the Minister may from time to time direct.

(6A) For the purposes of subsection (6), the Minister may direct different amounts for different classes of members.

[26/2016]

(7) Where there is no balance in the medisave account of a member, the Board may, on the member's application and with the Minister's approval, transfer to the member's medisave account the whole or such part, as the Board may determine, of —

(*a*) the amount standing to the member's credit in any designated account, not exceeding the total amount which had been transferred from the medisave account to that designated account under subsection (6) (called in this subsection the transferred amount); and

(*b*) any interest that would have been payable on the transferred amount if the transfer had not been made.

[6/2016]

(7A) The Board may transfer any moneys standing in a member's account in the Fund (other than a nominee account, if any) to the general moneys of the Fund in accordance with regulations made under section 77(1) if before, on or after the effective date —

(*a*) the Board is notified that the member has died;

(*b*) the member's accounts in the Fund are deemed to be dormant under section 2(1B); or

(*c*) the Board is unable to ascertain the member's identity.

[Act 39 of 2021 wef 01/04/2022]

(7B) [*Deleted by Act 39 of 2021 wef 01/04/2022*]

(7C) Where the Board has made an initial transfer specified in subsection (7D) of any amount standing to a member's credit in the Fund from any account of the member in the Fund (called in this subsection Account A), the Board may in such circumstances as may be prescribed in any regulations made under section 77(1) —

(*a*) restore to Account A or transfer to such other account of the member in the Fund as may be prescribed in those regulations (called in this subsection Account B), the whole or such part, as the Board may determine, of the amount of the initial transfer; and

(*b*) pay into Account A or Account B (as the case may be) the whole or such part, as the Board may determine, of any interest that would have been payable on the amount restored to Account A or transferred to Account B, if the initial transfer had not been made.

[6/2016]

(7D) The initial transfer referred to in subsection (7C) is a transfer to the general moneys of the Fund under subsection (7B) as in force before the effective date, subsection (7A) or regulations made under section 77(1).

[Act 39 of 2021 wef 01/04/2022]

(7E) [*Deleted by Act 39 of 2021 wef 01/04/2022*]

(7F) [*Deleted by Act 39 of 2021 wef 01/04/2022*]

(7G) Subsections (7A) to (7F) as in force immediately before the effective date and subsections (7A), (7C) and (7D) as in force on or after that date do not preclude, and do not affect the validity of, any transfer to the general moneys of the Fund, whether before, on or after 1 January 2011, under any regulations made under section 77(1), of any amount standing to a member's credit in the Fund.

[Act 39 of 2021 wef 01/04/2022]

(7H) Where the Board has transferred any money standing to the credit of a member in the Fund from any account of the member in the Fund (called in this subsection Account A) to any other account in the Fund (called in this subsection Account B) under section 15(6), 15AA(5), 18(1)(*a*), (2)(*a*) or (3)(*a*), 18A(1), 18B, 18C(1) or 18D, any condition referred to in section 27(2)(*b*) or (3) or any regulations made under section 77(1), the Board may, on its own motion or on the application of the member, and subject to such terms and conditions as it may impose —

(*a*) restore to Account A the whole or any part of the amount of the transferred money;

(*b*) pay into Account A the whole or such part, as the Board may determine, of any interest that would have been payable on the restored amount if the restored amount had not been transferred to Account B; and

(*c*) transfer, from Account B to the general moneys of the Fund, the whole or such part, as the Board may determine, of any interest paid on the restored amount while the restored amount was in Account B.

[23/2012; 26/2016; 43/2017]

[Act 39 of 2021 wef 01/03/2022]

(7I) Where the Board has credited any money to a member's account in the Fund under section 13(4), 13B(2) or 13C, or where any money has been paid into a member's account in the Fund under section 18(1)(*b*) or (*c*), (2)(*b*) or (3)(*b*) or any regulations made under section 77(1), the Board may, on the Board's own motion or on an application to the Board, and subject to such terms and conditions as the Board may impose —

(*a*) refund to the person who paid the money, or pay to any person whom the Board is satisfied is entitled to that payment, the whole or any part of the amount of the money; and

(*b*) transfer, from the member's account in the Fund to the general moneys of the Fund, the whole or such part, as the Board may determine, of any interest paid on the amount

refunded or paid under paragraph (*a*) while that amount was in that account.

[23/2012; 6/2016; 37/2019]

[Act 39 of 2021 wef 01/01/2022]

(8) In this section, "designated account", in relation to a member, means such ordinary account, special account or retirement account (if any) of the member as may be prescribed by any regulations made under section 77(1)(*ka*).

(9) In this section, "effective date" means the date of commencement of section 27 of the Central Provident Fund (Amendment) Act 2021.

[Act 39 of 2021 wef 01/04/2022]

Power to impose conditions relating to contributions by self-employed persons

13A.—(1) Any power to register, license or maintain the particulars of any person, or to grant, renew or reinstate any registration, licence, certificate or permit, under any Act specified in the Third Schedule includes a power to impose conditions relating to the payment of contributions into the Fund, pursuant to section 9A, such contributions to be credited —

(*a*) to the medisave account of the person, applicant, registrant, licensee or holder of the certificate or permit, as the case may be; or

(*b*) as otherwise provided under section 13(4).

[37/2019]

(1A) The Board may give, to any person entitled to exercise any power referred to in subsection (1), such information concerning any member of the Fund as may be necessary to facilitate the exercise of that power by that person in relation to that member.

(2) The Minister may, by notification in the *Gazette*, amend the Third Schedule.

Voluntary contributions to Fund

13B.—(1) Without affecting section 7(4), any person may voluntarily pay to the Fund contributions for the benefit of any

member of the Fund (including himself or herself), subject to regulations made under section 77(1) and any terms and conditions imposed by the Board.

(2) Subject to regulations made under section 77(1), the Board must credit every voluntary contribution under subsection (1) or section 7(4) into an ordinary account, a medisave account or a special account of the member in such manner and at such rate as the Minister may direct.

(3) The Minister may give different directions under subsection (2) in respect of different classes of members.

[Act 39 of 2021 wef 01/01/2022]

Other contributions to Fund

13C.—(1) Except as specifically provided under this Act, the Board may permit a person to pay to the Fund contributions for himself or herself under prescribed circumstances, if the person satisfies the conditions (if any) imposed by the Board in any particular case.

[Act 39 of 2021 wef 01/04/2022]

(2) [*Deleted by Act 39 of 2021 wef 01/04/2022*]

(3) Where the Board permits a person to contribute to the Fund, the Board may determine the manner and amount of the person's contribution to the Fund, including —

(*a*) the account or accounts of that person in the Fund to which the amount of contribution is to be credited; and

(*b*) the amount to be credited into each account of that person in the Fund.

[6/2016]

(4) This section applies subject to any regulations made under section 77(1) and any terms and conditions imposed by the Board.

[Act 39 of 2021 wef 01/04/2022]

Limits on aggregated contributions

13D. The aggregate of such amounts contributed to the Fund by or for a person as may be prescribed by regulations made under

section 77(1) must not, in any year, exceed such sum as may be prescribed by regulations made under section 77(1).

[Act 39 of 2021 wef 01/01/2022]

Crediting of cash grant or specified payment to Fund

14.—(1) The Board may after 1 June 1984 accept any cash grant made by the Government for the benefit of any person who qualifies for such grant under any approved scheme, and the Board must credit the cash grant into such account in the Fund of that person as the Minister may direct.

[6/2016]

(1A) The Board may, in the circumstances approved by the Minister, credit the amount of a specified payment to be paid to a person into such account of that person in the Fund as the Minister may direct, instead of paying the specified payment directly to the person.

[Act 39 of 2021 wef 01/01/2022]

(2) A cash grant or specified payment credited into a member's account in the Fund under subsection (1) or (1A) (as the case may be) is deemed to be a contribution to the member for the purposes of this Act.

[Act 39 of 2021 wef 01/01/2022]

(2A) Any cash grant or specified payment credited into a member's account in the Fund under subsection (1) or (1A) or interest thereon may be withdrawn by the member under this Act for the purposes of the cash grant or specified payment (as the case may be) and in such manner as the Board may determine.

[Act 39 of 2021 wef 01/01/2022]

(3) Subject to any limitations prescribed by regulations made under section 77(1), in the circumstances mentioned in subsection (3AA), the Board is entitled to recover on behalf of the Government the following amounts from any moneys standing to the credit of any person in the Fund:

(*a*) the whole or part of the amount of any cash grant or specified payment credited into the Fund under subsection (1) or (1A) (as the case may be) for the benefit of the person;

(*b*) any interest which the person is liable to pay to the Government under the terms of any cash grant or specified payment mentioned in paragraph (*a*).

[Act 39 of 2021 wef 01/01/2022]

(3AA) The following circumstances are specified for the purposes of subsection (3):

(*a*) before, on or after the date of commencement of section 42 of the Central Provident Fund (Amendment) Act 2021, the person mentioned in subsection (3) —

(i) has obtained the cash grant or specified payment mentioned in that subsection, by means of any false or misleading statement or any document that is false or misleading in any particular;

(ii) has committed a breach of any of the terms and conditions of the cash grant or specified payment mentioned in that subsection; or

(iii) is eligible to receive another cash grant or specified payment, or a cash grant or specified payment of a different amount, in place of the cash grant or specified payment to be recovered;

(*b*) the person mentioned in subsection (3) no longer satisfies a continuing condition (if any) of the cash grant or specified payment mentioned in that subsection.

[Act 39 of 2021 wef 01/01/2022]

(3A) The Board is entitled to recover on behalf of the Government the whole or part of the amount of any cash grant or specified payment paid into the Fund under subsection (1) or (1A), as the case may be, for the benefit of any person, from any money standing to the credit of that person in the Fund before, on or after the expiry of the prescribed period mentioned in paragraph (*b*) if —

(*a*) the whole or part of the cash grant or specified payment is paid in error into the person's account in the Fund before, on or after 1 January 2017; and

[Act 39 of 2021 wef 01/01/2022]

(*b*) before the expiry of the prescribed period beginning on the date on which the cash grant or specified payment was paid into the person's account in the Fund in error —

(i) the Board issues a notice of intent to recover that amount, whether or not received by the person; or

(ii) the Government, in such manner as the Board may require, requests the Board to recover that amount.

[26/2016]

[Act 39 of 2021 wef 01/01/2022]

(3B) Where the Board has, before 1 January 2017, recovered any of the following amounts, the recovered amounts are taken to be and always to have been validly recovered and no legal proceedings lie or may be instituted or maintained in any court of law in respect of any such recovery:

(*a*) the whole or part of the amount of any cash grant or payment paid in error into a person's account in the Fund;

(*b*) any interest on any cash grant or payment mentioned in paragraph (*a*).

[26/2016]

(3C) Where the Board has recovered any amount from a person's account in the Fund under subsection (3) or (3A), the Board may transfer, from the person's account in the Fund to the general moneys of the Fund, the whole or such part, as the Board may determine, of any interest paid on the recovered amount while the recovered amount was in the person's account in the Fund.

[26/2016]

(3D) Any interest transferred to the general moneys of the Fund before 1 January 2017, which if transferred on or after that date would be permitted under subsection (3C), is taken to be and always to have been validly transferred, and no legal proceedings lie or may be instituted or maintained in any court of law in respect of any such transfer.

[26/2016]

(4) Any money recovered by the Board from any person under subsection (3) must be refunded forthwith to the Government.

(4A) Despite sections 20(1)(*b*) and (1A), 25 and 25A —

(*a*) the Board may recover or transfer (as the case may be) any amount from a person's account in the Fund under this section even after the person's death; and

(*b*) where, before 1 January 2017, the Board had recovered or transferred (as the case may be) any amount from a person's account in the Fund after the person's death, which if recovered or transferred on or after that date would be permitted under this section, the amount is taken to be and always to have been validly recovered or transferred, and no legal proceedings lie or may be instituted or maintained in any court of law on account of or in respect of any such recovery or transfer.

[26/2016]

[Act 39 of 2021 wef 18/06/2022]

(4B) Subsections (3) to (3D) and (4A) apply despite any other provisions of this Act, but are without prejudice to any other right of action or remedy which the Board or the Government may have under any written law or rule of law.

[26/2016]

(5) In this section —

"approved scheme" means a scheme approved by the Minister;

"cash grant" means a cash grant made by the Government under any approved scheme;

"continuing condition", in relation to a cash grant or specified payment, means a condition that —

(*a*) a person must continue to satisfy after the cash grant or specified payment is credited into the account of the person in the Fund; and

(*b*) on or before the crediting of that cash grant or specified payment into the account of the member in the Fund, has been —

(i) made known to the person; or

(ii) publicised in a prescribed manner (which may include publication on a website);

[Act 39 of 2021 wef 01/01/2022]

"specified payment" means any payment to be made by the Board to a person pursuant to —

(*a*) any activity engaged in by the Board under section 76(1)(*a*) whether before, on or after the date of commencement of section 42 of the Central Provident Fund (Amendment) Act 2021; or

(*b*) any written law other than this Act.

[Act 39 of 2021 wef 01/01/2022]

Loan by Government to member

14A.—(1) The Board may, from time to time, accept moneys lent by the Government to any member of the Fund pursuant to any approved loan scheme.

(2) The Board must credit the moneys lent to any member under subsection (1) into the ordinary account of that member.

(3) Any moneys paid into the Fund under subsection (2) are deemed to be contributions for the purposes of this Act and those moneys or interest thereon may be withdrawn under the provisions of any regulations made under this Act for such purposes and in such manner as may be prescribed by the regulations.

(4) Despite anything in this Act, the Board may allow a member who has taken a loan from the Government pursuant to an approved loan scheme to withdraw any part of the contributions and interest standing to the member's credit in the Fund for the repayment of the loan and the payment of any interest or other charges which the member may from time to time be liable to pay to the Government under the terms and conditions of that loan.

(5) The Board is entitled to receive any repayment and payment under subsection (4) on behalf of the Government.

(6) Despite anything in this Act, the Board is entitled to recover on behalf of the Government any moneys lent to a member pursuant to any approved loan scheme and which have been paid into the Fund

for the benefit of the member under subsection (2), together with any interest and other charges which the member is liable to pay to the Government under the terms and conditions of the loan from any money standing to the credit of the member's accounts in the Fund if the member —

(*a*) fails to pay any sum under the loan when due; or

(*b*) is in breach of any other term or condition of the loan.

(7) Any moneys received or recovered by the Board from any member under subsection (5) or (6) must be refunded immediately to the Government.

(8) In this section, "approved loan scheme" means a loan scheme approved by the Minister.

PART 3

WITHDRAWAL OF CONTRIBUTIONS

General provisions on withdrawal from Fund

15.—(1) No sum of money standing to the credit of a member of the Fund may be withdrawn from the Fund except with the authority of the Board.

(1A) The Board may give its authority under subsection (1) for the withdrawal of money standing to a member's credit in the Fund —

(*a*) on the application of a person who —

(i) is entitled or allowed to withdraw the money; or

(ii) will be entitled to withdraw the money within such period as the Board may determine; or

(*b*) without any application by a person mentioned in paragraph (*a*) —

(i) for payment to such a person of the whole or part of any amount that the person would have been entitled or allowed to withdraw on application under this Act; or

(ii) for the purposes of subsection (7A)(*a*).

[Act 39 of 2021 wef 01/03/2022]

(1B) [*Deleted by Act 26 of 2017*]

(1C) [*Deleted by Act 26 of 2017*]

(1D) [*Deleted by Act 26 of 2017*]

(2) Subject to section 16, a member of the Fund is entitled to withdraw the sum standing to the credit of the member in the Fund at any time after the Board is satisfied that the member —

(*a*) has attained the age of 55 years;

(*b*) not being a citizen of Singapore, has left or is about to leave Singapore and the States of Malaya permanently with no intention to return thereto; or

[Act 39 of 2021 wef 01/03/2022]

(*c*) being a citizen of Malaysia has left or is about to leave Singapore permanently for the States of Malaya in such circumstances as the Minister may approve.

[Act 39 of 2021 wef 01/03/2022]

(*d*) [*Deleted by Act 39 of 2021 wef 01/03/2022*]

(*e*) [*Deleted by Act 39 of 2021 wef 01/03/2022*]

(*f*) [*Deleted by Act 39 of 2021 wef 01/03/2022*]

(*g*) [*Deleted by Act 39 of 2021 wef 01/03/2022*]

[26/2016]

[Act 39 of 2021 wef 01/03/2022]

[Act 39 of 2021 wef 01/04/2022]

(2A) [*Deleted by Act 39 of 2021 wef 01/03/2022*]

(2B) [*Deleted by Act 39 of 2021 wef 01/03/2022*]

(3) Subject to subsection (6) and section 16, a member of the Fund who has withdrawn any money from the Fund on the ground that he or she has attained 55 years of age is entitled to make a further withdrawal of the sum standing to his or her credit in the Fund on or after each subsequent anniversary of his or her date of birth or such other period as the Minister may direct.

[Act 39 of 2021 wef 01/03/2022]

(4) Despite subsection (3) but subject to subsection (6) and section 16, the Board may —

(*a*) where a member has withdrawn any money from the Fund on the ground that he or she has attained the age of 55 years, allow him or her to withdraw, at any time, the sum standing to his or her credit in the Fund if he or she satisfies such conditions as the Board may impose in any particular case; and

(*b*) where a member has attained the age of 55 years, allow him or her to withdraw, within such time as the Board may permit, the whole or any part of the amount of any money that is paid, repaid or refunded into his or her account in the Fund pursuant to a charge under section 15AB(1), (2), (10), (11) or (13), 21(1), 21A(1), 21B(1), 27C(1)(*i*)(i) or (ii), 27D(1)(*j*)(ii), 27DA(1)(*i*), 27DB(2)(*e*), 27E(1)(*h*) or 27F(1)(*h*), or pursuant to an undertaking given under section 15AB(3) or (4) or 27D(1)(*j*)(i).

[24/2013; 26/2016; 37/2019]

[Act 39 of 2021 wef 01/03/2022]

(5) Subject to section 25(3), after the death of a member of the Fund, a person who is nominated by the deceased member, by a memorandum executed in accordance with section 25(1), is entitled to withdraw, in the manner provided for in the memorandum, from the balance standing to the credit of the deceased member in the Fund, such portion of the amount payable on the deceased member's death out of the Fund as the person has been nominated to receive under the memorandum.

(6) Subject to subsection (6A) and section 15AA(3) and (5), where a member of the Fund is entitled under subsection (2)(*a*) or (3), or is allowed under subsection (4), to withdraw the sum standing to the member's credit in the Fund, at the time of the withdrawal and in accordance with any regulations made under this Act —

(*a*) such retirement sum applicable to the member as may be prescribed must be set aside or topped-up —

(i) by the member; or

(ii) from the sum standing to the member's credit in the Fund, after excluding any reserved amount standing to the member's credit in his or her ordinary account; and

(*b*) [*Deleted by Act 26 of 2016*]

(*c*) if there exist such circumstances as may be prescribed by any regulations made under section 77(1) and the member is thereby required to reserve any amount in his or her ordinary account, such reserved amount must be set aside or topped-up in that account —

(i) by the member; or

(ii) from the sum standing to the member's credit in that account.

[24/2013; 26/2016]

[Act 39 of 2021 wef 01/03/2022]

(6A) Where 2 members of the Fund are parties to a marriage, and neither member is a relevant member as defined in section 27J, the Board may, on a joint application made by them before 1 January 2013, permit them to set aside jointly an amount which is less than the aggregate of the retirement sums of both members if each member has executed a memorandum under section 25(1) nominating the other member to receive, on his or her death, an amount belonging to him or her which is not less than such amount as the Board may specify.

[23/2012; 26/2016]

[Act 39 of 2021 wef 01/03/2022]

(6B) Any memorandum executed under subsection (6A) by 2 members of the Fund who are parties to a marriage —

(*a*) is not revocable during the subsistence of the marriage, unless the Board is satisfied that either member is, or both members are, suffering from any significant condition; and

[Act 39 of 2021 wef 01/03/2022]

(*b*) is, where the marriage has been dissolved (otherwise than by death) or has been annulled, revoked upon the Board being notified of the dissolution or annulment of the marriage.

(6C) The amount standing to the credit of a member in the member's retirement account may, in accordance with such terms and conditions as the Board may impose, be used or withdrawn in all or any of the following manner:

(*a*) deposited before 1 January 2014 with an approved bank or retained in the member's retirement account;

(*b*) withdrawn to purchase an approved annuity from an insurer;

(*c*) withdrawn to pay a premium referred to in section 27L(1) or (1A);

(*d*) used, transferred or withdrawn in any other circumstances as permitted under this Act.

[6/2016]

(6CA) For the purposes of subsections (6)(*a*) and (6C), the Board must, if required by any regulations made under section 77(1), transfer from the sum standing to the credit of a member in the Fund to his or her retirement account, towards the maintenance of the retirement sum, such amount at such time as may be prescribed in those regulations.

[26/2016]

(6CB) For the purposes of subsection (6CA), different amounts and times may be prescribed for different classes of members.

(6D) [*Deleted by Act 26 of 2016*]

(7) Where a member has deposited the amount referred to in subsection (6C)(*a*) with an approved bank or retained that amount in the member's retirement account, the member is entitled, at any time on or after the entitlement date, to withdraw that amount or such part of that amount and any interest accruing on that amount, as the Board may determine, in accordance with any regulations made under section 77(1).

[6/2016; 43/2017]

(7A) Subject to subsection (7B) or (7C) and regulations made under section 77(1), the Board may, without any application by a member —

(*a*) pay the determined amount to the member from any moneys standing to the member's credit in the Fund; or

(*b*) transfer the determined amount from the moneys standing to the member's credit in the Fund to the member's retirement account for payment to the member under paragraph (*a*).

[Act 39 of 2021 wef 01/03/2022]

(7B) Where the member is entitled to make a withdrawal under subsection (2)(*a*) —

(*a*) subsection (7A) applies on or after the entitlement date; and

(*b*) the determined amount is an amount determined by the Board.

[Act 39 of 2021 wef 01/03/2022]

(7C) Where the member is entitled to make a withdrawal under section 15AA(1) by reason of a specified significant condition —

(*a*) subsection (7A) applies on or after the Board is satisfied that the member is suffering from a specified significant condition as defined in section 15AA(9); and

(*b*) the determined amount is an amount determined by the Minister.

[Act 39 of 2021 wef 01/03/2022]

(7D) Subsection (6)(*a*) and section 15AA(5) do not apply to a payment under subsection (7A)(*a*).

[Act 39 of 2021 wef 01/03/2022]

(7E) Except for the determined amount referred to in subsection (7B)(*b*) or (7C)(*b*) and subject to regulations made under section 77(1), other limits imposed on the amount of moneys that may be transferred to or maintained in the member's retirement account do not apply to any transfer to a member's retirement account under subsection (7A)(*b*).

[Act 39 of 2021 wef 01/03/2022]

(8) [*Deleted by Act 39 of 2021 wef 01/03/2022*]

(8A) [*Deleted by Act 39 of 2021 wef 01/03/2022*]

(8B) [*Deleted by Act 39 of 2021 wef 01/03/2022*]

(8C) [*Deleted by Act 39 of 2021 wef 01/03/2022*]

(8CA) [*Deleted by Act 39 of 2021 wef 01/03/2022*]

(8D) Despite sections 15(2), (6), (6C) and (7), 15AA(1) and (5) and 27, where the Board has transferred or paid any amount into a member's account in the Fund (called in this section the transferred amount), the Board may, on the member's application, permit the member to withdraw an amount determined by the Board —

(*a*) from one or more accounts in the Fund as the Board may determine;

(*b*) in circumstances prescribed by regulations made under section 77(1); and

(*c*) if the member satisfies such requirements as the Board may specify.

[6/2016]

[Act 39 of 2021 wef 01/01/2022]

[Act 39 of 2021 wef 01/03/2022]

(8E) An application under subsection (8D) must be made within such time as may be prescribed by regulations made under section 77(1), and different times may be prescribed for different types of withdrawals.

[6/2016]

(8F) The amount that the Board may permit a member to withdraw under subsection (8D) must not exceed the transferred amount.

[6/2016]

[Act 39 of 2021 wef 01/03/2022]

(9) [*Deleted by Act 39 of 2021 wef 01/03/2022*]

(9A) [*Deleted by Act 39 of 2021 wef 01/03/2022*]

(10) [*Deleted by Act 39 of 2021 wef 01/03/2022*]

(10A) [*Deleted by Act 39 of 2021 wef 01/03/2022*]

(10B) [*Deleted by Act 39 of 2021 wef 01/03/2022*]

(10C) [*Deleted by Act 23 of 2012*]

(11) [*Deleted by Act 39 of 2021 wef 01/03/2022*]

(11A) [*Deleted by Act 39 of 2021 wef 01/03/2022*]

(11B) [*Deleted by Act 39 of 2021 wef 01/03/2022*]

(11C) [*Deleted by Act 39 of 2021 wef 01/03/2022*]

(11D) [*Deleted by Act 39 of 2021 wef 01/03/2022*]

(11E) [*Deleted by Act 39 of 2021 wef 01/03/2022*]

(11EA) [*Deleted by Act 39 of 2021 wef 01/03/2022*]

(11EB) [*Deleted by Act 39 of 2021 wef 01/03/2022*]

(11F) [*Deleted by Act 39 of 2021 wef 01/03/2022*]

(12) [*Deleted by Act 24 of 2013*]

(13) [*Deleted by Act 24 of 2013*]

(14) [*Deleted by Act 24 of 2013*]

(15) [*Deleted by Act 39 of 2021 wef 01/03/2022*]

(15A) [*Deleted by Act 39 of 2021 wef 01/03/2022*]

(16) [*Deleted by Act 39 of 2021 wef 01/03/2022*]

Withdrawal on grounds of significant condition, and exemption for pension, annuity or other benefit

15AA.—(1) Subject to section 16, a member of the Fund is entitled to withdraw the sum standing to the credit of the member in the Fund if the Board is satisfied that the member is suffering from a significant condition.

[Act 39 of 2021 wef 01/04/2022]

(2) Without limiting subsection (1), a member who has attained 55 years of age but has not attained the prescribed age is entitled, in accordance with regulations made under section 77(1), to withdraw the amount referred to in section 15(6C)(*a*) which is deposited with an approved bank or retained in the member's retirement account or such part of that amount as the Board may determine, or to surrender his or her approved annuity from an insurer, if the Board is satisfied that the member —

(*a*) is suffering from a significant condition; or

(*b*) is receiving or will receive a pension, annuity or other benefit approved by the Board that provides the member

with a monthly income, whether or not the monthly income is less in value than the payout benchmark applicable to the member.

(3) A member need not comply with section 15(6)(*a*) if the Board is satisfied that the member —

(*a*) is suffering from a significant condition;

(*b*) is receiving or will receive a pension, annuity or other benefit approved by the Board that provides the member with a monthly income not less in value than the payout benchmark applicable to the member; or

(*c*) has attained 55 years of age before 1 January 1987.

(4) Subsection (5) applies to a member of the Fund who —

(*a*) is entitled to withdraw the sum standing to his or her credit in the Fund under subsection (1) by reason of a specified significant condition;

(*b*) is entitled under subsection (2)(*a*) by reason of a specified significant condition to withdraw the amount referred to in section 15(6C)(*a*) which is deposited with an approved bank or retained in the member's retirement account, or any part of that amount, or surrender his or her approved annuity from an insurer; or

(*c*) is entitled under section 15(2)(*a*) or (3), or is allowed under section 15(4), to withdraw the sum standing to his or her credit in the Fund and, under subsection (3)(*a*), need not comply with section 15(6)(*a*) by reason of a specified significant condition.

(5) At the time of the withdrawal or surrender (as the case may be) mentioned in subsection (4) and at such other times as the Minister may determine, and in accordance with such directions as the Minister may give in any particular case —

(*a*) such amount as the Minister may specify must be set aside or topped-up in the member's retirement account —

(i) by the member; or

(ii) from the sum standing to the member's credit in the Fund, after excluding any reserved amount standing to the member's credit in his or her ordinary account; and

(*b*) if there exist such circumstances as may be prescribed by regulations made under section 77(1) and the member is thereby required to reserve any amount in his or her ordinary account, such reserved amount must be set aside or topped-up in that account —

(i) by the member; or

(ii) from the sum standing to the member's credit in that account.

(6) Where any amount has been set aside or topped-up in the member's retirement account for the purposes of subsection (5)(*a*), the amount standing to the credit of the member in his or her retirement account may be withdrawn by the member in accordance with such terms and conditions as the Minister may from time to time impose.

(7) A member who has attained the prescribed age and who need not comply with section 15(6)(*a*) by reason of subsection (3)(*b*) is entitled, in accordance with regulations made under section 77(1) —

(*a*) where any amount standing to the member's credit in the member's retirement account is deposited with an approved bank or retained in the member's retirement account under section 15(6C)(*a*), to withdraw the amount or such part of the amount, as the Board may determine, which was so deposited or retained; and

(*b*) where any amount standing to the member's credit in the member's retirement account is used to purchase an approved annuity under section 15(6C)(*b*), to surrender the approved annuity.

(8) For the purposes of subsections (2)(*b*) and (3)(*b*), the Minister —

(*a*) may specify different amounts of payout benchmark for different classes of members, taking into account the life expectancy of the different classes of members;

(*b*) must publish the payout benchmark applicable to each class of members in a manner accessible to the public; and

(*c*) may, on the application of a member, specify a payout benchmark for that member that is less than the payout benchmark published under paragraph (*b*) for the class of members to which the member belongs.

(9) In this section —

"significant condition" means any physical or mental condition prescribed as a significant condition by regulations made under section 77(1);

"specified significant condition" means any significant condition prescribed as a specified significant condition by regulations made under section 77(1).

[Act 39 of 2021 wef 01/03/2022]

Charge or undertaking on immovable property to secure retirement sum

15AB.—(1) Where a member or his or her spouse owns any immovable property of a value equal to or exceeding the member's retirement sum, the Board may, on an application made before 1 January 2013, permit the member —

(*a*) to withdraw the amount referred to in the former section 15(6C)(*b*) or part thereof from his or her account with an approved bank or his or her retirement account; or

(*b*) to surrender his or her approved annuity,

if the member or his or her spouse (as the case may be) agrees to the creation of a charge on the immovable property owned by the member or his or her spouse, to secure the payment to the Board of the member's retirement sum.

(2) Where a member and one or more related persons jointly own any immovable property of a value equal to or exceeding the

member's retirement sum, the Board may, on an application made before 1 January 2013, permit the member —

(*a*) to withdraw the amount referred to in the former section 15(6C)(*b*) or part thereof from his or her account with an approved bank or his or her retirement account; or

(*b*) to surrender his or her approved annuity,

if the member and the related person or persons (as the case may be) agree to the creation of a charge on the immovable property owned by them to secure the payment to the Board of the member's retirement sum.

(3) Where a member or his or her spouse or both of them jointly own any immovable property sold by an approved developer, by a Housing Authority or by a lessee of a Housing Authority, the Board may, on an application made before 1 January 2013, permit the member —

(*a*) to withdraw the amount referred to in the former section 15(6C)(*b*) or part thereof from his or her account with an approved bank or his or her retirement account; or

(*b*) to surrender his or her approved annuity,

if the member or his or her spouse (or both of them), as the case may be, gives an undertaking to refund to the Board an amount equal to the member's retirement sum or part thereof which is required to be set aside in the event the property is sold or otherwise disposed of.

(4) Where a member and one or more persons (other than the member's spouse) jointly own any immovable property sold by an approved developer, by a Housing Authority or by a lessee of a Housing Authority, the Board may, on an application made before 1 January 2013, permit the member —

(*a*) to withdraw the amount referred to in the former section 15(6C)(*b*) or part thereof from his or her account with an approved bank or his or her retirement account; or

(*b*) to surrender his or her approved annuity,

if the member and the person or persons (as the case may be) give an undertaking to refund to the Board an amount equal to the member's

retirement sum or part thereof which is required to be set aside in the event the property is sold or otherwise disposed of.

(5) The Board must not enforce any undertaking under subsection (3) or (4) if there exist such circumstances as may be prescribed in regulations made under section 77(1) for the purposes of this subsection.

(6) Where a member owns any immovable property of a value equal to or exceeding the retirement sum, the Board may, on an application made on or after 1 January 2013, permit the member, in accordance with any regulations made under section 77(1) —

(*a*) to withdraw the amount referred to in section 15(6C)(*a*) which is deposited with an approved bank or retained in the member's retirement account or any part of that amount; or

(*b*) to surrender his or her approved annuity.

(7) Where a member and one or more persons jointly own any immovable property of a value equal to or exceeding the retirement sum, the Board may, on an application made on or after 1 January 2013, permit the member, in accordance with any regulations made under section 77(1) —

(*a*) to withdraw the amount referred to in section 15(6C)(*a*) which is deposited with an approved bank or retained in the member's retirement account or any part of that amount; or

(*b*) to surrender his or her approved annuity.

(8) Where a member owns any immovable property sold by an approved developer, by a Housing Authority or by a lessee of a Housing Authority, the Board may, on an application made on or after 1 January 2013, permit the member, in accordance with any regulations made under section 77(1) —

(*a*) to withdraw the amount referred to in section 15(6C)(*a*) which is deposited with an approved bank or retained in the member's retirement account or any part of that amount; or

(*b*) to surrender his or her approved annuity.

(9) Where a member and one or more persons jointly own any immovable property sold by an approved developer, by a Housing

Authority or by a lessee of a Housing Authority, the Board may, on an application made on or after 1 January 2013, permit the member, in accordance with any regulations made under section 77(1) —

(*a*) to withdraw the amount referred to in section 15(6C)(*a*) which is deposited with an approved bank or retained in the member's retirement account or any part of that amount; or

(*b*) to surrender his or her approved annuity.

(10) Where a member, with the Board's permission under subsection (6), (7), (8) or (9), has withdrawn the amount referred to in section 15(6C)(*a*) which is deposited with an approved bank or retained in the member's retirement account or any part of that amount, a charge is constituted on the immovable property referred to in subsection (6), (7), (8) or (9) (as the case may be) to secure the payment to the Board of the amount withdrawn.

(11) Where a member, with the Board's permission under subsection (6), (7), (8) or (9), has surrendered his or her approved annuity, a charge is constituted on the immovable property referred to in subsection (6), (7), (8) or (9) (as the case may be) to secure the payment to the Board of the entire surrender value of the approved annuity.

(12) Subject to regulations made under section 77(1), the Board may, on an application made on or after 1 April 2021, permit the member to use any immovable property (owned by the member, or by the member and one or more persons jointly) to secure the whole or part of the retirement sum applicable to the member.

(13) Where the Board approves the member's application under subsection (12), a charge is constituted on the immovable property mentioned in that subsection to secure the payment to the Board of an amount determined by the Board, not exceeding the amount of the retirement sum applicable to the member.

(14) The following provisions apply to a charge constituted on any immovable property under subsection (10), (11) or (13):

(*a*) the charge is subject to all prior statutory rights and charges of any public authority over the immovable property and to

all encumbrances registered or notified prior to the date of the constitution of the charge;

(*b*) upon the constitution of the charge, the Board has the power of sale and all other powers relating or incidental thereto to sell and effectually transfer the immovable property to any purchaser as if the Board were a registered mortgagee and, in any case where the immovable property is registered land within the meaning of the Land Titles Act 1993, even though the charge is not registered under that Act;

(*c*) the charge extends to all the rights, benefits and interests of the member, or of the member and the other person or persons who jointly own the immovable property (as the case may be) under his or her or their agreement for sale and purchase of the immovable property;

(*d*) where the Board has lodged with the Registrar an instrument (which must be in such form as the Registrar may require) for the purpose of registering or notifying the charge, the Registrar need not be concerned to enquire into the regularity or validity of the charge and must, on acceptance of the instrument, register or notify the charge in the appropriate register maintained by the Registrar under the Land Titles Act 1993, the Land Titles (Strata) Act 1967 or the Registration of Deeds Act 1988, as the case may be;

(*e*) the charge continues in force until the Board is satisfied of the occurrence of any event prescribed in regulations made under section 77(1) for the purposes of this paragraph.

(15) The following provisions apply to a charge created over any immovable property under subsection (1) or (2):

(*a*) the charge is subject to all prior statutory rights and charges of any public authority over the immovable property and to all encumbrances registered or notified prior to the date of the notification of the charge;

(*b*) upon lodgment by the Board with the Registrar of an instrument (which must be in such form as the Registrar may require) for the purpose of registering or notifying the charge and the acceptance of the instrument by the Registrar, the Board has —

(i) the power of sale and all other powers relating or incidental thereto as if the Board were a registered mortgagee; and

(ii) the power to sell, assign and dispose of all rights, benefits and interests under the agreement for the sale and purchase of the immovable property;

(*c*) the charge extends to all the rights, benefits and interests of the member or his or her spouse, or the member and the related person or persons (as the case may be), under his or her or their agreement for sale and purchase of the immovable property;

(*d*) the Registrar need not be concerned to enquire into the regularity or validity of the charge and must, on acceptance of the instrument to register or notify the charge, register or notify the charge in the appropriate register maintained by the Registrar under the Land Titles Act 1993, the Land Titles (Strata) Act 1967 or the Registration of Deeds Act 1988, as the case may be;

(*e*) the charge must, on the application of the member or any other person having an interest in the property, be cancelled if the Board is satisfied of the occurrence of any event prescribed in regulations made under section 77(1) for the purposes of this paragraph.

(16) Section 73 of the Conveyancing and Law of Property Act 1886 and sections 49L and 49M of the Insurance Act 1966[1] do not apply to any annuity purchased with any amount standing to the credit of a member in his or her retirement account.

[1] Sections 49L and 49M of the Insurance Act 1966 are to be construed as sections 132 and 133 respectively of the Insurance Act 1966, according to section 20(1) of the Revised Edition of the Laws Act 1983.

(17) In this section, "related person", in relation to a member, means —

(*a*) his or her spouse;

(*b*) a child of the member, including an adopted child and a stepchild;

(*c*) a father or mother of the member;

(*d*) a brother or sister of the member;

(*e*) a grandchild of the member;

(*f*) a grandparent of the member; or

(*g*) any other person who in the opinion of the Board should be regarded as a related person for the purposes of this section.

[Act 39 of 2021 wef 01/03/2022]

Restrictions on withdrawals to ensure repayment of approved loan

15A. Despite anything in sections 15, 15AA and 15AB, a member of the Fund is not entitled to withdraw from the Fund any sum standing to the member's credit under section 15(2)(*b*) or (*c*) or 15AA(1) unless the Board is satisfied that all moneys lent to the member pursuant to any approved loan scheme within the meaning of section 14A and which have been paid into the Fund under section 14A(2) for the benefit of the member, together with any interest and other charges which the member is liable to pay to the Government under the terms and conditions of the loan, have been repaid to the Government.

[Act 39 of 2021 wef 01/03/2022]

Setting aside additional sum

15B.—(1) Before 1 January 2014, a member who is entitled to withdraw the sum standing to the member's credit in the Fund under section 15(2)(*a*), (3) or (4) may, in addition to the retirement sum required to be set aside under section 15(6)(*a*), set aside in accordance with regulations made under this Act, the balance or any part of the

balance of the sum which the member is entitled to withdraw under section 15(2)(*a*), (3) or (4) (called in this section the additional sum).

[24/2013; 26/2016]

(2) The additional sum set aside under subsection (1) may, before 1 January 2014 —

(*a*) be deposited with an approved bank; or

(*b*) be used to purchase an approved annuity from an insurer.

[24/2013]

(3) Sections 25 and 25A does not apply to the additional sum set aside under subsection (1).

[39/2000]

[Act 39 of 2021 wef 18/06/2022]

Restrictions on withdrawal from medisave account

16.—(1) A member of the Fund is not entitled to withdraw any sum standing to the credit of the member in the member's medisave account under section 15(2)(*a*) or (3).

[26/2016]

(2) A member of the Fund is not entitled to withdraw any sum standing to the credit of the member in the member's medisave account under section 15AA(1), except with the Minister's approval.

[26/2016]

[Act 39 of 2021 wef 01/03/2022]

(3) The Board must not allow a member of the Fund to withdraw any sum standing to the credit of the member in the member's medisave account under section 15(4).

[26/2016]

Withdrawal from medisave account of deceased member

16A.—(1) Despite section 24(3A), on or after the death of a member of the Fund, the Board may, subject to such conditions as the Minister may from time to time impose, permit the withdrawal, for one or more of the following purposes, of the whole or any part of the sum standing to the member's credit in his or her medisave account, in accordance with any regulations made under section 34 of the MediShield Life Scheme Act 2015, section 64 of the CareShield Life and Long-Term Care Act 2019 or section 77(1):

(*a*) for such medical, psychiatric or other treatment or services received by the member as may be prescribed by regulations made under section 77(1), if that withdrawal had been authorised —

(i) before the member's death, by him or her or, if he or she was unable to give the authorisation, by a prescribed person; or

(ii) on or after the member's death, by a prescribed person;

(*b*) for such medical, psychiatric or other treatment or services as may be prescribed by regulations made under section 77(1) received (whether before, on or after 1 August 2013), or to be received, by the member's spouse, child or parent or by such other person as may be prescribed by regulations made under section 77(1), if that withdrawal had been authorised by the member before his or her death;

(*c*) for any premium (including interest and penalties for late payment) and other sums payable for the member's insurance under the MediShield Life Scheme, or under any medical insurance scheme or other insurance scheme referred to in section 34(2)(*j*) of the MediShield Life Scheme Act 2015 or section 77(1)(*k*), if —

(i) the member is insured under the MediShield Life Scheme, or under any medical insurance scheme or other insurance scheme, as the case may be; and

(ii) the Board has authorised, whether before or after the member's death, the withdrawal of any amount standing to the member's credit in his or her medisave account for the payment of any such premium;

(*d*) for any premium (including interest and penalties for late payment) and other sums payable for the member's insurance under the CareShield Life Scheme or

ElderShield Scheme, or under any Supplement Scheme, if —

(i) the member is insured under the CareShield Life Scheme, ElderShield Scheme or Supplement Scheme, as the case may be; and

(ii) the Board has authorised, whether before or after the member's death, the withdrawal of any amount standing to the member's credit in his or her medisave account for the payment of any such premium;

(*e*) for the member or the member's dependant pursuant to section 16B, if that withdrawal had been authorised before the member's death.

[23/2012; 4/2015; 26/2019]

(2) Where the Board has permitted the withdrawal of any money under subsection (1), section 24(3A) does not apply to that money.

(3) In subsection (1), "prescribed person" means such person or committee as may be prescribed by any regulations made under section 77(1).

Withdrawal from medisave account for long-term care

16B.—(1) The Board may, on application by a member of the Fund, permit the member to withdraw the whole or any part of the sum standing to the member's credit in the medisave account as the Board may determine, for the member or the member's dependant (as the case may be) in accordance with regulations made under section 77(1) and subject to such terms and conditions as the Board may impose, if —

(*a*) the amount standing to the credit of the member is not less than such amount as may be prescribed;

(*b*) a certification under subsection (2) has been issued and remains in force; and

(*c*) the member and, where applicable, the member's dependant satisfy such other conditions as may be

determined by the Minister charged with the responsibility for health.

[26/2019]

(2) The certifying body may, on an application by a member who wishes to make an application under subsection (1), issue a written certification stating that the member is eligible to make a withdrawal —

(*a*) in the case of a withdrawal for the member —

(i) if the certifying body is satisfied that the member requires long-term care based on the conditions prescribed in regulations made under section 77(1);

(ii) if the member has, at the time the certifying body issues the certification, attained such age as may be prescribed in regulations made under section 77(1); and

(iii) if the member satisfies such other requirements as the Minister charged with the responsibility for health may impose; or

(*b*) in the case of a withdrawal for the member's dependant —

(i) if the certifying body is satisfied that the member's dependant requires long-term care based on the conditions prescribed in regulations made under section 77(1);

(ii) if the member and the member's dependant have, at the time the certifying body issues the certification, attained such age as may be prescribed in regulations made under section 77(1); and

(iii) if the member's dependant satisfies such other requirements as the Minister charged with the responsibility for health may impose.

[26/2019]

(3) The Minister charged with the responsibility for health may, in any particular case, waive any condition mentioned in subsections (1)(*a*) and (*b*), (2)(*a*)(i) and (ii) and (2)(*b*)(i) and (ii).

[26/2019]

(4) For the purposes of a certification under this section, the certifying body may —

(*a*) carry out such inquiries and investigations in relation to the certification;

(*b*) request that the member or member's dependant (as the case may be) provide, within a specified time, any information that the certifying body requires; and

(*c*) require the member or member's dependant (as the case may be) to attend a disability assessment by an assessor.

[26/2019]

(5) The Minister charged with the responsibility for health may —

(*a*) in writing delegate to any person, or group of persons, appointed by the Minister all or any of the Minister's functions and powers under subsection (3); and

(*b*) under paragraph (*a*), delegate different functions and powers to different persons or groups of persons.

[26/2019]

(6) Where the Board permits the withdrawal of an amount under subsection (1) for the member or the member's dependant (as the case may be), the Board may pay the amount to —

(*a*) the person for whom the amount was withdrawn; or

(*b*) an approved payee nominated by the person mentioned in paragraph (*a*) to receive the amount on the person's behalf,

as determined by the certifying body.

[26/2019]

(7) A payment by the Board to a person mentioned in subsection (6) is a proper discharge of the Board's duties under this section.

[26/2019]

(8) Subsection (7) does not affect any recourse which any person may have against the person receiving the amount paid to that person under subsection (6).

[26/2019]

(9) The approved payee who receives the amount under subsection (6) for the person for whom the amount was withdrawn

may, in such circumstances as may be prescribed, pay the whole or any part of the amount to that person's account in the Fund.

[26/2019]

(10) Except where subsection (9) applies, the approved payee who receives the amount under subsection (6) for the person whom the amount was withdrawn must first apply the amount for the care of the person for whom the amount was withdrawn.

[26/2019]

(11) An approved payee who, without reasonable excuse, contravenes subsection (10) shall be guilty of an offence and shall be liable on conviction —

(*a*) in the case of an individual —

(i) to a fine not exceeding $10,000 or to imprisonment for a term not exceeding 2 years or to both; and

(ii) in addition, to a penalty equal to 4 times the relevant amount; or

(*b*) in any other case —

(i) to a fine not exceeding $20,000; and

(ii) in addition, to a penalty equal to 8 times the relevant amount.

[26/2019]

(12) Where a person has been convicted by a court under subsection (11), the court may order that person to make payment of the whole or any part of the amount received by that person under subsection (6) including the whole or any part of the interest that would have been payable thereon had the amount not been withdrawn from the Fund.

[26/2019]

(13) Where a court has ordered payment under subsection (12), the moneys given by a person in compliance with the order are to be paid to the medisave account of the member from which the amount was withdrawn under subsection (6).

[26/2019]

(14) In this section —

"approved payee", in relation to the person mentioned in subsection (6)(*a*), means a person whom the certifying body is satisfied is within the class or classes of persons approved by the Minister charged with the responsibility for health to receive a withdrawal under subsection (1) on behalf of the person for whom the amount is to be withdrawn;

"dependant", in relation to a member, means such person whom the certifying body is satisfied is related to the member in such manner as may be prescribed in regulations made under section 77(1) or in any other manner as the Minister charged with the responsibility for health may determine;

"relevant amount" means the amount received by a person under subsection (6) which was not applied for the care of the person for whom the amount was withdrawn.

[26/2019]

Application under section 16B by approved person

16C.—(1) Despite section 70 and any provision in the Mental Capacity Act 2008 but subject to subsection (2) —

(*a*) the Board may —

(i) permit the whole or any part of the sum standing to a relevant person's credit in the medisave account to be withdrawn under section 16B, where an application to the Board under section 16B is made by an approved person on behalf of a relevant person; or

(ii) permit any information for the purposes of section 16B to be provided to the Board by an approved person on behalf of a relevant person (whether or not the relevant person is the person whose moneys in the medisave account are to be withdrawn under section 16B); and

(*b*) for the purposes of a certification under section 16B —

(i) the certifying body may permit any information to be provided to the certifying body by an approved

person on behalf of a relevant person (whether or not the relevant person is the person whose moneys in the medisave account are to be withdrawn under section 16B); and

(ii) the approved person may do all that is necessary in relation to the application under section 16B.

[26/2019]

(2) Any permission by the Board under subsection (1)(*a*) is subject to such terms and conditions as the Board may, with the approval of the Minister charged with the responsibility for health, impose.

[26/2019]

(3) Where the Board permits the whole or any part of the sum standing to the relevant person's credit in the medisave account to be withdrawn under subsection (1), the Board may pay the amount withdrawn from the relevant person's medisave account to an approved payee nominated by the approved person to receive the amount on the relevant person's behalf.

[26/2019]

(4) Where —

(*a*) the relevant person is the member's dependant; and

(*b*) the Board permits the whole or any part of the sum standing to the member's credit in the medisave account to be withdrawn under section 16B(1) for the relevant person,

the Board may pay the amount withdrawn from the member's medisave account to an approved payee nominated by the approved person, to receive the amount on behalf of the relevant person.

[26/2019]

(5) The receipt by the approved payee is a proper discharge of the Board's duties for the amount paid to the approved payee under subsection (3) or (4), as the case may be.

[26/2019]

(6) Subsection (5) does not affect any recourse which any person may have against the approved person or the approved payee for the amount paid to the approved payee under that subsection.

[26/2019]

(7) The approved payee who receives the amount under subsection (3) or (4) (as the case may be) for the relevant person may, in such circumstances as may be prescribed, pay the whole or any part of the amount to that person's account in the Fund.

[26/2019]

(8) Except where subsection (7) applies, the approved payee must first apply the amount paid to the approved payee under subsection (3) or (4) (as the case may be) for the care of the relevant person.

[26/2019]

(9) An approved payee who, without reasonable excuse, contravenes subsection (8) shall be guilty of an offence and shall be liable on conviction —

(*a*) in the case of an individual —

(i) to a fine not exceeding $10,000 or to imprisonment for a term not exceeding 2 years or to both; and

(ii) in addition, to a penalty equal to 4 times the relevant amount; or

(*b*) in any other case —

(i) to a fine not exceeding $20,000; and

(ii) in addition, to a penalty equal to 8 times the relevant amount.

[26/2019]

(10) Where a person has been convicted by a court under subsection (9), the court may order that person to make payment of the whole or any part of the amount paid to that person under subsection (3) or (4) (as the case may be) including the whole or any part of the interest that would have been payable thereon had the amount not been withdrawn from the Fund.

[26/2019]

(11) Where a court has ordered payment under subsection (10), the moneys given by a person in compliance with the order are to be paid to the medisave account of the person from whose medisave account the moneys were withdrawn.

[26/2019]

(12) The Minister charged with the responsibility for health may —

(*a*) approve different classes of approved payees for applications made by different classes of approved persons;

(*b*) impose different terms and conditions for different classes of approved persons; and

(*c*) impose different terms and conditions for different classes of approved payees.

[26/2019]

(13) In this section —

"approved payee", in relation to a relevant person, means a person whom the certifying body is satisfied is within the class or classes of persons approved by the Minister charged with the responsibility for health to receive any amount under subsection (3) or (4) (as the case may be) on behalf of the person for whom the amount was withdrawn;

"approved person", in relation to a relevant person, means a person whom the certifying body is satisfied is within the class or classes of persons approved by the Minister charged with the responsibility for health to make an application, provide information or do all that is necessary under subsection (1);

"relevant amount" means the amount received by an approved payee which was not applied for the care of the person for whom the amount was withdrawn;

"relevant person" means a person —

(*a*) whom the certifying body is satisfied to lack mental capacity and who —

(i) is entitled, but is unable, to make any application under section 16B; or

(ii) is unable to provide any information for the purposes of section 16B; and

(*b*) who, to the best of the certifying body's knowledge, has neither of the following:

(i) a deputy appointed or deemed to be appointed for the person by the court under the Mental Capacity Act 2008 with power in relation to the person for the purposes of this Act;

(ii) a donee under a lasting power of attorney registered under the Mental Capacity Act 2008 with power in relation to the person for the purposes of this Act.

[26/2019]

Withdrawal from special account for loan, etc.

17. The Board may allow a member to withdraw the whole or part of the moneys standing to the member's credit in his or her special account for all or any of the following purposes:

(*a*) for the payment of any loan taken by the member for the purchase of any immovable property by the member in accordance with any regulations made under section 77(1);

(*b*) for the payment of —

(i) any improvement contribution due to the Housing and Development Board in respect of upgrading works carried out under Part 4A of the Housing and Development Act 1959 or to a Town Council in respect of lift upgrading works carried out under Part 4A of the Town Councils Act 1988;

(ii) any interest imposed by the Housing and Development Board or the Town Council (as the case may be) on the improvement contribution referred to in sub-paragraph (i), where the improvement contribution is paid in instalments; and

(iii) any costs, fees or other incidental expenses arising from such works;

(*c*) for such other purposes as permitted under, and in accordance with, this Act.

[6/2016]

Transfer or payment of moneys to retirement account or special account, and voluntary maintenance of sum in retirement account

18.—(1) The Board may, for any of the purposes mentioned in section 15(6C), and subject to any regulations made under section 77(1)(*o*) and such terms and conditions as the Board may impose, permit —

(*a*) a member to transfer such portion (not exceeding such amount as may be prescribed) of the sum standing to the member's credit in the Fund as the Board may determine to the retirement account of a relevant individual, if the relevant individual has attained the age of 55 years;

(*b*) any person to pay money into the retirement account of a member who has attained the age of 55 years; or

(*c*) any person to voluntarily maintain, in a retirement account with the Board —

(i) a retirement sum; or

(ii) any other sum that the Board may allow, being a sum not exceeding such sum as may be prescribed by any regulations made under section 77(1)(*o*).

[23/2012; 6/2016; 26/2016; 43/2017]

(1A) All moneys transferred to or paid into a retirement account under subsection (1)(*a*) or (*b*) must be applied in accordance with any regulations made under section 77(1)(*o*) and such terms and conditions as the Board may impose.

(2) The Board may, subject to such terms and conditions as it may impose, permit —

(*a*) a member to transfer such portion (not exceeding such amount as the Minister may specify) of the sum standing to the member's credit in the Fund as the Board may determine to the retirement account of a relevant individual, if any amount referred to in section 15AA(5)(*a*) is required to be set aside or

topped-up in the retirement account of the relevant individual; or

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(*b*) any person to pay money (not exceeding such amount as the Minister may specify) into the retirement account of a member, if any amount referred to in section 15AA(5)(*a*) is required to be set aside or topped-up in the retirement account of the member.

[23/2012]

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(2A) All moneys transferred to or paid into a retirement account under subsection (2)(*a*) or (*b*) must be applied in accordance with such terms and conditions as the Minister may impose.

[23/2012]

(3) The Board may, subject to any regulations made under section 77(1)(*oa*) and such terms and conditions as it may impose, permit —

(*a*) a member to transfer such portion (not exceeding such amount as may be prescribed) of the sum standing to the member's credit in the Fund as the Board may determine to the special account of a relevant individual, if the Board has not transferred under section 15(6CA) any amount from the sum standing to the credit of the relevant individual in the Fund to the relevant individual's retirement account; or

(*b*) any person to pay money into the special account of a member, if the Board has not transferred under section 15(6CA) any amount from the sum standing to the credit of the member in the Fund to the member's retirement account.

[23/2012; 24/2013; 43/2017]

(4) Subject to subsection (6), where a member is a relevant individual to whose special account any moneys have been transferred under subsection (3)(*a*) —

(*a*) the moneys so transferred; and

(*b*) the whole or such part as the Board may determine of any interest that would have accrued thereon,

must be transferred by the Board to the member's retirement account at the relevant time.

[24/2013]

(5) Subject to subsection (6) —

(*a*) any moneys paid by any person into a member's special account under subsection (3)(*b*); and

(*b*) the whole or such part as the Board may determine of any interest that would have accrued thereon,

must be transferred by the Board to the member's retirement account at the relevant time.

[24/2013]

(6) Where, at the relevant time, the total amount of the moneys and interest referred to in subsections (4)(*a*) and (*b*) and (5)(*a*) and (*b*) exceeds the retirement sum applicable to a member —

(*a*) the total amount to be transferred by the Board to the member's retirement account under subsections (4) and (5) must not exceed the retirement sum applicable to the member; and

(*b*) the moneys and interest referred to in subsections (4)(*a*) and (*b*) and (5)(*a*) and (*b*) must be transferred by the Board to the member's retirement account in such order of priority as may be prescribed in any regulations made under section 77(1)(*oa*).

[24/2013; 26/2016]

(7) All moneys transferred to or paid into a special account under subsection (3) must be applied in accordance with any regulations made under section 77(1)(*oa*) and such terms and conditions as the Board may impose.

(8) Any moneys transferred under subsection (1)(*a*), (2)(*a*) or (3)(*a*), paid under subsection (1)(*b*), (2)(*b*) or (3)(*b*) or maintained under subsection (1)(*c*) are deemed to be contributions for the purposes of this Act.

(8A) The Minister may —

(*a*) for the purposes of subsection (1)(*a*) or (3)(*a*), prescribe different amounts that may be transferred by different classes of members to different classes of relevant individuals;

(*b*) for the purposes of subsection (2)(*a*), specify different amounts that may be transferred by different classes of members to different classes of relevant individuals; and

(*c*) for the purposes of subsection (2)(*b*), specify different amounts that may be paid by different classes of persons to different classes of members.

[43/2017]

(8B) The Board may, for the purposes of subsection (1)(*a*), (2)(*a*) or (3)(*a*), determine different portions that may be transferred by different classes of members to different classes of relevant individuals.

[43/2017]

(9) In this section, "relevant time", in relation to a member, means such time as may be prescribed in relation to the member in any regulations made under section 77(1).

[24/2013]

Transfer of member's moneys in ordinary account or special account to retirement account

18A.—(1) The Board may, subject to any regulations made under section 77(1)(*o*) and such terms and conditions as it may impose, permit a member who has less than the prescribed amount standing to the member's credit in his or her retirement account to transfer a sum (not exceeding such amount as may be prescribed in those regulations) standing to the member's credit in his or her ordinary account or special account, or in both accounts, to his or her retirement account.

[23/2012]

(1A) All moneys transferred to a retirement account under subsection (1) must be applied in accordance with any regulations

made under section 77(1)(*o*) and such terms and conditions as the Board may impose.

[23/2012]

(2) In this section, "prescribed amount" means an amount prescribed by regulations made under section 77(1)(*o*).

[6/2016]

Transfer of member's money in ordinary account to special account

18B. The Board may (on a member's application and subject to any regulations made under section 77(1) and any terms and conditions as the Board may impose) transfer a sum, not exceeding the special account top-up limit computed in accordance with regulations made under section 77(1), from the amount standing to a member's credit in the member's ordinary account to the member's special account.

[43/2017]

Transfer of member's moneys in ordinary account or special account to medisave account

18C.—(1) The Board may, on the application of a member who has less than the requisite amount applicable to the member standing to the member's credit in his or her medisave account and subject to such terms and conditions as the Board may impose, transfer to his or her medisave account a sum standing to the member's credit in his or her ordinary account or special account, or in both accounts.

[26/2016]

(2) [*Deleted by Act 20 of 2011*]

(3) In this section, "requisite amount" means the amount as directed by the Minister under section 13(6).

Transfer of member's moneys in ordinary account or special account to medisave account of related person

18D. The Board may, on the application of a member and subject to such terms and conditions as the Board may impose, permit the member to transfer the whole or part of the amount standing to the credit of the member in either or both of the member's ordinary

account and special account to the medisave account of any person who is related to the member in a manner specified by the Board.
[26/2016]

Board's discretion to refund moneys transferred under section 18

19.—(1) The Board may, in the approved circumstances, refund the whole or part of any moneys transferred on or after 4 October 2021 to a relevant individual's account in the Fund (called in this section Account A) under section 18(1)(*a*), (2)(*a*) or (3)(*a*); and the refund must be made to the account of the member from which the moneys were transferred (called in this section Account B).

(2) Where the Board has refunded any moneys from Account A to Account B under subsection (1), the Board may —

(*a*) pay into Account B the whole or such part, as the Board may determine, of any interest that would have been payable on the refunded amount if the refunded amount had remained in Account B; and

(*b*) deduct from Account A and pay into the general moneys of the Fund, the whole or such part, as the Board may determine, of any interest paid into Account A that accrued to the refunded amount while the refunded amount was in Account A.

(3) This section applies despite the relevant individual's death or the Board's receipt of the relevant individual's application to withdraw any sum from the Fund under section 15(2)(*b*) or (*c*) on or after the commencement date.

(4) In this section —

"approved circumstances" means circumstances approved by the Minister or a person specified by the Minister;

"commencement date" means the date of commencement of section 57 of the Central Provident Fund (Amendment) Act 2021;

"refunded amount" means the amount of moneys refunded from Account A to Account B under subsection (1).

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19A. [*Repealed by Act 39 of 2021 wef 01/04/2022*]

19B. [*Repealed by Act 39 of 2021 wef 01/04/2022*]

19C. [*Repealed by Act 39 of 2021 wef 01/04/2022*]

Refund of moneys transferred before commencement date or paid before 1 November 2008 under section 18

19D.—(1) A person may apply, on or after the commencement date but before 1 April 2022 and in the manner specified by the Board, for the refund of any of the following moneys:

(*a*) moneys transferred by the person before the commencement date to the retirement account or special account of a relevant individual under section 18(1)(*a*), (2)(*a*) or (3)(*a*), as the case may be;

(*b*) moneys paid by the person before 1 November 2008 to his or her parent's, grandparent's, spouse's or sibling's retirement account under section 18(1)(*b*) or (2)(*b*) as in force immediately before 1 November 2008;

(*c*) moneys paid by the person before 1 November 2008 to his or her spouse's or sibling's special account under section 18(3)(*b*) as in force immediately before 1 November 2008.

(2) On an application for the refund of moneys mentioned in subsection (1)(*a*), the Board must refund the remaining moneys to the giver's account from which such moneys were transferred, if the conditions specified by the Board are met.

(3) On an application for the refund of moneys mentioned in subsection (1)(*b*) or (*c*), the Board —

(*a*) must pay the remaining moneys to the payer, if the conditions specified by the Board are met; or

(*b*) if the payer has died at the time of payment, may pay the remaining moneys —

(i) to the personal representatives of the deceased payer; or

(ii) if to the best of the Board's knowledge the deceased payer does not have any personal representatives, and if the amount that the payer would have received does not exceed such amount as the Minister may specify — to a proper claimant.

(4) The receipt of the proper claimant is a discharge to the Board for the payment to the proper claimant under subsection (3)(*b*)(ii).

(5) Where payment has been made to a proper claimant under subsection (3)(*b*)(ii), this section does not affect any recourse that any person may have against the proper claimant for that amount.

(6) Subsections (2) and (3) apply on or after the commencement date despite —

(*a*) the death of the recipient of the moneys mentioned in subsection (1)(*a*), (*b*) or (*c*), as the case may be; or

(*b*) the Board's receipt of the recipient's application to withdraw any sum from the Fund under section 15(2)(*b*) or (*c*),

on or after the Board receives the application under subsection (1).

(7) The Board may without any application under subsection (1) —

(*a*) refund the remaining moneys in relation to moneys mentioned in subsection (1)(*a*) in accordance with subsection (2); or

(*b*) pay the remaining moneys in relation to moneys mentioned in subsection (1)(*b*) or (*c*) in accordance with subsection (3).

(8) Subsections (2), (3) and (7) do not apply if an event mentioned in subsection (6)(*a*) or (*b*) has occurred before the commencement date.

(9) In this section —

"applicable provision" means section 15(2)(*d*), (*e*), (*f*) or (*g*), (2B), (7), (7C) or (8B) as in force immediately before the date

of commencement of section 4 of the Central Provident Fund (Amendment) Act 2021, or section 15(7) or 15AA(1) or (6);

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"child" means a legitimate child and includes any child adopted by virtue of an order of court under any written law for the time being in force in Singapore, Malaysia or Brunei Darussalam;

"commencement date" means the date of commencement of section 58 of the Central Provident Fund (Amendment) Act 2021;

"giver", in relation to moneys mentioned in subsection (1)(*a*), means the person from whom those moneys were transferred to the recipient's retirement account or special account;

"parent" includes an adoptive parent;

"payer", in relation to moneys mentioned in subsection (1)(*b*) or (*c*), means the person who paid those moneys to the recipient's retirement account or special account;

"proper claimant" means a person who —

(*a*) claims to be entitled to the remaining moneys on the death of the payer mentioned in subsection (3) as executor of the deceased payer; or

(*b*) claims to be entitled to the remaining moneys on the death of the payer mentioned in subsection (3) (whether for his or her own benefit or not), and is the widower, widow, child, grandchild, parent, brother, sister, nephew, niece, grandparent, uncle or aunt of the deceased payer;

"recipient", in relation to moneys mentioned in subsection (1)(*a*), (*b*) or (*c*), means the person to whose retirement account or special account those moneys were transferred or paid;

"remaining moneys" means the moneys mentioned in subsection (1)(*a*), (*b*) or (*c*) (as the case may be) that remain standing in the recipient's account mentioned in that

subsection immediately before the refund is made, but excludes any of those moneys that had been withdrawn from the recipient's account under an applicable provision before the refund and then restored to the recipient's account because —

(*a*) the payment of the withdrawn moneys was unsuccessful; or

(*b*) the instrument in respect of that payment was returned to the Board or has expired.

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Withdrawals

20.—(1) Subject to subsection (1A) and section 25(3), upon an application for the withdrawal of a sum of money standing to the credit of a member of the Fund by a person entitled thereto under section 15, 15AA or 15AB —

(*a*) where the applicant is the member, the Board may pay him or her such sum as he or she is entitled to withdraw from the Fund (including any interest calculated in accordance with section 6(4) and (4B) up to the date the Board authorised the payment); or

(*b*) where the member has died and the applicant is a person nominated by the member by a memorandum executed in accordance with section 25(1) —

(i) if the memorandum provides for payment to the person in accordance with section 25(1)(*a*)(i) (whether or not the person is a citizen or permanent resident of Singapore), or if the memorandum provides for payment to the person in accordance with section 25(1)(*a*)(ii) but the person is not a citizen or permanent resident of Singapore, the Board may pay the person such portion of the amount payable on the member's death out of the Fund as the person is nominated to receive;

(ii) if the memorandum provides for payment to the person in accordance with section 25(1)(*a*)(ii), and

the person is a citizen or permanent resident of Singapore, the Board may —

(A) subject to sub-paragraph (B), transfer to the person's accounts in the Fund, in such manner as the member has specified in the memorandum, such portion of the amount payable on the member's death out of the Fund as the person is nominated to receive; or

(B) if that portion exceeds such maximum amount as the Minister may determine for the purposes of section 25(1)(*a*)(ii)(B), transfer that maximum amount to the person's accounts in the Fund in such manner as the member has specified in the memorandum, and pay the person the excess; or

(iii) if the memorandum provides for payment to the person in accordance with section 25(1)(*a*)(iii) (whether or not the member is a citizen or permanent resident of Singapore at the time of his or her death, whether or not the person is a citizen or permanent resident of Singapore, and whether or not the certification under section 25(1C) issued in respect of the person remains in force), the Board may —

(A) subject to sub-paragraph (C) and if the memorandum so provides, pay the person such portion of the amount payable on the member's death out of the Fund as the person is nominated to receive in periodic instalments in such manner as the Board may determine;

(B) subject to sub-paragraph (C) and if the memorandum so provides, transfer such part of that portion as the Board may determine to the person's medisave account in periodic instalments in such manner as the Board may determine, and pay the remainder of that

portion to the person in periodic instalments in such manner as the Board may determine; or

(C) if any of the circumstances specified in subsection (1B) applies —

(CA) pay that portion to the person;

(CB) pay such part of that portion as the Board may determine in accordance with sub-paragraph (A) or (B), and pay the remainder of that portion to the person; or

(CC) transfer such part of that portion as the Board may determine to the person's medisave account in periodic instalments in such manner as the Board may determine (if the memorandum so provides), and pay the remainder of that portion to the person.

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(1A) Subject to section 25(3) and such conditions as the Minister may impose, where the Board has been notified, in such manner as may be prescribed in any regulations made under section 77(1), of the death of a member of the Fund who has executed a memorandum in accordance with section 25(1), the Board may, without any application for the withdrawal of a sum of money standing to the credit of that member by a person nominated by that member by the memorandum —

(*a*) if the memorandum provides for payment to the person in accordance with section 25(1)(*a*)(i), and the person is a citizen or permanent resident of Singapore, pay the person such portion of the amount payable on the member's death out of the Fund as the person is nominated to receive;

(*b*) if the memorandum provides for payment to the person in accordance with section 25(1)(*a*)(ii), and the person is a citizen or permanent resident of Singapore —

(i) subject to sub-paragraph (ii), transfer to the person's accounts in the Fund, in such manner as the member has specified in the memorandum, such portion of the amount payable on the member's death out of the Fund as the person is nominated to receive; or

(ii) if that portion exceeds such maximum amount as the Minister may determine for the purposes of section 25(1)(*a*)(ii)(B), transfer that maximum amount to the person's accounts in the Fund in such manner as the member has specified in the memorandum, and pay the person the excess; or

(*c*) if the memorandum provides for payment to the person in accordance with section 25(1)(*a*)(iii) (whether or not the member is a citizen or permanent resident of Singapore at the time of his or her death, and whether or not the certification under section 25(1C) issued in respect of the person remains in force), and the person is a citizen or permanent resident of Singapore —

(i) subject to sub-paragraph (iii) and if the memorandum so provides, pay the person such portion of the amount payable on the member's death out of the Fund as the person is nominated to receive in periodic instalments in such manner as the Board may determine;

(ii) subject to sub-paragraph (iii) and if the memorandum so provides, transfer such part of that portion as the Board may determine to the person's medisave account in periodic instalments in such manner as the Board may determine, and pay the remainder of that portion to the person in periodic instalments in such manner as the Board may determine; or

(iii) if any of the circumstances specified in subsection (1B) applies —

(A) pay that portion to the person;

(B) pay such part of that portion as the Board may determine in accordance with sub-paragraph (i) or (ii), and pay the remainder of that portion to the person; or

(C) transfer such part of that portion as the Board may determine to the person's medisave account in periodic instalments in such manner as the Board may determine (if the memorandum so provides), and pay the remainder of that portion to the person.

(1B) For the purposes of subsections (1)(*b*)(iii)(C) and (1A)(*c*)(iii), the circumstances are as follows:

(*a*) such portion of the amount payable on the member's death out of the Fund as the person is nominated to receive does not exceed such amount as the Minister may determine under section 25(1)(*a*)(iii)(C);

(*b*) the person has withdrawn, or the Board (on the person's application) has given its authority under section 15(1) for the withdrawal of, the sum standing to the credit of the person in the Fund under section 15(2)(*b*) or (*c*);

(*c*) the person has applied to the Board to withdraw such portion of the amount payable on the member's death out of the Fund as the person is nominated to receive, and the Board is satisfied that the person —

(i) not being a citizen of Singapore, has left or is about to leave Singapore and the States of Malaya permanently with no intention to return thereto; or

(ii) being a citizen of Malaysia, has left or is about to leave Singapore permanently for the States of Malaya in such circumstances as the Minister may approve; or

(*d*) the person has applied to the Minister charged with the responsibility for social services to withdraw such portion of the amount payable on the member's death out of the

Fund as the person is nominated to receive, and that Minister has granted the person's application.

(1C) The Minister charged with the responsibility for social services may in writing delegate to any person or group of persons appointed by that Minister all or any of the Minister's functions and powers under subsection (1B)(*d*).

(1D) Where a member of the Fund has executed a memorandum under section 25(1) nominating any person to receive the person's portion of the amount payable on the member's death out of the Fund in accordance with section 25(1)(*a*)(iii), and the Board has been notified, in such manner as may be prescribed in any regulations made under section 77(1), of the death of the member, the Board may, in accordance with any regulations made under section 77(1) —

(*a*) maintain for the member —

(i) a nominee ordinary account;

(ii) a nominee medisave account;

(iii) a nominee special account; and

(iv) a nominee retirement account, if the member had a retirement account at the time of his or her death;

(*b*) transfer the person's portion of the amount payable on the member's death out of the Fund from the member's ordinary account, medisave account, special account and retirement account (if any) to the nominee accounts maintained for the member; and

(*c*) pay the person, or transfer to the person's medisave account, any periodic instalment or the person's portion of the amount payable on the member's death out of the Fund, in accordance with the applicable sub-paragraph of subsection (1)(*b*)(iii) or (1A)(*c*), from the person's share of the amount standing to the credit of the member that is in the nominee accounts maintained for the member.

(2) When any contributions are due to be paid for a member of the Fund in respect of any period ending not later than the last day of the month next following the date on which the withdrawal of the sum of

money standing to the member's credit in the Fund is authorised and the contributions are not paid to the Fund until after the date of authorisation, those contributions may in the discretion of the Board be treated as if they had been included in the amount standing to the credit of the member at the date of authorisation of withdrawal and dealt with in accordance with subsection (1) or (1A), as the case may be.

(3) All applications for withdrawal must be supported by such evidence as the Board may prescribe and by such further evidence as the Board may reasonably require.

Charge on immovable property to secure repayment of withdrawals from Fund

21.—(1) Where in accordance with any regulations made under section 77(1), a member of the Fund has on or after 1 June 1981 withdrawn any money standing to the member's credit in the Fund for all or any of the following purposes:

(*a*) to make payment, either full or partial, towards the purchase or acquisition of an immovable property;

(*b*) to repay or to make periodic payments towards the repayment of any loan taken by the member to finance or re-finance the purchase or acquisition of an immovable property;

(*c*) to repay any loan or to reimburse any cost, fee or other expense pursuant to regulations made under section 77(1)(*i*);

(*ca*) to pay —

(i) any improvement contribution due to the Housing and Development Board in respect of upgrading works carried out under Part 4A of the Housing and Development Act 1959 or to a Town Council in respect of lift upgrading works carried out under Part 4A of the Town Councils Act 1988;

(ii) any interest imposed by the Housing and Development Board or the Town Council (as the

case may be) on the improvement contribution referred to in sub-paragraph (i), where the improvement contribution is paid in instalments; and

(iii) any costs, fees or other incidental expenses arising from such works;

(*d*) to pay any costs, fees or other expenses incurred —

(i) for the purchase or acquisition of an immovable property;

(i*a*) to change the manner of holding of an immovable property from a joint tenancy to a tenancy in common, or vice versa;

(i*b*) for the transfer of any part (but not the whole) of the member's estate or interest in an immovable property to any other person;

(ii) for obtaining a loan to finance or re-finance any purchase or acquisition referred to in sub-paragraph (i); and

(iii) in connection with withdrawals of any money from the Fund,

there is a charge on the member's estate or interest in the immovable property, or the remainder thereof (if paragraph (*d*)(i*b*) applies), to secure the repayment of the money withdrawn from the Fund including the whole or such part, as the Board may determine, of the interest that would have been payable thereon if the withdrawal had not been made.

[23/2012; 6/2016]

(1A) Where the immovable property is purchased, acquired or owned by the member as a co-purchaser, joint tenant or tenant-in-common (as the case may be) with one or more persons, the charge, with the prior written consent of all the co-purchasers or co-owners, extends to all their respective estates or interests in the immovable property.

(2) A charge under subsection (1) extends to all the rights, benefits and interests of the member or the co-purchasers or co-owners (as the

case may be) under his or her or their agreement for sale and purchase of the immovable property.

(3) [*Deleted by Act 23 of 2012*]

(4) Upon lodgment by the Board with the Registrar of an instrument (which must be in such form as the Registrar may require) for the purpose of registering or notifying any charge under subsection (1) and the acceptance of the instrument by the Registrar, the Board has —

(*a*) the power of sale and all other powers relating or incidental thereto as if the Board is a registered mortgagee; and

(*b*) the power to sell, assign and dispose of all rights, benefits and interests under the agreement for the sale and purchase of the immovable property.

(5) The Registrar need not be concerned to enquire into the regularity or validity of a charge under subsection (1), and must, on acceptance of the instrument to register or notify the charge, register or notify the charge in the appropriate register maintained by the Registrar under the Land Titles Act 1993, the Land Titles (Strata) Act 1967 or the Registration of Deeds Act 1988, as the case may be.

(6) A charge under subsection (1) is subject to all statutory rights and charges of any public authority over the immovable property and, in the absence of any agreement giving priority to the Board, to all encumbrances registered or notified prior to the date of acceptance by the Registrar of the instrument to register or notify the charge.

(7) [*Deleted by Act 23 of 2012*]

(8) Despite section 80 of the Land Titles Act 1993 and section 15 of the Registration of Deeds Act 1988 —

(*a*) where further withdrawals from the Fund are authorised by the Board after the registration or notification of any mortgage or charge created in favour of the Board at any time after the acceptance by the Registrar of the instrument lodged under subsection (4) for the purpose of registering or notifying a charge under subsection (1), all such withdrawals rank in priority to any other claims as if the

withdrawals were made at the date of the creation of the mortgage or charge in favour of the Board; and

(*b*) where any further advances have been made by a prior mortgagee or chargee after the Board has given written notice of the charge under subsection (1) to the prior mortgagee or chargee or after the acceptance by the Registrar of the instrument to register or notify the charge under subsection (4), such further advances do not rank in priority to the Board's charge under subsection (1).

(9) Despite subsections (1) and (8), advances, interest and other moneys secured by a mortgage or charge on an immovable property may, with the agreement of the Board and subject to such conditions as the Board may impose, rank in priority or in pari passu to the Board's charge under subsection (1) or any mortgage or charge created in favour of the Board.

(10) A charge under subsection (1) on a member's estate or interest in an immovable property continues in force until, and the member or any other person having an interest in the immovable property is entitled to have the charge cancelled in the event that, all moneys secured by the charge —

(*a*) have been repaid to the Fund; or

(*b*) are no longer required by any regulations made under section 77(1) to be repaid to the Fund.

[23/2012]

(10A) Without prejudice to subsection (10), where there is a charge under subsection (1) on a member's estate or interest in an immovable property, and the Board is satisfied of the occurrence of any event prescribed in any regulations made under section 77(1) for the purposes of this subsection, the member or any other person having an interest in the immovable property may, with the approval of the Board, have the charge cancelled.

[23/2012]

(11) Subsections (4), (9), (10) and (10A) apply to all charges under subsection (1) securing the repayment of moneys withdrawn from the Fund pursuant to any regulations made under section 77(1).

[23/2012]

(12) In this section and sections 15AB, 21A and 21B —

"public authority" means the Government, the Collector of Land Revenue, the Comptroller of Property Tax, and any other person, corporation or body, authorised or empowered by any written law to attach, sell or acquire land compulsorily;

"Registrar" means —

(*a*) the Registrar of Titles, a Deputy Registrar of Titles or an Assistant Registrar of Titles appointed under the Land Titles Act 1993; and

(*b*) where the occasion requires, the Registrar of Deeds or a Deputy Registrar of Deeds appointed under the Registration of Deeds Act 1988.

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(13) This section does not apply to any immovable property or class of immovable properties which the Minister may, by notification in the *Gazette*, specify.

Registration of charge on immovable property to secure repayment of withdrawals from Fund before 1 June 1981

21A.—(1) Where in accordance with any regulations made under section 77(1), a member of the Fund has before 1 June 1981 withdrawn any money standing to the member's credit in the Fund —

(*a*) to make payment, either full or partial, towards the purchase or acquisition of an immovable property;

(*b*) to repay or to make periodic payments towards the repayment of any loan taken by the member to finance or re-finance the purchase or acquisition of an immovable property; or

(*c*) to pay any costs, fees or other expenses incurred —

(i) for the purchase or acquisition of an immovable property;

(ii) for obtaining a loan to finance or re-finance such purchase or acquisition; and

(iii) in connection with withdrawals of any money from the Fund,

the Board may register or notify, in the appropriate register maintained by the Registrar under the Land Titles Act 1993, the Land Titles (Strata) Act 1967 or the Registration of Deeds Act 1988, a charge on the member's estate or interest in the immovable property to secure the repayment of the money withdrawn from the Fund including the whole or such part, as the Board may determine, of the interest that would have been payable thereon if the withdrawal had not been made.

[23/2012]

(1A) Where the immovable property is purchased, acquired or owned by the member as a co-purchaser, joint tenant or tenant-in-common (as the case may be) with one or more persons, the charge, with the prior written consent of all the co-purchasers or co-owners, extends to all their respective estates or interests in the immovable property.

(2) A charge under subsection (1) extends to all the rights, benefits and interests of the member or the co-purchasers or co-owners (as the case may be) under his or her or their agreement for sale and purchase of the immovable property.

(3) Upon lodgment by the Board with the Registrar of an instrument (which must be in such form as the Registrar may require) for the purpose of registering or notifying any charge under subsection (1) and the acceptance of the instrument by the Registrar, the Board has —

(*a*) the power of sale and all other powers relating or incidental thereto as if the Board is a registered mortgagee; and

(*b*) the power to sell, assign and dispose of all rights, benefits and interests under the agreement for the sale and purchase of the immovable property.

(4) The Registrar need not be concerned to enquire into the regularity or validity of a charge under subsection (1) and must, on acceptance of the instrument to register or notify the charge, register or notify the charge in the appropriate register maintained by the

Registrar under the Land Titles Act 1993, the Land Titles (Strata) Act 1967 or the Registration of Deeds Act 1988, as the case may be.

(5) A charge under subsection (1) is subject to all statutory rights and charges of any public authority over the immovable property and, in the absence of any agreement giving priority to the Board, to all encumbrances registered or notified prior to the date of acceptance by the Registrar of the instrument to register or notify the charge.

(6) [*Deleted by Act 23 of 2012*]

(7) Despite section 80 of the Land Titles Act 1993 and section 15 of the Registration of Deeds Act 1988 —

(*a*) where further withdrawals from the Fund are authorised by the Board after the registration or notification of any mortgage or charge created in favour of the Board at any time after the acceptance by the Registrar of the instrument lodged under subsection (3) for the purpose of registering or notifying a charge under subsection (1), all such withdrawals rank in priority to any other claims as if the withdrawals were made at the date of the creation of the mortgage or charge in favour of the Board; and

(*b*) where any further advances have been made by a prior mortgagee or chargee after the Board has given written notice of the charge under subsection (1) to the prior mortgagee or chargee or after the acceptance by the Registrar of the instrument to register or notify the charge under subsection (3), such further advances do not rank in priority to the Board's charge under subsection (1).

(8) Despite subsections (1) and (7), advances, interest and other moneys secured by a mortgage or charge on an immovable property may, with the agreement of the Board and subject to such conditions as the Board may impose, rank in priority or in pari passu to the Board's charge under subsection (1) or any mortgage or charge created in favour of the Board.

(9) A charge under subsection (1) on a member's estate or interest in an immovable property continues in force until, and the member or any other person having an interest in the immovable property is

entitled to have the charge cancelled in the event that, all moneys secured by the charge —

(*a*) have been repaid to the Fund; or

(*b*) are no longer required by any regulations made under section 77(1) to be repaid to the Fund.

[23/2012]

(9A) Without prejudice to subsection (9), where there is a charge under subsection (1) on a member's estate or interest in an immovable property, and the Board is satisfied of the occurrence of any event prescribed in any regulations made under section 77(1) for the purposes of this subsection, the member or any other person having an interest in the immovable property may, with the approval of the Board, have the charge cancelled.

[23/2012]

(10) Where costs, fees or other incidental expenses are incurred for the registration or notification of a charge under subsection (1) or section 21(4) or the discharge thereof, the Board may, subject to such terms and conditions as it may impose, authorise the whole or part of the amount standing to the member's credit in the Fund to be withdrawn and used to pay such costs, fees and other incidental expenses.

(11) This section does not apply to any immovable property or class of immovable properties which the Minister may, by notification in the *Gazette*, specify.

Charge on HDB flats to secure repayment of withdrawals from Fund

21B.—(1) Where in accordance with any regulations made under section 77(1), a member of the Fund had or has before, on or after 1 January 2003 withdrawn any money standing to the member's credit in the Fund —

(*a*) to make full or partial payment towards the purchase or acquisition of an HDB flat;

(*b*) to repay or to make periodic payments towards the repayment of any loan taken by the member to finance or re-finance the purchase or acquisition of an HDB flat;

(*c*) to pay —

(i) any improvement contribution due to the Housing and Development Board in respect of upgrading works carried out under Part 4A of the Housing and Development Act 1959 or to a Town Council in respect of lift upgrading works carried out under Part 4A of the Town Councils Act 1988;

(ii) any interest imposed by the Housing and Development Board or the Town Council (as the case may be) on the improvement contribution referred to in sub-paragraph (i), where the improvement contribution is paid in instalments; and

(iii) any costs, fees or other incidental expenses arising from such works; or

(*d*) to pay any costs, fees or other expenses incurred —

(i) for the purchase or acquisition of an HDB flat;

(i*a*) to change the manner of holding of an HDB flat from a joint tenancy to a tenancy in common, or vice versa;

(i*b*) for the transfer of any part (but not the whole) of the member's estate or interest in an HDB flat to any other person;

(ii) for obtaining a loan to finance or re-finance any purchase or acquisition referred to in sub-paragraph (i); and

(iii) in connection with withdrawals of any money from the Fund,

a charge is constituted, immediately upon any such withdrawal, on that HDB flat to secure the repayment of the money withdrawn from the Fund including the whole or such part, as the Board may determine, of the interest that would have been payable thereon if the withdrawal had not been made.

[23/2012; 6/2016]

(2) Upon the constitution of the charge on an HDB flat under subsection (1), the Board has the power of sale and all other powers relating or incidental thereto to sell and effectually transfer the title to the HDB flat to any purchaser as if the Board were a registered mortgagee even though the charge is not registered under the Land Titles Act 1993.

(3) Any charge constituted on an HDB flat under subsection (1) is —

(*a*) subject to all statutory rights and charges of any public authority over the HDB flat;

(*b*) subject to any resale levy imposed by the Housing and Development Board in respect of the HDB flat except where the person on whom the resale levy is imposed has obtained a loan, whether redeemed or not, from any person other than the Housing and Development Board to finance the purchase or acquisition of the HDB flat;

(*c*) subject to, in the absence of any agreement giving priority to the Board, all encumbrances registered or notified prior to the date of the constitution of the charge; and

(*d*) subject to, rank in priority to, or rank equally without preference with, such other encumbrances as may be specified in regulations made under section 77(1).

(4) [*Deleted by Act 23 of 2012*]

(5) If —

(*a*) moneys secured by any charge constituted on an HDB flat under subsection (1) become due and payable to the Board under any regulations made under section 77(1); and

(*b*) such moneys or any part thereof is not paid on the expiry of the period of 60 days from the date they become due and payable,

the Board may, with the prior written approval of the Housing and Development Board, by notice of sale (to be served or published in the manner to be specified in regulations made under section 77(1)) declare its intention of selling the HDB flat.

(6) If, on the expiry of the period of 90 days from the date of the notice of sale, the moneys secured by the charge or any part thereof has not been paid to the Board, the Board may sell the HDB flat.

(7) Where the Board has sold any HDB flat under subsection (6), neither the purchaser of the HDB flat nor the Registrar need be concerned to inquire into the regularity or validity of the sale or transfer.

(8) For the purpose of registration of a transfer of any HDB flat sold under subsection (6), the Registrar may dispense with the production of the duplicate lease of the HDB flat or the duplicate subsidiary certificate of title in respect of the HDB flat, as the case may be.

(9) The moneys received by the Board in exercise of its power of sale under subsection (6) are to be held by the Board in trust to be applied —

(*a*) firstly, to discharge any right or charge specified in subsection (3)(*a*);

(*b*) secondly, to pay any resale levy specified in subsection (3)(*b*);

(*c*) thirdly, to discharge any encumbrance specified in subsection (3)(*c*);

(*d*) fourthly, in payment of all costs and expenses properly incurred by the Board as incident to the sale or attempted sale, or otherwise;

(*e*) fifthly, in payment to the Board of all moneys secured by the charge and in payment to any other party of all moneys to discharge any encumbrance specified in regulations made under section 77(1) for the purpose of subsection (3)(*d*), in the order of priority specified in the regulations; and

(*f*) finally, in payment of moneys in the order of priority specified in regulations made under section 77(1).

(10) Despite section 80 of the Land Titles Act 1993, where further withdrawals from the Fund are authorised by the Board when a charge constituted on an HDB flat under subsection (1) is subsisting,

all such withdrawals rank in priority to any other claims over the HDB flat as if the withdrawals were made at the date of the constitution of that charge.

(11) Any charge constituted under subsection (1) continues in force until all moneys secured by the charge —

(*a*) have been repaid to the Fund; or

(*b*) are no longer required by any regulations made under section 77(1) to be repaid to the Fund.

[23/2012]

(11A) Without prejudice to subsection (11), where there is a charge constituted under subsection (1) on an HDB flat in respect of which a member has withdrawn any money standing to the member's credit in the Fund for any purpose referred to in subsection (1), and the Board is satisfied of the occurrence of any event prescribed in any regulations made under section 77(1) for the purposes of this subsection, the charge, on the application of the member or any other person having an interest in the HDB flat, ceases to be in force if the Board approves the application.

[23/2012]

(12) This section does not apply to —

(*a*) any HDB flat in respect of which a charge in favour of the Board has been registered or notified in the appropriate register maintained by the Registrar under the Land Titles Act 1993;

(*b*) any HDB flat designated by the Housing and Development Board as an HUDC Phase III or IV flat; or

(*c*) any HDB flat or class of HDB flats which the Minister may, by notification in the *Gazette*, specify.

(13) Sections 21 and 21A do not apply to any HDB flat to which this section applies.

Withdrawals for payment of tuition fees at approved educational institution

22.—(1) The Board may, subject to such terms and conditions as it may impose, permit a member of the Fund to withdraw such portion

of the sum standing to the member's credit in the Fund as may be prescribed for the payment of tuition fees payable by that member, his or her child or such other relative as may be approved by the Board, for a course of study conducted, or to be conducted, in whole or in part at an approved educational institution, including any such course of study leading to a qualification conferred by another educational institution.

(2) Every application for withdrawal under subsection (1) must be made to the Board in such form as may be approved by the Board.

(3) Where any member wishes to make any withdrawal under subsection (1) for himself or herself, his or her child or his or her relative, that member, child or relative must —

(*a*) give an undertaking to the Board; and

(*b*) if required by the Board, furnish a guarantee by any person acceptable to the Board,

for —

(*c*) the repayment to that member's account in the Fund (in such manner and within such time as the Minister may prescribe) of all sums withdrawn under that subsection, together with the whole or such part, as the Board may determine, of the interest that would have been payable thereon; and

(*d*) the payment into the Fund of the whole or such part, as the Board may determine, of any reasonable expenses incurred by the Board in recovering any sum or interest referred to in paragraph (*c*).

[24/2013]

(4) An undertaking given to the Board by any person under subsection (3) is enforceable even though the person was a minor at the time the undertaking was given.

(4A) Any person who gives or has given an undertaking under subsection (3) to the Board in relation to any withdrawal under subsection (1) for payment to an approved educational institution may, if that person has attained 16 years of age, consent —

(*a*) to the approved educational institution disclosing to the Board such information, evidence or document about that person as the Board may reasonably require for the purpose of carrying out the provisions of this section or regulations made under section 23; and

(*b*) to the Board disclosing to any other person such information, evidence or document relating to that person as may be necessary or expedient —

(i) for the purpose of carrying out the provisions of this section or regulations made under section 23; or

(ii) to facilitate the enforcement of an undertaking given, or a payment or repayment required, under this section.

[6/2016]

(5) Despite anything in this Act, any amount repayable to a member's account in the Fund, or payable to the Fund, pursuant to an undertaking given, or a guarantee furnished, under subsection (3) that is not repaid or paid (as the case may be) may be sued for and recovered by the Board under section 65.

[24/2013]

(5A) The Board may refuse to permit a withdrawal under subsection (1) for a payment to an approved educational institution, if the approved educational institution fails to —

(*a*) provide such information, evidence and documents relevant to the payment as the Board may reasonably require from the approved educational institution; or

(*b*) comply with such administrative or operational requirements as the Board may reasonably impose under an arrangement between the Board and the approved educational institution.

(5B) Without prejudice to subsections (3), (4) and (5), where any sum standing to the credit of a member in the Fund has been withdrawn and paid to an approved educational institution in error —

(*a*) the approved educational institution must repay to the Board, to the account of the member in the Fund, that sum,

together with the whole or such part, as the Board may determine, of the interest that would have been payable thereon;

(*b*) the approved educational institution must, if it caused or contributed to the error —

(i) reimburse the Board for all reasonable expenses incurred by the Board in rectifying the error; and

(ii) indemnify the Board against any liability (whether to the member or to any other person) incurred by the Board in connection with the withdrawal or payment;

(*c*) any sum not repaid to the Board under paragraph (*a*) may be sued for and recovered by the Board under section 65; and

(*d*) any sum not paid to the Board under paragraph (*b*) may be sued for and recovered by the Board as a debt due to the Board.

(6) In this section —

"approved educational institution" means any educational institution in Singapore approved by the Minister for the purposes of subsection (1);

"course of study" means any course of study which is of a type prescribed by the Minister for the purposes of subsection (1);

"relative" means a person who is related to a member and who is dependent on that member for his or her care and maintenance;

"tuition fees" includes any administrative fees imposed by the Board in respect of any withdrawals made by a member under this section.

Regulations for purposes of section 22

23. The Minister may make such regulations as are necessary or expedient for the purpose of carrying out the provisions of section 22 and, in particular, such regulations may —

(*a*) prescribe the amount and the manner in which withdrawals may be made by members;

(*b*) provide for the manner and time for the repayment of such withdrawals by members and other persons who have utilised the withdrawals;

(*c*) provide for such information, evidence and documents that the Board may require from members of the Fund and other persons who have utilised such withdrawals; and

(*d*) prescribe anything which may be prescribed by the Minister under section 22.

Protection of benefits

24.—(1) Subsection (2) applies to all of the following things:

(*a*) any contributions to the Fund, interest thereon and other moneys standing to the credit of a member in the Fund;

(*b*) any withdrawals made from the Fund under this Act, and any rights of any member acquired thereunder;

(*c*) any moneys repayable to the Fund by any member which are secured by —

(i) a charge on the member's estate or interest in an immovable property under section 21(1), 21A(1), 27C(1)(*i*)(i) or 27E(1)(*h*);

(ii) a charge constituted on an HDB flat under section 21B(1) or 27F(1)(*h*); or

(iii) a charge created or constituted on an immovable property under section 15AB(1), (2), (10), (11) or (13), 27C(1)(*i*)(ii), 27D(1)(*j*)(ii), 27DA(1)(*i*) or 27DB(2)(*e*);

[Act 39 of 2021 wef 01/03/2022]

(*d*) any moneys repayable to the Fund pursuant to an undertaking given under section 15AB(3) or (4) or 27D(1)(*j*)(i);

[Act 39 of 2021 wef 01/03/2022]

(*e*) any moneys referred to in section 15(6C)(*a*) or 15B(2) which is deposited by a member with an approved bank and any interest on those moneys, and any withdrawals from the moneys and interest;

(*f*) any payments from an approved annuity referred to in section 15(6C)(*b*) or 15B(2);

(*g*) every investment made by a member under any scheme in accordance with any regulations made under section 77(1)(*n*) the proceeds or benefits (or any part thereof) of which the member is obliged to repay into the Fund, and any proceeds or benefits of such an investment which the member is obliged to repay into the Fund.

[24/2013; 6/2016; 37/2019]

(2) Despite any written or other law but subject to sections 14, 14A, 24A, 27B, 27C, 27D, 27DA, 27DB, 27E, 27F, 27G, 27H, 27N and 57C and any regulations made under section 27Q, 57F or 77(1), the things set out in subsection (1)(*a*) to (*g*) —

(*a*) are not assignable, transferable, attached, sequestered or levied upon for or in respect of any debt or claim;

(*b*) are not subject to any set-off of any nature for any debt owing by the member; and

(*c*) if the member is adjudicated a bankrupt by a court —

(i) do not pass to the Official Assignee on the bankruptcy of the member; and

(ii) are deemed not to form part of the property of the member.

[24/2013; 37/2019]

(2A) Section 73 of the Conveyancing and Law of Property Act 1886 and section 132 of the Insurance Act 1966 do not apply to —

(*a*) any policy of insurance which is an investment made by a member of the Fund under any scheme in accordance with any regulations made under section 77(1)(*n*) the proceeds or benefits (or any part thereof) of which the member is obliged to repay into the Fund; and

(*b*) any proceeds or benefits of such a policy of insurance which the member is obliged to repay into the Fund.

(3) [*Deleted by Act 24 of 2013*]

(3A) Subject to subsection (3B), sections 16A, 25A(3), 27N and 57C and any regulations made under section 27Q or 57F, all moneys paid out of the Fund on the death of any member of the Fund are deemed to be impressed with a trust in favour of —

(*a*) the person or persons nominated under section 25(1) by the deceased member, if any; or

(*b*) the person or persons who are entitled to the whole or a share of the moneys payable to the Public Trustee under section 25A(1),

but, without affecting the operation of the Estate Duty Act 1929, are deemed not to form part of the deceased member's estate or to be subject to his or her debts.

[Act 39 of 2021 wef 18/06/2022]

(3B) Where any money is payable to the spouse or former spouse of a member of the Fund under section 27B(1), (2) or (3) on the death of the member, subsection (3A) does not apply to that money.

(4) [*Deleted by Act 24 of 2013*]

(5) [*Deleted by Act 24 of 2013*]

(6) The bankruptcy of an employee does not affect the payment of contributions from the wages of the employee in accordance with the provisions of this Act, but that payment must continue to be made despite the provisions of any written law and the portion of wages so paid is deemed not to form part of the employee's after-acquired property.

Exceptions to section 24(2) relating to certain provisions in or under other written law

24A.—(1) Section 24(2) does not prevent the Board from doing, in relation to any thing set out in section 24(1), any thing required or allowed by the following provisions:

(*a*) section 79 of the Goods and Services Tax Act 1993, section 57 of the Income Tax Act 1947, section 38 of the Property Tax Act 1960 or section 70 of the Stamp Duties Act 1929;

(*b*) any provision of other written law specified in regulations made under section 77(1) for the purposes of this paragraph, being a provision that allows or requires the Board to make any payment on behalf of a member.

[37/2019]

(2) Any payment made by the Board under any provision mentioned in subsection (1)(*a*), before 1 January 2020, which would be valid if made on or after that date is taken to be and always to have been validly made; and no legal proceedings lie or may be instituted or maintained, in any court of law on account of or in respect of such payment.

[37/2019]

Payment on death of member to nominated person

25.—(1) Subject to such conditions as the Board may prescribe, any member of the Fund who is at least 16 years of age may, by a memorandum executed in such manner as the Board may prescribe, nominate any person to receive in his or her own right —

(*a*) such portion of the amount payable on the member's death out of the Fund as the memorandum indicates —

(i) by the payment of that portion to that person;

(ii) if, at the time the Board is satisfied that the memorandum is duly executed, that person is a citizen or permanent resident of Singapore —

(A) subject to sub-paragraph (B), by the transfer of that portion to that person's accounts in the Fund in such manner as the member may specify in the memorandum; or

(B) if that portion exceeds such maximum amount as the Minister may determine, by the transfer of that maximum amount to that person's accounts in the Fund in such manner as the

member may specify in the memorandum, and by the payment of the excess to that person; or

(iii) if, at the time the Board is satisfied that the memorandum is duly executed, the member and that person are citizens or permanent residents of Singapore, and a certification under subsection (1C) has been issued in respect of that person and remains in force —

(A) subject to sub-paragraph (C), by the payment of that portion to that person in periodic instalments in such manner as the Board may determine;

(B) subject to sub-paragraph (C), by the transfer of such part of that portion as the Board may determine to that person's medisave account in periodic instalments in such manner as the Board may determine, and by the payment of the remainder of that portion to that person in periodic instalments in such manner as the Board may determine; or

(C) if that portion does not exceed such amount as the Minister may determine —

(CA) by the payment of that portion to that person;

(CB) by the payment of such part of that portion as the Board may determine in accordance with sub-paragraph (A) or (B), and by the payment of the remainder of that portion to that person; or

(CC) by the transfer of such part of that portion as the Board may determine to that person's medisave account in periodic instalments in such manner as the Board may determine, and by the

payment of the remainder of that portion to that person; or

(*b*) such portion of any designated shares as the memorandum indicates.

[Act 39 of 2021 wef 01/04/2022]

[23/2012]

(1A) To avoid doubt, a member of the Fund may nominate one or more persons by a memorandum under subsection (1).

(1B) The Minister may, for different classes of persons nominated under subsection (1), determine —

(*a*) different maximum amounts for the purposes of subsection (1)(*a*)(ii)(B); and

(*b*) different amounts for the purposes of subsection (1)(*a*)(iii)(C).

(1C) The Minister charged with the responsibility for social services may, on an application by a member who wishes to execute a memorandum under subsection (1) nominating a person to receive the person's portion of the amount payable on the member's death out of the Fund in accordance with subsection (1)(*a*)(iii), issue a written certification stating that the person is eligible to receive that portion in that manner, if —

(*a*) the person and the member are related —

(i) in such manner as may be prescribed by any regulations made under section 77(1); or

(ii) in such other manner as that Minister may determine; and

(*b*) the person satisfies such other requirements as that Minister may impose.

(1D) The Minister charged with the responsibility for social services may, in any particular case, waive any requirement imposed under subsection (1C)(*b*).

(1E) If the Minister charged with the responsibility for social services decides not to issue a certification under subsection (1C),

any member or person referred to in that subsection who is aggrieved by that decision may, within such period as may be prescribed in any regulations made under section 77(1), apply to that Minister to reconsider the matter.

(1F) The Minister charged with the responsibility for social services may determine an application under subsection (1E) —

(*a*) by issuing a certification under subsection (1C); or

(*b*) by confirming the earlier decision not to issue that certification.

(1G) Any decision of the Minister charged with the responsibility for social services under subsection (1F) is final.

(1H) The Minister charged with the responsibility for social services may —

(*a*) in writing delegate to any person or group of persons appointed by that Minister all or any of the Minister's functions and powers under subsections (1C) to (1F); and

(*b*) under paragraph (*a*), delegate different functions and powers to different persons or groups of persons.

(1I) Despite subsection (1), where any member of the Fund, by a memorandum executed before 1 February 2012 in the prescribed manner but while the member was below 21 years of age, purportedly nominated any person to receive in his or her own right any portion of the amount payable on the member's death out of the Fund, or any portion of any designated shares —

(*a*) the memorandum is deemed to be and always to have been validly executed;

(*b*) the nomination is deemed to be and always to have been validly made; and

(*c*) no legal proceedings shall lie or be instituted or maintained in any court of law on account of or in respect of the memorandum or nomination.

[23/2012]

[Act 39 of 2021 wef 01/04/2022]

(2) [*Deleted by Act 39 of 2021 wef 18/06/2022*]

(2A) [*Deleted by Act 39 of 2021 wef 18/06/2022*]

(3) Despite sections 15(5) and 20(1) and (1A), any portion of the amount payable on a member's death out of the Fund which a person nominated under subsection (1) would have received by payment to that person must be paid to the Public Trustee for the benefit of that person —

(*a*) in any case where that person is nominated to receive that portion in accordance with subsection (1)(*a*)(i) or (ii), if that person (not being a widow of the deceased member) is below 18 years of age at the time of payment of that portion; or

(*b*) in any case where that person is nominated to receive that portion in accordance with subsection (1)(*a*)(iii), if —

(i) that person (not being a widow of the deceased member) is below 18 years of age at the time of payment of that portion; and

(ii) that portion does not exceed such amount as the Minister may determine under subsection (1)(*a*)(iii)(C).

(4) The receipt of a person nominated under subsection (1) or of the Public Trustee is a discharge to the Board for the portion of the amount payable out of the Fund on the death of a member which is paid to the person or transferred to the person's accounts in the Fund or which is paid to the Public Trustee under subsection (3), as the case may be.

[Act 39 of 2021 wef 18/06/2022]

(4A) If a person nominated by a member in accordance with subsection (1) has died at the time of payment of the amount payable out of the Fund on the death of the member, and the portion of that amount which the nominated person would have received by payment to the nominated person does not exceed such amount as the Minister may specify —

(*a*) the Board may pay to a proper claimant the whole or any part, as the Board may determine, of the portion of that

amount which the nominated person would have received by payment to the nominated person; and

(*b*) the receipt of the proper claimant is a discharge to the Board for the amount paid to the proper claimant under paragraph (*a*).

[Act 39 of 2021 wef 01/04/2022]

(4B) Subsection (4A) does not affect any recourse which any person may have against a proper claimant for an amount paid to the proper claimant under subsection (4A)(*a*).

(5) Any nomination made by a member of the Fund under subsection (1) is revoked —

(*a*) by his or her marriage, whether the marriage was contracted before, on or after 15 May 1980; or

(*b*) in such other circumstances, and in such manner, as the Board may prescribe.

(6) Despite subsection (5), where a nomination made by a member under subsection (1) is revoked by his or her marriage, and the Board, without notice of the marriage, purports to pay or transfer any amount payable out of the Fund on the death of the member in accordance with the revoked nomination and this section —

(*a*) the Board is nevertheless discharged from all liability in respect of the payment or transfer; but

(*b*) this subsection does not affect any recourse which any person may have against the recipient of the payment or transfer.

[Act 39 of 2021 wef 01/01/2022]

(6AA) The Board has notice of a marriage for the purposes of subsection (6) —

(*a*) where notice of the marriage is given in the form and manner specified by the Board on a publicly accessible website designated by regulations made under section 77(1) — only after the expiry of the notice period so specified by the Board; or

(*b*) where the notice is given in any other manner — only if and when the Board approves the notice for the purposes of subsection (6).

[Act 39 of 2021 wef 01/01/2022]

(6A) [*Deleted by Act 36 of 2023 wef 01/02/2024*]

(7) In this section —

"child" means a legitimate child and includes any child adopted by virtue of an order of court under any written law for the time being in force in Singapore, Malaysia or Brunei Darussalam;

"parent" includes an adoptive parent;

"proper claimant" means a person who —

(*a*) claims to be entitled to a deceased nominated person's portion of the amount payable out of the Fund on the death of a member as executor of the deceased nominated person; or

(*b*) claims to be entitled to a deceased nominated person's portion of the amount payable out of the Fund on the death of a member (whether for his or her own benefit or not), and is the widower, widow, child, grandchild, parent, brother, sister, nephew, niece, grandparent, uncle or aunt of the deceased nominated person.

[Act 39 of 2021 wef 18/06/2022]

Payment on death of member if no nominated person

25A.—(1) Where, at the time of a member's death before, on or after the effective date, no person has been nominated by the member under section 25(1), the Board must pay all the moneys payable on the member's death out of the Fund to the Public Trustee for disposal in accordance with —

(*a*) the Intestate Succession Act 1967, if the member is not a Muslim at the time of his or her death; or

(*b*) section 112 of the Administration of Muslim Law Act 1966, if the member is a Muslim at the time of his or her death.

(2) The receipt of the Public Trustee is a discharge to the Board for the portion of the amount payable out of the Fund on the death of a member which is paid to the Public Trustee under subsection (1) or section 25(2) as in force immediately before the effective date, as the case may be.

(3) Despite subsection (1) and section 24(3A), where any beneficiary of a deceased member has incurred any reasonable funeral expenses in respect of the deceased member, the Public Trustee —

(*a*) may pay to that beneficiary, from the deceased member's relevant moneys, an amount that the Public Trustee determines to be reasonable to defray those funeral expenses; and

(*b*) must pay the remainder of the deceased member's relevant moneys in accordance with paragraph (a) or (b) of subsection (1).

(4) Subject to subsections (3)(*a*) and (5), instead of paying the deceased member's relevant moneys to the beneficiaries of the deceased member directly in accordance with subsection (1)(*a*) or (*b*) or (3)(*b*) (as the case may be), the Public Trustee may pay the whole or part of those moneys to a beneficiary representative, on such terms and conditions as the Public Trustee may impose, for disposal to the beneficiaries in accordance with paragraph (*a*) or (*b*) of subsection (1).

(5) Subsection (4) does not apply if the deceased member's relevant moneys exceed the specified limit at the relevant time, unless the Public Trustee is satisfied that the amount in excess of the specified limit is immaterial.

(6) The receipt of a beneficiary representative of an amount of moneys payable to the beneficiaries under subsection (1) or (3)(*b*) (as the case may be) is a discharge to the Public Trustee for that amount.

(7) Subsection (6) does not affect any recourse which any person may have against the beneficiary representative for any amount paid to the beneficiary representative under subsection (4).

(8) To avoid doubt, a beneficiary representative must not, in respect of the disposal of any amount paid to the beneficiary representative under subsection (4) —

(*a*) act in the capacity of an executor of any will of the deceased member or an administrator of the estate of the deceased member; or

(*b*) set off the moneys paid to him or her under subsection (4) against the debts of the estate of the deceased member.

(9) In this section —

"beneficiary", in relation to a deceased member, means any person who is entitled to the whole or a share of the moneys payable on the member's death in accordance with paragraph (*a*) or (*b*) of subsection (1);

"beneficiary representative", in relation to a deceased member, means a beneficiary of the deceased member —

(*a*) who has applied, in the manner required by the Public Trustee, to be paid the whole or part of the deceased member's relevant moneys for the purposes of subsection (4); and

(*b*) whose application mentioned in paragraph (*a*) has been approved by the Public Trustee;

"deceased member's relevant moneys" means moneys payable on the member's death out of the Fund that are paid to the Public Trustee under subsection (1) or section 25(2) as in force immediately before the effective date;

"effective date" means the date of commencement of section 50 of the Central Provident Fund (Amendment) Act 2021;

"relevant time", in relation to a deceased member's relevant moneys, means the time of the Public Trustee's receipt of the latest payment of the deceased member's relevant moneys

under subsection (1) or section 25(2) as in force immediately before the effective date;

"specified limit" means the amount specified by the Minister charged with the responsibility for the Public Trustee Office for the purposes of subsection (5).

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Distribution and disposal of designated shares by Board in certain circumstances

26.—(1) The designated shares of a designated shareholder vest in the Board in the following circumstances and at the times prescribed by regulations made under section 77(1):

(*a*) the Board is notified that the designated shareholder has died;

(*b*) any other circumstances prescribed by regulations made under section 77(1).

(2) Where the Board is notified that a designated shareholder has died and the designated shareholder died before 1 January 1996 or did not execute a memorandum under section 25(1), the Board must transfer the designated shareholder's designated shares to —

(*a*) the securities account (if any) belonging to and in the sole name of the deceased designated shareholder; or

(*b*) if the deceased designated shareholder does not have any securities account in his or her sole name, the securities account opened and operated by the personal representatives of the deceased designated shareholder on behalf and for the benefit of the estate of the deceased designated shareholder, if any.

(3) The following is a discharge to the Board in respect of a designated shareholder's vested shares:

(*a*) the transfer of the vested shares under subsection (2)(*a*);

(*b*) the transfer of the vested shares under subsection (2)(*b*), and the receipt of the personal representatives of the deceased designated shareholder in respect of those shares.

(4) Where subsection (2) does not apply in respect of a deceased designated shareholder, the following persons may instruct the Board, in the manner required by the Board, as follows:

(*a*) a relevant person in respect of the deceased designated shareholder — to sell the deceased designated shareholder's vested shares;

(*b*) the deceased designated shareholder's nominee — to transfer the deceased designated shareholder's vested shares to the nominee's securities account;

(*c*) if the deceased designated shareholder's nominee has died on or after the designated shareholder's death, that nominee's personal representatives — to transfer the deceased designated shareholder's vested shares to a securities account opened and operated by the nominee's personal representatives on behalf and for the benefit of the estate of that nominee.

(5) Subject to subsection (6), the Board must transfer or sell the vested shares according to the instructions given under subsection (4).

(6) Subject to regulations made under section 77(1), the Board may sell a designated shareholder's vested shares and credit the designated shares payments in accordance with subsection (7) if —

(*a*) the Board has not, within the prescribed time, received any instructions under subsection (4) in respect of the vested shares; or

(*b*) there exist such other circumstances as may be prescribed by such regulations.

(7) Subject to regulations made under section 77(1) —

(*a*) if the Board is notified that the designated shareholder has died — the Board may credit the deceased designated shareholder's designated shares payments into the general moneys of the Fund to the credit of the deceased designated shareholder or into one or more accounts of

the relevant person in relation to the deceased designated shareholder;

(*b*) if the designated shareholder's account in the Fund has been deemed dormant under section 2(1B) — the Board may credit the designated shareholder's designated shares payments into the general moneys of the Fund to the credit of the designated shareholder; and

(*c*) in any other case — the Board must credit a designated shareholder's designated shares payments into one or more accounts of the designated shareholder.

(8) Subsection (9) applies where —

(*a*) the Board is notified that the designated shareholder has died and the designated shareholder has executed a memorandum under section 25(1) that provides for payment to a nominee in accordance with section 25(1)(*a*)(iii); or

(*b*) a designated shareholder's designated shares payments have been credited to the general moneys of the Fund under subsection (7)(*b*) and the Board is satisfied that the designated shareholder is still alive.

(9) Where the Board has credited any designated shares payments into the general moneys of the Fund under subsection (7)(*a*) or (*b*), or section 26, 26A, 26B or 26D as in force immediately before the commencement date, the Board must, in the circumstances set out in subsection (8), transfer or pay (as the case may be) the following amounts to a nominee account or such other account of the designated shareholder in the Fund as may be prescribed:

(*a*) the designated shares payments;

(*b*) the whole or such part of the interest, as the Board may determine, that would have been payable if the designated shares payments had not been credited into the general moneys of the Fund.

(10) The whole or any part of any fee or charge in connection with —

(*a*) the transfer of vested shares mentioned in subsection (2)(*a*) or (*b*) or (4)(*c*) — may be recovered by the Board from the relevant person mentioned in those subsections;

(*b*) the transfer of vested shares to the nominee mentioned in subsection (4)(*b*) — may be deducted by the Board from any amount payable to the nominee from the member's account in the Fund; or

(*c*) the sale of any vested shares — may be deducted by the Board from the proceeds of the sale of those vested shares.

(11) The Board is discharged —

(*a*) in respect of vested shares transferred by the Board according to instructions under subsection (4)(*b*) or (*c*) — by that transfer, and the receipt of the relevant persons mentioned in those subsections for those vested shares; and

(*b*) in respect of any designated shares payment where the account of the designated shareholder has been deemed dormant under section 2(1B) — by the transfer of the designated shares payment to an account in the Fund of the designated shareholder under subsection (9).

(12) Where any document or information is necessary for the Board to effect the transfer of vested shares under subsection (2) or (4), the Board may by notice to any person who possesses the document or information, require that person to provide the document or information to the Board within a reasonable time specified in the notice.

(13) This section applies despite any other written law or rule of law, except regulations made for the purposes of this section under section 77(1) or as expressly provided to the contrary in this section.

(14) In this section —

"commencement date" means the date of commencement of section 29 of the Central Provident Fund (Amendment) Act 2021;

"nominee", in relation to a deceased designated shareholder, is a person who is entitled to receive the designated shareholder's vested shares under a memorandum executed under section 25(1);

"prescribed time" means the time prescribed under section 77(1), which may differ in relation to different classes of designated shareholders or relevant persons, as the case may be;

"relevant person", in relation to a designated shareholder who has died before, on or after the commencement date, means —

(*a*) a nominee of the deceased designated shareholder;

(*b*) where the nominee of a deceased designated shareholder has died on or after the designated shareholder's death — the nominee's personal representatives; or

(*c*) where the deceased designated shareholder died before 1 January 1996 or did not execute a memorandum under section 25(1) — the designated shareholder's personal representatives.

[Act 39 of 2021 wef 01/04/2022]

Transfer or payment of deceased designated shareholder's moneys

26A.—(1) Where the Board is notified that a designated shareholder has died on or after 1 January 1996 and the designated shareholder has executed a memorandum under section 25(1), the Board must transfer or pay (as the case may be) the following amounts (if any) in accordance with sections 20(1)(*b*) and (1A) and 25:

(*a*) designated shares payments that have been credited to the general moneys of the Fund to the credit of a deceased designated shareholder under section 26(7)(*a*) or (*b*) or section 26, 26A, 26B or 26D as in force immediately before the commencement date;

(*b*) moneys transferred or paid to a nominee account of a deceased designated shareholder under section 26(9).

(2) Where a designated shareholder died before 1 January 1996 or has not executed a memorandum under section 25(1), the Board must pay the amounts mentioned in subsection (1)(*a*) —

(*a*) to the personal representatives of the deceased designated shareholder; or

(*b*) if to the best of the Board's knowledge the deceased designated shareholder does not have any personal representatives, and if the proceeds of the sale of the shares do not exceed such amount as the Minister may specify — to a proper claimant.

(3) The transfer or payment under subsection (1) or (2) may be made subject to any terms and conditions imposed by the Board.

(4) The Board is discharged, in respect of any designated shares payment, by the receipt of a person to whom the designated shares payment is payable under subsection (1) or (2), for the designated shares payment.

(5) Where any designated shares payment has been paid to a proper claimant under subsection (2), this section does not affect any recourse that any person may have against the proper claimant for that amount.

(6) This section applies despite any other written law or rule of law, except regulations made for the purposes of this section under section 77(1) or as expressly provided to the contrary in this section.

(7) In this section —

"child" means a legitimate child and includes any child adopted by virtue of an order of court under any written law for the time being in force in Singapore, Malaysia or Brunei Darussalam;

"commencement date" means the date of commencement of section 29 of the Central Provident Fund (Amendment) Act 2021;

"parent" includes an adoptive parent;

"proper claimant", in relation to any designated shares payment, means a person who —

(*a*) claims to be entitled to the designated shares payment as executor of a deceased designated shareholder; or

(*b*) claims to be entitled to the designated shares payment (whether for his or her own benefit or not) and is the widower, widow, child, grandchild, parent, brother, sister, nephew, niece, grandparent, uncle or aunt of the deceased designated shareholder.

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26B. [*Repealed by Act 39 of 2021 wef 01/04/2022*]

26C. [*Repealed by Act 39 of 2021 wef 01/04/2022*]

26D. [*Repealed by Act 39 of 2021 wef 01/04/2022*]

Withdrawals by undischarged bankrupts

27.—(1) Subject to this section or any regulations made under this Act, a member who is an undischarged bankrupt is not entitled to make withdrawals from the amount standing to the member's credit in the Fund.

(2) The Board may, in its discretion but only after the Board is satisfied that all repayments of any loan given to the member by the Government under an approved loan scheme within the meaning of section 14A, together with all interest and other charges which the member is liable to pay to the Government under the terms and conditions of that loan, have been paid, allow a member who is an undischarged bankrupt to withdraw from the amount standing to his or her credit in the Fund if —

(*a*) the member satisfies any of the grounds for withdrawals specified in section 15(2) or 15AA(1); and

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(*b*) the member satisfies such conditions as may be specified by the Minister from time to time.

[24/2013]

(2A) Any moneys paid out of the Fund to that member —

(*a*) are not assignable, transferable, attached, sequestered or levied upon for or in respect of any debt or claim;

(*b*) are not subject to any set-off of any nature for any debt owing by that member;

(*c*) do not pass to the Official Assignee; and

(*d*) are deemed not to form part of the property of that member.

[24/2013; 6/2016]

(3) Where withdrawals are made by a member who is an undischarged bankrupt under subsection (2), the Board may impose such condition (including condition as to the amounts that may be withdrawn by the undischarged bankrupt) as it may think fit.

(4) [*Deleted by Act 31 of 2003*]

(5) All applications for withdrawals under this section must be in such form, and must be supported by such evidence, as the Board may reasonably require.

PART 3A

DIVISION OF FUND-RELATED ASSETS IN MATRIMONIAL PROCEEDINGS

Interpretation of this Part

27A. In this Part and section 77(1)(*ra*) —

"designated account" means such account maintained, or to be maintained, by the Board as may be prescribed by any regulations made under section 77(1);

"order of court" means —

(*a*) an order made under section 112 of the Women's Charter 1961 in proceedings for divorce, judicial separation or nullity of marriage under Part 10 of the Women's Charter 1961;

(*b*) an order made under section 52(3)(*d*), (7) or (9) of the Administration of Muslim Law Act 1966 in

proceedings for divorce or nullity of marriage under Part 3 of that Act; or

(*c*) an order made under section 121G of the Women's Charter 1961, being an order which the court could have made under section 112 of the Women's Charter 1961;

"public authority" has the meaning given by section 21(12);

"spouse" includes a former spouse.

[43/2017]

Order of court for transfer or payment of money standing to credit of member

27B.—(1) Subject to subsections (2), (3) and (5), where, under an order of court, the spouse of a member of the Fund has been awarded any amount to be paid out from the money standing to the credit of the member in the Fund, including any money which is payable or repayable to the Fund to the credit of the member —

(*a*) if the spouse is a citizen or permanent resident of Singapore, the Board must, as directed by the order of court —

(i) transfer the amount to one or more designated accounts maintained, or to be maintained, for the spouse in respect of the money standing to the credit of the spouse in the Fund, such transfer —

(A) to take place as soon as practicable after the Board has received a copy of the order of court; and

(B) to be in accordance with any regulations made under section 77(1) and subject to such terms and conditions as the Board may determine; or

(ii) pay the amount to the spouse, such payment to take place —

(A) after the member has died or become entitled to withdraw the sum standing to the credit of the

member under section 15(2), 15AA(1) or 27, whichever is the earliest in time; and

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(B) upon an application by the spouse for the withdrawal of the amount; or

(*b*) if the spouse is not a citizen or permanent resident of Singapore, the Board must pay the amount to the spouse, such payment to take place —

(i) after the member has died or become entitled to withdraw the sum standing to the credit of the member under section 15(2), 15AA(1) or 27, whichever is the earliest in time; and

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(ii) upon an application by the spouse for the withdrawal of the amount.

(2) Subject to subsection (5), where the amount standing to the credit of a member in the Fund at the time of the transfer under subsection (1)(*a*)(i) or payment under subsection (1)(*b*), after deducting —

(*a*) any amount which the Board is entitled to recover on behalf of the Government under section 14(3) or (3A), or to transfer to the general moneys of the Fund under section 14(3C); and

(*b*) any amount which the Board is entitled to receive or recover on behalf of the Government under section 14A(5) or (6),

is less than the amount awarded under the order of court, the Board must transfer or pay (as the case may be) the firstmentioned amount instead of the amount awarded under the order of court.

[26/2016]

(3) Subject to subsection (5), where the amount standing to the credit of a member in the Fund at the time of the payment under subsection (1)(*a*)(ii), after deducting —

(*a*) any amount which the Board is entitled to recover on behalf of the Government under section 14(3) or (3A), or to

transfer to the general moneys of the Fund under section 14(3C);

(*b*) any amount which the Board is entitled to receive or recover on behalf of the Government under section 14A(5) or (6);

(*c*) the amounts required to be set aside by the member, or from the amount standing to the credit of the member in the Fund, under section 15 or 15AA; and

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(*d*) any amount which the member may be required to set aside under any condition referred to in section 27(2)(*b*) or (3),

is less than the amount awarded under the order of court, the Board must pay the firstmentioned amount instead of the amount awarded under the order of court.

[26/2016]

(4) A transfer or payment of money by the Board under subsection (2) or (3) —

(*a*) is a good and valid discharge of the Board's obligations under the order of court; but

(*b*) does not affect any recourse which the spouse may have against the member for the balance of the amount awarded under the order of court.

(5) Where the order of court requires any amount to be paid or repaid to the Fund to the credit of the member before the Board makes any transfer or payment of money under subsection (1), (2) or (3), the Board must not make the transfer or payment unless —

(*a*) that amount has been paid or repaid to the Fund; and

(*b*) the Board has been notified, in such manner as may be prescribed by any regulations made under section 77(1), of the payment or repayment of that amount.

(6) The Board must make a transfer or payment of money standing to the credit of a member of the Fund under subsection (1)(*a*)(i) or (*b*) or (2) —

(*a*) despite sections 24, 25, 25A and 26 and every restriction on withdrawal from the Fund under section 15, 15AA, 15AB, 16 or 27 or any regulations made under section 77(1); and

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(*b*) in priority to —

(i) every withdrawal or transfer of money standing to the credit of the member referred to in section 13(7), 15(8D), 15B, 16A, 16B, 17, 18, 18A, 18B, 18C, 18D, 20, 21, 21A, 21B, 22 or 57DA or any regulations made under section 23 or 77(1); and

(ii) every deduction which the Board is entitled to make under —

(A) section 27L, 32 or 45 or any regulations made under section 77(1);

(B) the MediShield Life Scheme Act 2015; and

(C) the CareShield Life and Long-Term Care Act 2019.

[4/2015; 6/2016; 26/2016; 26/2019]

(7) The Board must make a payment of money standing to the credit of a member of the Fund under subsection (1)(*a*)(ii) or (3) —

(*a*) despite sections 24, 25, 25A and 26 and every restriction on withdrawal from the Fund under any regulations made under section 77(1); and

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(*b*) in priority to —

(i) every withdrawal or transfer of money standing to the credit of the member referred to in section 13(7), 15(8D), 15B, 16A, 16B, 17, 18, 18A, 18B, 18C, 18D, 20, 21, 21A, 21B, 22 or 57DA or any regulations made under section 23 or 77(1); and

(ii) every deduction which the Board is entitled to make under —

(A) section 27L, 32 or 45 or any regulations made under section 77(1);

(B) the MediShield Life Scheme Act 2015; and

(C) the CareShield Life and Long-Term Care Act 2019.

[4/2015; 6/2016; 26/2016; 26/2019]

(8) The money transferred under subsection (1)(*a*)(i) or (2) and any interest thereon may be withdrawn in accordance with this Act for such purposes and in such manner as may be prescribed by any regulations made under section 77(1).

Order of court for transfer or sale of immovable property in relation to which charge has been created under section 15AB(1) or (2)

27C.—(1) Where —

(*a*) a member of the Fund has withdrawn the amount referred to in section 15(6C)(*a*) which is deposited with an approved bank or retained in the member's retirement account or any part of that amount, or has surrendered his or her approved annuity, under section 15AB(1) or (2);

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(*b*) a charge has been created under section 15AB(1) or (2) on an immovable property wholly owned by the member or jointly owned by the member and one or more other persons (as the case may be) to secure the payment to the Board of the member's retirement sum;

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(*c*) an order of court is made requiring the transfer (other than by way of sale) of the member's estate or interest in the immovable property to his or her spouse; and

(*d*) the spouse is a citizen or permanent resident of Singapore,

then, subject to any regulations made under section 77(1), the following provisions apply:

(*e*) if the order of court requires any person to pay to the Board any amount towards covering the deficiency in the

member's retirement sum, that person must pay to the Board that amount;

(*f*) the member must pay to the Board a further amount sufficient to cover the deficiency in the member's retirement sum, unless the amount paid under paragraph (*e*) (if any) is sufficient to cover that deficiency;

(*g*) if the immovable property is subsequently sold or otherwise disposed of, the spouse must pay to the Fund such amount as may be determined by the Board in accordance with any regulations made under section 77(1), and the Board must credit that amount to one or more designated accounts maintained, or to be maintained, for the spouse;

(*h*) despite section 15AB(15)(*e*), upon the transfer of the member's estate or interest in the immovable property to the spouse, and upon payment in accordance with paragraph (*e*), if applicable —

(i) the charge referred to in paragraph (*b*) ceases to secure the payment to the Board of the member's retirement sum; and

(ii) the member, the spouse or any other person having an interest in the immovable property is entitled to have that charge cancelled, insofar as it secures the payment to the Board of the member's retirement sum;

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(*i*) upon the transfer of the member's estate or interest in the immovable property to the spouse —

(i) in any case where the transfer occurs before 1 January 2013, there is a charge on the spouse's estate or interest in the immovable property to secure the payment referred to in paragraph (*g*); and

(ii) in any case where the transfer occurs on or after 1 January 2013, a charge is constituted on the

immovable property to secure the payment referred to in paragraph (*g*);

(*j*) sections 15AB(15)(*b*) to (*e*) and 21(12) apply, with the necessary modifications, to the charge under paragraph (*i*)(i), and for the purposes of such application —

(i) any reference to the charge under section 15AB(1) or (2) is to be read as a reference to the charge under paragraph (*i*)(i); and

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(ii) any reference to the member is to be read as a reference to the spouse;

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(*k*) sections 15AB(14)(*b*) to (*e*) and 21(12) apply, with the necessary modifications, to the charge under paragraph (*i*)(ii), and for the purposes of such application —

(i) any reference to the charge under section 15AB(10) or (11) is to be read as a reference to the charge under paragraph (*i*)(ii); and

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(ii) any reference to the member is to be read as a reference to the spouse; and

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(*l*) the charge under paragraph (*i*)(i) or (ii) —

(i) is subject to all prior statutory rights and charges of any public authority over the immovable property; and

(ii) despite anything in the Land Titles Act 1993 or the Registration of Deeds Act 1988 —

(A) is not subject to any encumbrance registered or notified on or after the date of the notification of the charge referred to in paragraph (*b*); and

(B) ranks equally with the charge referred to in paragraph (*b*), had it continued or if it

continues to be in force, in the order of priority of interests in the immovable property.

[23/2012; 6/2016; 26/2016]

(2) Except in a case to which subsection (1) applies, where —

(*a*) a member of the Fund has withdrawn the amount referred to in section 15(6C)(*a*) which is deposited with an approved bank or retained in the member's retirement account or any part of that amount, or has surrendered his or her approved annuity, under section 15AB(1) or (2);

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(*b*) a charge has been created under section 15AB(1) or (2) on an immovable property wholly owned by the member or jointly owned by the member and one or more other persons (as the case may be) to secure the payment to the Board of the member's retirement sum; and

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(*c*) an order of court is made requiring the transfer or sale of the member's estate or interest in the immovable property to any person,

the charge continues in force until —

(*d*) an amount sufficient to cover the deficiency in the member's retirement sum —

(i) has been paid to the Board; or

(ii) is no longer required by any regulations made under section 77(1) to be paid to the Board; or

(*e*) the Board is satisfied of the occurrence of any event prescribed in any regulations made under section 77(1) for the purposes of this paragraph,

in which event the member, the person referred to in paragraph (*c*) or any other person having an interest in the immovable property is entitled to have the charge cancelled.

[23/2012; 6/2016; 26/2016]

[Act 39 of 2021 wef 01/03/2022]

Order of court for transfer or sale of immovable property in relation to which undertaking has been given under section 15AB(3) or (4)

27D.—(1) Where —

(*a*) a member of the Fund has withdrawn the amount referred to in section 15(6C)(*a*) which is deposited with an approved bank or retained in the member's retirement account or any part of that amount, or has surrendered his or her approved annuity, under section 15AB(3) or (4);

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(*b*) the member wholly owns, or the member and one or more other persons jointly own, an immovable property;

(*c*) the member has given an undertaking under section 15AB(3), or the member and the other person or persons have given an undertaking under section 15AB(3) or (4), as the case may be, to refund to the Board an amount equal to the member's retirement sum or part thereof which is required to be set aside in the event the immovable property is sold or otherwise disposed of;

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(*d*) an order of court is made requiring the transfer (other than by way of sale) of the member's estate or interest in the immovable property to his or her spouse; and

(*e*) the spouse is a citizen or permanent resident of Singapore,

then, subject to any regulations made under section 77(1), the following provisions apply:

(*f*) if the order of court requires any person to pay to the Board any amount towards covering the deficiency in the member's retirement sum, that person must pay to the Board that amount;

(*g*) the member must pay to the Board a further amount sufficient to cover the deficiency in the member's retirement sum, unless the amount paid under paragraph (*f*), if any, is sufficient to cover that deficiency;

(*h*) if the immovable property is subsequently sold or otherwise disposed of, the spouse must pay to the Fund such amount as may be determined by the Board in accordance with any regulations made under section 77(1), and the Board must credit that amount to one or more designated accounts maintained, or to be maintained, for the spouse;

(*i*) upon the transfer of the member's estate or interest in the immovable property to the spouse, and upon payment in accordance with paragraph (*f*), if applicable, the Board must not enforce the undertaking under section 15AB(3) or (4) against any person who has given that undertaking, insofar as it secures the refund to the Board of the member's retirement sum or part thereof which is required to be set aside;

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(*j*) upon the transfer of the member's estate or interest in the immovable property to the spouse —

(i) in any case where the transfer occurs before 1 January 2013, the spouse must give an undertaking to pay to the Board, in the event the immovable property is sold or otherwise disposed of, the amount referred to in paragraph (*h*); or

(ii) in any case where the transfer occurs on or after 1 January 2013, a charge is constituted on the immovable property to secure the payment referred to in paragraph (*h*);

(*k*) the Board must not enforce any undertaking under paragraph (*j*)(i) if there exist such circumstances as may be prescribed in any regulations made under section 77(1) for the purposes of this paragraph; and

(*l*) sections 15AB(14)(*a*) to (*e*) and 21(12) apply, with the necessary modifications, to the charge under paragraph (*j*)(ii), and for the purposes of such application —

(i) any reference to the charge under section 15AB(10) or (11) is to be read as a reference to the charge under paragraph (*j*)(ii); and

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(ii) any reference to the member is to be read as a reference to the spouse.

[23/2012; 6/2016; 26/2016]

[Act 39 of 2021 wef 01/03/2022]

(2) Except in a case to which subsection (1) applies, where —

(*a*) a member of the Fund has withdrawn the amount referred to in section 15(6C)(*a*) which is deposited with an approved bank or retained in the member's retirement account or any part of that amount, or has surrendered his or her approved annuity, under section 15AB(3) or (4);

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(*b*) the member wholly owns, or the member and one or more other persons jointly own, an immovable property;

(*c*) the member has given an undertaking under section 15AB(3), or the member and the other person or persons have given an undertaking under section 15AB(3) or (4), as the case may be, to refund to the Board an amount equal to the member's retirement sum or part thereof which is required to be set aside in the event the immovable property is sold or otherwise disposed of; and

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(*d*) an order of court is made requiring the transfer or sale of the member's estate or interest in the immovable property to any person,

the Board is entitled to enforce that undertaking against every person who has given that undertaking, insofar as it secures the refund to the Board of the member's retirement sum or part thereof which is required to be set aside, until —

(*e*) the member's retirement sum or part thereof which is required to be set aside —

(i) has been refunded to the Board; or

(ii) is no longer required by any regulations made under section 77(1) to be refunded to the Board; or

(*f*) the Board is satisfied of the occurrence of any event prescribed in any regulations made under section 77(1) for the purposes of this paragraph,

in which event the Board must not enforce that undertaking.

[23/2012; 6/2016; 26/2016]

[Act 39 of 2021 wef 01/03/2022]

Order of court for transfer or sale of immovable property in relation to which charge has been created under section 15AB(10) or (11)

27DA.—(1) Where —

(*a*) a member of the Fund has withdrawn the amount referred to in section 15(6C)(*a*) which is deposited with an approved bank or retained in the member's retirement account or any part of that amount, or has surrendered his or her approved annuity, under section 15AB(6), (7), (8) or (9);

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(*b*) a charge has been constituted under section 15AB(10) or (11) on an immovable property wholly owned by the member or jointly owned by the member and one or more other persons (as the case may be) to secure the payment to the Board of the amount withdrawn by the member;

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(*c*) an order of court is made requiring the transfer (other than by way of sale) of the member's estate or interest in the immovable property to his or her spouse; and

(*d*) the spouse is a citizen or permanent resident of Singapore,

then, subject to any regulations made under section 77(1), the following provisions apply:

(*e*) if the order of court requires any person to pay to the Board any amount towards covering the deficiency in the member's retirement sum, that person must pay to the Board that amount;

(*f*) the member must pay to the Board a further amount sufficient to cover the deficiency in the member's retirement sum, unless the amount paid under paragraph (*e*) (if any) is sufficient to cover that deficiency;

(*g*) if the immovable property is subsequently sold or otherwise disposed of, the spouse must pay to the Fund such amount as may be determined by the Board in accordance with any regulations made under section 77(1), and the Board must credit that amount to one or more designated accounts maintained, or to be maintained, for the spouse;

(*h*) despite section 15AB(14)(*e*), upon the transfer of the member's estate or interest in the immovable property to the spouse, and upon payment in accordance with paragraph (*e*), if applicable —

(i) the charge referred to in paragraph (*b*) ceases to secure the payment to the Board of the amount withdrawn by the member; and

(ii) the member, the spouse or any other person having an interest in the immovable property is entitled to have any registration or notification of the charge in the appropriate register under the Land Titles Act 1993, the Land Titles (Strata) Act 1967 or the Registration of Deeds Act 1988 (as the case may be) cancelled, insofar as it secures the payment to the Board of the amount withdrawn by the member;

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(*i*) upon the transfer of the member's estate or interest in the immovable property to the spouse, a charge is constituted on the immovable property to secure the payment referred to in paragraph (*g*);

(*j*) sections 15AB(14)(*b*) to (*e*) and 21(12) apply, with the necessary modifications, to the charge under paragraph (*i*), and for the purposes of such application —

(i) any reference to the charge under section 15AB(10) or (11) is to be read as a reference to the charge under paragraph (*i*); and

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(ii) any reference to the member is to be read as a reference to the spouse; and

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(*k*) the charge under paragraph (*i*) —

(i) is subject to all prior statutory rights and charges of any public authority over the immovable property; and

(ii) despite anything in the Land Titles Act 1993 or the Registration of Deeds Act 1988 —

(A) is not subject to any encumbrance registered or notified on or after the date of the notification of the charge referred to in paragraph (*b*); and

(B) ranks equally with the charge referred to in paragraph (*b*), had it continued or if it continues to be in force, in the order of priority of interests in the immovable property.

[23/2012; 6/2016; 26/2016]

(2) Except in a case to which subsection (1) applies, where —

(*a*) a member of the Fund has withdrawn the amount referred to in section 15(6C)(*a*) which is deposited with an approved bank or retained in the member's retirement account or any part of that amount, or has surrendered his or her approved annuity, under section 15AB(6), (7), (8) or (9);

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(*b*) a charge has been constituted under section 15AB(10) or (11) on an immovable property wholly owned by the member or jointly owned by the member and one or more other persons (as the case may be) to secure the payment to the Board of the amount withdrawn by the member; and

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(*c*) an order of court is made requiring the transfer or sale of the member's estate or interest in the immovable property to any person,

the charge continues in force until, and the member, the person referred to in paragraph (*c*) or any other person having an interest in the immovable property is entitled to have any registration or notification of the charge in the appropriate register under the Land Titles Act 1993, the Land Titles (Strata) Act 1967 or the Registration of Deeds Act 1988 (as the case may be) cancelled in the event that —

(*d*) the amount withdrawn by the member —

(i) has been paid to the Board; or

(ii) is no longer required by any regulations made under section 77(1) to be paid to the Board; or

(*e*) the Board is satisfied of the occurrence of any event prescribed in any regulations made under section 77(1) for the purposes of this paragraph.

[23/2012; 6/2016]

[Act 39 of 2021 wef 01/03/2022]

Order of court for transfer or sale of immovable property in relation to which charge has been created under section 15AB(13)

27DB.—(1) Subsection (2) applies where —

(*a*) the Board permits a member of the Fund to use the immovable property mentioned in section 15AB(12) to secure the whole or part of the retirement sum applicable to the member;

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(*b*) a charge is constituted under section 15AB(13) on the immovable property to secure the payment to the Board of the whole or part of the retirement sum;

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(*c*) an order of court is made requiring the transfer (other than by way of sale) of the member's estate or interest in the immovable property to the member's spouse; and

(*d*) the spouse is a citizen or permanent resident of Singapore.

[37/2019]

(2) Subject to any regulations made under section 77(1), the following provisions apply in the circumstances set out in subsection (1):

(*a*) if the order of court requires any person to pay to the Board any amount towards covering the deficiency in the member's retirement sum, that person must pay to the Board that amount;

(*b*) the member must pay to the Board a further amount sufficient to cover the deficiency in the member's retirement sum, unless the amount paid under paragraph (*a*) (if any) is sufficient to cover that deficiency;

(*c*) if the immovable property is subsequently sold or otherwise disposed of, the spouse must pay to the Fund an amount determined by the Board in accordance with any regulations made under section 77(1), and the Board must credit that amount to one or more designated accounts maintained, or to be maintained, for the spouse;

(*d*) despite section 15AB(14)(*e*), upon the transfer of the member's estate or interest in the immovable property to the spouse, and upon payment in accordance with paragraph (*a*), if applicable —

(i) the charge mentioned in subsection (1)(*b*) ceases to secure the payment to the Board of the retirement sum applicable to the member; and

(ii) the member, the spouse or any other person having an interest in the immovable property is entitled to have any registration or notification of the charge in the appropriate register under the Land Titles Act 1993, the Land Titles (Strata) Act 1967 or the Registration of Deeds Act 1988 (as the case may be) cancelled, insofar as it secures the payment to the Board of the retirement sum applicable to the member;

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(*e*) upon the transfer of the member's estate or interest in the immovable property to the spouse, a charge is constituted on the immovable property to secure the payment referred to in paragraph (*c*);

(*f*) sections 15AB(14)(*b*) to (*e*) and 21(12) apply, with the necessary modifications, to the charge under paragraph (*e*), and for the purposes of such application —

(i) any reference to the charge under section 15AB(13) is to be read as a reference to the charge under paragraph (*e*); and

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(ii) any reference to the member is to be read as a reference to the spouse;

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(*g*) the charge under paragraph (*e*) —

(i) is subject to all prior statutory rights and charges of any public authority over the immovable property; and

(ii) despite anything in the Land Titles Act 1993 or the Registration of Deeds Act 1988 —

(A) is not subject to any encumbrance registered or notified on or after the date of the notification of the charge mentioned in subsection (1)(*b*); and

(B) ranks equally with the charge mentioned in subsection (1)(*b*), had it continued or if it continues to be in force, in the order of priority of interests in the immovable property.

[37/2019]

(3) Subsection (4) applies where —

(*a*) the Board permits a member of the Fund to use the immovable property mentioned in section 15AB(12) to secure the whole or part of the retirement sum applicable to the member;

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(*b*) a charge is constituted under section 15AB(13) on the immovable property to secure the payment to the Board of the whole or part of the retirement sum; and

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(*c*) an order of court is made requiring the transfer or sale of the member's estate or interest in the immovable property to any person.

[37/2019]

(4) In the circumstances mentioned in subsection (3), unless subsection (2) applies, the charge mentioned in subsection (3)(*b*) continues in force until —

(*a*) the retirement sum applicable to the member or part of the retirement sum that the charge was constituted to secure under section 15AB(13) —

(i) has been paid to the Board; or

(ii) is no longer required by any regulations made under section 77(1) to be paid to the Board; or

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(*b*) the Board is satisfied of the occurrence of any event prescribed in any regulations made under section 77(1) for the purposes of this paragraph.

[37/2019]

(5) Where any of the events mentioned in subsection (4) occurs, unless subsection (2) applies, the following persons are entitled to have any registration or notification of the charge mentioned in subsection (3)(*b*) in the appropriate register under the Land Titles Act 1993, the Land Titles (Strata) Act 1967 or the Registration of Deeds Act 1988 (as the case may be) cancelled:

(*a*) the member mentioned in subsection (3);

(*b*) the person mentioned in subsection (3)(*c*);

(*c*) any other person having an interest in the immovable property on which the charge is constituted.

[37/2019]

[Act 39 of 2021 wef 01/03/2022]

Order of court for transfer or sale of immovable property in relation to which charge under section 21(1) or 21A(1) exists

27E.—(1) Where —

(*a*) a member of the Fund has withdrawn any money standing to the member's credit in the Fund for all or any of the purposes referred to in section 21(1) or 21A(1);

(*b*) the immovable property in relation to which the money was withdrawn is purchased or owned by the member, whether solely or as a co-purchaser, joint tenant or tenant-in-common (as the case may be) with one or more other persons;

(*c*) an order of court is made requiring the transfer (other than by way of sale) of the member's estate or interest in the immovable property to his or her spouse; and

(*d*) the spouse is a citizen or permanent resident of Singapore,

then, subject to any regulations made under section 77(1), the following provisions apply:

(*e*) the member or, if the order of court requires any person to do so, that person must pay to the Fund to the credit of the member —

(i) any amount which the Board is entitled to recover on behalf of the Government under section 14(3) or (3A);

(ii) any amount which the Board is entitled to receive or recover on behalf of the Government under section 14A(5) or (6); and

(iii) such other amount (if any) as the order of court may require to be paid to the Fund to the credit of the member;

(*f*) if the immovable property is subsequently sold or otherwise disposed of, the spouse must pay to the Fund such amount as may be determined by the Board in accordance with any regulations made under section 77(1), and the Board must credit that amount to one or more

designated accounts maintained, or to be maintained, for the spouse;

(*g*) despite sections 21(10) and 21A(9), upon the transfer of the member's estate or interest in the immovable property to his or her spouse and upon payment in accordance with paragraph (*e*), if applicable —

(i) any charge under section 21(1) or 21A(1) on any estate or interest in the immovable property ceases to secure the repayment of the money withdrawn from the Fund by the member (including the whole or such part, as the Board may determine, of the interest that would have been payable thereon if the withdrawal had not been made); and

(ii) the member, the spouse or any other person having an interest in the immovable property is entitled to have that charge cancelled, insofar as it secures the repayment of the money withdrawn from the Fund by the member (including the whole or such part, as the Board may determine, of the interest that would have been payable thereon if the withdrawal had not been made);

(*h*) there is a charge on the spouse's estate or interest in the immovable property to secure the payment referred to in paragraph (*f*);

(*i*) section 21(1A), (2), (4), (5) and (8) to (12) or sections 21(12) and 21A(1A) to (4) and (7) to (9) (as the case may be) apply, with the necessary modifications, to the charge under paragraph (*h*), and for the purposes of such application —

(i) any reference to the charge under section 21(1) or 21A(1) is to be read as a reference to the charge under paragraph (*h*); and

(ii) any reference to the member is to be read as a reference to the spouse; and

(*j*) the charge under paragraph (*h*) —

(i) is in addition to any charge under section 21(1) or 21A(1) on any estate or interest in the immovable property to secure the repayment of any money withdrawn from the Fund (for all or any of the purposes referred to in section 21(1) or 21A(1)) by any person other than the member (including the whole or such part, as the Board may determine, of the interest that would have been payable thereon if the withdrawal had not been made);

(ii) is subject to all statutory rights and charges of any public authority over the immovable property; and

(iii) despite anything in the Land Titles Act 1993 or the Registration of Deeds Act 1988, in the absence of any agreement as to priority —

(A) is not subject to any encumbrance registered or notified on or after the date of acceptance by the Registrar of the instrument to register or notify the charge referred to in paragraph (*g*); and

(B) ranks equally with the charge referred to in paragraph (*g*), had it continued or if it continues to be in force, in the order of priority of interests in the immovable property.

[23/2012; 26/2016]

(2) Except in a case to which subsection (1) applies, where —

(*a*) a member of the Fund has withdrawn any money standing to the member's credit in the Fund for all or any of the purposes referred to in section 21(1) or 21A(1);

(*b*) the immovable property in relation to which the money was withdrawn is purchased or owned by the member, whether solely or as a co-purchaser, joint tenant or tenant-in-common (as the case may be) with one or more other persons; and

(*c*) an order of court is made requiring the transfer or sale of the member's estate or interest in the immovable property to any person,

the following apply:

(*d*) any charge under section 21(1) or 21A(1) on any estate or interest in the immovable property continues in force until, and the member, the person referred to in paragraph (*c*) or any other person having an interest in the immovable property is entitled to have the charge cancelled in the event that, all moneys secured by the charge —

(i) have been repaid to the Fund; or

(ii) are no longer required by any regulations made under section 77(1) to be repaid to the Fund; and

(*e*) despite paragraph (*d*), where the Board is satisfied of the occurrence of any event prescribed in any regulations made under section 77(1) for the purposes of this paragraph, the member, the person referred to in paragraph (*c*) or any other person having an interest in the immovable property may, with the approval of the Board, have the charge cancelled.

[23/2012]

Order of court for transfer or sale of HDB flat in relation to which charge has been constituted under section 21B(1)

27F.—(1) Where —

(*a*) a member of the Fund has withdrawn any money standing to the member's credit in the Fund for all or any of the purposes referred to in section 21B(1);

(*b*) the HDB flat in relation to which the money was withdrawn is owned by the member, whether solely or jointly with one or more other persons;

(*c*) an order of court is made requiring the transfer (other than by way of sale) of the member's interest in the HDB flat to his or her spouse; and

(*d*) the spouse is a citizen or permanent resident of Singapore,

then, subject to any regulations made under section 77(1), the following provisions apply:

(*e*) the member or, if the order of court requires any person to do so, that person must pay to the Fund to the credit of the member —

(i) any amount which the Board is entitled to recover on behalf of the Government under section 14(3) or (3A);

(ii) any amount which the Board is entitled to receive or recover on behalf of the Government under section 14A(5) or (6); and

(iii) such other amount (if any) as the order of court may require to be paid to the Fund to the credit of the member;

(*f*) if the HDB flat is subsequently sold or otherwise disposed of, the spouse must pay to the Fund such amount as may be determined by the Board in accordance with any regulations made under section 77(1), and the Board must credit that amount to one or more designated accounts maintained, or to be maintained, for the spouse;

(*g*) despite section 21B(11), upon the transfer of the member's interest in the HDB flat to his or her spouse and upon payment in accordance with paragraph (*e*), if applicable, any charge constituted on the HDB flat under section 21B(1) ceases to secure the repayment of the money withdrawn from the Fund by the member, including the whole or such part, as the Board may determine, of the interest that would have been payable thereon if the withdrawal had not been made, and, if that is the only money secured by that charge, ceases to be in force;

(*h*) a charge is constituted on the HDB flat to secure the payment referred to in paragraph (*f*);

(*i*) sections 21(12) and 21B(2), (3)(*a*), (*b*) and (*d*) and (5) to (11) apply, with the necessary modifications, to the charge

under paragraph (*h*), and for the purposes of such application —

(i) any reference to the charge under section 21B(1) is to be read as a reference to the charge under paragraph (*h*);

(ii) any reference to the member is to be read as a reference to the spouse; and

(iii) any reference to an encumbrance specified in section 21B(3)(*c*) is to be read as a reference to an encumbrance referred to in paragraph (*k*);

(*j*) the charge under paragraph (*h*) is in addition to the charge referred to in paragraph (*g*), if the charge referred to in paragraph (*g*) continues to be in force; and

(*k*) despite anything in the Land Titles Act 1993 or the Registration of Deeds Act 1988, in the absence of any agreement as to priority, the charge under paragraph (*h*) —

(i) is not subject to any encumbrance registered or notified on or after the date of the constitution of the charge referred to in paragraph (*g*); and

(ii) ranks equally with the charge referred to in paragraph (*g*), had it continued or if it continues to be in force, in the order of priority of interests in the HDB flat.

[23/2012; 26/2016]

(2) Except in a case to which subsection (1) applies, where —

(*a*) a member of the Fund has withdrawn any money standing to the member's credit in the Fund for all or any of the purposes referred to in section 21B(1);

(*b*) the HDB flat in relation to which the money was withdrawn is owned by the member, whether solely or jointly with one or more other persons; and

(*c*) an order of court is made requiring the transfer or sale of the member's interest in the HDB flat to any person,

the following apply:

(*d*) any charge constituted on the HDB flat under section 21B(1) continues in force until all moneys secured by the charge —

(i) have been repaid to the Fund; or

(ii) are no longer required by any regulations made under section 77(1) to be repaid to the Fund; and

(*e*) despite paragraph (*d*), where the Board is satisfied of the occurrence of any event prescribed in any regulations made under section 77(1) for the purposes of this paragraph, the charge, on the application of the member, the person referred to in paragraph (*c*) or any other person having an interest in the HDB flat, ceases to be in force if the Board approves the application.

[23/2012]

Order of court for transfer of investments

27G.—(1) Where —

(*a*) a member of the Fund has made any investment under any scheme in accordance with any regulations made under section 77(1)(*n*) (called in this section the relevant regulations) which, but for section 24, would have been transferable to another person;

(*b*) an order of court is made requiring the transfer of the member's interest in the investment to his or her spouse; and

(*c*) the spouse is a citizen or permanent resident of Singapore,

then, subject to subsection (2) and any regulations made under section 77(1), the following provisions apply:

(*d*) the obligation to effect the transfer of the member's interest in the investment to the spouse lies with the member and not the Board;

(*e*) upon the transfer of the member's interest in the investment to the spouse —

(i) the spouse is deemed to have made the investment under the scheme and to have assumed the member's obligations under the relevant regulations in relation to the investment; and

(ii) the member ceases to be liable to perform any obligation under the relevant regulations in relation to the investment;

(*f*) if the investment is subsequently sold or otherwise disposed of, the proceeds from the sale or disposal must be dealt with in such manner as may be prescribed by any regulations made under section 77(1).

(2) A member's interest in an investment must not be transferred to his or her spouse under subsection (1) unless and until the spouse meets such criteria and has complied with such requirements as may be prescribed in any regulations made under section 77(1).

Order of court for sale of investments

27H. Where —

(*a*) a member of the Fund has made any investment under any scheme in accordance with any regulations made under section 77(1)(*n*) (called in this section the relevant regulations); and

(*b*) an order of court is made requiring the sale of the member's interest in the investment,

then, subject to any regulations made under section 77(1), the following provisions apply:

(*c*) the obligation to effect the sale of the member's interest in the investment lies with the member and not the Board;

(*d*) upon the sale of the member's interest in the investment, the proceeds from the sale must be dealt with in accordance with the relevant regulations;

(*e*) if, under any order of court, the member's spouse is awarded the proceeds from the sale of the member's interest in the investment or any part thereof, or any other

amount to be paid out from the money standing to the credit of the member in the Fund after the proceeds have been repaid to the Fund to the credit of the member —

(i) section 27B applies to the proceeds or part thereof or other amount, and the proceeds or part thereof or other amount is regarded as money repayable to the Fund to the credit of the member for the purposes of section 27B(1) and (5);

(ii) where under the relevant regulations the proceeds are not immediately repayable to the Fund to the credit of the member, the obligation to initiate the repayment of the proceeds or part thereof to the Fund to the credit of the member lies with the member and not the Board;

(iii) when the proceeds or part thereof have been repaid to the Fund, the member must notify the Board of the repayment for the purposes of section 27B(5); and

(iv) the Board is under no obligation to ascertain whether, or to ensure that —

(A) the member has complied with the order of court requiring the sale of the member's interest in the investment;

(B) the proceeds or part thereof awarded to the member's spouse, or required to be repaid to the Fund to the credit of the member, have been repaid to the Fund; or

(C) the contents of any notification of repayment given by the member for the purposes of section 27B(5) are true and correct.

Miscellaneous matters

27I.—(1) Any obligation of a member of the Fund to set aside any amount under section 15 or 15AA, or under any condition referred to in section 27(2)(*b*) or (3), is not affected by —

(*a*) any transfer or payment of any money standing to the credit of the member under section 27B(1), (2) or (3);

(*b*) any transfer (other than by way of sale) of the member's estate or interest in any immovable property under section 27C(1), 27D(1), 27DA(1), 27DB(2) or 27E(1);

(*c*) any transfer (other than by way of sale) of the member's interest in any HDB flat under section 27F(1);

(*d*) any transfer of the member's interest in any investment under section 27G; or

(*e*) any sale of the member's interest in any investment under section 27H.

[23/2012; 26/2016; 37/2019]

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(2) Where an order of court requires the Board to do anything —

(*a*) the Board is not liable to give effect to that requirement unless the order of court has been served on the Board in such manner as may be prescribed by any regulations made under section 77(1); and

(*b*) the Board is not liable for any act or omission of the Board contrary to that requirement which was committed on or before the date of such service.

(3) Where an order of court requires the Board to do anything in contravention of this Act, the Board is not liable to give effect to that requirement.

PART 3B

LIFELONG INCOME SCHEME

Interpretation of this Part

27J. In this Part —

"annuity plan" means an annuity plan under the Scheme, pursuant to which the Board will pay a relevant member his or her monthly income under section 27K(6);

"premium" means a premium under section 27L(1) or (1A) for an annuity plan;

"relevant age", in relation to a relevant member, means the age prescribed in, or designated by the relevant member under, the relevant regulations for the purposes of section 27K(1) and (6) in relation to the relevant member's annuity plan;

"relevant member" means a member of the Fund to whom the Scheme applies;

"relevant regulations" means any regulations made under section 27Q;

"Scheme" means the Lifelong Income Scheme established and maintained by the Board under section 27K.

[23/2012; 43/2017]

Establishment of Lifelong Income Scheme

27K.—(1) The Board is authorised to establish and maintain a Lifelong Income Scheme for the purpose of providing, to every relevant member who has an annuity plan that is in force, a monthly income for the remainder of the relevant member's life, starting in or after the month in which the relevant member attains the relevant age applicable to the relevant member.

[43/2017]

(2) Subject to subsections (3) to (5A) and the relevant regulations, the Scheme applies to every member who —

(*a*) attains 55 years of age, on or after 1 January 2013; and

(*b*) on an assessment date applicable to the member, satisfies all of the following requirements:

(i) the member is a citizen or permanent resident of Singapore;

(ii) the member is entitled under section 15(2)(*a*), (3) or (4) to withdraw any sum standing to the member's credit in the Fund and would be required to comply with section 15(6)(*a*) if the member were to make such a withdrawal;

(iii) the amount standing to the member's credit in the member's retirement account is not less than such amount as may be prescribed in the relevant regulations for the purposes of this sub-paragraph.

[6/2016]

(2A) [*Deleted by Act 6 of 2016*]

(3) The Scheme —

(*a*) does not apply to an excluded member; or

(*b*) if the member is a relevant member, ceases to apply when the member becomes an excluded member.

[6/2016]

(4) The Board may, on such terms and conditions as the Board may impose, approve a member's application to be an excluded member.

[6/2016]

(5) Despite subsections (2), (3) and (4), the Board may, on such terms and conditions as the Board may impose, approve a member's application to join the Scheme if the member —

(*a*) has attained such age as may be prescribed in the relevant regulations, or such earlier age as the Board may permit in a particular case; and

(*b*) is a citizen or permanent resident of Singapore.

[6/2016]

(5A) Despite subsections (2), (3) and (4), the Scheme —

(*a*) applies to a member whose application to join the Scheme has been approved under subsection (5); and

(*b*) ceases to apply to that member only when the Board's approval under subsection (5) is cancelled under subsection (5B).

[6/2016]

(5B) The Board may cancel an approval given under subsection (4) or (5) —

(*a*) if the member does not comply with any terms or conditions imposed by the Board; or

(*b*) in any other circumstances prescribed by the Minister in the relevant regulations.

[6/2016]

(5C) Where the Board cancels an approval given under subsection (4) or (5), the Board may specify the time (on or after the time of occurrence of the circumstances, referred to in subsection (4) or (5), as the case may be, which gave rise to the cancellation) that the cancellation takes effect.

[6/2016]

(6) Subject to subsection (7), sections 27N and 27P and the relevant regulations, where a relevant member has paid a premium and an annuity plan has been issued to him or her, then for so long as the annuity plan remains in force and he or she is alive, the Board must pay to him or her such monthly income as the Minister may determine, starting in or after the month in which the relevant member attains the relevant age applicable to him or her.

[23/2012; 43/2017]

(7) The Board is not required to pay a relevant member an amount due to the relevant member under subsection (6) if, at the time the amount is due, the relevant member fails to satisfy the Board, in accordance with the relevant regulations, that he or she is alive.

(8) Subject to sections 27N and 27P, no monthly income paid to a relevant member under subsection (6) is —

(*a*) liable to be attached, sequestered or levied upon for or in respect of any debt or claim;

(*b*) subject to any set-off of any nature for any debt owing by the relevant member; or

(*c*) to pass to the Official Assignee on the bankruptcy of the relevant member.

(9) In this section —

"assessment date" means —

(*a*) for a member who attains 55 years of age on or after 1 January 2013 but before 1 May 2016, the date the member attains 55 years of age or any other time

prescribed in the relevant regulations for the purposes of subsection (2)(*b*); or

(*b*) for a member who attains 55 years of age on or after 1 May 2016, the time prescribed in the relevant regulations for the purposes of subsection (2)(*b*);

"excluded member" means a member —

(*a*) who belongs to any class of members prescribed under the relevant regulations for the purposes of subsection (3); or

(*b*) whose application under subsection (4) has been approved by the Board and the approval remains in force.

[6/2016]

Premium

27L.—(1) Every relevant member must pay a premium of such amount as the Minister may determine, and the Minister may determine different premiums for different classes of relevant members.

(1A) Where a relevant member has been issued an annuity plan before such time as may be prescribed in the relevant regulations, he or she must, if required by the Board, pay one or more additional premiums, each within such time as the Board may determine and of such amount as the Minister may determine, and the Minister may determine different additional premiums for different classes of relevant members.

[23/2012]

(2) Despite anything in this Act, the Board is entitled to deduct the whole or any part of the premium payable by a relevant member from the amount standing to the relevant member's credit in his or her retirement account.

(3) Where any deduction has been made by the Board under subsection (2), the Board must as soon as practicable give to the relevant member a written notice to that effect.

(4) The Board may permit a relevant member to pay the whole or any part of the premium in such other manner and within such time as the Board may determine.

(5) Subject to subsection (7) and sections 27N and 27P, where the Board is liable to refund the whole or any part of the premium paid by a relevant member, the Board may pay the amount to be refunded —

(*a*) into the relevant member's account in the Fund; or

(*b*) in such other manner as the Board may determine.

(6) Subject to subsection (7) and sections 27N and 27P, no amount refunded under subsection (5)(*a*) is —

(*a*) liable to be attached, sequestered or levied upon for or in respect of any debt or claim;

(*b*) subject to any set-off of any nature for any debt owing by the relevant member; or

(*c*) to pass to the Official Assignee on the bankruptcy of the relevant member.

(7) The Board is entitled to recover on behalf of the Government any cash grant made by the Government to a relevant member for the payment of the premium, together with any interest which the relevant member is liable to pay the Government under the terms of the cash grant, from any amount which the Board is liable to refund under subsection (5).

(8) Where a relevant member who has paid in cash any sum towards the premium dies before an annuity plan has been issued to him or her, and the sum does not exceed such amount as the Minister may specify —

(*a*) the Board may pay to a proper claimant the whole or any part, as the Board may determine, of the sum; and

(*b*) the receipt of the proper claimant is a discharge to the Board for the payment to the proper claimant under paragraph (*a*).

[Act 39 of 2021 wef 01/04/2022]

(9) Subsection (8) does not affect any recourse which any person may have against a proper claimant for an amount paid to the proper claimant under subsection (8)(*a*).

(10) In this section —

"child" means a legitimate child and includes any child adopted by virtue of an order of court under any written law for the time being in force in Singapore, Malaysia or Brunei Darussalam;

"parent" includes an adoptive parent;

"proper claimant" means a person who —

(*a*) claims to be entitled to a sum referred to in subsection (8) on the death of a relevant member as executor of the deceased relevant member; or

(*b*) claims to be entitled to a sum referred to in subsection (8) on the death of a relevant member (whether for his or her own benefit or not), and is the widower, widow, child, grandchild, parent, brother, sister, nephew, niece, grandparent, uncle or aunt of the deceased relevant member.

[23/2012]

Minister may delegate functions and powers under sections 27K(6) and 27L(1) and (1A)

27M. The Minister may in writing delegate to the Board, or to any person or group of persons appointed by the Minister, all or any of the Minister's functions and powers under sections 27K(6) and 27L(1) and (1A).

Establishment of Lifelong Income Fund

27N.—(1) The Board must establish and maintain a fund called the Lifelong Income Fund, into which all premiums collected under section 27L are to be paid, and out of which all payments to be made by the Board under this Part (including any costs and expenses incurred by the Board in establishing and maintaining the Scheme) are to be met.

(2) The Lifelong Income Fund is controlled and administered by the Board.

(3) The moneys in the Lifelong Income Fund may be invested by the Board in accordance with the standard investment power of statutory bodies as defined in section 33A of the Interpretation Act 1965.

(4) Where a member is not entitled to any amount paid to him or her, or into his or her account in the Fund, under or purportedly under section 27K(6) or 27L(5), the Board may recover that amount —

(*a*) from any money standing to the member's credit in the Fund; or

(*b*) on the member's death, despite section 24(3A), from —

(i) his or her estate;

(ii) the moneys payable out of the Fund on his or her death; or

(iii) any person to whom any moneys referred to in sub-paragraph (ii) have been paid.

(5) Subsection (4) is without prejudice to any other right of action which the Board may have under any written law or rule of law.

(6) Any money recovered by the Board under subsection (4) must be refunded to the Lifelong Income Fund.

(7) Despite anything in this Part or the relevant regulations, the Board must not make any payment under this Part unless the Lifelong Income Fund is solvent.

Non-application of Insurance Act 1966

27O. The Insurance Act 1966 does not apply to the Scheme or to anything done by the Board under this Part.

Order of court for payment of moneys received by relevant member under Scheme

27P.—(1) Subject to section 27N and subsection (2), where, under an order of court, the spouse of a relevant member has been awarded any amount to be paid to the relevant member under section 27K(6)

or 27L(5), the Board must pay the amount to the spouse, such payment to take place —

(*a*) after the relevant member has become entitled to the amount; and

(*b*) upon an application by the spouse for the payment of the amount.

(2) Subject to section 27N, where the amount to be paid to the relevant member under section 27K(6) or 27L(5) is less than the amount awarded under the order of court, the Board must pay the firstmentioned amount instead of the amount awarded under the order of court.

(3) A payment of money by the Board under subsection (1) or (2) —

(*a*) is a good and valid discharge of the Board's obligations under the order of court; but

(*b*) does not affect any recourse which the spouse may have against the relevant member for the balance of the amount awarded under the order of court.

(4) Where an order of court requires the Board to do anything —

(*a*) the Board is not liable to give effect to that requirement unless the order of court has been served on the Board in such manner as may be prescribed by the relevant regulations; and

(*b*) the Board is not liable for any act or omission of the Board contrary to that requirement which was committed on or before the date of such service.

(5) Where an order of court requires the Board to do anything in contravention of this Act, the Board is not liable to give effect to that requirement.

(6) In this section, "order of court" and "spouse" have the meanings given by section 27A.

Regulations for purposes of this Part and section 6(4B)(*a*)(ii)

27Q.—(1) The Minister may make such regulations as are necessary or expedient for the purpose of carrying out the provisions of this Part and section 6(4B)(*a*)(ii).

[23/2012]

(2) Without limiting subsection (1), such regulations may —

(*a*) provide for different classes of relevant members;

(*b*) provide for the manner of, and time for, payment of the premium by each class of relevant members;

(*c*) provide for the manner by which a relevant member may designate his or her relevant age;

(*d*) provide for the different types of annuity plans which a relevant member may apply for under the Scheme;

(*da*) provide for the cancellation or termination of annuity plans, and for the manner in which a relevant member may apply to terminate an annuity plan issued to him or her;

(*db*) provide for the circumstances in which the Board is liable to refund the whole or any part of the premium paid by a relevant member;

(*e*) provide for the manner by which the Board will pay a relevant member his or her monthly income under section 27K(6) or any amount to be refunded to him or her;

(*ea*) without limiting paragraph (*e*), provide for the Board to pay a relevant member's monthly income under section 27K(6), or any amount to be refunded to a relevant member, into the relevant member's account in the Fund, and for the circumstances in which payment will be made to a relevant member in this manner;

(*f*) provide for the manner by which a relevant member is to satisfy the Board that he or she is alive;

(*g*) provide for the withdrawal of any amount paid into a relevant member's account in the Fund under section 27L(5)(*a*);

(*h*) without affecting section 27L(8) and without limiting paragraph (*db*), provide for the refund of the whole or any part of the premium on the death of a relevant member, and for the circumstances in which no such refund will be made;

(*i*) empower the Board to impose terms and conditions for the purposes of the Scheme;

(*j*) prescribe the evidence to be produced, and the person, officer or authority to whom that evidence is to be produced, for the purposes of this Part;

(*k*) provide for the information, evidence and documents that the Board may require a relevant member to furnish for the purposes of this Part;

(*l*) provide for the manner in which, and the processes (apart from those referred to in section 27N) by which, any amount received by a member (being an amount to which he or she is not entitled), or any part thereof, is to be recovered, including recovery from —

(i) any money standing to the member's credit in the Fund; or

(ii) any monthly income under section 27K(6) which the member may be entitled to receive subsequently;

(*m*) provide for the purposes of section 27P and, in particular, prescribe the procedure and requirements for and manner of effecting, and any other matter relating to, the payment of money under that section; and

(*n*) prescribe anything which under this Part or section 6(4B)(*a*)(ii) may be prescribed by the Minister.

[23/2012]

(3) Different times may be prescribed for different classes of members for the purposes of paragraphs (*a*) and (*b*) of the definition of "assessment date" in section 27K(9).

[6/2016]

(4) Different amounts may be prescribed for different classes of members for the purposes of section 27K(2)(*b*)(iii).

[6/2016]

PART 4

HOME PROTECTION INSURANCE SCHEME

Interpretation of this Part

28.—(1) In this Part —

"approved mortgagee" means a mortgagee approved by the Minister by notification in the *Gazette*;

"Home Protection Fund" means the Home Protection Fund established and maintained by the Board under section 33(1);

[*Deleted by Act 39 of 2021 wef 01/03/2022*]

"incapacitated" means suffering from —

(*a*) a total permanent disability; or

(*b*) a terminal illness which arises on or after 1 May 2016,

and "incapacity" is to be construed accordingly;

"insured sum" means the sum prescribed in regulations made under this Part which is payable on the death or incapacity of a Scheme member;

"member of the Scheme" or "Scheme member" means a person who is insured under the Scheme;

"premium" means the premium payable by a member of the Scheme;

"Scheme" means the Home Protection Insurance Scheme established and maintained by the Board under section 29(1);

"terminal illness" means any illness that a registered medical practitioner under the Medical Registration Act 1997 certifies is expected to result in death within 12 months;

"total permanent disability" means —

(*a*) being physically or mentally incapacitated from ever continuing in any employment; or

(*b*) the total or permanent loss, which arises on or after 1 May 2016, of the physical function of —

(i) 2 eyes;

(ii) 2 limbs; or

(iii) one eye and one limb.

[6/2016]

(2) Except where expressly provided in this Part, the provisions of this Part apply (so far as relevant), with such exceptions, modifications and adaptations as the Minister may by order in the *Gazette* prescribe, in relation to any housing accommodation sold or to be sold by an approved developer under Part 4B of the Housing and Development Act 1959.

(3) An order made under subsection (2) must be presented to Parliament as soon as possible after publication in the *Gazette*.

Establishment of Home Protection Insurance Scheme

29.—(1) The Board is authorised to establish and maintain a Home Protection Insurance Scheme to provide for an insured sum to be paid in respect of any person who is a Scheme member, in accordance with the provisions of this Part, on the person's death or incapacity at any time during the period in which the person is insured under the Scheme.

[6/2016]

(2) Subject to section 31, the Scheme applies to every member who has withdrawn moneys standing to the member's credit in the Fund to repay any instalment of housing loan taken by the member from a Housing Authority or an approved mortgagee for the purchase of any immovable property from a Housing Authority.

(3) The Board may permit any person who has purchased from a Housing Authority an immovable property jointly with a member of the Fund to join the Scheme subject to such term, condition and restriction as the Board may impose.

(4) The Board may, on the application being made to it by a member, exempt the member from the Scheme.

(4A) Any exemption by the Board under subsection (4) is subject to such terms and conditions as the Minister may prescribe.

(5) The Scheme does not apply to —

(*a*) any member if he or she is 65 years of age or above or such other age as the Minister may prescribe at the time the member is required to join the Scheme; and

(*b*) any member or class of members whom the Minister may, by notification in the *Gazette*, specify.

(5A) Despite subsection (5), the Scheme does not apply to any member who is 60 years of age or above but below 65 years of age on 1 March 2001 unless that member opts, in such manner as the Board may determine, to join the Scheme.

(6) Any person who became a member of the Scheme prior to 1 March 1988 continues to be a member of the Scheme subject to the same term, condition and restriction which were in force before that date.

(7) The Board may issue to a member a cover under the Scheme, or cancel, terminate or reinstate a member's cover under the Scheme in such circumstances as may be prescribed by regulations made under this Part.

[23/2012; 6/2016]

Double insurance cover under Scheme prohibited

30.—(1) No person is to be insured under the Scheme for more than one immovable property at the same time.

(2) Where a member who is insured under the Scheme in respect of any immovable property purchases another immovable property from a Housing Authority, the member, despite anything in this Act or in regulations made under this Part, ceases to be covered under the Scheme in respect of the firstmentioned immovable property immediately upon the commencement of cover under the Scheme in respect of the second-mentioned immovable property.

(3) Where a member's cover under the Scheme in respect of any immovable property ceases by virtue of subsection (2), the Board must refund to the member or pay to such other person as may be prescribed by regulations made under this Part, subject to such terms and conditions as the Board may impose and in such manner as may be prescribed by those regulations, an amount representing the surrender value of that cover or the unexpired portion of that cover (if any) calculated in accordance with those regulations as if the member had redeemed the housing loan on that property on the date of the cessation of that cover.

[23/2012]

(4) Where before 1 August 1998 a member is insured under the Scheme in respect of 2 immovable properties at the same time —

(*a*) the member's cover under the Scheme in respect of the immovable property purchased by the member earlier (called in this subsection the earlier property) ceases on that date; and

(*b*) the Board must refund to the member or pay to such other person as may be prescribed by regulations made under this Part, subject to such terms and conditions as the Board may impose and in such manner as may be prescribed by those regulations, an amount representing the surrender value of that cover (if any) calculated in accordance with those regulations as if the member had redeemed the housing loan on the earlier property on that date.

[23/2012]

Medical condition of member of Scheme

31.—(1) Subject to subsection (2), a person is not entitled to join the Scheme if the Board is not satisfied that the person is in good health at the time the insurance cover under the Scheme is to commence.

[6/2016]

(2) The Board may, on the application of a person who is not entitled to join the Scheme solely by reason of subsection (1), permit

the person to join the Scheme, subject to such terms and conditions as the Board may impose either generally or in a particular case.

[6/2016]

(3) A member of the Scheme or person who wishes to join the Scheme must —

(*a*) if required by the Board, undergo such medical examination as the Board thinks fit; and

(*b*) disclose to the Board such facts or information concerning his or her health as the Board may require.

Premium

32.—(1) Every member of the Scheme must pay a premium of an amount prescribed by regulations made under this Part.

(2) Despite anything in this Act, the Board is entitled to deduct the amount of the premium payable by a member of the Scheme from the contributions standing to the credit of that member in the Fund and where any such deduction has been made by the Board, the Board must as soon as practicable give to the member concerned written notice to that effect.

(3) The deduction referred to in subsection (2) has priority to the deductions which the Board is authorised to make under all other provisions of this Act except section 27B.

(4) Where the amount of the premium which a Scheme member is liable to pay under the Scheme exceeds the amount standing to the Scheme member's credit in the Fund, the deficiency may be paid in either or both of the following manner:

(*a*) the Board may deduct the deficiency (in whole or in part) from any payment from the insured sum which the Board may make under the Scheme under section 36(1), (2) or (6);

(*b*) the deficiency may be paid in such other manner and within such time as the Board may determine.

[6/2016]

(5) Where a joint owner of an immovable property is insured under the Scheme, the Board may (on such terms and conditions as the

Board may impose) permit such other joint owner of the immovable property to use his or her contributions in the Fund to pay for the whole or part of the premium which the firstmentioned joint owner is liable to pay under the Scheme.

[6/2016]

(6) The other joint owner referred to in subsection (5) —

(*a*) need not be insured under the Scheme; and

(*b*) must satisfy such other criteria as the Board may determine.

[6/2016]

Establishment of Home Protection Fund

33.—(1) The Board must establish and maintain a fund called the Home Protection Fund into which all premiums collected under this Part are to be paid, and out of which all payments to be paid by the Board under the Scheme (including any costs and expenses incurred by the Board in establishing and maintaining the Scheme) are to be met.

(2) The Home Protection Fund is controlled and administered by the Board.

(3) Every amount paid by the Board out of the Home Protection Fund before 30 December 2011 to defray the costs and expenses incurred by the Board in establishing and maintaining the Scheme is deemed to be and always to have been validly paid, and no legal proceedings shall lie or be instituted or maintained in any court of law on account of or in respect of any such payment.

34. [*Repealed by Act 39 of 2000*]

35. [*Repealed by Act 39 of 2000*]

Amount payable by Board on death or incapacity of member of Scheme

36.—(1) Where a member of the Scheme dies at any time during the period he or she is insured under the Scheme, the Board must, upon proof of death, pay such amount deducted from the Scheme

member's insured sum as may be prescribed by regulations made under this Part —

(*a*) in any case where there exist such circumstances as may be prescribed by those regulations —

(i) to such person or persons (other than the Housing Authority or the approved mortgagee) and in such manner as may be prescribed by those regulations; and

(ii) if that amount is payable to 2 or more persons, in such proportion as may be determined by the Board; or

(*b*) in any other case, to the Housing Authority or the approved mortgagee.

[24/2013; 6/2016]

(2) Subject to subsections (3), (4) and (5), where there is a claim made to the Board by a member of the Scheme on the ground of incapacity at any time during the period he or she is insured under the Scheme, the Board must, upon proof of incapacity —

(*a*) in any case where there exist such circumstances as may be prescribed by regulations made under this Part, pay such amount deducted from the Scheme member's insured sum as may be prescribed by those regulations to be payable at the time of incapacity of the member —

(i) to such person or persons (other than the Housing Authority or the approved mortgagee) and in such manner as may be prescribed by those regulations; and

(ii) if that amount is payable to 2 or more persons, in such proportion as may be determined by the Board; or

(*b*) in any other case, pay to the Housing Authority or the approved mortgagee the monthly or other periodic loan instalments which the member of the Scheme is liable to pay to the Housing Authority or the approved mortgagee under the housing loan for a period not exceeding 2 years,

by deducting the amount from the Scheme member's insured sum.

[24/2013; 6/2016]

(3) To avoid doubt, where the housing loan is taken from a Housing Authority or an approved mortgagee by 2 or more members of the Scheme in respect of property purchased jointly by the members, the monthly or other periodic loan instalments payable by the Board under subsection (2)(*b*) on account of the incapacity of a member are in proportion to that member's liability for the repayment of the housing loan as declared by that member to, and accepted by, the Board.

[24/2013]

(4) The Board must cease payment to the Housing Authority or the approved mortgagee under subsection (2)(*b*) if the member of the Scheme is no longer incapacitated.

[24/2013]

(5) Where the Board ceases payment to the Housing Authority or the approved mortgagee under subsection (4), the member of the Scheme remains insured under the Scheme for the Scheme member's insured sum less any amount that the Board has paid under subsection (2)(*b*).

[24/2013; 6/2016]

(6) Despite subsection (2)(*b*), if the incapacity of the Scheme member is in the opinion of the Board likely to continue for more than 2 years, the Board must pay the Housing Authority or the approved mortgagee an amount as is prescribed by regulations made under this Part.

[6/2016]

(7) Where a claim under the Scheme is made in respect of the incapacity of a member of the Scheme, the Board may backdate any payment to be made by the Board to the Housing Authority or the approved mortgagee under this section to the date on which the incapacity occurred.

(8) The amount payable by the Board under this section on the death or incapacity of a member of the Scheme is not more than the aggregate of —

(*a*) the outstanding amount of any housing loan taken in respect of the immovable property for which the member of the Scheme is insured at the time of that member's death or incapacity; and

(*b*) the amount of interest accrued on the outstanding amount mentioned in paragraph (*a*) up to the date the outstanding amount is paid.

[37/2019]

(8A) The Board must credit the excess of the Scheme member's insured sum over the amount payable under this section to the Scheme member's account in the Fund.

[6/2016]

(8B) Any payment of interest made by the Board in respect of a Scheme member before 1 January 2020 which, if made on or after that date, would be permitted under subsection (8) is taken to be and always to have been validly made; and no legal proceedings lie or may be instituted or maintained, in any court of law on account of or in respect of any such payment.

[37/2019]

(9) The Board is not required to make any payment in respect of any member of the Scheme —

(*a*) if the death or incapacity of the member —

(i) in the case of a member who was insured under the Scheme before 1 March 2001, occurs within one year from the date he or she is insured under the Scheme and the death is the result of suicide or the incapacity is the result of deliberate self-injury; or

(ii) in the case of a member who was insured under the Scheme on or after 1 March 2001, is the result of suicide or deliberate self-injury committed within one year from the date that he or she is insured under the Scheme;

(*b*) if the member suffered capital punishment for any criminal act committed within one year from the date that he or she is insured under the Scheme;

(*c*) if the death or incapacity of the member, directly or indirectly, arose out of or is consequent upon or contributed by his or her own intentional criminal act committed within one year from the date that he or she is insured under the Scheme; or

(*d*) if the death or incapacity of that member arises from war or any warlike operations or participation in any riot.

(10) The Board is not required to make any payment in respect of any member of the Scheme if the member —

(*a*) makes or furnishes to the Board any statement or fact that is false or misleading in a material particular;

(*b*) fails to disclose to the Board any material fact or circumstance known to the member at the time he or she is required to be insured under the Scheme which might influence the Board as to whether he or she should be insured under the Scheme; or

(*c*) was suffering from an illness when the member joined the Scheme, unless the Board permitted the member to join the Scheme when it knew that the member was suffering from that illness.

[6/2016]

(11) Subsection (9) does not limit the particulars, facts and circumstances which may be taken to be material for the purposes of subsection (10)(*a*) or (*b*).

[6/2016]

(12) Despite subsections (9) and (10), the Board may, on proof of death or incapacity of a Scheme member, pay in any circumstances prescribed by regulations made under this Part the whole or part of the insured sum.

[6/2016]

(13) Any payment made by the Board in respect of a Scheme member before 1 May 2016, which if made after that date would be permitted under subsection (12), is taken to be and always to have been validly paid, and no legal proceedings lie or may be instituted or

maintained in any court of law on account of or in respect of any such payment.

[6/2016]

Housing Authority or approved mortgagee to send notice to Board on payment of premium

37.—(1) Where a member of the Scheme is required to pay a premium to the Home Protection Fund under section 32, the Housing Authority or the approved mortgagee (as the case may be) must send a written notice thereof to the Board within 14 days from the date the premium is payable by the member of the Scheme.

(2) Every notice under subsection (1) must be in such form as the Board may require.

Non-application of Insurance Act 1966

38. The Insurance Act 1966 does not apply to anything done by the Board under this Part.

Regulations for purposes of this Part

39. The Minister may make such regulations as are necessary or expedient for the purpose of carrying out the provisions of this Part and, in particular, such regulations may —

(*a*) provide for the different classes of members of the Scheme and the rates of premium payable by such members;

(*b*) provide for the manner and time for payment of premiums by the different classes of members of the Scheme;

(*c*) provide for the period and commencement of cover under the Scheme;

(*ca*) prescribe the insured sum in respect of each class of Scheme members;

(*d*) provide, in respect of each class of members of the Scheme, for the amount of money payable by the Board to the Housing Authority or the approved mortgagee in the event of the death or incapacity of a member of the Scheme;

(*da*) prescribe the circumstances referred to in section 36(1)(*a*) and (2)(*a*) under which the Board may make payment to any person other than the Housing Authority or the approved mortgagee, the person or persons to whom such payment may be made and the manner in which such payment may be made;

(*e*) provide, in respect of each class of members of the Scheme, for the amount of money payable by the Board under the Scheme where the prescribed premium has not been fully paid;

(*ea*) [*Deleted by Act 6 of 2016*]

(*f*) provide for the refund of any premium (and the whole or such part, as the Board may determine, of any interest that would have been payable on the amount of the premium if that amount had been standing to a person's credit in the person's account in the Fund), the manner in which the premium and interest are to be refunded and the circumstances in which the refund is to be made and at such rates as the Minister may prescribe;

(*g*) prescribe the evidence to be produced and the person, officer or authority to whom that evidence is to be produced for the purposes of this Part;

(*h*) provide for the manner in which money in the Home Protection Fund may be invested;

(*i*) provide for the premium payable by members of the Scheme in cases where the immovable property is purchased in joint names;

(*j*) provide for such information, evidence and documents that the Board may require a member of the Scheme to furnish for the purposes of this Part; and

(*k*) prescribe anything which the Minister may prescribe under this Part.

[23/2012; 24/2013; 6/2016]

PART 5

DEPENDANTS' PROTECTION INSURANCE SCHEME

Interpretation of this Part

40. In this Part —

"appointed insurer" means any person who is licensed under the Insurance Act 1966 to carry on insurance business in Singapore and who is appointed by the Board to take over the whole or any part of the Board's liabilities under the Scheme or to provide insurance cover to any person under the Scheme;

"incapacitated" has the meaning given by section 28;

"insured person" means a person who is insured under the Scheme;

"insured sum" means the sum prescribed in regulations made under this Part which is payable on the incapacity or death of the insured person;

"premium" means the annual premium payable by an insured person;

"Scheme" means the Dependants' Protection Insurance Scheme established and maintained by the Board under section 41;

"serious illness", in relation to an insured person, means any illness that —

(*a*) is likely to result in a claim under that insured person's insurance cover under the Scheme; and

(*b*) the Board has specified for the purposes of section 43(1), in a manner accessible to the insured person, as a serious illness which the insured person must disclose to the Board.

[11/2013; 6/2016]

Establishment of Dependants' Protection Insurance Scheme

41. The Board may establish and maintain a Dependants' Protection Insurance Scheme for the purpose of providing that, on

the incapacity or death of an insured person at any time during the period in which he or she is insured under the Scheme, the insured sum is paid in respect of that insured person in accordance with the provisions of this Part.

Persons insured under Scheme

42.—(1) Subject to the provisions of this Part, every member of the Fund for whom any contribution has been paid into the Fund on or after 14 May 1989 is insured under the Scheme.

(2) Subsection (1) does not apply to —

(*a*) any member of the Fund who has not attained the age of 16 years or who has attained the age of 60 years or such other age as the Minister may in either case prescribe;

(*b*) any member of the Fund who is neither a citizen nor a permanent resident of Singapore;

(*c*) any member of the Fund who has lodged a written notice under subsection (3) stating that he or she does not wish to be insured under the Scheme; and

(*d*) any member or class of members of the Fund whom the Minister may, by notification in the *Gazette*, specify.

(3) Any person referred to in subsection (1) who does not wish to be insured under the Scheme may lodge a written notice in the prescribed manner stating that he or she does not wish to be insured under the Scheme.

(4) Despite subsection (2) but without affecting section 43A, any member of the Fund who is not insured under the Scheme may apply in the prescribed manner to be insured under the Scheme.

[6/2016]

(5) The Board or an appointed insurer (as the case may be) may approve any application under subsection (4) in the prescribed manner.

(6) The Board or an appointed insurer (as the case may be) may, in such circumstances as may be prescribed by regulations made under this Part —

(*a*) refuse to insure, under the Scheme, any person who has made an application under subsection (4);

(*b*) insure a person under the Scheme subject to such terms and conditions as the Board or appointed insurer may impose either generally or in a particular case; or

(*c*) continue to insure a person referred to in section 43(1), subject to such terms and conditions as the Board or appointed insurer may impose either generally or in a particular case.

[6/2016]

Application to persons below 21 years of age

42A.—(1) On or after 1 January 2014 —

(*a*) where any person has attained the age of 16 years (or such other age as the Minister may prescribe in place thereof) but is below 21 years of age, he or she may do any thing under this Part, or any regulations made under section 51, as if he or she were of full age; and

(*b*) the provisions of this Part and any regulations made under section 51 apply to any person who has attained the age of 16 years (or such other age as the Minister may prescribe in place thereof) but is below 21 years of age, as if he or she were of full age.

[24/2013]

(2) Where, before 1 January 2014, a person below 21 years of age did any thing under this Part, or any regulations made under section 51, which would have been validly done if he or she were of full age, that thing is deemed to be and always to have been validly done by him or her.

[24/2013]

(3) Section 42(4) and (5) does not apply to any member of the Fund unless he or she has attained the age of 16 years (or such other age as the Minister may prescribe in place thereof).

[24/2013]

(4) This section applies subject to any contrary age requirement expressly provided under this Act in respect of —

(*a*) any thing done under this Part, or any regulations made under section 51; or

(*b*) any provision of this Part or of any regulations made under section 51.

[24/2013]

(5) Section 147 of the Insurance Act 1966 does not apply to —

(*a*) any thing done under this Part, or any regulations made under section 51; or

(*b*) the application of any provision of this Part and of any regulations made under section 51.

[24/2013]

Board may cancel insurance cover

43.—(1) If the Board has reason to believe that an insured person is incapacitated or suffering from serious illness on or before the date of commencement of his or her insurance cover under the Scheme, the Board may cancel the cover of that person under the Scheme and upon such cancellation that person ceases immediately to be insured under the Scheme.

[6/2016]

(2) All premiums paid by any person whose cover under the Scheme has been cancelled under subsection (1), together with the whole or such part, as the Board may determine, of the interest that would have been payable if the amount of such premiums had been standing to the credit of that person's account in the Fund, must be refunded in such manner as may be prescribed by regulations made under this Part.

[23/2012]

(3) No refund is to be made under subsection (2) if the person has made or furnished to the Board any statement or fact that is false or misleading in a material particular.

(4) This section applies only in relation to an insured person for whose insurance cover under the Scheme the Board remains liable to pay the insured sum by virtue of section 49A(2)(*a*).

(5) Subsection (1) applies to a person's insurance cover under the Scheme which commenced before, on or after 1 May 2016.

[6/2016]

(6) Where a person's insurance cover under the Scheme —

(*a*) was cancelled before 1 May 2016; and

(*b*) could be cancelled under subsection (1) if it were still in force on that date,

that cancellation is taken to be and always to have been validly made, and no legal proceedings lie or may be instituted or maintained in any court of law on account of or in respect of that cancellation.

[6/2016]

Board may reinstate, etc., member's cover

43A. The Board may reinstate an insured person's cover under the Scheme or issue a cover to any person, in such circumstances as may be prescribed by regulations made under this Part.

[6/2016]

Board may require insured person to furnish information

44.—(1) The Board may require any insured person to furnish to the Board such information as the Board thinks fit regarding the life and health of the insured person or members of his or her family.

(2) The Board may also require any insured person to undergo such medical examination as the Board thinks fit.

(3) This section applies only in relation to an insured person for whose insurance cover under the Scheme the Board remains liable to pay the insured sum by virtue of section 49A(2)(*a*).

Premium

45.—(1) Every insured person must pay a premium of an amount prescribed by regulations made under this Part.

(2) Despite anything in this Act, the Board is entitled to deduct the amount of the premium payable by an insured person from the contributions standing to the credit of that person in his or her ordinary and special accounts.

(3) Where, by virtue of section 49A, the insurance cover of an insured person under the Scheme is being provided by an appointed insurer, the Board must pay the amount of the premium deducted under subsection (2) to that appointed insurer.

(4) Where the amount of the premium which an insured person is liable to pay under the Scheme exceeds the amount standing to the person's credit in the person's ordinary and special accounts, the deficiency may be paid in either or both of the following manner:

(*a*) the Board or the appointed insurer (as the case may be) may deduct the deficiency (in whole or in part) from any payment from the insured sum which the Board or the appointed insurer may make under the Scheme under section 49;

(*b*) the deficiency may be paid in such other manner and within such time as the Board may determine.

[6/2016]

46. [*Repealed by Act 24 of 2005*]

Period of cover

47.—(1) On payment of the prescribed premium payable under section 45 for an insured person, the person is covered under the Scheme by the Board or an appointed insurer assigned by the Board (as the case may be) for a period of 12 months beginning on —

(*a*) the date of such payment; or

(*b*) where the insured person's insurance cover is issued under section 43A, such other date as may be prescribed under section 51(*e*).

[6/2016]

(2) Subject to the provisions of this Part, the insurance cover under the Scheme must be renewed annually in accordance with the prescribed requirements.

Rights and benefits under Scheme not assignable or transferable

48. The rights and benefits of an insured person arising from his or her insurance cover under the Scheme are not assignable or transferable.

Insurance policy under Scheme not to create trust

48A.—(1) A policy of insurance issued under the Scheme is not to be deemed to create any legal or equitable trust.

(2) Section 73 of the Conveyancing and Law of Property Act 1886 and section 132 of the Insurance Act 1966 do not apply to any policy of insurance issued under the Scheme.

Amount payable on death or incapacity of insured person

49.—(1) Where an insured person dies at any time during the period he or she is insured under the Scheme, the insured sum must, upon proof of death, be paid by the Board or an appointed insurer (as the case may be) in accordance with the prescribed requirements.

(2) Where there is a claim made under the Scheme by an insured person on the ground of incapacity at any time during the period he or she is insured under the Scheme, the insured sum must, upon proof of incapacity, be paid to him or her by the Board or an appointed insurer (as the case may be) in accordance with the prescribed requirements.

Transfer of Board's liabilities under Scheme

49A.—(1) The Minister may make regulations to transfer the whole or any part of the Board's liabilities under the Scheme (including the insurance covers issued under the Scheme that give rise to such liabilities) to one or more appointed insurers.

(2) Without limiting subsection (1), regulations made under that subsection may —

(*a*) prescribe the cases in which or the circumstances under which the Board continues to be liable to pay the insured sum in respect of insured persons whose insurance covers

under the Scheme have been transferred to an appointed insurer;

(*b*) provide for such consequential, saving and transitional provisions as are necessary to facilitate the transfer of the Board's liabilities under the Scheme;

(*c*) prescribe the necessary modifications to be made to any other provision of this Act in order to bring such provision into conformity with the transfer of the Board's liabilities under the Scheme; and

(*d*) provide for such other matters as the Minister thinks necessary or expedient for the transfer of the Board's liabilities under the Scheme.

(3) The Board may require any appointed insurer to transfer to another appointed insurer, in such manner and on such terms and conditions as the Board thinks fit, those liabilities of the Board under the Scheme that have been transferred to the firstmentioned appointed insurer under this section.

(4) The transfer of any liability under the Scheme —

(*a*) by the Board to an appointed insurer under subsection (1); or

(*b*) by one appointed insurer to another appointed insurer pursuant to the requirement of the Board under subsection (3),

may be made, and is valid and effectual, despite anything to the contrary in any written law or rule of law or the absence of any agreement or consent which would otherwise be necessary.

(5) If any question arises as to whether any particular liability of the Board under the Scheme has been transferred to an appointed insurer under this section, a certificate under the hand of the Minister is conclusive evidence that the liability was or was not so transferred.

(6) An appointed insurer to whom the whole or any part of the Board's liabilities under the Scheme have been transferred under this section must provide insurance cover to every transferred insured

person in accordance with such requirements as may be specified by the Board, including requirements relating to —

(*a*) the minimum benefits and rights that the appointed insurer must confer upon the person; and

(*b*) the terms and conditions subject to which the appointed insurer may issue insurance cover to the person.

Application of moneys in dissolved Dependants' Protection Insurance Fund, etc.

49B.—(1) Upon the dissolution of the Dependants' Protection Insurance Fund (called in this section the dissolved Fund), the Board may —

(*a*) subject to such terms or conditions as it thinks fit to impose, pay such part of the moneys of the dissolved Fund as the Board may determine to each of the appointed insurers to which the Board's liabilities under the Scheme have been transferred under section 49A; and

(*b*) retain such part of the moneys of the dissolved Fund as it thinks necessary for meeting —

(i) any of its own liabilities under the Scheme that may have arisen prior to the transfer; and

(ii) any costs and expenses incurred by it in maintaining the Scheme.

(2) Every amount paid by the Board out of the dissolved Fund before the dissolution of that Fund, or out of the moneys of the dissolved Fund upon or after the dissolution of that Fund but before 30 December 2011, to defray the costs and expenses incurred by the Board in establishing and maintaining the Scheme is deemed to be and always to have been validly paid, and no legal proceedings shall lie or be instituted or maintained in any court of law on account of or in respect of any such payment.

(3) The Board may —

(*a*) transfer to the Fund such part of the moneys of the dissolved Fund retained under subsection (1)(*b*) as it thinks fit; and

(*b*) apply the transferred moneys towards meeting —

(i) any of its own liabilities under the Scheme that may have arisen prior to the transfer under section 49A; and

(ii) any costs and expenses incurred by it in maintaining the Scheme.

[24/2013]

Disclosure of information

49C.—(1) The Board may, from time to time, give to an appointed insurer to which its liabilities under the Scheme have been transferred under section 49A such information (including medical information) as is in the Board's possession that —

(*a*) relates to any member; and

(*b*) is required by the appointed insurer in order that the appointed insurer may properly fulfill its obligations in relation to that member under the Scheme.

(2) An appointed insurer must not use any information given to it by the Board under subsection (1) except for such purposes as may be approved by the Board.

(3) For the purposes of ensuring that the provisions of this Part are being complied with, the Board may require an appointed insurer or any member to furnish to the Board such documents or information as the Board thinks necessary.

Non-application of Insurance Act 1966

50. The Insurance Act 1966 does not apply —

(*a*) to anything done by the Board under this Part; or

(*b*) to the transfer of any of the Board's liabilities under the Scheme under section 49A(1) or (3).

Regulations for purposes of this Part

51. The Minister may make such regulations as are necessary and expedient for the purpose of carrying out the provisions of this Part and, in particular, such regulations may —

(*a*) provide for the rate of premium payable by insured persons;

(*b*) provide for the manner and time of payment of premiums;

(*c*) prescribe the amount of the insured sum;

(*d*) provide for the refund of any premium (and the whole or such part, as the Board may determine, of any interest that would have been payable on the amount of the premium if that amount had been standing to an insured person's credit in the person's account in the Fund), the manner in which the premium and interest are to be refunded and the circumstances in which the refund is to be made and at such rates as the Minister may prescribe;

(*e*) provide for the commencement of cover under the Scheme;

(*f*) prescribe the evidence to be produced and the person, officer or authority to whom that evidence is to be produced for the purposes of this Part;

(*g*) provide for the manner in which the insured sum must be paid in respect of any insured person under the Scheme;

(*ga*) provide for the cases in which or the circumstances under which the insured sum is not payable in respect of any insured person under the Scheme;

(*h*) provide for such information, evidence and documents that the Board may require an insured person to furnish for the purposes of this Part; and

(*i*) prescribe anything which the Minister may prescribe under this Part.

[23/2012; 6/2016]

PART 6

MEDISHIELD SCHEME

Interpretation of this Part

52. In this Part —

"appointed insurer" means any person who is licensed under the Insurance Act 1966 to carry on insurance business in Singapore and who is appointed by the Board to take over any part of the Board's liabilities under the Scheme or to provide insurance cover to any person under the Scheme;

"approved hospital" means any hospital approved by the Minister for Health;

"insured person" means a person who is insured under the Scheme;

"MediShield Fund" means the fund established and maintained by the Board under section 56 as in force immediately before 1 November 2015;

"Scheme" means the medical insurance scheme called the MediShield Scheme established and maintained by the Board under section 53 as in force immediately before 1 November 2015.

[11/2013; 4/2015]

53. to **56.** [*Repealed by Act 4 of 2015*]

Transfer of liabilities under Scheme

56A.—(1) The Minister may make regulations to transfer any part of the Board's liabilities under the Scheme (including the insurance covers issued under the Scheme that give rise to such liabilities) to one or more appointed insurers.

(2) Without limiting subsection (1), regulations made under that subsection may —

(*a*) prescribe the cases in which or the circumstances under which the Board continues to be liable to make payments

to insured persons whose insurance covers under the Scheme have been transferred to an appointed insurer;

(*b*) provide for such consequential, saving and transitional provisions as are necessary to facilitate the transfer of the Board's liabilities under the Scheme;

(*c*) prescribe the necessary modifications to be made to any other provision of this Act in order to bring such provision into conformity with the transfer of the Board's liabilities under the Scheme; and

(*d*) provide for such other matters as the Minister thinks necessary or expedient for the transfer of the Board's liabilities under the Scheme.

(3) The Board may require any appointed insurer to transfer to another appointed insurer, in such manner and on such terms and conditions as the Board thinks fit, those liabilities of the Board under the Scheme that have been transferred to the firstmentioned appointed insurer under this section.

(4) The transfer of any liability under the Scheme —

(*a*) by the Board to an appointed insurer under subsection (1); or

(*b*) by one appointed insurer to another appointed insurer pursuant to the requirement of the Board under subsection (3),

may be made, and is valid and effectual, despite anything to the contrary in any written law or rule of law or the absence of any agreement or consent which would otherwise be necessary.

(5) If any question arises as to whether any particular liability of the Board under the Scheme has been transferred to an appointed insurer under this section, a certificate under the hand of the Minister is conclusive evidence that the liability was or was not so transferred.

(6) An appointed insurer to whom any part of the Board's liabilities under the Scheme have been transferred under this section must provide insurance cover to every transferred insured person in

accordance with such requirements as may be specified by the Board, including requirements relating to —

(*a*) the minimum benefits and rights that the appointed insurer must confer upon the person; and

(*b*) the terms and conditions subject to which the appointed insurer may issue insurance cover to the person.

(7) Upon the transfer of the Board's liabilities under the Scheme to an appointed insurer under subsection (1), the Board may —

(*a*) subject to such terms or conditions as it thinks fit to impose, pay to the appointed insurer such part of the moneys in the MediShield Fund as the Board thinks necessary to enable the appointed insurer to meet the liabilities so transferred to it; and

(*b*) retain such part of the moneys in the MediShield Fund as it thinks necessary for meeting any of its own liabilities under the Scheme that may have arisen prior to the transfer.

(8) The Board may, by arrangement with an insurer, take over such of the undertakings of the insurer which, in the opinion of the Board, are suitable and expedient for the purposes of the Scheme.

(9) Where, in connection with the Board's taking over of the undertakings of an insurer under subsection (8), the insurer transfers any sum to the Board, the Board must pay the sum so transferred to it by the insurer into the MediShield Fund.

Non-application of Insurance Act 1966

56B. The Insurance Act 1966 does not apply —

(*a*) to anything done by the Board under this Part; or

(*b*) to the transfer of any liability under section 56A(1), (3) or (8).

57. [*Repealed by Act 4 of 2015*]

PART 6A

WORKFARE INCOME SUPPLEMENT SCHEME

Interpretation of this Part

57A. In this Part —

"cash payment" means any cash payment made by the Government under the Scheme;

"eligible member" means a member of the Fund who is eligible to receive any cash payment or relevant contribution under the Scheme;

"relevant contribution" means any contribution to the Fund made by the Government under the Scheme;

"relevant regulations" means any regulations made under section 57F;

"Scheme" means the Workfare Income Supplement Scheme established under section 57B.

Establishment of Workfare Income Supplement Scheme

57B.—(1) There is established a scheme called the Workfare Income Supplement Scheme for the purpose of supplementing the income of eligible members.

(2) The Board administers the Scheme on behalf of the Government.

Cash payments and contributions under Scheme

57C.—(1) Subject to subsection (4) and the relevant regulations, the Board may do either or both of the following:

(*a*) make a cash payment, to an eligible member, of such amount as those regulations may prescribe;

(*b*) credit, to such account of an eligible member in the Fund as the Minister may direct, a relevant contribution of such amount as those regulations may prescribe.

(2) The Board may recover on behalf of the Government —

(*a*) any cash payment made to a member of the Fund; and

(*b*) any relevant contribution credited to any account in the Fund of a member of the Fund, together with the whole or such part, as the Board may determine, of any interest paid thereon,

if —

(*c*) the member has obtained the cash payment or relevant contribution by means of any false or misleading statement or any document that is false or misleading in any particular;

(*d*) the member has contravened any provision of the relevant regulations; or

(*e*) the cash payment was made to the member, or the relevant contribution was credited to the account of the member, in error.

(3) Where the amount of any cash payment or relevant contribution received by an eligible member exceeds that which the member is entitled to receive under the relevant regulations, the Board may recover on behalf of the Government the excess amount (together with the whole or such part, as the Board may determine, of any interest paid on any excess amount of relevant contribution).

(4) Subject to the relevant regulations, on the death of an eligible member, the Board may do either or both of the following:

(*a*) make any cash payment which the member would have been entitled to receive to the member's estate or, in lieu thereof, credit an additional relevant contribution, of an amount equivalent to the value of that cash payment, to such account of the member in the Fund as the Minister may direct;

(*b*) credit any relevant contribution which the member would have been entitled to receive (not being an additional relevant contribution mentioned in paragraph (*a*)) to such

account of the member in the Fund as the Minister may direct.

[23/2012]

(5) Despite section 24(3A), on the death of a member of the Fund, the Board may recover on behalf of the Government —

(*a*) from the member's estate, any cash payment made to the member (prior to his or her death) or to the member's estate; and

(*b*) from the moneys payable out of the Fund on the member's death or from any person to whom any such moneys have been paid or transferred, any relevant contribution credited to any account of the member in the Fund, together with the whole or such part, as the Board may determine, of any interest paid thereon,

if —

(*c*) the cash payment was made, or the relevant contribution was credited, in reliance on any false or misleading statement or any document that is false or misleading in any particular;

(*d*) the member had contravened any provision of the relevant regulations; or

(*e*) the cash payment was made to the member (prior to his or her death) or to the member's estate, or the relevant contribution was credited to the member's account, in error.

(6) Despite section 24(3A), on the death of an eligible member —

(*a*) where the amount of any cash payment received by the member (prior to his or her death) or by the member's estate exceeds that which the member is or would have been entitled to receive under the relevant regulations, the Board may recover on behalf of the Government, from the member's estate, the excess amount of cash payment; and

(*b*) where the amount of any relevant contribution credited to any account of the member in the Fund exceeds that which

the member is or would have been entitled to receive under the relevant regulations, the Board may recover on behalf of the Government, from the moneys payable out of the Fund on the member's death or from any person to whom any such moneys have been paid or transferred, the excess amount of relevant contribution, together with the whole or such part, as the Board may determine, of any interest paid thereon.

(7) The Board may recover on behalf of the Government, from any cash payment or relevant contribution which an eligible member is entitled to receive, by set-off or otherwise, any amount due to the Government from the member.

(8) Subsections (2), (3), (5), (6) and (7) are without prejudice to any other right of action or remedy which the Board or the Government may have under any written law or rule of law.

(9) Any money recovered by the Board under subsection (2), (3), (5), (6) or (7) must be refunded to the Government.

(10) Despite anything in this Part or the relevant regulations, no person has an absolute right to any cash payment or relevant contribution under the Scheme.

Recovery of cash payment, etc., upon conviction

57D.—(1) Where —

(*a*) a member of the Fund has received any cash payment, or any relevant contribution or interest thereon; and

(*b*) the member is convicted of an offence under section 58(1)(*a*) or (*d*) or the relevant regulations in connection with the cash payment, relevant contribution or interest,

the court before which the conviction is had may, in addition to the penalty prescribed under section 61 or the relevant regulations, order that the member pay to the Board the amount certified by an officer appointed by the Board in that behalf to be recoverable from the

member, as at the date of the conviction, in respect of the cash payment, relevant contribution or interest.

[6/2016]

(2) Section 61B(2) and (3) applies to an amount ordered to be paid under subsection (1) as it applies to an amount ordered to be paid under section 61B(1).

Withdrawal from Fund where relevant contribution credited into account of eligible member in certain circumstances

57DA.—(1) Despite sections 14(2A), 15(2), (6), (6C) and (7), 15AA(1) and (5) and 27, where the Board has credited a relevant contribution into an eligible member's account in the Fund (called in this section the contribution amount), the Board may, on the member's application, permit the member to withdraw an amount determined by the Board —

(*a*) from one or more accounts in the Fund as the Board may determine;

(*b*) in circumstances prescribed by regulations made under section 57F; and

(*c*) if the member satisfies such requirements as the Board may specify.

[6/2016]

[Act 39 of 2021 wef 01/01/2022]

[Act 39 of 2021 wef 01/03/2022]

(2) An application under subsection (1) must be made within such time as may be prescribed by regulations made under section 57F.

[6/2016]

(3) The amount that the Board may permit a member to withdraw under subsection (1) must not exceed the contribution amount.

[6/2016]

Certificate of Board on amount of cash payment, etc.

57E. In any proceedings before any court, tribunal, authority or person (including any proceedings for the recovery of any cash payment, or any relevant contribution or interest thereon), a certificate purporting to be issued by the Board certifying —

(*a*) the amount of any cash payment, or any relevant contribution or interest thereon, received by any member of the Fund or other person as at any date; or

(*b*) the amount recoverable from any member of the Fund or other person as at any date in respect of any cash payment, or any relevant contribution or interest thereon, received by the member or person,

is prima facie evidence that the amount so stated was received by the member or person or is recoverable from the member or person (as the case may be) as at that date.

Regulations for purposes of this Part

57F.—(1) The Minister may make such regulations as are necessary or expedient for the purposes of carrying out the provisions of this Part.

(2) Without limiting subsection (1), such regulations may provide for —

(*a*) the criteria to be satisfied by an eligible member and the waiver of the whole or any part of any such criteria, by the Board or such other person as may be prescribed in those regulations;

(*b*) the terms and conditions of the Scheme;

(*c*) the amount of cash payment or relevant contribution which an eligible member is entitled to receive, including different amounts for different classes of eligible members;

(*d*) the manner in which any cash payment is to be made to an eligible member, or any relevant contribution is to be credited to any account of an eligible member in the Fund, including the making of provisional payments or credits;

(*e*) the manner in which, and the processes (apart from those referred to in sections 57C and 57D) by which, any cash payment or relevant contribution (including any interest on the relevant contribution) received by a member, or any part thereof, is to be recovered, including recovery from —

(i) any money standing to the credit of the member in the Fund; or

(ii) any cash payment or relevant contribution which the member may be entitled to receive subsequently;

(*f*) any restriction on the purposes for which any cash payment, relevant contribution or amount withdrawn under section 57DA may be utilised;

[S 969/2022]

(*fa*) the whole or any part of the interest paid on the amount withdrawn from the member's account under section 57DA to be dealt with in all or any of the following manner:

(i) retained in that account;

(ii) withdrawn from that account and paid to the member;

(iii) transferred to the general moneys of the Fund;

(*g*) the consequences of contravening any provision of those regulations; and

(*h*) any act or omission referred to in, or in contravention of, those regulations to be an offence.

[24/2013; 6/2016]

PART 7

OFFENCES, PENALTIES AND PROCEEDINGS

Offences

58.—(1) If any person —

(*a*) for any purpose connected with this Act —

(i) knowingly makes any false statement; or

(ii) produces or furnishes or causes or knowingly allows to be produced or furnished any document which the person knows to be false in a material particular;

(*b*) fails to pay to the Fund within such period as may be prescribed any amount which the person is liable under this Act to pay in respect of or on behalf of any employee in any month;

(*c*) obstructs any officer or employee of the Board in the discharge of his or her functions as such;

(*d*) fails to comply with any regulations or rules made under this Act; or

(*e*) fails to pay to the Board within such period as may be prescribed any amount which the person is liable to pay under the provisions of this Act,

the person shall be guilty of an offence.

[26/2019]

(2) Subsection (1)(*a*) does not apply to anything done in relation to —

(*a*) the making of an application for the purposes of section 16B or 16C; and

(*b*) the provision of information for the purposes of section 16B or 16C.

[26/2019]

Offences relating to investments

58A.—(1) A person must not, directly or indirectly, in connection with the making of any investment under any scheme in accordance with any regulations made under section 77(1)(*n*) or the sale or disposal of any such investment —

(*a*) employ any device, scheme or artifice to defraud; or

(*b*) engage in any act, practice or course of business which operates as a fraud or deception, or is likely to operate as a fraud or deception, upon any person.

(2) Any person who contravenes subsection (1) shall be guilty of an offence.

False application for purposes of sections 16B and 16C

58B.—(1) A person commits an offence if the person —

(*a*) makes, or assists in the making of an application for purposes of section 16B or 16C which is false or misleading in a material particular, knowing that the application is false or misleading in a material particular;

(*b*) omits any matter or thing without which the application for purposes of section 16B or 16C is misleading in a material particular, knowing that the omission makes the application misleading; or

(*c*) provides any information for purposes of section 16B or 16C which is false or misleading in a material particular, knowing that the information provided —

(i) is false or misleading in a material particular; and

(ii) may be included in an application for purposes of section 16B or 16C.

[26/2019]

(2) A person who is guilty of an offence under subsection (1) shall be liable on conviction —

(*a*) in the case of an individual — to a penalty equal to the relevant amount; or

(*b*) in any other case — to a penalty equal to 5 times the relevant amount.

[26/2019]

(3) A person who commits an offence under subsection (1), with the intention of causing the Board to permit a withdrawal under section 16B or 16C which the Board would otherwise not permit, shall be guilty of an offence and shall be liable on conviction —

(*a*) in the case of an individual —

(i) to a fine not exceeding $5,000 or to imprisonment for a term not exceeding 12 months or to both; and

(ii) in addition, to a penalty equal to 2 times the relevant amount; or

(*b*) in any other case —

(i) to a fine not exceeding $10,000; and

(ii) in addition, to a penalty equal to 4 times the relevant amount.

[26/2019]

(4) In this section, "relevant amount" means the amount withdrawn from the medisave account under section 16B or 16C as a result of the offence, or that would have been so withdrawn if the false or misleading declaration or application (as the case may be) had been accepted as correct.

[26/2019]

Fraudulent disability assessment

58C.—(1) An assessor in making a report of a disability assessment that the assessor conducted for a person for the benefit of whom an application is made under section 16B or 16C must not give any information which is false, or conceal any information, with the intent of causing an application made under section 16B or 16C (as the case may be) to be accepted and overpaid or rejected and underpaid.

[26/2019]

(2) An assessor who contravenes subsection (1) shall be guilty of an offence and shall be liable on conviction —

(*a*) to a fine not exceeding $10,000 or to imprisonment for a term not exceeding 2 years or to both; and

(*b*) in addition, to a penalty equal to 4 times the relevant amount (if applicable).

[26/2019]

(3) In this section, "relevant amount" means the amount of overpayment and the amount of assessment fee charged for the assessment.

[26/2019]

Investigators

58D.—(1) The Minister charged with the responsibility for health may, in writing, appoint any public officer or any other person as an investigator to investigate any offence in relation to a withdrawal of

moneys from the medisave account under section 16B or 16C or any regulations made under section 77(1) in relation to such withdrawal.

[26/2019]

(2) The chief executive officer of the Board may, in writing, appoint any officer of the Board as an investigator to investigate any offence in relation to a withdrawal of moneys from the medisave account under section 16B or 16C or any regulations made under section 77(1) in relation to such withdrawal.

[26/2019]

(3) An investigator, when exercising any powers and carrying out any duties under this Act, must comply with such general or special directions as may from time to time be given —

(*a*) by the Minister, if the investigator is a public officer or a person mentioned in subsection (1); or

(*b*) by the chief executive officer of the Board, if the investigator is an officer of the Board.

[26/2019]

Power to obtain information

58E.—(1) An investigator who has a reasonable suspicion that any person has committed an offence in relation to a withdrawal of moneys from the medisave account under section 16B or 16C or any regulations made under section 77(1) in relation to such withdrawal may —

(*a*) by written notice require any person to attend at such reasonable time and at such place as may be specified by the investigator to answer any question or to provide a signed statement in writing concerning the suspected offence;

(*b*) require any person —

(i) to provide any information within the person's knowledge; or

(ii) to produce for inspection any document or record in the person's possession,

that the investigator believes on reasonable grounds to be connected with the suspected offence; and

(*c*) retain the original copy of any document or record that the investigator believes on reasonable grounds to be connected with the suspected offence, or make or cause to be made, without payment, copies of or extracts from that document or record.

[26/2019]

(2) Where any document or record required by an investigator is kept in electronic form, then —

(*a*) the power of an investigator to require that document or record to be produced for inspection under subsection (1)(*b*)(ii) includes the power to require a copy of that document or record to be made available for inspection in legible form; and

(*b*) subsection (1)(*c*) applies to any copy so made available.

[26/2019]

(3) Any copy of or extract from any document or record made under subsection (1)(*c*) and certified as such by the investigator is admissible as evidence in any proceedings under this Act.

[26/2019]

(4) A person who, when required by an investigator to provide under subsection (1)(*b*) any information or produce any document or record, refuses or fails, without reasonable excuse, to provide the information or to produce the document or record within the time allowed by the investigator shall be guilty of an offence and shall be liable on conviction to a fine not exceeding $10,000 or to imprisonment for a term not exceeding 6 months or to both.

[26/2019]

Obstructing investigators in execution of duties

58F. A person who, without reasonable excuse, obstructs, hinders or impedes any investigator in the performance or execution of a duty or anything which the investigator is authorised, empowered or required to do under this Act shall be guilty of an offence and shall be

liable on conviction to a fine not exceeding $20,000 or to imprisonment for a term not exceeding 12 months or to both.

[26/2019]

Publication of information to unauthorised person, etc.

59.—(1) Any person employed by the Board who, without lawful authority, publishes or communicates to any person, otherwise than in the ordinary course of his or her duty or employment, any information acquired by him or her in the course of his or her duty or employment shall be guilty of an offence and shall be liable on conviction to a fine not exceeding $4,000 or to imprisonment for a term not exceeding 12 months or to both.

(2) The Board may, on an application by a prospective employer who is considering whether or not to employ any person as an employee, give to the prospective employer the following particulars of that person:

(*a*) the name of the person's employer or, if the person has been in the employment of more than one employer, the names of all his or her employers during the past 3 years;

(*b*) the period for which contributions were paid into the Fund for that person by each of the person's employers.

(3) A prospective employer who wishes to obtain any of the particulars mentioned in subsection (2) must apply to the Board in such form as the Board may determine and must pay the prescribed fee.

(4) The Board may require an applicant under subsection (3) to furnish proof that he or she is considering whether to employ the person in respect of whom the application is made.

(5) No refund may be made of any fee paid under subsection (3).

(6) On the request of an insurer administering or operating an insurance scheme referred to in section 34(2)(*j*) of the MediShield Life Scheme Act 2015 or section 77(1)(*k*) or a Supplement Scheme for information about a person or the person's dependant, which the insurer requires to administer or operate the insurance scheme in relation to the person, or the person's dependant, the Board may

disclose to the insurer such information (including any medical information and information relating to the amount standing to the credit of the person in the person's medisave account) obtained by the Board, in the course of performing the Board's functions or duties under this Act, for such purpose as the Minister may approve.

[4/2015; 26/2019]

(7) The insurer may use the information about the person or the person's dependant obtained under subsection (6) only for the purpose approved by the Minister under that subsection.

[4/2015]

(8) An insurer who knowingly contravenes subsection (7) shall be guilty of an offence.

[34/2001]

(9) Despite any provision of the National Registration Act 1965 or the Registration of Births and Deaths Act 1937, where a member has died in Singapore, and the Board has received information on the member's death from any officer appointed to perform duties under either or both of those Acts, the Board may, in the course of authorising the payment of any amount under section 20(1)(*b*) or (1A) to a person nominated by the member in accordance with section 25(1), performing its functions under section 25 or 25A in relation to any amount payable on the death of the member, or performing its functions under section 26 or 26A in relation to any vested shares or designated shares payments, disclose to any person —

(*a*) the name and identity card number of the member;

(*b*) the date of the member's death; and

(*c*) the source of the Board's information on the member's death.

[Act 39 of 2021 wef 01/04/2022]

[Act 39 of 2021 wef 18/06/2022]

(10) Where the Board has been notified of a member's death, the Board may, in the course of performing its functions under section 25 or 25A in relation to any amount payable on the member's death, or performing its functions under section 26 or 26A in relation to any vested shares or designated shares payments, disclose the information

relating to the deceased member as set out in subsection (11) to any of the following persons, as the case may be:

(*a*) any person the Board has reason to believe is entitled to receive an amount payable out of the Fund on the deceased member's death under a memorandum executed under section 25(1);

(*b*) any person who may be entitled to receive an amount payable on the deceased member's death in accordance with section 25A(1), on the assumption that no person has been nominated by the deceased member under section 25(1);

(*c*) any other persons as may be prescribed in regulations made under section 77(1).

[Act 36 of 2023 wef 01/02/2024]

(11) The Board may disclose the information relating to the following under subsection (10):

(*a*) the member's accounts in the Fund;

(*b*) the memorandum executed under section 25(1);

(*c*) any other information as may be prescribed in regulations made under section 77(1).

[Act 36 of 2023 wef 01/02/2024]

Offences by corporations

60. Where an offence under this Act has been committed by a body corporate and is found to have been committed with the consent or connivance of or to be attributable to any act or default on the part of any director, manager, secretary or other officer of the body corporate, that director, manager, secretary or other officer as well as the body corporate shall be guilty of an offence.

General penalties

61.—(1) Except as otherwise provided in subsection (2), any person convicted of an offence under this Act for which no penalty is provided shall be liable on conviction —

(*a*) to a fine not exceeding $5,000 or to imprisonment for a term not exceeding 6 months or to both; and

(*b*) if that person is a repeat offender in relation to the same offence, to a fine not exceeding $10,000 or to imprisonment for a term not exceeding 12 months or to both.

[24/2013]

(2) Where any person —

(*a*) is guilty of an offence under section 7(5) or 58(1)(*b*); or

(*b*) being a director, manager or secretary or any other officer of a body corporate, is guilty of an offence under section 60 by virtue of the fact that an offence under section 7(3) or (5) or 58(1)(*b*) has been committed by that body corporate and is found to have been committed with the consent or connivance of or to be attributable to any act or default on the part of that person,

that person shall be liable on conviction —

(*c*) to a fine of not less than $1,000 and not more than $5,000 or to imprisonment for a term not exceeding 6 months or to both; and

(*d*) if that person is a repeat offender in relation to the same offence, to a fine of not less than $2,000 and not more than $10,000 or to imprisonment for a term not exceeding 12 months or to both.

[24/2013]

(3) For the purposes of subsections (1) and (2), a person is a repeat offender in relation to an offence (called in this subsection the current offence) if the person has been convicted of the same offence on at least one other occasion (whether before, on or after 1 January 2014) before the person is convicted of the current offence.

[24/2013]

Jurisdiction of court

61A. Despite the provisions of any written law to the contrary, a District Court or a Magistrate's Court has the jurisdiction to impose the maximum penalty prescribed for an offence under this Act.

Recovery of contributions, etc., upon conviction

61B.—(1) The court before which any conviction under section 7(3) or 61 is had may in addition to the penalty prescribed in those sections order the person convicted to pay the amount of any contributions together with any interest due thereon certified by an officer appointed by the Board in that behalf to be due from that person at the date of the conviction.

[6/2016]

(1A) Where —

(*a*) a member of the Fund has withdrawn any amount from his or her ordinary account or special account in connection with any investment made under any scheme in accordance with any regulations made under section 77(1)(*n*);

(*b*) the member is convicted of an offence under this Act or any other written law in connection with that investment; and

(*c*) the Board has required that member to refund or transfer to his or her ordinary account or special account such amount as may be prescribed by those regulations,

the court before which the conviction is had may, in addition to the penalty prescribed under this Act or under that other written law, order that member to refund or transfer to his or her ordinary account or special account (as the case may be) in accordance with such directions as the Board may give, the amount certified by an officer appointed by the Board in that behalf to be due from that member, under paragraph (*c*), at the date of the refund or transfer.

[6/2016]

(2) The court may order that the amount ordered to be paid under subsection (1), or refunded or transferred under subsection (1A), section 16B(12) or 16C(10), be recoverable —

(*a*) according to the law for the time being in force relating to the recovery of fines; or

(*b*) upon the application by the Board, in like manner as a judgment of a civil court for the payment of money.

[26/2019]

(3) Where the court orders that the amount ordered to be paid under subsection (1), or refunded or transferred under subsection (1A), to be recoverable in the manner mentioned in subsection (2)(*b*), the court must certify the amount to be paid, refunded or transferred and the Board may recover the amount so certified in any civil court of competent jurisdiction as though the amount were a judgment debt due to the Board.

Notice to attend court

62.—(1) Where an officer of the Board has reasonable ground for believing that a person has committed an offence under this Act, the officer may, in lieu of applying to a court for a summons, serve upon that person a notice, requiring that person to attend at the court, at the hour and on the date specified in the notice.

[Act 36 of 2023 wef 01/02/2024]

(2) A duplicate of the notice must be prepared by the officer of the Board and, if so required by the court, produced to the court.

(3) The notice may be served on the person alleged to have committed the offence in the manner provided in section 62A(1).

(4) On an accused person appearing before a court pursuant to such a notice, the court is to proceed as though the person were produced before the court pursuant to section 153 of the Criminal Procedure Code 2010.

(5) If a person, upon whom such a notice has been served, fails to appear before a court in person or by counsel in accordance therewith, the court may, if satisfied that the notice was duly served, issue a warrant for the arrest of the person unless that person has before that date been permitted to compound the offence.

(6) Upon a person arrested pursuant to a warrant issued under subsection (5) being produced before a court, the court is to proceed as though the person were produced pursuant to section 153 of the Criminal Procedure Code 2010.

[Act 31 of 2022 wef 01/11/2022]

(7) An officer authorised in that behalf by the Board may, at any time before the date specified in the notice, cancel the notice.

(8) The form of the notice to be utilised for the purposes of subsection (1) must be in a form determined by the Board.

[Act 36 of 2023 wef 01/02/2024]

Service of notice and summons

62A.—(1) Every notice to attend court issued under section 62, and every summons issued by a court, against any person in connection with any offence under this Act may be served on the person —

(*a*) by delivering it to the person or to some adult member of the person's family at his or her last known place of residence;

(*b*) by leaving it at or sending it by registered post to the person's usual or last known place of residence or business in an envelope addressed to the person;

[Act 36 of 2023 wef 01/02/2024]

(*c*) where the person is a body of persons or a company —

(i) by delivering it to the secretary or other like officer of the body of persons or company at its registered office or principal place of business; or

(ii) by sending it by registered post addressed to the body of persons or company at its registered office or principal place of business;

[Act 36 of 2023 wef 01/02/2024]

(*d*) by transmitting it to an electronic mail address specified in accordance with subsection (1A); or

[Act 36 of 2023 wef 01/02/2024]

(*e*) by serving it through the electronic service platform mentioned in section 74 with the person's consent, if so provided by regulations made for the purposes of section 74(4)(*b*).

[Act 36 of 2023 wef 01/02/2024]

(1A) A notice to attend court or summons may be served in the manner specified in subsection (1)(*d*) only if a person mentioned in section 116(5) of the Criminal Procedure Code 2010 who may consent to the mode of service of a summons —

(*a*) gives prior written consent for the notice to attend court or summons (as the case may be) to be served in that manner; and

(*b*) specifies, in that written consent, the electronic mail address to which the notice to attend court or summons (as the case may be) is to be transmitted.

[Act 36 of 2023 wef 01/02/2024]

(2) Any notice to attend court, or summons, sent by registered post to any person in accordance with subsection (1) is deemed to be duly served on the person to whom the letter is addressed at the time when the letter would, in the ordinary course of post, be delivered and, in proving service of the notice or summons (as the case may be), it is sufficient to prove that the envelope containing the notice or summons (as the case may be) was properly addressed, stamped and posted by registered post.

[Act 36 of 2023 wef 01/02/2024]

Composition of offences

63.—(1) The Board or any person authorised by the Board in writing may compound any offence under this Act that is prescribed as a compoundable offence by collecting from a person reasonably suspected of having committed the offence a sum not exceeding $1,000.

[24/2013]

(2) The Board may make rules to prescribe the offences which may be compounded.

(3) All sums collected under this section must be paid to the Board.

Saving of proceedings under other laws

64. The provisions of this Act do not affect any other proceedings under any other written law.

Recovery of sums due to Fund

65. Any sum due to the Fund, including any sum required by the Board or ordered by a court to be paid, repaid, refunded or transferred to any account maintained for a member of the Fund in respect of the moneys standing to the credit of the member in the Fund, may be sued

for and recovered by the Board under the Government Proceedings Act 1956 as if it were a debt due to the Government.

Certificate of authorised officer to be evidence

66. In any legal proceedings, a copy of an entry in the accounts of the Fund, the Lifelong Income Fund or the Home Protection Fund (as the case may be) duly certified under the hand of such officer of the Board as it may authorise is prima facie evidence of the entry having been made and of the truth of the contents thereof.

[23/2012; 4/2015]

Certificate of Board

66A.—(1) In any proceedings relating to the recovery or non-payment of contributions under section 7, a certificate purporting to be issued by the Board certifying the amount of the contributions and interest due thereon and payable by an employer or other person is prima facie evidence that the amount of contributions and interest so stated is due and payable by the employer or other person so named in the certificate as at the date of the certificate.

(2) Where the Board has required a member of the Fund to refund or transfer to his or her ordinary account or special account such amount as may be prescribed by any regulations made under section 77(1)(*n*), a certificate purporting to be issued by the Board certifying the amount due from the member at any date is, in any proceedings relating to the recovery of that amount, prima facie evidence that the amount so stated is due and payable by the member named in the certificate at that date.

Conduct of prosecutions

67.—(1) Proceedings in respect of any offence under the provisions of this Act may, with the authorisation of the Public Prosecutor, be conducted by any officer authorised in writing in that behalf by the Chairperson of the Board.

[26/2019]

(2) Without limiting subsection (1), proceedings in respect of any offence under this Act, in relation to a withdrawal of moneys from the medisave account under section 16B or 16C or any regulations made

under section 77(1) in relation to such withdrawal, may, with the authorisation of the Public Prosecutor, be conducted by any public officer authorised in writing by the Minister charged with the responsibility for health to conduct such proceedings.

[26/2019]

PART 7A

ADMINISTRATIVE PENALTIES

Interpretation of this Part

67A. In this Part, unless the context otherwise requires —

"approved applicant" means a Medisave healthcare provider or an insurer which is approved —

(*a*) under section 67B(2) to submit a withdrawal application on behalf of a member; or

(*b*) before 31 December 2016, to submit a withdrawal application on behalf of any member;

"Medisave healthcare provider" means a person or an institution that has provided or is providing any medical, psychiatric or other treatment or services prescribed under section 77(1)(*j*);

"withdrawal application" means an application, submitted on behalf of a member, to the Board —

(*a*) by a Medisave healthcare provider for any sum standing to the member's credit in the member's medisave account to be withdrawn and paid to the Medisave healthcare provider in respect of medical, psychiatric or other treatment or services prescribed under section 77(1)(*j*); or

(*b*) by an insurer for any sum standing to a member's credit in the member's medisave account to be withdrawn and paid to the insurer as a premium in respect of a medical insurance scheme or other insurance scheme referred to in section 77(1)(*k*).

[6/2016]

Application to withdraw money from member's medisave account by approved applicant

67B.—(1) A person may not, on behalf of a member, submit a withdrawal application to the Board for the withdrawal of any sum standing to the member's credit in the member's medisave account unless the person is approved under subsection (2).

[6/2016]

(2) The Board may, with the concurrence of the Minister charged with the responsibility for health, approve a Medisave healthcare provider or an insurer to submit any withdrawal applications on such terms and conditions as the Board may require.

[6/2016]

(3) The Board may, at any time, order the audit of an approved applicant in such manner as it may direct.

[6/2016]

(4) Subject to subsection (6), the Board may, with the concurrence of the Minister charged with the responsibility for health, cancel the approval of an approved applicant, by the Board or on the approved applicant's application.

[6/2016]

(5) Where the Board is considering the cancellation of the approval of an approved applicant, the Board may, before the approval is cancelled, suspend the submission of all or any withdrawal applications by the approved applicant.

[6/2016]

(6) If the Board imposes a financial penalty on an approved applicant under section 67C, the Board must not cancel the approval of the approved applicant until after —

(*a*) the disposal of any appeal against the imposition of the financial penalty and interest for late payment (if any) in accordance with regulations made under section 77(1)(*rb*); and

(*b*) the approved applicant has paid the financial penalty and any interest for late payment that the approved applicant is liable to pay.

[6/2016]

Financial penalties for approved applicants

67C.—(1) The Board may impose a financial penalty on an approved applicant for engaging in conduct that contravenes, on or after 31 December 2016, any regulations made under section 77(1)(*rb*)(i) and is not an offence.

[6/2016]

(1A) Conduct that contravenes any regulations made under section 77(1)(*rb*)(i) does not constitute an offence under section 58(1)(*d*).

[26/2016]

(2) A financial penalty must not exceed the maximum amount to be prescribed, which in no case may be more than $10,000.

[6/2016]

(3) Any financial penalty imposed under subsection (1) and any interest for late payment prescribed under section 77(1)(*rb*) —

(*a*) may be sued for and recovered by the Board under the Government Proceedings Act 1956 as if it were a debt due to the Government; and

(*b*) must be paid into the Consolidated Fund upon collection or recovery by the Board.

[6/2016]

(4) The members, officers and employees of the Board, in relation to their administration, assessment, collection and enforcement of payment of financial penalties imposed under subsection (1) —

(*a*) are taken to be public officers for the purposes of the Financial Procedure Act 1966; and

(*b*) section 20 of that Act applies to such members, officers and employees of the Board despite not being in the employment of the Government.

[6/2016]

Repayment of moneys withdrawn from medisave account

67D.—(1) Where any sum standing to the credit of a member in the member's medisave account is withdrawn and paid by the Board to —

(*a*) an approved applicant which is a Medisave healthcare provider in respect of medical, psychiatric or other treatment or services prescribed under section 77(1)(*j*); or

(*b*) any person as reimbursement for payments made by that person for any medical, psychiatric or other treatment or services prescribed under section 77(1)(*j*),

the approved applicant referred to in paragraph (*a*) or the person referred to in paragraph (*b*), as the case may be, (called in this section the recipient) must, if the withdrawal or payment of the amount paid to the recipient was not in compliance with regulations made under section 77(1)(*j*) —

(*c*) repay to the Board the amount determined by the Board under subsection (3);

(*d*) reimburse the Board for all reasonable expenses incurred by the Board in addressing the non-compliance with those regulations; and

(*e*) indemnify the Board against any liability incurred by the Board in connection with addressing the non-compliance with those regulations.

[6/2016]

(2) Where any sum standing to the credit of a member in the member's medisave account is withdrawn and paid by the Board to an insurer as a premium in respect of a medical insurance scheme or other insurance scheme referred to in section 77(1)(*k*), then, if the withdrawal or payment to the insurer was not in compliance with regulations made under that section, the insurer must —

(*a*) repay to the Board the amount determined by the Board under subsection (3);

(*b*) reimburse the Board for all reasonable expenses incurred by the Board in addressing the non-compliance with those regulations; and

(*c*) indemnify the Board against any liability incurred by the Board in connection with addressing the non-compliance with those regulations.

[6/2016]

(3) The amount to be repaid under subsection (1)(*c*) or (2)(*a*) is the whole or such part as the Board may determine of —

(*a*) the amount that was paid to the recipient in subsection (1) or the insurer referred to in subsection (2), as the case may be; and

(*b*) the interest which would have been payable on the amount referred to in paragraph (*a*) if it had not been withdrawn from the medisave account.

[6/2016]

(4) Any sum not repaid under subsection (1)(*c*) or (2)(*a*) may be sued for and recovered by the Board under section 65.

[6/2016]

(5) Any sum not paid to the Board under subsection (1)(*d*) or (*e*) or (2)(*b*) or (*c*) may be sued for and recovered by the Board as a debt due to the Board.

[6/2016]

(6) The Board must credit to the member's medisave account the amount that is determined by the Board under subsection (3).

[6/2016]

(7) This section applies —

(*a*) whether the amount to be repaid under subsection (1)(*c*) or (2)(*a*) was withdrawn from the member's medisave account or paid to the recipient in subsection (1) or the insurer referred to in subsection (2) (as the case may be) before, on or after 31 December 2016; and

(*b*) even if the recipient in subsection (1) or the insurer referred to in subsection (2) (as the case may be) has no obligation to repay or reimburse the payment to the member or the Board in the circumstances of the case, or is excluded by contract from such obligation.

[6/2016]

PART 8

MISCELLANEOUS

Protection of employee's or member's interest in enforcement proceedings and sale under mortgage or charge

68.—(1) Where —

(*a*) an enforcement order for seizure and sale of property has been issued to enforce a judgment against an employer or a member and any movable or immovable property or other assets belonging to the employer or member has been seized or sold or otherwise realised pursuant to the enforcement; and

[Act 25 of 2021 wef 01/04/2022]

[S 759/2022]

(*b*) prior to the payment of the proceeds of the sale or other realisation to an enforcement creditor, notice has been given to the Sheriff or other officer charged with the execution of the enforcement order by the Board that any sum is due to the Fund,

no part of the proceeds may be paid to an enforcement creditor, unless the court issuing the enforcement order has ascertained and provided for the sum due to the Fund at the date of the sale or other realisation.

[Act 25 of 2021 wef 01/04/2022]

(2) Where —

(*a*) a writ of distress has been issued under the Distress Act 1934 to distrain the property of a tenant who is an employer or a member and any movable property belonging to the employer or member is seized in execution of the writ; and

(*b*) prior to the payment of the proceeds of the sale or other realisation to the landlord entitled to the distraint, notice has been given to the Sheriff or other officer charged with the execution of the writ by the Board that any sum is due to the Fund,

no part of the proceeds may be paid to the landlord unless the court issuing the writ has ascertained and provided for the sum due to the Fund at the date of the sale or other realisation.

(3) Where —

(*a*) an enforcement order for attachment of a debt has been issued to enforce a judgment against an employer or a member; and

[Act 25 of 2021 wef 01/04/2022]

(*b*) prior to the payment of the amount due or accruing due to the judgment debtor from the employer or member against whom the enforcement order for attachment of a debt is issued, notice has been given to that employer or member by the Board that any sum is due to the Fund,

no amount of the debt sought to be attached under the enforcement order for attachment of a debt may be paid to the enforcement creditor unless the court issuing the enforcement order for attachment of a debt has ascertained and provided for the sum due to the Fund at the date the debt is due to be paid.

[Act 25 of 2021 wef 01/04/2022]

(4) Where —

(*a*) any interest in any place of employment is being sold on the application of a secured creditor under any written law for the time being in force; and

(*b*) the Board gives notice to the Sheriff or other officer charged with the conduct of the sale that a sum of money is due by the debtor to the Fund,

the proceeds of the sale must not be paid to any creditor other than to the Government or a secured creditor unless the court ordering the sale has ascertained and provided for the amount due to the Fund at the date of the sale or unless the court is satisfied that all sums due to the Fund have been paid up to the date of sale.

(5) In any distribution of —

(*a*) any proceeds referred to in subsection (1), (2) or (4); or

(*b*) any amount sought to be attached under an enforcement order for attachment of a debt referred to in subsection (3),

any sum due to the Fund under section 7 or 61B(1) is to be paid in priority to any sum due to the Fund under section 61B(1A).

[Act 25 of 2021 wef 01/04/2022]

(6) For the purposes of this section, any reference to an amount or a sum due to the Fund is to be construed as including a reference to an amount or a sum required by the Board or ordered by a court to be paid, repaid, refunded or transferred to any account maintained for a member of the Fund in respect of the moneys standing to the credit of the member in the Fund.

[Act 25 of 2021 wef 01/04/2022]

Power to exempt

69. The Minister may, by order in the *Gazette*, with or without conditions, exempt any person or class of persons from all or any of the provisions of this Act.

[23/2012]

Application made, or information furnished, to Board by approved caregiver, etc.

70.—(1) Despite anything in the Mental Capacity Act 2008, a relevant person's approved caregiver may —

(*a*) make any application mentioned in paragraph (*a*)(i) of the definition of "relevant person" in subsection (10) on behalf of the relevant person; and

(*b*) furnish any information mentioned in paragraph (*a*)(ii) of the definition of "relevant person" in subsection (10) on behalf of the relevant person.

[37/2019]

(2) Subject to subsection (3), the Board may approve an application, or permit the furnishing of information, mentioned in subsection (1) on any terms and conditions that the Board may, with the Minister's approval, impose.

[37/2019]

(3) Where any application under this Act for, or which will result in, any transfer, withdrawal or refund of any money standing to the credit

of a relevant person in the Fund, or any payment or refund of any money to a relevant person or the relevant person's account in the Fund, is made to the Board by the relevant person's approved caregiver under subsection (1), and that application is an application to which this subsection applies, the Board must not approve that application if the amount of the money, or the aggregate of that amount and of such other amounts as the Board may determine, exceeds such sum as the Minister may specify.

[23/2012; 37/2019]

[Act 39 of 2021 wef 01/04/2022]

(4) Where any application under this Act for, or which will result in, any withdrawal or refund of any money standing to the credit of a relevant person in the Fund, or any payment or refund of any money to a relevant person, is made to the Board by the relevant person's approved caregiver under subsection (1), that application is an application to which this subsection applies, and the Board has approved that application in accordance with subsections (2) and (3), the Board may pay the amount of the money to the approved caregiver.

[23/2012; 37/2019]

(5) The receipt of the approved caregiver is a discharge to the Board for the amount paid to the approved caregiver under subsection (4).

[23/2012]

(6) Subsection (4) does not affect any recourse which any person may have against the approved caregiver for the amount paid to the approved caregiver under that subsection.

[23/2012]

(7) The approved caregiver must apply the amount paid to him or her under subsection (4) towards the costs of the relevant person's maintenance.

[23/2012]

(8) Any approved caregiver who contravenes subsection (7) shall be guilty of an offence and shall be liable on conviction to a fine not exceeding $10,000 or to imprisonment for a term not exceeding 12 months or to both.

[23/2012]

(9) The Board may —

(*a*) determine the applications to which subsection (3) applies;

(*b*) determine different amounts under subsection (3) for different applications to which that subsection applies; and

(*c*) determine the applications to which subsection (4) applies.

[23/2012]

(10) In this section —

"approved caregiver", in relation to a relevant person, means any person who —

(*a*) satisfies the Board that he or she is a caregiver of the relevant person; and

(*b*) is approved by the Board for the purposes of this section;

"relevant person" means a person —

(*a*) whom the Board is satisfied —

(i) is entitled, but is unable, to make any application to the Board under this Act; or

(ii) is unable to furnish any information to the Board for the purposes of this Act;

(*b*) whose inability under paragraph (*a*)(i) or (ii) (as the case may be) the Board is satisfied, is likely to be permanent; and

(*c*) who, to the best of the Board's knowledge, has neither of the following:

(i) a deputy appointed or deemed to be appointed for the person by the court under the Mental Capacity Act 2008 with power in relation to the person for the purposes of this Act;

(ii) a donee under a lasting power of attorney registered under the Mental Capacity Act 2008 with power in relation to the person for the purposes of this Act.

[23/2012; 27/2014]

Refund of moneys from Fund

71.—(1) Where the Board is satisfied that the prescribed circumstances are met in relation to a prescribed payment, the Board may (on its own motion or an application under subsection (2), and on any terms and conditions that the Board may impose) refund or pay to a prescribed person —

(*a*) the whole or part of the amount of the prescribed payment credited to a member's account in the Fund, from any account in the Fund of that member; or

(*b*) the whole or part of the amount of the prescribed payment credited to the general moneys of the Fund, from the general moneys of the Fund.

[37/2019]

(2) The Board may require a person claiming a refund or payment under subsection (1) —

(*a*) to make an application in the form and manner required by the Board; and

(*b*) to provide such information as the Board considers necessary.

[37/2019]

(3) Where any deductible sum is due, or may become due, to the Fund from a prescribed person, the Board —

(*a*) may retain from any amount to be refunded or paid to the prescribed person under subsection (1) an amount not exceeding that deductible sum;

(*b*) may set off the whole or part of the retained amount against the deductible sum, when the deductible sum is or becomes payable to the Fund; and

(*c*) must refund or pay to the prescribed person any of the retained amount remaining after it has been used to set off against the deductible sum under paragraph (*b*).

[37/2019]

(4) Where an application to claim a refund or payment of a prescribed payment is required under subsection (2) to be made within a prescribed time and such an application is not made within

the prescribed time, then the amount of the prescribed payment is not to be refunded or paid under subsection (1) and —

(*a*) except in the prescribed circumstances mentioned in paragraph (*b*), is deemed to have been properly paid under this Act and cannot be set off against any deductible sum; and

(*b*) in the circumstances prescribed by regulations made under section 77(1), the amount of the prescribed payment may be retained to set off against any of the following deductible sums (whether the deductible sum became due before, on or after the expiry of the prescribed time):

(i) where the retained amount is in a member's account in the Fund — any deductible sum payable to any account of the member in the Fund;

(ii) where the retained amount is in the general moneys of the Fund — any deductible sum payable to the Fund from the prescribed person.

[37/2019]

(5) Every payment or transfer made by the Board under section 20(1)(*b*) or (1A), 25 or 25A (whether before, on or after 1 January 2020 but before the Board approves the application under subsection (2) to refund or pay the amount claimed) is taken to have been properly made under this Act.

[37/2019]

[Act 39 of 2021 wef 18/06/2022]

(6) Where the Board makes any refund or payment to a prescribed person under subsection (1), the Board may —

(*a*) retain in the member's account;

(*b*) transfer to the general moneys of the Fund; or

(*c*) pay the prescribed person,

the whole or part of any interest that has been credited to the member's account in respect of the amount of the refund or payment.

[37/2019]

(7) In this section, unless the context otherwise requires —

"deductible sum", in relation to any retained amount, means any class of payments due, or that may become due, to the Fund that is prescribed to be set off against the retained amount under subsection (3)(*b*) or (4)(*b*), as the case may be;

"prescribed payment" means any payment or class of payments credited (whether before, on or after 1 January 2020) to a member's account in the Fund or the general moneys of the Fund (as the case may be), that is prescribed by regulations made under section 77(1) for the purposes of this section;

"prescribed person", in relation to a prescribed payment, means any of the following persons:

(*a*) a person who made the prescribed payment to the Fund;

(*b*) where the prescribed payment was credited to a member's account in the Fund — that member;

(*c*) where the prescribed payment was credited to the general moneys of the Fund — any other person;

(*d*) any other person whom the Board is satisfied is entitled to receive the refund or payment under subsection (1) on behalf of a prescribed person under paragraph (*a*), (*b*) or (*c*);

"retained amount" means the amount retained under subsection (3)(*a*) or (4)(*b*) (as the case may be) to be set off against any deductible sum.

[37/2019]

(8) This section applies despite sections 20(1)(*b*) and (1A), 25 and 25A.

[37/2019]

[Act 39 of 2021 wef 18/06/2022]

72. [*Repealed by Act 37 of 2019*]

Transfer to Fund from provident fund or other scheme

73. Where any member of the Fund has acquired a right to any pecuniary benefit in a provident fund or other scheme by virtue of his or her employment as an employee, or by virtue of his or her engagement outside Singapore under any contract of service or apprenticeship or in any trade, business, profession or vocation, the Board may, in its discretion and subject to such terms and conditions as it may impose, permit the whole or any part of that benefit —

(*a*) to be transferred to the member's account in the Fund, if he or she is a citizen or permanent resident of Singapore at the time of the transfer; and

(*b*) to be treated as an excess contribution paid for the member under section 7(4).

[23/2012]

Electronic service platform

74.—(1) The Board may provide an electronic service platform for the Board to serve documents required or permitted to be served under this Act.

(2) For the purposes of the electronic service platform, the Board may assign to any person an account with the electronic service platform.

(3) Where regulations made under section 77(1) permit the Board to serve any document through the electronic service platform on a person who has been assigned an account with the electronic service platform, the Board may serve the document on the person by transmitting an electronic record of the document to that account.

(4) The Minister may make regulations under section 77(1) which are necessary or expedient for carrying out the purposes of this section, including regulations prescribing —

(*a*) the procedure for the use of the electronic service platform, including the procedure in circumstances where there is a breakdown or interruption of the electronic service platform;

(*b*) the circumstances in which the Board may serve any document through the electronic service platform on a person assigned an account with the electronic service platform; and

(*c*) the manner in which a person who has been served a document through the electronic service platform is to be notified of the transmission of an electronic record of the document to the person's account with the electronic service platform.

(5) Regulations made for the purpose of subsection (4)(*b*) —

(*a*) may provide for service of any document through the electronic service platform in circumstances where —

(i) the person consents to such service; or

(ii) the Board gives the person notice of the Board's intention of such service and the person does not refuse such service;

(*b*) may make provision with respect to the giving of any notice of the Board's intention, or the person's consent or refusal, mentioned in paragraph (*a*), including —

(i) the matters that must be contained in the notice; and

(ii) the time within which, and the form and manner in which, the consent or refusal must be received by the Board;

(*c*) may provide when the consent or refusal of the person takes effect and when the Board must give effect to such consent or refusal; and

(*d*) may provide for any other matter necessary or incidental to the purposes in paragraphs (*a*), (*b*) and (*c*) and subsection (4)(*b*).

[Act 36 of 2023 wef 01/02/2024]

75. to **75D.** [*Repealed by Act 37 of 2019*]

Board may engage in activities not directly related to Fund and may call for information

76.—(1) The Board may, if the Minister is satisfied that it is in the public interest for the Board to do so, engage in either or both of the following:

(*a*) activities that are not related to, or that are not directly related to, the Fund or the administration of the Fund;

(*b*) the compilation of information of a statistical nature or otherwise relating to members, employers and employees.

(2) For the purpose of subsection (1), the Board may require members, employers and employees to furnish such particulars as may be necessary.

(3) Despite the provisions of any written law but subject to any rules made under subsection (4), where a fund for the educational, social or economic advancement of any community has been approved by the Minister for the purposes of this subsection, an employer must deduct from the monthly wages of an employee who belongs to that community such amount of contributions as may be prescribed and pay such contributions into the fund unless an employee notifies his or her employer in writing that he or she does not wish to contribute to the fund.

(4) The Board may, with the approval of the Minister, make such rules as are necessary or expedient for carrying out the provisions of subsection (3) relating to the fund referred to in that subsection and, in particular, such rules may —

(*a*) provide for different amounts of contributions to be made by different categories of employees;

(*b*) provide for the manner and time of payment and collection of contributions to the fund and any matters incidental thereto;

(*c*) provide for the return of any contributions paid in error or for the payment of any contributions omitted to be paid;

(*d*) provide for the keeping of books, accounts or records by employers;

(*e*) provide, in cases where an employee is employed concurrently by 2 or more employers, for the extent of the obligation of such employers as to payment of contributions to the fund; and

(*f*) provide that an employer who fails to deduct any contributions from an employee's monthly wages or fails to pay such deductions into the fund within the prescribed time shall be guilty of an offence.

Protection from personal liability

76A. No liability shall lie personally against any member, officer or employee of the Board, any other person acting under the Board's direction, any public officer or any member, officer or employee of a certifying body who, acting in good faith and with reasonable care, does or omits to do anything in the execution or purported execution of this Act.

[6/2016; 26/2019]

Regulations and rules

77.—(1) The Minister may, after consulting with the Board, make regulations —

(*a*) to prescribe the date on which, or month in which, a person born on 29 February is deemed to attain a particular age in any year for the purposes of this Act, including different dates or months for different purposes;

(*aa*) to provide for the manner of payment, collection and refund of contributions and any matters incidental thereto, including by electronic or other means;

(*b*) to provide for the disposal of amounts which are unclaimed, unpaid or otherwise remain in the Fund;

(*ba*) without limiting paragraph (*b*), for the transfer of any amount standing to the credit of a member to the general moneys of the Fund, and the restoration of that amount to the member's accounts in the Fund, and for the purposes of

sections 2(1B), 6(4C) to (4I) and 13(7A), (7C), (7D) and (7G);

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(*c*) to provide for the classification of any employment, not being employment under a contract of service or apprenticeship, as an employment in respect of which contributions are payable under the provisions of this Act;

(*d*) to provide that where an employee is employed in a specified employment a person specified as the principal employer is deemed to be the person's employer for the purposes of this Act even though the principal employer is not the immediate employer of the employee;

(*e*) to prescribe for the purposes of section 9A or 9B any of the following:

(i) the classes of collectors who must pay estimated contributions in respect of any class of revenue payments due to any class of self-employed persons;

(ii) [*Deleted by Act 39 of 2021 wef 01/01/2022*]

(*f*) to provide that the Comptroller of Income Tax, appointed under the Income Tax Act 1947, may transmit to the Board such information, documents or records as may be required to enable the incomes of the self-employed persons and the amount of estimated contribution payable by collectors to be ascertained and to provide for the Board, its officers and employees, when dealing with the information, documents or records to be bound by the same conditions as to secrecy as are the persons mentioned in section 6 of that Act;

(*fa*) to provide that the Board may, with the Minister's approval, appoint any agent (including the Government or any statutory body) for the assessment, collection or recovery of contributions payable under this Act and any interest thereon and that such agent may be delegated such duties, powers and functions of the Board or its officers under this Act as may be prescribed;

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(*fb*) for the purposes of section 13B, including requiring or permitting the Board to refuse to credit any voluntary contribution made under section 13B(1) in prescribed circumstances;

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(*fc*) for the purposes of section 13C, including prescribing the persons and circumstances mentioned in section 13C(1);

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(*g*) for the purposes of section 13D, including the contributions to be aggregated and the sum mentioned in that section or the manner of computation of that sum;

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(*ga*) for the purposes of section 14, including specifying —

(i) any limitation on recovery by the Board mentioned in section 14(3); and

(ii) the prescribed period mentioned in section 14(3A)(*b*) and different periods for different types of cash grants or specified payments;

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(*gaa*) for the purposes of sections 15 and 15AA, including —

(i) to provide that a physical or mental condition is a significant condition for the purposes of section 15AA only if it is approved by the Minister and causes disability of a description or to an extent specified by the Minister; and

(ii) requirements and limits applicable to payments or transfers under section 15(7A);

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(*gb*) for the purposes of section 71;

(*h*) to provide for a member of the Fund to apply, assign or withdraw all or part of the moneys standing to the member's credit in the Fund, and for the repayment into the member's account in the Fund of all or part of the moneys applied, assigned or withdrawn —

(i) for the purchase or acquisition of any immovable property;

(ii) for the repayment of any loan taken to finance or re-finance the purchase or acquisition of any immovable property;

(iii) for the payment of —

(A) any improvement contribution due to the Housing and Development Board in respect of upgrading works carried out under Part 4A of the Housing and Development Act 1959, or any improvement contribution due to a Town Council in respect of lift upgrading works carried out under Part 4A of the Town Councils Act 1988;

(AA) any interest imposed by the Housing and Development Board or the Town Council (as the case may be) on the improvement contribution referred to in sub-paragraph (A), where the improvement contribution is paid in instalments; and

(B) any costs, fees or other incidental expenses arising from such works; and

(iv) for the payment of costs, fees or other expenses incurred —

(A) for the purchase or acquisition of an immovable property;

(B) to change the manner of holding of an immovable property from a joint tenancy to a tenancy in common, or vice versa;

(C) for the transfer of any part (but not the whole) of the member's estate or interest in an immovable property to any other person;

(D) for obtaining any loan to finance or re-finance any purchase or acquisition referred to in sub-paragraph (A); or

(E) in connection with withdrawals of any money from the Fund;

(*i*) to provide for a member of the Fund to apply or withdraw all or part of the moneys standing to the member's credit in the Fund, and for the repayment into the member's account in the Fund of all or part of the moneys applied or withdrawn —

(i) for the repayment of any loan taken to finance or re-finance the purchase or acquisition of any land (with or without any building thereon) and the cost incurred for the construction of any dwelling house thereon, including the payment of any cost, fee or other incidental expense incurred for the purchase or acquisition of that land and the construction of the dwelling house; and

(ii) for the reimbursement of the cost for the purchase or acquisition of any land (with or without any building thereon) and the construction of any dwelling house thereon, including the payment of any cost, fee or other incidental expense incurred for the purchase or acquisition of that land and the construction of the dwelling house;

(*j*) to provide, in respect of medical, psychiatric or other treatment or services received, or to be received, by a member or by the member's spouse, child or parent or by such other persons as may be prescribed, for —

(i) the withdrawal of money from the medisave account of the member for payment for such treatment or services; and

(ii) the repayment of such payment by any person who has received such payment;

(*ja*) for the purposes of sections 16B and 16C, and in particular —

(i) to provide for the determination of the following matters or prescribe the person or persons who will make a determination of the following matters:

(A) the circumstances in which any amount standing to the credit of a member in the member's medisave account is permitted to be withdrawn;

(B) the amount that may be withdrawn from the member's medisave account for different classes of members;

(C) the manner in which the amount withdrawn from the member's medisave account may be paid, including by payment to the member's or another member's account in the Fund;

(D) the deduction (if any), from the member's account in the Fund or from the amount mentioned in sub-paragraph (B) that may be withdrawn, for any costs or expenses charged (including by any third party) for facilitating any payment mentioned in sub-paragraph (C);

(E) the repayment by any person of all or such part of the amount withdrawn (including the whole of such part, as the Board may determine, of the interest that would have been payable on the amount if the amount had not been so withdrawn) and payment to the Fund of the whole or such part of any reasonable expenses incurred by the Board, or any person or group of persons appointed by the Board or the Minister charged with the responsibility for health, in recovering such sum or interest;

(F) the circumstances in which a repayment mentioned in sub-paragraph (E) is to be

made, the person or persons who are to make the repayment, and the manner in which any such repayment may be made, including by repayment to the member's or any other person's medisave account;

(G) the manner in which a member's dependant is related to the member for the purposes of determining the eligibility to withdraw from the member's medisave account, which may be different for different classes of members; and

(ii) to provide for the Board to retain the amount permitted to be withdrawn under sub-paragraph (i)(A) and set it off against any amount payable to the member's account in the Fund mentioned in sub-paragraph (i)(C);

(*k*) to provide, in any case where a member or his or her dependant is insured under a medical insurance scheme or other insurance scheme approved by the Minister charged with the responsibility for health, for —

(i) the withdrawal of money from the member's medisave account for the payment of any premium payable by the member or his or her dependant in respect of the medical insurance scheme or other insurance scheme;

(ii) the refund or repayment of any premium paid by the member or his or her dependant in respect of the medical insurance scheme or other insurance scheme, the circumstances under which any such refund will be made, and the determination of the manner in which any such refund or repayment will be made (including the person who will make any such determination); and

(iii) the payment of any rebate given in respect of the medical insurance scheme or other insurance scheme, the circumstances under which any such payment will be made, and the determination of the

manner in which any such payment will be made (including the person who will make any such determination);

(*ka*) to provide for the transfer of money from the medisave account of a member to his or her ordinary account, special account and retirement account, if any;

(*l*) to provide for rates of contributions, other than those specified in the First Schedule, in respect of employees declared by the President to be employees for the purposes of this Act by notification in the *Gazette* under section 2(1);

(*m*) for the purposes of sections 20(1)(*b*)(iii), (1A)(*c*), (1B), (1C) and (1D) and 25(1)(*a*)(iii), (1B)(*b*) and (1C) to (1H) and, in particular, to provide for the determination of the amount of any periodic instalment referred to in section 20(1)(*b*)(iii) or (1A)(*c*) or 25(1)(*a*)(iii);

(*n*) to provide for members of the Fund to apply, assign or withdraw all or part of the contributions and interest standing to their credit in the Fund for the purpose of making such investments as may be approved by the Minister, or for the reimbursement of the cost of the making of any such investments, including the payment of any fees, charges or incidental expenses incurred for such investments;

(*na*) without limiting paragraph (*n*), for the purposes of sections 26 and 26A;

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(*o*) for the purposes of sections 15, 15AA, 15AB, 18(1) and (1A) and 18A and, in particular, to —

(i) prescribe the retirement sum referred to in section 15(6)(*a*), including different retirement sums for different classes of members;

(ii) prescribe the method of computing the retirement sum, and provide for —

(A) certain amounts standing to the credit of a member in the member's retirement account to be disregarded; or

(B) certain amounts standing to the credit of a member in the Fund or authorised for withdrawal under section 15(1A)(*b*) to be included,

when determining whether the member has set aside the retirement sum;

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(ii*a*) prescribe the circumstances in which any amount standing to the credit of a member in the member's retirement account is permitted to be used, transferred or withdrawn under section 15(6C)(*d*), and provide —

(A) for all or any part of the amount so used, transferred or withdrawn (including the whole or such part, as the Board may determine, of the interest that would have been payable on the amount if the amount had not been so used, transferred or withdrawn) to be paid into any account of the member in the Fund;

(B) the circumstances in which the payment is to be made; and

(C) the person who will make the payment;

(iii) prescribe the amount which may be withdrawn under section 15(7), and provide for the manner in which that amount may be withdrawn;

(iv) without limiting sub-paragraph (iii), provide for the Board to pay an amount withdrawn by a member under section 15(7) into the member's account in the Fund, and for the circumstances in which payment will be made to a member in this manner;

(v) provide for the payment into a member's account in the Fund of any payment to the Board of the whole or

part of the amount that is secured under section 15AB(1), (2), (3), (4), (10), (11) or (13), 27C(1) or (2), 27D(1) or (2), 27DA(1) or (2) or 27DB(2) or (4) and for the Board to determine such amount to be paid;

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(vi) provide for the payment into a member's retirement account of all or any part of the moneys deposited with an approved bank (including any interest on such moneys deposited) or used to purchase an approved annuity in accordance with section 15, the circumstances in which such payment is to be made and the person who will make such payment;

(vii) require the following members or persons to set aside or to top-up (as the case may be) in the member's retirement account an amount determined by the Board (not exceeding the amount of the retirement sum applicable to the member and any interest payable on that amount as if it had been set aside in the member's retirement account when the member attained 55 years of age) if the pension, annuity or other benefit mentioned in sub-paragraph (A), (B) or (C) (as the case may be) is surrendered or terminated after the member attained 55 years of age:

(A) a member who did not need to comply with section 15(6)(*a*) by reason of a pension, annuity or other benefit approved by the Board for the purposes of section 15AA(3)(*b*);

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(B) a member who has a pension, annuity or other benefit approved by the Board that is taken into account in computing the amount of the retirement sum applicable to the member;

(C) any other person, who has an obligation to pay the member mentioned in sub-paragraph (A) or (B) any amount in respect of the termination or

surrender of that member's pension, annuity or other benefit mentioned in that sub-paragraph;

(viii) prescribe the types of transfer or payment that are made into a member's account in the Fund for which a member may be permitted to withdraw an amount under section 15(8D), and provide for the whole or any part of the interest paid on the amount so withdrawn from the member's account to be dealt with in all or any of the following manner:

(A) retained in that account;

(B) withdrawn from that account and paid to the member;

(C) transferred to the general moneys of the Fund; and

(ix) prescribe the circumstances in which a member may be permitted to use any immovable property to secure the whole or part of the retirement sum applicable to the member;

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(*oa*) for the purposes of sections 18(3), (6)(*b*) and (7) and 18B and, in particular, to prescribe —

(i) the method of computing the amount of moneys which may be transferred to or paid into a special account under section 18(3);

(i*a*) the order of priority in which the moneys and interest referred to in section 18(4)(*a*) and (*b*) and (5)(*a*) and (*b*) is to be transferred by the Board to a member's retirement account;

(ii) the purposes for which any moneys transferred to or paid into a special account under section 18(3) may be applied, the amount which may be applied for each such purpose, and the manner in which any such amount may be withdrawn; and

(iii) the method of computing the special account top-up limit mentioned in section 18B;

(*ob*) to provide for the reserved amount to be set aside or topped-up in an ordinary account;

(*p*) to prescribe for the purposes of section 15B the manner of application to set aside the additional sum, the conditions on which the additional sum may be set aside, the time at which the additional sum may be set aside, and the amount of and the manner in which the additional sum may be withdrawn;

(*q*) to provide for rates of contributions, other than those specified in the First Schedule, in respect of such categories, classes or descriptions of employees as the Minister may specify;

(*qa*) to prescribe the fees and charges that may be levied by the Board for the purposes of this Act;

(*r*) without affecting service under sections 62A and 74, to provide for the service by any other means of any document that is required or permitted to be served under this Act, except a notice to attend court or a summons mentioned in section 62A and any document to be served in proceedings in court;

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(*ra*) for the purposes of Part 3A and, in particular, to prescribe —

(i) the procedure and requirements for and manner of effecting, and any other matter relating to, the transfer of money standing to the credit of a member to any designated account of his or her spouse;

(ii) the procedure and requirements for and manner of effecting, and any other matter relating to, the payment of money standing to the credit of a member to his or her spouse;

(iii) any matter relating to the transfer (other than by way of sale) of a member's estate or interest in any immovable property or HDB flat to his or her spouse pursuant to an order of court;

(iv) any matter relating to the transfer of a member's interest in any investment to his or her spouse under section 27G; and

(v) any matter relating to the sale of a member's interest in any investment under section 27H;

(*rb*) to prescribe such matters as are necessary or expedient for giving full effect to section 67C, including —

(i) requirements and contraventions applicable to approved applicants relating to —

(A) access to information on a member's medisave account;

(B) the accuracy of information in a withdrawal application;

(C) authorisation by or on behalf of a member for an approved applicant to submit a withdrawal application on behalf of the member; and

(D) audits ordered by the Board under section 67B(3), and compliance with the Board's directions in relation to the audit;

(ii) the payment of interest if a financial penalty is not paid within the time specified in a notice to the approved applicant; and

(iii) providing for appeals against a decision of the Board to impose a financial penalty or interest for late payment, and the amount of the penalty or interest for late payment imposed, to be made to a panel appointed by the Minister charged with the responsibility for health, and the procedure for making and hearing appeals; and

(*s*) as are necessary or expedient for giving full effect to the purposes and provisions of this Act.

[23/2012; 24/2013; 6/2016; 26/2016; 43/2017; 26/2019; 37/2019]

(2) The Board may, in addition to the other duties imposed and powers conferred upon it under this Act, make rules —

(*a*) to provide for —

(i) the return of contributions under this Act, or of any part of those contributions, paid in error; and

(ii) the payment of contributions under this Act, or of any part of those contributions, omitted to be paid in error;

(*b*) to provide for the keeping of books, accounts or records by employers;

(*c*) to provide for the appointment of medical boards for the purpose of determining whether a member of the Fund satisfies any ground under section 15(6B)(*a*), 15AA(1), (2)(*a*) or (3)(*a*), 36(2) or 49(2);

[Act 39 of 2021 wef 01/03/2022]

(*d*) to prescribe the procedure for the withdrawal of amounts from the Fund;

(*e*) to prescribe the evidence to be produced and the person, officer or authority to whom the evidence is to be produced for the purposes of sections 15, 15AA and 15AB;

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(*ea*) to provide for the exercise of the court's powers under section 20 of the Mental Capacity Act 2008 in relation to —

(i) the executing under section 15(6A) or 25(1), on a member's behalf, of any memorandum under section 25(1); and

(ii) where any such memorandum has been executed, or any nomination has been made under section 25(1), by a member or by the court on behalf of a member,

the revoking, on the member's behalf, of that memorandum or nomination, as the case may be;

(*f*) to prescribe the procedure to be followed when contributions are paid into the Fund;

(*g*) to provide, in cases where an employee is employed concurrently by 2 or more employers, the extent of the obligation of those employers as to payment of contributions under this Act;

(*h*) to prescribe the form and period of any notice to be given by an employee to his or her employer under section 7;

(*i*) to prescribe the procedure to be followed when any voluntary contribution is paid to the Fund;

(*j*) to prescribe the returns to be made and the forms and registers to be used in the carrying out of the provisions of this Act; and

(*k*) to prescribe anything which the Board may prescribe under this Act.

(3) No withdrawal is allowed to any member pursuant to regulations made under subsection (1)(*i*) unless the construction of his or her dwelling house has been completed and a temporary occupation permit in respect of the dwelling house has been issued by the relevant Government authority.

(4) In subsections (1)(*i*) and (3), "dwelling house" means any building which is constructed to be used for human habitation.

Regulations and rules to be presented to Parliament

78.—(1) All regulations and rules made under this Act, unless it is otherwise provided by those regulations and rules, come into operation on the date of their publication in the *Gazette*.

(2) Such regulations and rules must be presented to Parliament as soon as possible after publication.

(3) Such regulations and rules remain in force until disapproved or altered by resolution of Parliament.

(4) Any regulation or rule altered by a resolution of Parliament comes into operation as altered from the date of the passing of the resolution.

Reciprocal agreements

79.—(1) The Minister may, after consulting with the Board, enter into a reciprocal agreement with the government of any other territory in which a fund similar to the Fund has been established and the agreement may provide, amongst other matters, that —

(*a*) any period of employment by an employer in the territory of that government is to be treated as a period of employment in Singapore by that employer for the purpose of the definition of "employee" in section 2;

(*b*) subject to such conditions as may be laid down in the reciprocal agreement, any amount standing to the credit of any member of the Fund who is employed by any employer in the territory of that government may be transferred to his or her credit in the fund; and

(*c*) any amount standing to the credit in the fund of any person who becomes a member of the Fund may be transferred to his or her credit in the Fund.

(2) If any such reciprocal agreement containing such provisions is entered into, the definition of employee in section 2 is deemed to be modified accordingly, so that —

(*a*) a person is not required to contribute to the Fund in respect of any period during which the person was not employed in Singapore;

(*b*) an employer is not required to contribute in respect of any employee during that period; and

(*c*) the transfer by the Board of credits to and from the Fund in that manner is permitted.

(3) Any reciprocal agreement made under subsection (1) must be published in the *Gazette* and comes into operation on the date of the publication or on such later date as may be provided in the agreement.

FIRST SCHEDULE

Sections 7, 8 and 77

RATES OF CONTRIBUTION

1. Subject to paragraphs 1A to 7, with effect from 1 January 2024, the contributions payable by the employer and the amount recoverable from the employee's wages are as follows:

(*a*) where the employee is 55 years of age and below:

First column *Total amount of the employee's wages for the calendar month*	*Second column* *Contributions payable by the employer for the calendar month*	*Third column* *Amount recoverable from the employee's wages for the calendar month*
Exceeding $50 but not exceeding $500	An amount equal to 17% of the Total Wages.	NIL
Exceeding $500 but not exceeding $750	An amount equal to the sum of — (*a*) 17% of the Total Wages; and (*b*) 0.6 of the difference between the Total Wages and $500.	An amount equal to 0.6 of the difference between the Total Wages and $500.
Exceeding $750	An amount equal to the sum of — (*a*) 37% of the employee's ordinary wages for the month subject to a maximum of 37% of the Ordinary Wage Ceiling; and (*b*) 37% of the Relevant Additional Wages.	An amount equal to the sum of — (*a*) 20% of the employee's ordinary wages for the month subject to a maximum of 20% of the Ordinary Wage Ceiling; and (*b*) 20% of the Relevant Additional Wages.

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FIRST SCHEDULE — *continued*

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(*b*) where the employee is above 55 but not more than 60 years of age:

FIRST SCHEDULE — *continued*

First column *Total amount of the employee's wages for the calendar month*	*Second column* *Contributions payable by the employer for the calendar month*	*Third column* *Amount recoverable from the employee's wages for the calendar month*
Exceeding $50 but not exceeding $500	An amount equal to 15% of the Total Wages.	NIL
Exceeding $500 but not exceeding $750	An amount equal to the sum of — (*a*) 15% of the Total Wages; and (*b*) 0.48 of the difference between the Total Wages and $500.	An amount equal to 0.48 of the difference between the Total Wages and $500.
Exceeding $750	An amount equal to the sum of — (*a*) 31% of the employee's ordinary wages for the month subject to a maximum of 31% of the Ordinary Wage Ceiling; and (*b*) 31% of the Relevant Additional Wages.	An amount equal to the sum of — (*a*) 16% of the employee's ordinary wages for the month subject to a maximum of 16% of the Ordinary Wage Ceiling; and (*b*) 16% of the Relevant Additional Wages.

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FIRST SCHEDULE — *continued*

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(*c*) where the employee is above 60 but not more than 65 years of age:

FIRST SCHEDULE — *continued*

First column *Total amount of the employee's wages for the calendar month*	*Second column* *Contributions payable by the employer for the calendar month*	*Third column* *Amount recoverable from the employee's wages for the calendar month*
Exceeding $50 but not exceeding $500	An amount equal to 11.5% of the Total Wages.	NIL
Exceeding $500 but not exceeding $750	An amount equal to the sum of — (*a*) 11.5% of the Total Wages; and (*b*) 0.315 of the difference between the Total Wages and $500.	An amount equal to 0.315 of the difference between the Total Wages and $500.
Exceeding $750	An amount equal to the sum of — (*a*) 22% of the employee's ordinary wages for the month subject to a maximum of 22% of the Ordinary Wage Ceiling; and (*b*) 22% of the Relevant Additional Wages.	An amount equal to the sum of — (*a*) 10.5% of the employee's ordinary wages for the month subject to a maximum of 10.5% of the Ordinary Wage Ceiling; and (*b*) 10.5% of the Relevant Additional Wages.

Informal Consolidation – version in force from 1/2/2024

FIRST SCHEDULE — *continued*

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(*d*) where the employee is above 65 but not more than 70 years of age:

FIRST SCHEDULE — *continued*

First column *Total amount of the employee's wages for the calendar month*	*Second column* *Contributions payable by the employer for the calendar month*	*Third column* *Amount recoverable from the employee's wages for the calendar month*
Exceeding $50 but not exceeding $500	An amount equal to 9% of the Total Wages.	NIL
Exceeding $500 but not exceeding $750	An amount equal to the sum of — (*a*) 9% of the Total Wages; and (*b*) 0.225 of the difference between the Total Wages and $500.	An amount equal to 0.225 of the difference between the Total Wages and $500.
Exceeding $750	An amount equal to the sum of — (*a*) 16.5% of the employee's ordinary wages for the month subject to a maximum of 16.5% of the Ordinary Wage Ceiling; and (*b*) 16.5% of the Relevant Additional Wages.	An amount equal to the sum of — (*a*) 7.5% of the employee's ordinary wages for the month subject to a maximum of 7.5% of the Ordinary Wage Ceiling; and (*b*) 7.5% of the Relevant Additional Wages.

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FIRST SCHEDULE — *continued*

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(*e*) where the employee is above 70 years of age:

FIRST SCHEDULE — *continued*

First column *Total amount of the employee's wages for the calendar month*	*Second column* *Contributions payable by the employer for the calendar month*	*Third column* *Amount recoverable from the employee's wages for the calendar month*
Exceeding $50 but not exceeding $500	An amount equal to 7.5% of the Total Wages.	NIL
Exceeding $500 but not exceeding $750	An amount equal to the sum of — (*a*) 7.5% of the Total Wages; and (*b*) 0.15 of the difference between the Total Wages and $500.	An amount equal to 0.15 of the difference between the Total Wages and $500.
Exceeding $750	An amount equal to the sum of — (*a*) 12.5% of the employee's ordinary wages for the month subject to a maximum of 12.5% of the Ordinary Wage Ceiling; and (*b*) 12.5% of the Relevant Additional Wages.	An amount equal to the sum of — (*a*) 5% of the employee's ordinary wages for the month subject to a maximum of 5% of the Ordinary Wage Ceiling; and (*b*) 5% of the Relevant Additional Wages.

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FIRST SCHEDULE — *continued*

[S 599/2023 wef 01/09/2023]

[S 916/2023 wef 01/01/2024]

1A. Subject to paragraphs 1E to 7, with effect from 1 September 2023, the contributions payable by the employer (at graduated rates) and the amount recoverable from the employee's wages (at graduated rates), during the period beginning on the date the employee becomes a permanent resident and ending on the last day of the first anniversary month, are as follows:

(*a*) where the employee is 55 years of age and below:

FIRST SCHEDULE — *continued*

First column	*Second column*	*Third column*
Total amount of the employee's wages for the calendar month	*Contributions payable by the employer for the calendar month*	*Amount recoverable from the employee's wages for the calendar month*
Exceeding $50 but not exceeding $500	An amount equal to 4% of the Total Wages.	Nil
Exceeding $500 but not exceeding $750	An amount equal to the sum of — (*a*) 4% of the Total Wages; and (*b*) 0.15 of the difference between the Total Wages and $500.	An amount equal to 0.15 of the difference between the Total Wages and $500.
Exceeding $750	An amount equal to the sum of — (*a*) 9% of the employee's ordinary wages for the month subject to a maximum of 9% of the Ordinary Wage Ceiling; and (*b*) 9% of the Relevant Additional Wages.	An amount equal to the sum of — (*a*) 5% of the employee's ordinary wages for the month subject to a maximum of 5% of the Ordinary Wage Ceiling; and (*b*) 5% of the Relevant Additional Wages.

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FIRST SCHEDULE — *continued*

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(*b*) where the employee is above 55 but not more than 60 years of age:

FIRST SCHEDULE — *continued*

First column	*Second column*	*Third column*
Total amount of the employee's wages for the calendar month	*Contributions payable by the employer for the calendar month*	*Amount recoverable from the employee's wages for the calendar month*
Exceeding $50 but not exceeding $500	An amount equal to 4% of the Total Wages.	Nil
Exceeding $500 but not exceeding $750	An amount equal to the sum of — (*a*) 4% of the Total Wages; and (*b*) 0.15 of the difference between the Total Wages and $500.	An amount equal to 0.15 of the difference between the Total Wages and $500.
Exceeding $750	An amount equal to the sum of — (*a*) 9% of the employee's ordinary wages for the month subject to a maximum of 9% of the Ordinary Wage Ceiling; and (*b*) 9% of the Relevant Additional Wages.	An amount equal to the sum of — (*a*) 5% of the employee's ordinary wages for the month subject to a maximum of 5% of the Ordinary Wage Ceiling; and (*b*) 5% of the Relevant Additional Wages.

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FIRST SCHEDULE — *continued*

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(*c*) where the employee is above 60 but not more than 65 years of age:

FIRST SCHEDULE — *continued*

First column	*Second column*	*Third column*
Total amount of the employee's wages for the calendar month	*Contributions payable by the employer for the calendar month*	*Amount recoverable from the employee's wages for the calendar month*
Exceeding $50 but not exceeding $500	An amount equal to 3.5% of the Total Wages.	Nil
Exceeding $500 but not exceeding $750	An amount equal to the sum of — (*a*) 3.5% of the Total Wages; and (*b*) 0.15 of the difference between the Total Wages and $500.	An amount equal to 0.15 of the difference between the Total Wages and $500.
Exceeding $750	An amount equal to the sum of — (*a*) 8.5% of the employee's ordinary wages for the month subject to a maximum of 8.5% of the Ordinary Wage Ceiling; and (*b*) 8.5% of the Relevant Additional Wages.	An amount equal to the sum of — (*a*) 5% of the employee's ordinary wages for the month subject to a maximum of 5% of the Ordinary Wage Ceiling; and (*b*) 5% of the Relevant Additional Wages.

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FIRST SCHEDULE — *continued*

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(*d*) where the employee is above 65 years of age:

FIRST SCHEDULE — *continued*

First column	*Second column*	*Third column*
Total amount of the employee's wages for the calendar month	*Contributions payable by the employer for the calendar month*	*Amount recoverable from the employee's wages for the calendar month*
Exceeding $50 but not exceeding $500	An amount equal to 3.5% of the Total Wages.	Nil
Exceeding $500 but not exceeding $750	An amount equal to the sum of — (*a*) 3.5% of the Total Wages; and (*b*) 0.15 of the difference between the Total Wages and $500.	An amount equal to 0.15 of the difference between the Total Wages and $500.
Exceeding $750	An amount equal to the sum of — (*a*) 8.5% of the employee's ordinary wages for the month subject to a maximum of 8.5% of the Ordinary Wage Ceiling; and (*b*) 8.5% of the Relevant Additional Wages.	An amount equal to the sum of — (*a*) 5% of the employee's ordinary wages for the month subject to a maximum of 5% of the Ordinary Wage Ceiling; and (*b*) 5% of the Relevant Additional Wages.

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FIRST SCHEDULE — *continued*

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1B. Subject to paragraphs 1E to 7, with effect from 1 September 2023, the contributions payable by the employer (at graduated rates) and the amount recoverable from the employee's wages (at graduated rates), during the period beginning on the first day of the calendar month following the first anniversary month and ending on the last day of the second anniversary month, are as follows:

(*a*) where the employee is 55 years of age and below:

FIRST SCHEDULE — *continued*

First column	*Second column*	*Third column*
Total amount of the employee's wages for the calendar month	*Contributions payable by the employer for the calendar month*	*Amount recoverable from the employee's wages for the calendar month*
Exceeding $50 but not exceeding $500	An amount equal to 9% of the Total Wages.	Nil
Exceeding $500 but not exceeding $750	An amount equal to the sum of — (*a*) 9% of the Total Wages; and (*b*) 0.45 of the difference between the Total Wages and $500.	An amount equal to 0.45 of the difference between the Total Wages and $500.
Exceeding $750	An amount equal to the sum of — (*a*) 24% of the employee's ordinary wages for the month subject to a maximum of 24% of the Ordinary Wage Ceiling; and (*b*) 24% of the Relevant Additional Wages.	An amount equal to the sum of — (*a*) 15% of the employee's ordinary wages for the month subject to a maximum of 15% of the Ordinary Wage Ceiling; and (*b*) 15% of the Relevant Additional Wages.

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FIRST SCHEDULE — *continued*

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(*b*) where the employee is above 55 but not more than 60 years of age:

FIRST SCHEDULE — *continued*

First column	*Second column*	*Third column*
Total amount of the employee's wages for the calendar month	*Contributions payable by the employer for the calendar month*	*Amount recoverable from the employee's wages for the calendar month*
Exceeding $50 but not exceeding $500	An amount equal to 6% of the Total Wages.	Nil
Exceeding $500 but not exceeding $750	An amount equal to the sum of — (*a*) 6% of the Total Wages; and (*b*) 0.375 of the difference between the Total Wages and $500.	An amount equal to 0.375 of the difference between the Total Wages and $500.
Exceeding $750	An amount equal to the sum of — (*a*) 18.5% of the employee's ordinary wages for the month subject to a maximum of 18.5% of the Ordinary Wage Ceiling; and (*b*) 18.5% of the Relevant Additional Wages.	An amount equal to the sum of — (*a*) 12.5% of the employee's ordinary wages for the month subject to a maximum of 12.5% of the Ordinary Wage Ceiling; and (*b*) 12.5% of the Relevant Additional Wages.

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FIRST SCHEDULE — *continued*

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(*c*) where the employee is above 60 but not more than 65 years of age:

FIRST SCHEDULE — *continued*

First column	*Second column*	*Third column*
Total amount of the employee's wages for the calendar month	*Contributions payable by the employer for the calendar month*	*Amount recoverable from the employee's wages for the calendar month*
Exceeding $50 but not exceeding $500	An amount equal to 3.5% of the Total Wages.	Nil
Exceeding $500 but not exceeding $750	An amount equal to the sum of — (*a*) 3.5% of the Total Wages; and (*b*) 0.225 of the difference between the Total Wages and $500.	An amount equal to 0.225 of the difference between the Total Wages and $500.
Exceeding $750	An amount equal to the sum of — (*a*) 11% of the employee's ordinary wages for the month subject to a maximum of 11% of the Ordinary Wage Ceiling; and (*b*) 11% of the Relevant Additional Wages.	An amount equal to the sum of — (*a*) 7.5% of the employee's ordinary wages for the month subject to a maximum of 7.5% of the Ordinary Wage Ceiling; and (*b*) 7.5% of the Relevant Additional Wages.

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FIRST SCHEDULE — *continued*

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(*d*) where the employee is above 65 years of age:

FIRST SCHEDULE — *continued*

First column	*Second column*	*Third column*
Total amount of the employee's wages for the calendar month	*Contributions payable by the employer for the calendar month*	*Amount recoverable from the employee's wages for the calendar month*
Exceeding $50 but not exceeding $500	An amount equal to 3.5% of the Total Wages.	Nil
Exceeding $500 but not exceeding $750	An amount equal to the sum of — (*a*) 3.5% of the Total Wages; and (*b*) 0.15 of the difference between the Total Wages and $500.	An amount equal to 0.15 of the difference between the Total Wages and $500.
Exceeding $750	An amount equal to the sum of — (*a*) 8.5% of the employee's ordinary wages for the month subject to a maximum of 8.5% of the Ordinary Wage Ceiling; and (*b*) 8.5% of the Relevant Additional Wages.	An amount equal to the sum of — (*a*) 5% of the employee's ordinary wages for the month subject to a maximum of 5% of the Ordinary Wage Ceiling; and (*b*) 5% of the Relevant Additional Wages.

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FIRST SCHEDULE — *continued*

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1C. Subject to paragraphs 1E to 7, with effect from 1 January 2024, the contributions payable by the employer (at full rates) and the amount recoverable from the employee's wages (at graduated rates), during the period beginning on the date the employee becomes a permanent resident and ending on the last day of the first anniversary month, are as follows:

(*a*) where the employee is 55 years of age and below:

FIRST SCHEDULE — *continued*

First column *Total amount of the employee's wages for the calendar month*	*Second column* *Contributions payable by the employer for the calendar month*	*Third column* *Amount recoverable from the employee's wages for the calendar month*
Exceeding $50 but not exceeding $500	An amount equal to 17% of the Total Wages.	NIL
Exceeding $500 but not exceeding $750	An amount equal to the sum of — (*a*) 17% of the Total Wages; and (*b*) 0.15 of the difference between the Total Wages and $500.	An amount equal to 0.15 of the difference between the Total Wages and $500.
Exceeding $750	An amount equal to the sum of — (*a*) 22% of the employee's ordinary wages for the month subject to a maximum of 22% of the Ordinary Wage Ceiling; and (*b*) 22% of the Relevant Additional Wages.	An amount equal to the sum of — (*a*) 5% of the employee's ordinary wages for the month subject to a maximum of 5% of the Ordinary Wage Ceiling; and (*b*) 5% of the Relevant Additional Wages.

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FIRST SCHEDULE — *continued*

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(*b*) where the employee is above 55 but not more than 60 years of age:

FIRST SCHEDULE — *continued*

First column *Total amount of the employee's wages for the calendar month*	*Second column* *Contributions payable by the employer for the calendar month*	*Third column* *Amount recoverable from the employee's wages for the calendar month*
Exceeding $50 but not exceeding $500	An amount equal to 15% of the Total Wages.	NIL
Exceeding $500 but not exceeding $750	An amount equal to the sum of — (*a*) 15% of the Total Wages; and (*b*) 0.15 of the difference between the Total Wages and $500.	An amount equal to 0.15 of the difference between the Total Wages and $500.
Exceeding $750	An amount equal to the sum of — (*a*) 20% of the employee's ordinary wages for the month subject to a maximum of 20% of the Ordinary Wage Ceiling; and (*b*) 20% of the Relevant Additional Wages.	An amount equal to the sum of — (*a*) 5% of the employee's ordinary wages for the month subject to a maximum of 5% of the Ordinary Wage Ceiling; and (*b*) 5% of the Relevant Additional Wages.

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FIRST SCHEDULE — *continued*

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(*c*) where the employee is above 60 but not more than 65 years of age:

FIRST SCHEDULE — *continued*

First column *Total amount of the employee's wages for the calendar month*	*Second column* *Contributions payable by the employer for the calendar month*	*Third column* *Amount recoverable from the employee's wages for the calendar month*
Exceeding $50 but not exceeding $500	An amount equal to 11.5% of the Total Wages.	NIL
Exceeding $500 but not exceeding $750	An amount equal to the sum of — (*a*) 11.5% of the Total Wages; and (*b*) 0.15 of the difference between the Total Wages and $500.	An amount equal to 0.15 of the difference between the Total Wages and $500.
Exceeding $750	An amount equal to the sum of — (*a*) 16.5% of the employee's ordinary wages for the month subject to a maximum of 16.5% of the Ordinary Wage Ceiling; and (*b*) 16.5% of the Relevant Additional Wages.	An amount equal to the sum of — (*a*) 5% of the employee's ordinary wages for the month subject to a maximum of 5% of the Ordinary Wage Ceiling; and (*b*) 5% of the Relevant Additional Wages.

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FIRST SCHEDULE — *continued*

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(*d*) where the employee is above 65 but not more than 70 years of age:

FIRST SCHEDULE — *continued*

First column *Total amount of the employee's wages for the calendar month*	*Second column* *Contributions payable by the employer for the calendar month*	*Third column* *Amount recoverable from the employee's wages for the calendar month*
Exceeding $50 but not exceeding $500	An amount equal to 9% of the Total Wages.	NIL
Exceeding $500 but not exceeding $750	An amount equal to the sum of — (*a*) 9% of the Total Wages; and (*b*) 0.15 of the difference between the Total Wages and $500.	An amount equal to 0.15 of the difference between the Total Wages and $500.
Exceeding $750	An amount equal to the sum of — (*a*) 14% of the employee's ordinary wages for the month subject to a maximum of 14% of the Ordinary Wage Ceiling; and (*b*) 14% of the Relevant Additional Wages.	An amount equal to the sum of — (*a*) 5% of the employee's ordinary wages for the month subject to a maximum of 5% of the Ordinary Wage Ceiling; and (*b*) 5% of the Relevant Additional Wages.

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FIRST SCHEDULE — *continued*

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(*e*) where the employee is above 70 years of age:

FIRST SCHEDULE — *continued*

First column *Total amount of the employee's wages for the calendar month*	*Second column* *Contributions payable by the employer for the calendar month*	*Third column* *Amount recoverable from the employee's wages for the calendar month*
Exceeding $50 but not exceeding $500	An amount equal to 7.5% of the Total Wages.	NIL
Exceeding $500 but not exceeding $750	An amount equal to the sum of — (*a*) 7.5% of the Total Wages; and (*b*) 0.15 of the difference between the Total Wages and $500.	An amount equal to 0.15 of the difference between the Total Wages and $500.
Exceeding $750	An amount equal to the sum of — (*a*) 12.5% of the employee's ordinary wages for the month subject to a maximum of 12.5% of the Ordinary Wage Ceiling; and (*b*) 12.5% of the Relevant Additional Wages.	An amount equal to the sum of — (*a*) 5% of the employee's ordinary wages for the month subject to a maximum of 5% of the Ordinary Wage Ceiling; and (*b*) 5% of the Relevant Additional Wages.

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FIRST SCHEDULE — *continued*

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1D. Subject to paragraphs 1E to 7, with effect from 1 January 2024, the contributions payable by the employer (at full rates) and the amount recoverable from the employee's wages (at graduated rates), for the period beginning on the first day of the calendar month following the first anniversary month and ending on the last day of the second anniversary month, are as follows:

(*a*) where the employee is 55 years of age and below:

FIRST SCHEDULE — *continued*

First column *Total amount of the employee's wages for the calendar month*	*Second column* *Contributions payable by the employer for the calendar month*	*Third column* *Amount recoverable from the employee's wages for the calendar month*
Exceeding $50 but not exceeding $500	An amount equal to 17% of the Total Wages.	NIL
Exceeding $500 but not exceeding $750	An amount equal to the sum of — (*a*) 17% of the Total Wages; and (*b*) 0.45 of the difference between the Total Wages and $500.	An amount equal to 0.45 of the difference between the Total Wages and $500.
Exceeding $750	An amount equal to the sum of — (*a*) 32% of the employee's ordinary wages for the month subject to a maximum of 32% of the Ordinary Wage Ceiling; and (*b*) 32% of the Relevant Additional Wages.	An amount equal to the sum of — (*a*) 15% of the employee's ordinary wages for the month subject to a maximum of 15% of the Ordinary Wage Ceiling; and (*b*) 15% of the Relevant Additional Wages.

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FIRST SCHEDULE — *continued*

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(*b*) where the employee is above 55 but not more than 60 years of age:

FIRST SCHEDULE — *continued*

First column *Total amount of the employee's wages for the calendar month*	*Second column* *Contributions payable by the employer for the calendar month*	*Third column* *Amount recoverable from the employee's wages for the calendar month*
Exceeding $50 but not exceeding $500	An amount equal to 15% of the Total Wages.	NIL
Exceeding $500 but not exceeding $750	An amount equal to the sum of — (*a*) 15% of the Total Wages; and (*b*) 0.375 of the difference between the Total Wages and $500.	An amount equal to 0.375 of the difference between the Total Wages and $500.
Exceeding $750	An amount equal to the sum of — (*a*) 27.5% of the employee's ordinary wages for the month subject to a maximum of 27.5% of the Ordinary Wage Ceiling; and (*b*) 27.5% of the Relevant Additional Wages.	An amount equal to the sum of — (*a*) 12.5% of the employee's ordinary wages for the month subject to a maximum of 12.5% of the Ordinary Wage Ceiling; and (*b*) 12.5% of the Relevant Additional Wages.

Informal Consolidation – version in force from 1/2/2024

FIRST SCHEDULE — *continued*

[S 599/2023 wef 01/09/2023]

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(*c*) where the employee is above 60 but not more than 65 years of age:

FIRST SCHEDULE — *continued*

First column *Total amount of the employee's wages for the calendar month*	*Second column* *Contributions payable by the employer for the calendar month*	*Third column* *Amount recoverable from the employee's wages for the calendar month*
Exceeding $50 but not exceeding $500	An amount equal to 11.5% of the Total Wages.	NIL
Exceeding $500 but not exceeding $750	An amount equal to the sum of — (*a*) 11.5% of the Total Wages; and (*b*) 0.225 of the difference between the Total Wages and $500.	An amount equal to 0.225 of the difference between the Total Wages and $500.
Exceeding $750	An amount equal to the sum of — (*a*) 19% of the employee's ordinary wages for the month subject to a maximum of 19% of the Ordinary Wage Ceiling; and (*b*) 19% of the Relevant Additional Wages.	An amount equal to the sum of — (*a*) 7.5% of the employee's ordinary wages for the month subject to a maximum of 7.5% of the Ordinary Wage Ceiling; and (*b*) 7.5% of the Relevant Additional Wages.

Informal Consolidation – version in force from 1/2/2024

FIRST SCHEDULE — *continued*

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[S 916/2023 wef 01/01/2024]

(*d*) where the employee is above 65 but not more than 70 years of age:

FIRST SCHEDULE — *continued*

First column *Total amount of the employee's wages for the calendar month*	*Second column* *Contributions payable by the employer for the calendar month*	*Third column* *Amount recoverable from the employee's wages for the calendar month*
Exceeding $50 but not exceeding $500	An amount equal to 9% of the Total Wages.	NIL
Exceeding $500 but not exceeding $750	An amount equal to the sum of — (*a*) 9% of the Total Wages; and (*b*) 0.15 of the difference between the Total Wages and $500.	An amount equal to 0.15 of the difference between the Total Wages and $500.
Exceeding $750	An amount equal to the sum of — (*a*) 14% of the employee's ordinary wages for the month subject to a maximum of 14% of the Ordinary Wage Ceiling; and (*b*) 14% of the Relevant Additional Wages.	An amount equal to the sum of — (*a*) 5% of the employee's ordinary wages for the month subject to a maximum of 5% of the Ordinary Wage Ceiling; and (*b*) 5% of the Relevant Additional Wages.

Informal Consolidation – version in force from 1/2/2024

FIRST SCHEDULE — *continued*

[S 599/2023 wef 01/09/2023]

[S 916/2023 wef 01/01/2024]

(*e*) where the employee is above 70 years of age:

FIRST SCHEDULE — *continued*

First column *Total amount of the employee's wages for the calendar month*	*Second column* *Contributions payable by the employer for the calendar month*	*Third column* *Amount recoverable from the employee's wages for the calendar month*
Exceeding $50 but not exceeding $500	An amount equal to 7.5% of the Total Wages.	NIL
Exceeding $500 but not exceeding $750	An amount equal to the sum of — (*a*) 7.5% of the Total Wages; and (*b*) 0.15 of the difference between the Total Wages and $500.	An amount equal to 0.15 of the difference between the Total Wages and $500.
Exceeding $750	An amount equal to the sum of — (*a*) 12.5% of the employee's ordinary wages for the month subject to a maximum of 12.5% of the Ordinary Wage Ceiling; and (*b*) 12.5% of the Relevant Additional Wages.	An amount equal to the sum of — (*a*) 5% of the employee's ordinary wages for the month subject to a maximum of 5% of the Ordinary Wage Ceiling; and (*b*) 5% of the Relevant Additional Wages.

Informal Consolidation – version in force from 1/2/2024

FIRST SCHEDULE — *continued*

[S 916/2023 wef 01/01/2024]

[S 599/2023 wef 01/09/2023]

1E. Subject to paragraphs 1F to 7, where a foreign employee becomes a permanent resident after 1 March 2009 but before 1 March 2011, or where a person becomes a permanent resident after 1 March 2009 but before 1 March 2011 and subsequently becomes an employee, the contributions payable in respect of that employee during the period beginning on 1 March 2011 and ending on the last day of the second anniversary month, are to be in accordance with the rates of contributions set out in paragraphs 1A and 1B.

1F. Subject to paragraphs 1H to 7, where the employer and the employee who is a permanent resident have agreed on or after 1 March 2011 —

(*a*) in a case where the contributions payable in respect of that employee would (but for this paragraph) have been in accordance with paragraph 1A, that those contributions are to be in accordance with the rates set out in paragraph 1 or 1C instead; or

(*b*) in a case where the contributions payable in respect of that employee would (but for this paragraph) have been in accordance with paragraph 1B, that those contributions are to be in accordance with the rates set out in paragraph 1 or 1D instead,

and have, in the manner determined by the Board, informed the Board of such agreement, then the agreed rates of contribution apply in respect of that employee until —

(*c*) the employee leaves the employment of the employer; or

(*d*) the agreement expires or is lawfully terminated,

whichever is the earlier.

1G. Despite anything in this Schedule, where any agreement —

(*a*) was entered into on or after 1 October 2002 between an employer and an employee who is a permanent resident under regulation 5 of the revoked Central Provident Fund (Permanent Residents — Employees) Regulations in relation to the contributions payable in respect of that employee; and

(*b*) was in force immediately before 1 March 2011,

then —

(*c*) if the agreement is for those contributions to be in accordance with the rates set out in the First Schedule to this Act, the rates in this Schedule apply in relation to that employee; or

FIRST SCHEDULE — *continued*

(*d*) if the agreement is for those contributions to be in accordance with the rates set out in paragraphs 3 and 4 of the Schedule to those Regulations, the rates set out in paragraphs 1C and 1D of this Schedule apply in relation to that employee,

until the employee leaves the employment of the employer or the agreement expires or is lawfully terminated, whichever is the earlier.

1H. Despite anything in this Schedule, where any agreement —

(*a*) was entered into before 1 October 2002 between an employer and an employee who is a permanent resident under regulation 3(2)(*b*) of the revoked Central Provident Fund (Permanent Residents — Employees) Regulations in relation to the contributions payable in respect of that employee; and

(*b*) was in force immediately before 1 March 2011,

then the agreed rates of the contribution continue to apply in relation to that employee until the employee leaves the employment of the employer, or the agreement expires or is lawfully terminated, whichever is the earlier.

2.—(1) No contribution is payable by an employer on any part of the additional wages for any year after 2015 which is in excess of the applicable amount less the amount of ordinary wages from that employer for that year.

(2) Where the contribution payable by an employer on additional wages for any year after 2015 (called in this sub-paragraph the current year) is being computed or recomputed before the end of the current year and while the employee is employed by that employer, no contribution is payable by that employer on any part of the additional wages which is in excess of an amount computed in either of the following ways, at the option of that employer:

(*a*) the applicable amount less —

(i) the amount of ordinary wages of the employee from that employer for the year immediately preceding the current year; and

(ii) the additional wages of the employee already paid by that employer for the current year;

(*b*) the applicable amount less —

(i) the amount of ordinary wages which that employer expects to pay the employee for the current year; and

(ii) the additional wages of the employee already paid by that employer for the current year.

FIRST SCHEDULE — *continued*

(3) The amount of contributions payable by an employer on the additional wages of an employee for any year after 2015 (called in this sub-paragraph the current year) must be computed or recomputed (as the case may be) in each of the following circumstances:

(*a*) whenever any additional wages of the employee for the current year become due from that employer;

(*b*) at the end of the last month of the employee's employment with that employer in the current year;

(*c*) if the employee is still employed by the employer on 31 December of the current year, at the end of that year.

3.—(1) If the Board has granted an application, made by or on behalf of 2 or more employers, to apply this paragraph in calculating the contributions from those employers on an employee's additional wages for any year after 2015 (called in this sub-paragraph the current year), then each of those employers is, in that year —

(*a*) a related employer of the employee; and

(*b*) a related employer in respect of each of those other employers.

(2) The Board may grant an application mentioned in sub-paragraph (1) if the Board is satisfied that the employers making the application —

(*a*) are related in a manner approved by the Board; and

(*b*) meet any other requirements specified by the Board.

(3) Despite paragraph 2(1), no contribution is payable on the part of an employee's additional wages for any year after 2015 (called in this sub-paragraph the current year) that becomes due from a related employer of the employee on or after the date when the amount of the employee's combined additional wages for that year, that have become due before that date, is equal to the applicable amount less the amount of the employee's combined ordinary wages for the current year.

(4) Sub-paragraph (5) applies where —

(*a*) an employer is a related employer of an employee in a year after 2015 (called in this sub-paragraph the related year); and

(*b*) the contribution payable by the employer on the employee's additional wages for the related year or the year immediately following the related year (called in this sub-paragraph and sub-paragraph (5) the current year) is being computed or recomputed —

(i) before the end of the current year; and

FIRST SCHEDULE — *continued*

(ii) at the time of the computation or recomputation, the employee is employed by that employer or a related employer in respect of that employer, as the case may be.

(5) Despite paragraph 2, no contribution is payable on the part of an employee's additional wages for the current year that becomes due from an employer mentioned in sub-paragraph (4) on or after the date when —

(*a*) if that employer is not the employee's related employer in the current year, the amount of the employee's additional wages that have become due in the current year from that employer; or

(*b*) if that employer is the employee's related employer in the current year, the employee's combined additional wages for the current year that have become due,

is equal to an amount computed in either of the following ways, at the option of the employer:

(*c*) the applicable amount less the total of —

(i) the employee's ordinary wages from that employer or the employee's combined ordinary wages (as the case may be) for the year immediately preceding the current year; and

(ii) the employee's additional wages from that employer or the employee's combined additional wages (as the case may be) already paid for the current year;

(*d*) the applicable amount less the total of —

(i) the employee's ordinary wages that the employer expects to pay the employee or the combined ordinary wages that the employer expects the employee to be paid (as the case may be) for the current year; and

(ii) the employee's additional wages or combined additional wages (as the case may be) already paid for the current year.

(6) The amount of contributions payable by an employer on the additional wages of an employee for any year after 2015 (called in this sub-paragraph the current year) must be computed or recomputed (as the case may be) in each of the following circumstances:

(*a*) whenever any additional wages of the employee for the current year become due from that employer;

FIRST SCHEDULE — *continued*

(*b*) at the end of the last month of the employee's employment, with that employer or a related employer in respect of that employer, in the current year;

(*c*) if the employee is still employed by the employer or a related employer in respect of that employer on 31 December of the current year, at the end of that year.

(7) In this paragraph —

"combined additional wages" means the total amount of additional wages of the employee from the employee's employer mentioned in this paragraph and all of the employee's related employers in respect of that employer;

"combined ordinary wages" means the total amount of ordinary wages of the employee from the employee's employer mentioned in this paragraph and all of the employee's related employers in respect of that employer.

4.—(1) Where the contributions on an employee's additional wages for any year after 2015 (called in this sub-paragraph the current year) to be paid by an employer (as recomputed under paragraph 2(3) or 3(6)) exceed the contributions already paid by that employer on those additional wages, the employer must contribute the difference to the Fund within such period as may be prescribed under the Central Provident Fund Regulations after the end of the month of the recomputation.

(2) Where the employer is required to make additional contributions under sub-paragraph (1), the employer is entitled to recover from the employee's wages, at the rate of recovery for additional wages applicable to the employee, the amount of additional contributions paid by the employer under that sub-paragraph.

4A. In computing the amount of ordinary wages for the purposes of paragraphs 2 and 3 —

(*a*) for the year 2015, the amount of ordinary wages for each month which is in excess of $5,000 is to be disregarded;

(*b*) for the years 2016, 2017, 2018, 2019, 2020, 2021 and 2022, the amount of ordinary wages for each month which is in excess of $6,000 is to be disregarded;

(*c*) for the year 2023, the amount of ordinary wages —

(i) for each month from January to August (both inclusive) which is in excess of $6,000 is to be disregarded; and

(ii) for each month from September to December (both inclusive) which is in excess of $6,300 is to be disregarded; and

FIRST SCHEDULE — *continued*

(*d*) for the year 2024 and each subsequent year, the amount of ordinary wages for each month which is in excess of the Ordinary Wage Ceiling is to be disregarded.

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5. For the purposes of this Schedule —

(*a*) the contributions payable in respect of an employee above 55, 60, 65 or 70 years of age are payable —

(i) from the first day of the month following the month in which the employee attains that age; and

(ii) in the case of an employee who is born on 29 February, from the first day of March in the year in which the employee attains that age;

(*b*) the contribution payable by the employer is to be rounded off to the nearest dollar except, where the fraction of a dollar is 50 cents, it is to be regarded as a dollar;

(*c*) in calculating the amount recoverable by the employer from the employee's wages, a fraction of a dollar is to be ignored;

(*d*) "additional wages" —

(i) in relation to an employee, other than an employee mentioned in paragraph 7, means any remuneration other than ordinary wages, and (if the employee is a relevant employee) includes the relevant employee's AW; and

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(ii) in relation to an employee mentioned in paragraph 7, is as defined in the First, Second or Third Schedule (as the case may be) of the Central Provident Fund (Public Sector Employees) Regulations 2011;

(*da*) "applicable amount", in respect of the year 2016 and every subsequent year, means the sum of $102,000;

(*db*) "first anniversary month", in relation to an employee who becomes a permanent resident, means the calendar month in which the first anniversary of the day the employee becomes a permanent resident falls;

(*dc*) "foreign employee" means an employee who is not a citizen of Singapore or permanent resident;

(*dd*) [*Deleted by S 916/2023 wef 01/01/2024*]

FIRST SCHEDULE — *continued*

(*e*) "ordinary wages for the month" means the amount of remuneration due or granted wholly or exclusively in respect of employment during that month and payable before the due date for the payment of contribution for that month;

(*ea*) "Ordinary Wage Ceiling" —

(i) in respect of each month from September to December (both inclusive) in the year 2023, is $6,300;

(ii) in respect of each month in the year 2024, is $6,800;

(iii) in respect of each month in the year 2025, is $7,400; and

(iv) in respect of each month in the year 2026 and every subsequent year, is $8,000;

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(*eb*) "permanent resident" means a person who holds a valid entry permit or re-entry permit issued by the Controller of Immigration under the Immigration Act 1959;

(*eba*) "Relevant Additional Wages", in relation to an employee, means the amount of additional wages payable to the employee in a calendar month;

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(*ebb*) "relevant employee" means a person —

(i) to whom any remuneration other than ordinary wages becomes payable on a date that is both —

(A) on or after 1 January 2024; and

(B) after the last day of his or her employment (whether before, on or after 1 January 2024) with —

(AA) the employer by whom the remuneration is payable; or

(AB) if the Board grants an application under paragraph 3(1) made by or on behalf of 2 or more employers in relation to the calculation of the contributions on the employee's additional wages — the last of those employers;

(ii) who, on the last day of his or her employment mentioned in sub-paragraph (i)(B), is both —

(A) a person to whom contributions are payable on his or her ordinary wages under section 7, if any; and

FIRST SCHEDULE — *continued*

(B) a permanent resident or a citizen of Singapore; and

(iii) who, on the date when the remuneration mentioned in sub-paragraph (i) becomes payable, is a permanent resident or a citizen of Singapore;

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(*ebc*) "relevant employee's AW" means remuneration other than ordinary wages that becomes payable to the relevant employee in accordance with sub-paragraph (*ebb*)(i);

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(*ec*) "second anniversary month", in relation to an employee who becomes a permanent resident, means the calendar month in which the second anniversary of the day the employee becomes a permanent resident falls;

(*f*) "Total Wages", in relation to an employee, means the total amount of the employee's ordinary wages for a calendar month and any additional wages payable to him or her in that same month;

(*h*) "year" means the period beginning on 1 January and ending on 31 December.

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6. The rates of contribution specified in paragraph 1 do not apply to the employees of the following:

(1) the managers of any aided school other than a school that is set out in the Schedule to the Education (Grant-in-Aid) Regulations.

(2) Accounting and Corporate Regulatory Authority.

(3) Agency for Science, Technology and Research (A*Star).

(4) Singapore Food Agency.

(5) Board of Architects.

(6) Building and Construction Authority.

(6A) Gambling Regulatory Authority of Singapore.

(7) Central Provident Fund Board.

(8) Civil Aviation Authority of Singapore.

(9) Civil Service College.

(10) Competition and Consumer Commission of Singapore.

(11) SkillsFuture Singapore Agency.

FIRST SCHEDULE — *continued*

(11A) Council for Estate Agencies.

(12) Defence Science and Technology Agency.

(13) Economic Development Board.

(14) Energy Market Authority of Singapore.

(14A) Government Technology Agency.

(15) Health Promotion Board.

(16) Health Sciences Authority.

(17) Hindu Advisory Board.

(18) Hindu Endowments Board.

(18A) Home Team Science and Technology Agency.

(19) Hotels Licensing Board.

(20) Housing and Development Board.

(21) Info-communications Media Development Authority.

(22) Inland Revenue Authority of Singapore.

(23) [*Deleted by Act 23 of 2015*]

(24) Institute of Technical Education, Singapore.

(25) Intellectual Property Office of Singapore.

(26) Enterprise Singapore Board.

(26A) ISEAS – Yusof Ishak Institute.

(27) Jurong Town Corporation.

(28) Land Transport Authority of Singapore.

(29) Majlis Ugama Islam, Singapura.

(30) Maritime and Port Authority of Singapore.

(32) Monetary Authority of Singapore.

(33) Nanyang Polytechnic.

(35) National Arts Council.

(36) National Council of Social Service.

(37) National Environment Agency.

(38) National Heritage Board.

FIRST SCHEDULE — *continued*

(39) National Institute of Education.

(40) National Library Board.

(41) National Parks Board.

(43) Ngee Ann Polytechnic.

(44) People's Association.

(46) Professional Engineers Board.

(47) Public Transport Council.

(48) Public Utilities Board.

(49) Republic Polytechnic.

(50) Science Centre Board.

(51) Sentosa Development Corporation.

(52) Sikh Advisory Board.

(53) Singapore Corporation of Rehabilitative Enterprises.

(54) Singapore Dental Council.

(55) Singapore Examinations and Assessment Board.

(56) Singapore Labour Foundation.

(57) Singapore Land Authority.

(58) Singapore Medical Council.

(59) Singapore Nursing Board.

(60) Singapore Pharmacy Board.

(61) Singapore Polytechnic.

(62) Singapore Sports Council.

(63) Singapore Totalisator Board.

(64) Singapore Tourism Board.

(65) Workforce Singapore Agency.

(66) Specialist Accreditation Board.

(67) [*Deleted by Act 10 of 2018*]

(68) Temasek Polytechnic.

(69) Traditional Chinese Medicine Practitioners Board.

FIRST SCHEDULE — *continued*

(70) Urban Redevelopment Authority.

7.—(1) Subject to paragraphs 2, 3 and 4, contributions are payable for and recoverable from the wages of employees who are —

(*a*) employees of the Government;

(*b*) employees of a statutory body; or

(*c*) persons employed in an aided school by the managers of the school, other than a school that is set out in the Schedule to the Education (Grant-in-Aid) Regulations,

at the rates prescribed in the Central Provident Fund (Public Sector Employees) Regulations 2011.

(2) Paragraphs 2, 3 and 4 do not restrict or prohibit the payment of additional contributions prescribed in the Central Provident Fund (Public Sector Employees) Regulations 2011.

8. For the purposes of determining the contributions on the additional wages of an employee (other than an employee mentioned in paragraph 7) payable for any period before 1 January 2024, this Schedule as in force during that period is to be used and applied despite any amendment made after that time.

[23/2015; 20/2016; 22/2016; 23/2016; 24/2016; 10/2018; 11/2019; 21/2019; 37/2019; S 843/2013; S 860/2014; S 752/2015; S 532/2016; S 717/2017]

[S 1026/2021 wef 01/01/2022]

[S 1026/2022 wef 01/01/2023]

[S 599/2023 wef 01/09/2023]

[S 916/2023 wef 01/01/2024]

SECOND SCHEDULE

Section 11

FINANCIAL PROVISIONS

1. [*Deleted by Act 5 of 2018*]

2. [*Deleted by Act 5 of 2018*]

3. [*Deleted by Act 5 of 2018*]

4. The auditor of the Board must submit such periodical and special reports to the Minister and to the Board as may appear to the auditor to be necessary or as the Minister or the Board may require.

5. [*Deleted by Act 5 of 2018*]

SECOND SCHEDULE — *continued*

6.—(1) [*Deleted by Act 5 of 2018*]

(2) [*Deleted by Act 5 of 2018*]

(3) The Minister must, as soon as practicable, cause a copy of the audited financial statements of the Board and of the auditor's report to be published in the *Gazette* and presented to Parliament.

7. The Chairperson of the Board must, as soon as practicable after the end of each financial year, submit to the Board an account of the revenue and expenditure of the Fund, of the contributions received, of withdrawals made and of interest credited to members during the preceding financial year together with a statement of the assets and liabilities of the Fund.

8. [*Deleted by Act 5 of 2018*]

9. The financial year of the Board is determined by the Board.

[5/2018]

THIRD SCHEDULE

Section 13A

SPECIFIED ACTS RELATING TO SELF-EMPLOYED PERSONS

1. Animals and Birds Act 1965
2. Appraisers Act 1906
3. Arms and Explosives Act 1913
4. Business Names Registration Act 2014
5. Early Childhood Development Centres Act 2017
6. Commodity Trading Act 1992
7. Control of Plants Act 1993
8. Control of Vectors and Pesticides Act 1998
9. Customs Act 1960
10. Electricity Act 2001
11. Employment Agencies Act 1958
12. Environmental Protection and Management Act 1999
13. Environmental Public Health Act 1987
14. Estate Agents Act 2010

THIRD SCHEDULE — *continued*

15. Films Act 1981
16. Financial Advisers Act 2001
17. Fisheries Act 1966
17A. Foreign Employee Dormitories Act 2015
18. Gas Act 2001
19. Homes for the Aged Act 1988
20. Limited Liability Partnerships Act 2005
21. Limited Partnerships Act 2008
22. Maritime and Port Authority of Singapore Act 1996
23. Massage Establishments Act 2017
24. [*Deleted by Act 2 of 2019*]
25. Moneylenders Act 2008
26. Parking Places Act 1974
27. Pawnbrokers Act 2015
27A. Payment Services Act 2019
28. Planning Act 1998
29. Postal Services Act 1999
30. Price Control Act 1950
31. Private Security Industry Act 2007
32. Public Entertainments Act 1958
33. Public Utilities Act 2001
34. Road Traffic Act 1961
35. Rubber Industry Act 1992
36. Sale of Food Act 1973
37. Secondhand Goods Dealers Act 2007
38. Securities and Futures Act 2001
39. Sewerage and Drainage Act 1999
40. Singapore Tourism Board Act 1963
41. Telecommunications Act 1999

THIRD SCHEDULE — *continued*

42. Wholesome Meat and Fish Act 1999

43. Workplace Safety and Health Act 2006

[29/2014; 2/2015; 19/2017; 28/2017; 45/2017; 2/2019; S 233/2016]

LEGISLATIVE HISTORY

CENTRAL PROVIDENT FUND ACT 1953

This Legislative History is a service provided by the Law Revision Commission on a best-efforts basis. It is not part of the Act.

1. Ordinance 34 of 1953 — Central Provident Fund Ordinance, 1953

Bill	:	G.N. No. S 170/1951
First Reading	:	22 May 1951
Second Reading	:	17 June 1952
Select Committee Report	:	Council Paper No. 65 of 1953
Notice of Amendments	:	24 November 1953
Third Reading	:	24 November 1953
Commencement	:	1 July 1955

Note: The date of commencement of this Ordinance was amended from 1 May 1955 to 1 July 1955 by the Central Provident Fund (Amendment No. 2) Ordinance, 1955 (Ordinance 15 of 1955). This Ordinance was also amended by the Central Provident Fund (Amendment) Ordinance, 1955 (Ordinance 4 of 1955) before it came into force.

2. Ordinance 15 of 1955 — Central Provident Fund (Amendment No. 2) Ordinance, 1955

Bill	:	Information not available
First, Second and Third Readings	:	29 June 1955
Commencement	:	1 July 1955

3. G.N. No. S 265/1955 — Singapore Colony Order in Council, 1955 (Consequential Provisions) (Miscellaneous) Order, 1955

Commencement	:	17 September 1955

4. 1955 Revised Edition — Central Provident Fund Ordinance (Chapter 150)

Operation	:	1 July 1956

5. Ordinance 16 of 1957 — Central Provident Fund (Amendment) Ordinance, 1957

Bill	:	99/1957
First Reading	:	24 April 1957
Second Reading	:	22 May 1957
Notice of Amendments	:	22 May 1957
Third Reading	:	22 May 1957
Commencement	:	1 June 1957

6. Ordinance 31 of 1958 — Legislative Assembly (Presentation of Subsidiary Legislation) Ordinance, 1958

(Amendments made by section 2 read with the Schedule to the above Ordinance)

Bill	:	158/1958
First Reading	:	16 July 1958
Second Reading	:	13 August 1958
Notice of Amendments	:	10 September 1958
Third Reading	:	10 September 1958
Commencement	:	25 September 1958 (section 2 read with the Schedule)

7. G.N. No. S 223/1959 — Singapore Constitution (Modification of Laws) Order, 1959

Commencement	:	3 June 1959

8. G.N. No. S (N.S.) 67/1959 — Singapore Constitution (Modification of Laws) (No. 2) Order 1959

Commencement	:	21 August 1959

9. Ordinance 71 of 1959 — Transfer of Powers Ordinance, 1959

(Amendments made by section 4 read with the First Schedule to the above Ordinance)

Bill	:	30/1959
First Reading	:	22 September 1959
Second and Third Readings	:	11 November 1959
Commencement	:	20 November 1959 (section 4 read with the First Schedule)

10. Ordinance 72 of 1959 — Transfer of Powers (No. 2) Ordinance, 1959
(Amendments made by section 2 read with the First Schedule to the above Ordinance)

Bill	:	31/1959
First Reading	:	22 September 1959
Second Reading	:	11 November 1959
Notice of Amendments	:	11 November 1959
Third Reading	:	11 November 1959
Commencement	:	20 November 1959 (section 2 read with the First Schedule)

11. G.N. No. S (N.S.) 179/1959 — Singapore Constitution (Modification of Laws) (No. 5) Order, 1959

Commencement	:	20 November 1959

12. Ordinance 32 of 1963 — Central Provident Fund (Amendment) Ordinance, 1963

Bill	:	13/1963
First Reading	:	28 November 1963
Second and Third Readings	:	20 December 1963
Commencement	:	28 December 1963 (section 4) 1 February 1964 (sections 2, 3 and 5 to 11)

13. Act 25 of 1968 — Central Provident Fund (Amendment) Act, 1968

Bill	:	26/1968
First Reading	:	10 July 1968
Second and Third Readings	:	1 August 1968
Commencement	:	1 September 1968

14. G.N. No. S 273/1969 — Central Provident Fund (Substitution of Schedule) Notification, 1969

Commencement	:	1 January 1970

15. Act 55 of 1970 — Central Provident Fund (Amendment) Act, 1970

Bill	:	43/1970
First Reading	:	4 November 1970
Second Reading	:	30 December 1970

Notice of Amendments : 30 December 1970

Third Reading : 30 December 1970

Commencement : 1 January 1971

16. G.N. No. S 354/1970 — Central Provident Fund (Substitution of Schedule) Notification, 1970

Commencement : 1 January 1971

17. 1970 Revised Edition — Central Provident Fund Act (Chapter 121)

Operation : 30 April 1971

18. G.N. No. S 114/1972 — Central Provident Fund (Amendment of Schedule) Notification, 1972

Commencement : 1 March 1972

19. G.N. No. S 131/1972 — Central Provident Fund (Amendment of Schedule) (No. 2) Notification, 1972

Commencement : 1 March 1972

20. G.N. No. S 283/1972 — Central Provident Fund (Amendment of Schedule) (No. 4) Notification, 1972

Commencement : 1 April 1972

21. G.N. No. S 284/1972 — Central Provident Fund (Amendment of Schedule) (No. 5) Notification, 1972

Commencement : 12 May 1972

22. G.N. No. S 170/1972 — Central Provident Fund (Substitution of Schedule) Notification, 1972

Commencement : 1 July 1972

23. G.N. No. S 201/1972 — Central Provident Fund (Amendment of Schedule) (No. 3) Notification, 1972

Commencement : 1 July 1972

24. G.N. No. S 285/1972 — Central Provident Fund (Amendment of Schedule) (No. 6) Notification, 1972

Commencement : 1 July 1972

25. G.N. No. S 115/1973 — Central Provident Fund (Amendment of Schedule) Notification, 1973

Commencement : 1 April 1973

26. G.N. No. S 216/1973 — Central Provident Fund (Substitution of Schedule) Notification, 1973

Commencement	:	1 July 1973

27. Act 42 of 1973 — Central Provident Fund (Amendment) Act, 1973

Bill	:	21/1973
First Reading	:	11 July 1973
Second and Third Readings	:	25 July 1973
Commencement	:	1 September 1973

28. G.N. No. S 173/1974 — Central Provident Fund (Substitution of Schedule) Notification, 1974

Commencement	:	1 July 1974

29. G.N. No. S 184/1974 — Central Provident Fund (Amendment of Schedule) Notification, 1974

Commencement	:	1 July 1974

30. G.N. No. S 133/1975 — Central Provident Fund (Amendment of Schedule) Notification, 1975

Commencement	:	1 July 1975

31. G.N. No. S 178/1977 — Central Provident Fund (Substitution of Schedule) Notification, 1977

Commencement	:	1 July 1977

32. Act 22 of 1978 — Central Provident Fund (Amendment) Act, 1978

Bill	:	16/1978
First Reading	:	22 March 1978
Second and Third Readings	:	7 April 1978
Commencement	:	26 April 1978

33. G.N. No. S 155/1978 — Central Provident Fund (Substitution of Schedule) Notification, 1978

Commencement	:	1 July 1978

34. G.N. No. S 133/1979 — Central Provident Fund (Substitution of Schedule) Notification, 1979

Commencement	:	1 July 1979

35. G.N. No. S 165/1980 — Central Provident Fund Act (Amendment of Schedule) Notification, 1980

Commencement	:	1 February 1980

36. Act 15 of 1980 — Central Provident Fund (Amendment) Act, 1980

Bill	:	4/1980
First Reading	:	26 February 1980
Second and Third Readings	:	25 March 1980
Commencement	:	15 May 1980

37. G.N. No. S 187/1980 — Central Provident Fund Act (Substitution of Schedule) Notification, 1980

Commencement	:	1 July 1980

38. Act 20 of 1981 — Central Provident Fund (Amendment No. 2) Act, 1981

Bill	:	21/1981
First Reading	:	21 July 1981
Second and Third Readings	:	14 August 1981
Commencement	:	1 January 1981 (section 5) 1 June 1981 (sections 4 and 7) 4 September 1981 (except sections 4, 5 and 7)

39. G.N. No. S 188/1981 — Central Provident Fund Act (Substitution of Schedule) Notification, 1981

Commencement	:	1 July 1981

40. Act 19 of 1981 — Central Provident Fund (Amendment) Act, 1981

Bill	:	3/1981
First Reading	:	18 February 1981
Second Reading	:	6 March 1981
Select Committee Report	:	Parl. 2 of 1981
Notice of Amendments	:	14 August 1981
Third Reading	:	14 August 1981
Commencement	:	1 November 1981

41. 1981 Reprint — Central Provident Fund Act (Chapter 121)

Reprint	:	10 November 1981

42. G.N. No. S 174/1982 — Central Provident Fund Act (Substitution of Schedule) Notification, 1982

Commencement	:	1 July 1982

43. G.N. No. S 159/1983 — Central Provident Fund Act (Substitution of Schedule) Notification 1983

Commencement	:	1 July 1983

44. G.N. No. S 245/1983 — Central Provident Fund Act (Amendment of Schedule) Notification 1983

Commencement	:	1 November 1983

45. Act 19 of 1983 — Central Provident Fund (Amendment) Act 1983

Bill	:	14/1983
First Reading	:	30 August 1983
Second and Third Readings	:	20 December 1983
Commencement	:	21 January 1984

46. G.N. No. S 169/1984 — Central Provident Fund Act (Substitution of Schedule) Notification 1984

Commencement	:	1 July 1984

47. G.N. No. S 265/1984 — Central Provident Fund Act (Amendment of Schedule) Notification 1984

Commencement	:	1 September 1984

48. Act 32 of 1984 — Central Provident Fund (Amendment) Act 1984

Bill	:	27/1984
First Reading	:	24 July 1984
Second and Third Readings	:	24 August 1984
Commencement	:	28 September 1984

49. G.N. No. S 183/1985 — Central Provident Fund Act (Amendment of Schedule) Notification 1985

Commencement	:	1 July 1985

50. G.N. No. S 65/1986 — Central Provident Fund Act (Amendment of Schedule) Notification 1986

Commencement	:	1 April 1986

51. Act 16 of 1986 — Central Provident Fund (Amendment) Act 1986

Bill	:	6/1986
First Reading	:	7 March 1986
Second and Third Readings	:	31 March 1986
Commencement	:	1 April 1986 (sections 3(*b*) and (*c*) and 4) 1 May 1986 (sections 2, 3(*a*), 5, 6 and 7)

52. Act 5 of 1987 — Central Provident Fund (Amendment) Act 1987

Bill	:	30/1986
First Reading	:	9 December 1986
Second and Third Readings	:	27 January 1987
Commencement	:	1 January 1987 (except section 5) 1 April 1987 (section 5)

53. Act 32 of 1986 — Statutes (Miscellaneous Amendments) Act 1986
(Amendments made by section 2 read with item (2) of the Schedule to the above Act)

Bill	:	24/1986
First Reading	:	27 October 1986
Second and Third Readings	:	9 December 1986
Commencement	:	23 January 1987 (section 2 read with item (2) of the Schedule)

54. 1985 Revised Edition — Central Provident Fund Act (Chapter 36)

Operation	:	30 March 1987

55. Act 30 of 1987 — Central Provident Fund (Amendment No. 2) Act 1987

Bill	:	20/1987
First Reading	:	9 November 1987
Second and Third Readings	:	30 November 1987
Commencement	:	1 March 1988

56. 1988 Revised Edition — Central Provident Fund Act (Chapter 36)

Operation	:	30 April 1988

57. G.N. No. S 161/1988 — Central Provident Fund Act (Substitution of Schedule) Notification 1988

Commencement	:	1 July 1988

58. G.N. No. S 22/1989 — Revised Edition of the Laws (Rectification) Order 1989

Operation	:	30 March 1987

59. Act 5 of 1989 — Statutes (Miscellaneous Amendments) Act 1989
(Amendments made by section 2 read with item (1) of the Schedule to the above Act)

Bill	:	2/1989
First Reading	:	16 January 1989
Second and Third Readings	:	26 January 1989
Commencement	:	3 March 1989 (section 2 read with item (1) of the Schedule)

60. Act 23 of 1989 — Central Provident Fund (Amendment) Act 1989

Bill	:	22/1989
First Reading	:	13 March 1989
Second and Third Readings	:	7 April 1989
Commencement	:	14 May 1989

61. Act 30 of 1989 — Central Provident Fund (Amendment No. 2) Act 1989

Bill	:	29/1989
First Reading	:	29 May 1989
Second Reading	:	11 July 1989
Notice of Amendments	:	11 July 1989
Third Reading	:	11 July 1989
Commencement	:	1 June 1989

62. G.N. No. S 261/1989 — Central Provident Fund Act (Amendment of Schedule) Notification 1989

Commencement	:	1 July 1989

63. Act 22 of 1990 — Central Provident Fund (Amendment No. 2) Act 1990

Bill	:	21/1990
First Reading	:	30 August 1990

Second and Third Readings	:	4 October 1990
Commencement	:	1 January 1990

64. G.N. No. S 104/1991 — Central Provident Fund Act (Amendment of Schedule) Notification 1991

Commencement	:	1 January 1990

65. G.N. No. S 293/1991 — Central Provident Fund Act (Amendment of Schedule) (No. 2) Notification 1991

Commencement	:	6 April 1990 (paragraph (*d*)) 11 January 1991 (paragraph 2(*c*)) 1 July 1991 (paragraph 2(*a*) and (*b*))

66. G.N. No. S 256/1990 — Central Provident Fund Act (Amendment of Schedule) Notification 1990

Commencement	:	6 June 1990 (paragraph 3) 1 July 1990 (paragraph 2)

67. Act 15 of 1990 — Central Provident Fund (Amendment) Act 1990

Bill	:	15/1990
First Reading	:	12 June 1990
Second Reading	:	18 July 1990
Notice of Amendments	:	18 July 1990
Third Reading	:	18 July 1990
Commencement	:	1 July 1990

68. 1991 Revised Edition — Central Provident Fund Act (Chapter 36)

Operation	:	25 January 1991

69. G.N. No. S 266/1992 — The Central Provident Fund Act (Amendment of Schedule) Notification 1992

Commencement	:	17 August 1991 (paragraph 3(*c*)) 15 October 1991 (paragraph 3(*d*)) 1 April 1992 (paragraph 3(*a*), (*b*) and (*e*)) 1 July 1992 (paragraph 2)

70. Act 11 of 1991 — Statutes (Miscellaneous Amendments) Act 1991
(Amendments made by section 2 read with item (5) of the Schedule to the above Act)

Bill	:	4/1991

First Reading	:	3 January 1991
Second Reading	:	14 January 1991
Notice of Amendments	:	14 January 1991
Third Reading	:	14 January 1991
Commencement	:	30 November 1991 (section 2 read with item (5) of the Schedule)

71. Act 3 of 1992 — Central Provident Fund (Amendment) Act 1992

Bill	:	4/1992
First Reading	:	13 January 1992
Second and Third Readings	:	27 February 1992
Commencement	:	1 April 1992

72. Act 27 of 1992 — Central Provident Fund (Amendment No. 2) Act 1992

Bill	:	28/1992
First Reading	:	29 May 1992
Second and Third Readings	:	31 July 1992
Commencement	:	28 August 1992

73. G.N. No. S 273/1993 — Central Provident Fund Act (Amendment of First Schedule) Notification 1993

Commencement	:	1 September 1992 (paragraph 4) 1 July 1993 (paragraphs 2 and 3)

74. G.N. No. S 34/1993 — Central Provident Fund Act (Amendment of Third Schedule) Notification 1993

Commencement	:	1 January 1993

75. Act 29 of 1993 — Central Provident Fund (Amendment) Act 1993

Bill	:	24/1993
First Reading	:	30 July 1993
Second and Third Readings	:	30 August 1993
Commencement	:	1 October 1993

76. G.N. No. S 258/2000 — Central Provident Fund Act (Amendment of Third Schedule) Notification 2000

Commencement	:	18 February 1994 (paragraph 2(*a*)) 1 September 1998 (paragraph 2(*b*)) 10 December 1999 (paragraph 2(*c*))

77. 1994 Revised Edition — Central Provident Fund Act (Chapter 36)

Operation	:	15 March 1994

78. Act 10 of 1994 — Central Provident Fund (Amendment) Act 1994

Bill	:	11/1994
First Reading	:	23 May 1994
Second and Third Readings	:	25 July 1994
Commencement	:	1 July 1994 (sections 3 and 11) 1 March 1995 (sections 7, 8 and 10) 14 May 1995 (section 9) 1 July 1995 (sections 2, 4, 5 and 6)

79. G.N. No. S 273/1994 — Central Provident Fund Act (Amendment of First Schedule) Notification 1994

Commencement	:	1 July 1994

80. G.N. No. S 227/1995 — Revised Edition of the Laws (Rectification) Order 1995

Operation	:	15 March 1994

81. Act 27 of 1995 — Land Titles (Strata) (Amendment) Act 1995
(Amendments made by sections 5 and 6 of the above Act)

Bill	:	22/1995
First Reading	:	25 May 1995
Second and Third Readings	:	7 July 1995
Commencement	:	4 August 1995 (sections 5 and 6)

82. Act 29 of 1995 — Rapid Transit Systems Act 1995
(Amendments made by section 45 read with item 1 of the Schedule to the above Act)

Bill	:	25/1995
First Reading	:	7 July 1995
Second and Third Readings	:	7 August 1995

Commencement	:	1 September 1995 (section 45 read with item 1 of the Schedule)

83. Act 31 of 1995 — Central Provident Fund (Amendment) Act 1995

Bill	:	23/1995
First Reading	:	7 July 1995
Second and Third Readings	:	7 August 1995
Commencement	:	1 January 1996

84. G.N. No. S 570/1995 — Central Provident Fund Act (Amendment of First Schedule) Notification 1995

Commencement	:	1 January 1996

85. Act 7 of 1996 — Maritime and Port Authority of Singapore Act 1996
(Amendments made by section 121(4) read with item (3) of the Fourth Schedule to the above Act)

Bill	:	46/1995
First Reading	:	5 December 1995
Second and Third Readings	:	18 January 1996
Commencement	:	2 February 1996 (section 121(4) read with item (3) of the Fourth Schedule)

86. Act 1 of 1996 — Singapore Productivity and Standards Board Act 1995
(Amendments made by section 44 read with item 2 of the Third Schedule to the above Act)

Bill	:	39/1995
First Reading	:	1 November 1995
Second Reading	:	5 December 1995
Notice of Amendments	:	5 December 1995
Third Reading	:	5 December 1995
Commencement	:	1 April 1996 (section 44 read with item 2 of the Third Schedule)

87. 1997 Revised Edition — Central Provident Fund Act (Chapter 36)

Operation	:	20 December 1997

88. Act 30 of 1998 — Central Provident Fund (Amendment) Act 1998

Bill	:	26/1998
First Reading	:	1 June 1998

Second and Third Readings	:	29 June 1998
Commencement	:	1 August 1998

89. G.N. No. S 645/1998 — Central Provident Fund Act (Amendment of Schedule) Notification 1998

Commencement	:	1 January 1999

90. Act 12 of 1999 — Central Provident Fund (Amendment) Act 1999

Bill	:	4/1999
First Reading	:	20 January 1999
Second and Third Readings	:	11 February 1999
Commencement	:	1 March 1999

91. G.N. No. S 520/1999 — Central Provident Fund Act (Amendment of Third Schedule) Notification 1999

Commencement	:	29 November 1999

92. Act 41 of 1999 — Info-communications Development Authority of Singapore Act 1999

(Amendments made by section 31(1) read with item (1) of paragraph 8 of the Fourth Schedule to the above Act)

Bill	:	36/1999
First Reading	:	11 October 1999
Second and Third Readings	:	23 November 1999
Commencement	:	1 December 1999 (section 31(1) read with item (1) of paragraph 8 of the Fourth Schedule)

93. Act 43 of 1999 — Telecommunications Act 1999

(Amendments made by section 76(2) of the above Act)

Bill	:	33/1999
First Reading	:	11 October 1999
Second Reading	:	23 November 1999
Notice of Amendments	:	23 November 1999
Third Reading	:	23 November 1999
Commencement	:	1 December 1999 (section 76(2))

94. 1999 Revised Edition — Central Provident Fund Act (Chapter 36)

Operation	:	30 December 1999

95. Act 9 of 2000 — Defence Science and Technology Agency Act 2000
(Amendments made by section 34 read with item (1) of the Third Schedule to the above Act)

Bill	:	1/2000
First Reading	:	17 January 2000
Second and Third Readings	:	21 February 2000
Commencement	:	15 March 2000 (section 34 read with item (1) of the Third Schedule)

96. G.N. No. S 156/2000 — Central Provident Fund Act (Amendment of First Schedule) Notification 2000

Commencement	:	1 April 2000

97. Act 22 of 2000 — Auctioneers' Licences (Amendment) Act 2000
(Amendments made by section 14(2) of the above Act)

Bill	:	17/2000
First Reading	:	22 May 2000
Second and Third Readings	:	3 July 2000
Commencement	:	1 August 2000 (section 14(2))

98. Act 39 of 2000 — Central Provident Fund (Amendment) Act 2000

Bill	:	34/2000
First Reading	:	13 November 2000
Second and Third Readings	:	22 November 2000
Commencement	:	28 December 2000 (except sections 2, 3, 4, 6, 8, 10, 11, 12, 13, 14, 15, 16, 17, 18 and 19) 1 January 2001 (sections 2, 3, 4, 6, 8, 17, 18 and 19(*b*)) 1 March 2001 (sections 10, 11, 12, 13, 14, 15, 16 and 19(*a*))

99. G.N. No. S 612/2000 — Central Provident Fund Act (Amendment of First Schedule) (No. 2) Notification 2000

Commencement	:	1 January 2001

100. Act 3 of 2001 — Intellectual Property Office of Singapore Act 2001
(Amendments made by section 38(1) read with item (1) of the Fourth Schedule to the above Act)

Bill	:	1/2001

First Reading	:	12 January 2001
Second and Third Readings	:	22 February 2001
Commencement	:	1 April 2001 (section 38(1) read with item (1) of the Fourth Schedule)

101. G.N. No. S 167/2001 — Central Provident Fund Act (Amendment of First Schedule) Notification 2001

Commencement	:	1 April 2001

102. G.N. No. S 313/2001 — Central Provident Fund Act (Amendment of First Schedule) (No. 2) Notification 2001

Commencement	:	1 April 2001

103. Act 17 of 2001 — Singapore Land Authority Act 2001
(Amendments made by section 38(1) read with item (3) of the Fourth Schedule to the above Act)

Bill	:	17/2001
First Reading	:	5 March 2001
Second and Third Readings	:	19 April 2001
Commencement	:	1 June 2001 (section 38(1) read with item (3) of the Fourth Schedule)

104. G.N. No. S 550/2001 — Central Provident Fund Act (Amendment of First Schedule) (No. 3) Notification 2001

Commencement	:	1 October 2001

105. 2001 Revised Edition — Central Provident Fund Act (Chapter 36)

Operation	:	31 December 2001

106. Act 34 of 2001 — Central Provident Fund (Amendment) Act 2001

Bill	:	32/2001
First Reading	:	13 August 2001
Second and Third Readings	:	25 September 2001
Commencement	:	1 January 2002

107. Act 5 of 2002 — Statutory Corporations (Capital Contribution) Act 2002
(Amendments made by section 3 read with item (3) of the Schedule to the above Act)

Bill	:	7/2002

First Reading	:	3 May 2002
Second and Third Readings	:	24 May 2002
Commencement	:	15 July 2002 (section 3 read with item (3) of the Schedule)

108. Act 25 of 2002 — Currency (Amendment) Act 2002
(Amendments made by section 9 read with item (1) of the Schedule to the above Act)

Bill	:	23/2002
First Reading	:	8 July 2002
Second and Third Readings	:	23 July 2002
Commencement	:	1 October 2002 (section 9 read with item (1) of the Schedule)

109. G.N. No. S 524/2002 — Central Provident Fund Act (Amendment of First Schedule) Notification 2002

Commencement	:	1 October 2002

110. Act 42 of 2001 — Securities and Futures Act 2001
(Amendments made by section 343 read with item (2) of the Fourth Schedule to the above Act)

Bill	:	33/2001
First Reading	:	25 September 2001
Second and Third Readings	:	5 October 2001
Commencement	:	1 October 2002 (section 343 read with item (2) of the Fourth Schedule)

111. Act 36 of 2002 — Central Provident Fund (Amendment) Act 2002

Bill	:	34/2002
First Reading	:	1 October 2002
Second and Third Readings	:	31 October 2002
Commencement	:	1 January 2003 (except sections 2 and 3) 1 March 2003 (sections 2 and 3)

112. G.N. No. S 468/2003 — Central Provident Fund Act (Amendment of First Schedule) Notification 2003

Commencement	:	1 October 2003

113. G.N. No. S 457/2004 — Central Provident Fund Act (Amendment of Third Schedule) Notification 2004

Commencement : 22 December 2003

114. Act 31 of 2003 — Central Provident Fund (Amendment) Act 2003

Bill : 30/2003

First Reading : 16 October 2003

Second and Third Readings : 11 November 2003

Commencement : 1 January 2004 (except sections 3, 6 and 10(*a*))
1 July 2004 (sections 3, 6 and 10(*a*))

115. G.N. No. S 657/2003 — Central Provident Fund Act (Amendment of First Schedule) (No. 2) Notification 2003

Commencement : 1 January 2004

116. Act 3 of 2004 — Accounting and Corporate Regulatory Authority Act 2004
(Amendments made by section 39(1) read with item (2) of the Fourth Schedule to the above Act)

Bill : 1/2004

First Reading : 5 January 2004

Second and Third Readings : 6 February 2004

Commencement : 1 April 2004 (section 39(1) read with item (2) of the Fourth Schedule)

117. G.N. No. S 660/2004 — Central Provident Fund Act (Amendment of Third Schedule) (No. 2) Notification 2004

Commencement : 1 November 2004

118. Act 45 of 2004 — Trustees (Amendment) Act 2004
(Amendments made by section 25(4) read with item (7) of the Schedule to the above Act)

Bill : 43/2004

First Reading : 21 September 2004

Second and Third Readings : 19 October 2004

Commencement : 15 December 2004 (section 25(4) read with item (7) of the Schedule)

119. G.N. No. S 801/2004 — Central Provident Fund Act (Amendment of First Schedule) Notification 2004

Commencement	:	1 January 2005

120. G.N. No. S 243/2005 — Central Provident Fund Act (Amendment of Third Schedule) Notification 2005

Commencement	:	11 April 2005

121. Act 3 of 2005 — CISCO (Dissolution) Act 2005
(Amendments made by section 16 read with item (2) of the Schedule to the above Act)

Bill	:	52/2004
First Reading	:	19 October 2004
Second and Third Readings	:	25 January 2005
Commencement	:	10 June 2005 (section 16 read with item (2) of the Schedule)

122. Act 23 of 2005 — Town Councils (Amendment) Act 2005
(Amendments made by section 12 of the above Act)

Bill	:	13/2005
First Reading	:	16 May 2005
Second and Third Readings	:	18 July 2005
Commencement	:	15 August 2005 (section 12)

123. Act 24 of 2005 — Central Provident Fund (Amendment) Act 2005

Bill	:	14/2005
First Reading	:	16 May 2005
Second and Third Readings	:	19 July 2005
Commencement	:	22 August 2005 (except sections 3 to 13 and 17) 17 September 2005 (sections 3 to 13 and 17)

124. Act 29 of 2005 — Housing and Development (Amendment) Act 2005
(Amendments made by section 13 of the above Act)

Bill	:	19/2005
First Reading	:	18 July 2005
Second and Third Readings	:	15 August 2005

Commencement	:	15 September 2005 (section 13)

125. G.N. No. S 830/2005 — Central Provident Fund Act (Amendment of First Schedule) Notification 2005

Commencement	:	1 January 2006

126. Act 7 of 2006 — Workplace Safety and Health Act 2006
(Amendments made by section 68 read with item (1) of the Seventh Schedule to the above Act)

Bill	:	36/2005
First Reading	:	17 October 2005
Second and Third Readings	:	17 January 2006
Commencement	:	1 March 2006 (section 68 read with item (1) of the Seventh Schedule)

127. G.N. No. S 193/2006 — Central Provident Fund Act (Amendment of First Schedule) Notification 2006

Commencement	:	1 April 2006

128. Act 15 of 2006 — Central Provident Fund (Amendment) Act 2006

Bill	:	6/2006
First Reading	:	13 February 2006
Second and Third Readings	:	3 April 2006
Commencement	:	1 July 2006

129. G.N. No. S 324/2007 — Central Provident Fund Act (Amendment of First Schedule) Notification 2007

Commencement	:	1 July 2007

130. Act 40 of 2007 — Central Provident Fund (Amendment) Act 2007

Bill	:	28/2007
First Reading	:	16 July 2007
Second and Third Readings	:	27 August 2007
Commencement	:	1 October 2007 (except sections 5(1)(*d*) and (2), 6(*a*), (*b*), (*d*) and (*f*), 7(2), 8(*c*) and (*d*), 12 and 25(*b*)) 1 January 2008 (sections 5(1)(*d*) and (2), 6(*a*), (*b*), (*d*) and (*f*), 7(2), 8(*c*) and (*d*), 12 and 25(*b*))

131. Act 57 of 2007 — Central Provident Fund (Amendment No. 2) Act 2007

Bill	:	44/2007
First Reading	:	22 October 2007
Second and Third Readings	:	12 November 2007
Commencement	:	1 October 2007 (section 16) 28 December 2007 (sections 11 and 17) 1 January 2008 (sections 2 to 10, 12 to 15, 18, 19 and 20)

132. Act 4 of 2007 — Secondhand Goods Dealers Act 2007
(Amendments made by section 24(1) of the above Act)

Bill	:	16/2006
First Reading	:	8 November 2006
Second and Third Readings	:	22 January 2007
Commencement	:	1 December 2007 (section 24(1))

133. Act 26 of 2007 — Environmental Pollution Control (Amendment) Act 2007
(Amendments made by section 7 read with item (1) of the Schedule to the above Act)

Bill	:	13/2007
First Reading	:	9 April 2007
Second and Third Readings	:	21 May 2007
Commencement	:	1 January 2008 (section 7 read with item (1) of the Schedule)

134. Act 36 of 2007 — Optometrists and Opticians Act 2007
(Amendments made by section 40 of the above Act)

Bill	:	24/2007
First Reading	:	21 May 2007
Second and Third Readings	:	17 July 2007
Commencement	:	22 February 2008 (section 40)

135. G.N. No. S 415/2008 — Central Provident Fund Act (Amendment of First Schedule) Notification 2008

Commencement	:	5 May 2008

136. Act 25 of 2008 — Central Provident Fund (Amendment) Act 2008

Bill	:	21/2008
First Reading	:	25 August 2008
Second and Third Readings	:	16 September 2008
Commencement	:	1 November 2008

137. Act 38 of 2007 — Private Security Industry Act 2007
(Amendments made by section 41 of the above Act)

Bill	:	26/2007
First Reading	:	16 July 2007
Second and Third Readings	:	27 August 2007
Commencement	:	27 April 2009 (section 41)

138. G.N. No. S 191/2009 — Central Provident Fund Act (Amendment of Third Schedule) Notification 2009

Commencement	:	4 May 2009

139. Act 16 of 2009 — Preservation of Monuments Act 2009
(Amendments made by section 36(2) read with item (2) of the Schedule to the above Act)

Bill	:	9/2009
First Reading	:	23 March 2009
Second and Third Readings	:	13 April 2009
Commencement	:	1 July 2009 (section 36(2) read with item (2) of the Schedule)

140. Act 18 of 2009 — Central Provident Fund (Amendment) Act 2009

Bill	:	11/2009
First Reading	:	25 May 2009
Second and Third Readings	:	20 July 2009
Commencement	:	20 August 2009 (sections 2(*a*) and (*d*), 4, 5(*c*), (*f*), (*m*) and (*o*), 7, 8, 9, 11, 13(*a*), (*c*) and (*d*), 15 and 17) 1 September 2009 (sections 2(*b*) and (*c*), 3, 5(*a*), (*d*), (*e*), (*g*) to (*l*), (*n*) and (*p*), 10, 12, 13(*b*) and 14) 28 February 2010 (section 19(*c*))

		1 March 2010 (sections 2(*e*), 5(*b*), 6, 16, 18 and 19(*a*), (*b*), (*d*) and (*e*))

141. Act 3 of 2009 — Insurance (Amendment) Act 2009
(Amendments made by section 9 of the above Act)

Bill	:	28/2008
First Reading	:	20 October 2008
Second and Third Readings	:	19 January 2009
Commencement	:	1 September 2009 (section 9)

142. G.N. No. S 581/2009 — Central Provident Fund Act (Amendment of First Schedule) Notification 2009

Commencement	:	1 December 2009

143. Act 21 of 2008 — Mental Health (Care and Treatment) Act 2008
(Amendments made by section 33 read with item 1(8) of the Second Schedule to the above Act)

Bill	:	11/2008
First Reading	:	21 July 2008
Second and Third Readings	:	15 September 2008
Commencement	:	1 March 2010 (section 33 read with paragraphs (ii), (iii), (iv) and (v) of item 1(8) of the Second Schedule)

144. G.N. No. S 154/2010 — Central Provident Fund Act (Amendment of Third Schedule) Notification 2010

Commencement	:	15 March 2010

145. G.N. No. S 486/2010 — Central Provident Fund Act (Amendment of First Schedule) Notification 2010

Commencement	:	1 September 2010

146. Act 22 of 2010 — Central Provident Fund (Amendment) Act 2010

Bill	:	17/2010
First Reading	:	19 July 2010
Second and Third Readings	:	16 August 2010
Commencement	:	1 October 2010 (sections 2(*e*), (*f*) and (*g*), 5, 6(*e*), (*g*) and (*j*) to (*m*), 7, 8(*c*), 9, 10(*b*) and (*c*) and 20(*b*), (*d*) and (*e*))

		1 January 2011 (sections 2(*a*) to (*d*), 3, 4, 6(*a*) to (*d*), (*f*), (*h*) and (*i*), 8(*a*) and (*b*), 10(*a*) and (*d*) to (*g*), 11 to 19 and 20(*a*) and (*c*))

147. Act 25 of 2010 — Estate Agents Act 2010
(Amendments made by section 73 read with item 3 of the Third Schedule to the above Act)

Bill	:	19/2010
First Reading	:	16 August 2010
Second and Third Readings	:	15 September 2010
Commencement	:	22 October 2010 (section 73 read with item 3 of the Third Schedule)

148. Act 15 of 2010 — Criminal Procedure Code 2010
(Amendments made by section 430 read with item 11 of the Sixth Schedule to the above Act)

Bill	:	11/2010
First Reading	:	26 April 2010
Second Reading	:	18 May 2010
Third Reading	:	19 May 2010
Commencement	:	2 January 2011 (section 430 read with item 11 of the Sixth Schedule)

149. G.N. No. S 107/2011 — Central Provident Fund Act (Amendment of First Schedule) Notification 2011

Commencement	:	1 March 2011

150. Act 2 of 2011 — Women's Charter (Amendment) Act 2011
(Amendments made by section 15 of the above Act)

Bill	:	34/2010
First Reading	:	22 November 2010
Second and Third Readings	:	10 January 2011
Commencement	:	1 June 2011 (section 15)

151. G.N. No. S 508/2011 — Central Provident Fund Act (Amendment of First Schedule) (No. 2) Notification 2011

Commencement	:	1 September 2011

152. Act 20 of 2011 — Central Provident Fund (Amendment) Act 2011

Bill	:	17/2011
First Reading	:	17 October 2011
Second and Third Readings	:	21 November 2011
Commencement	:	30 December 2011 (sections 2(*b*), 5, 6(*a*) and (*c*) to (*j*), 7 to 10, 16 to 24 and 25(*b*)) 6 February 2012 (sections 2(*a*) and (*c*), 3, 4, 6(*b*), 11 to 15 and 25(*a*))

153. G.N. No. S 441/2012 — Central Provident Fund Act (Amendment of First Schedule) Notification 2012

Commencement	:	1 September 2012

154. Act 23 of 2012 — Central Provident Fund (Amendment) Act 2012

Bill	:	21/2012
First Reading	:	13 August 2012
Second and Third Readings	:	10 September 2012
Commencement	:	1 November 2012 (sections 2(*a*), (*c*) and (*e*), 3, 5, 6, 7(*e*), (*f*) and (*o*), 9 to 12, 17, 24, 27(*b*) and (*c*), 33 to 41 and 42(*c*), (*d*), (*f*)) 1 January 2013 (sections 2(*b*) and (*d*), 4, 7(*a*) to (*d*), (*g*) to (*n*) and (*p*) to (*x*), 13 to 16, 18 to 23, 25, 26, 27(*a*), (*d*) and (*e*), 28 to 32 and 42(*a*), (*b*), (*e*) and (*g*) to (*m*)) 1 August 2013 (section 8)

155. G.N. No. S 315/2013 — Central Provident Fund Act (Amendment of First Schedule) Notification 2013

Commencement	:	1 April 2013

156. Act 11 of 2013 — Insurance (Amendment) Act 2013
(Amendments made by section 69 read with item 2 of the Schedule to the above Act)

Bill	:	5/2013
First Reading	:	4 February 2013
Second Reading	:	15 March 2013

Notice of Amendments	:	15 March 2013
Third Reading	:	15 March 2013
Commencement	:	18 April 2013 (section 69 read with item 2 of the Schedule)

157. 2013 Revised Edition — Central Provident Fund Act (Chapter 36)

Operation	:	30 June 2013

158. Act 24 of 2013 — Central Provident Fund (Amendment) Act 2013

Bill	:	20/2013
First Reading	:	21 October 2013
Second and Third Readings	:	12 November 2013
Commencement	:	15 December 2013 (section 15) 1 January 2014 (sections 3, 5(*b*), (*c*), (*e*), (*f*), (*h*), (*i*), (*k*), (*l*) and (*m*), 6, 8, 9, 10, 14, 16 to 19 and 21) 1 June 2014 (sections 2, 5(*a*), (*d*), (*g*) and (*j*) and 20(*d*)) 28 June 2014 (sections 7 and 20(*a*), (*b*) and (*c*)) 1 September 2014 (sections 4, 11, 12 and 13)

159. G.N. No. S 843/2013 — Central Provident Fund Act (Amendment of First Schedule) (No. 2) Notification 2013

Commencement	:	1 January 2014

160. Act 27 of 2014 — Family Justice Act 2014
(Amendments made by section 51 of the above Act)

Bill	:	21/2014
First Reading	:	8 July 2014
Second Reading	:	4 August 2014
Notice of Amendments	:	4 August 2014
Third Reading	:	4 August 2014
Commencement	:	1 October 2014 (section 51)

161. G.N. No. S 860/2014 — Central Provident Fund Act (Amendment of First Schedule) Notification 2014

Commencement	:	1 January 2015

162. Act 2 of 2015 — Pawnbrokers Act 2015
(Amendments made by section 86 read with item 2 of the Fourth Schedule to the above Act)

Bill	:	42/2014
First Reading	:	4 November 2014
Second and Third Readings	:	19 January 2015
Commencement	:	1 April 2015 (section 86 read with item 2 of the Fourth Schedule)

163. Act 23 of 2015 — Institute of Southeast Asian Studies (Amendment) Act 2015
(Amendments made by section 14(2) of the above Act)

Bill	:	20/2015
First Reading	:	11 May 2015
Second and Third Readings	:	14 July 2015
Commencement	:	12 August 2015 (section 14(2))

164. Act 4 of 2015 — MediShield Life Scheme Act 2015
(Amendments made by section 37 of the above Act)

Bill	:	3/2015
First Reading	:	19 January 2015
Second and Third Readings	:	29 January 2015
Commencement	:	1 November 2015 (section 37)

165. G.N. No. S 752/2015 — Central Provident Fund Act (Amendment of First Schedule) Notification 2015

Commencement	:	1 January 2016

166. Act 29 of 2014 — Business Names Registration Act 2014
(Amendments made by section 47 read with item 2 of the Schedule to the above Act)

Bill	:	26/2014
First Reading	:	8 September 2014
Second and Third Readings	:	8 October 2014
Commencement	:	3 January 2016 (section 47 read with item 2 of the Schedule)

167. Act 6 of 2016 — Central Provident Fund (Amendment) Act 2016

Bill	:	4/2016
First Reading	:	26 January 2016
Second and Third Readings	:	29 February 2016
Commencement	:	1 May 2016 (except sections 2(*d*), 3(*c*) and (*d*), 9 to 14, 16, 18 to 21, 38, 39, 41 and 46(1)(*a*) to (*g*) and (*l*) and (2)) 1 November 2016 (section 3(*c*) and (*d*)) 31 December 2016 (sections 41 and 46(1)(*c*), (*d*), (*e*) and (*l*)) 1 January 2017 (sections 2(*d*), 9 to 14, 16, 18 to 21, 38, 39 and 46(1)(*a*), (*b*), (*f*) and (*g*) and (2))

168. G.N. No. S 233/2016 — Central Provident Fund Act (Amendment of Third Schedule) Notification 2016

Commencement	:	26 May 2016

169. Act 22 of 2016 — Info-communications Media Development Authority Act 2016

(Amendments made by section 102(3) of the above Act)

Bill	:	21/2016
First Reading	:	11 July 2016
Second and Third Readings	:	16 August 2016
Commencement	:	1 October 2016 (section 102(3))

170. Act 23 of 2016 — Government Technology Agency Act 2016

(Amendments made by section 82(2) of the above Act)

Bill	:	22/2016
First Reading	:	11 July 2016
Second and Third Readings	:	16 August 2016
Commencement	:	1 October 2016 (section 82(2))

171. Act 24 of 2016 — SkillsFuture Singapore Agency Act 2016

(Amendments made by section 78(3) of the above Act)

Bill	:	24/2016
First Reading	:	11 July 2016
Second and Third Readings	:	16 August 2016

Commencement : 3 October 2016 (section 78(3))

172. Act 20 of 2016 — Singapore Workforce Development Agency (Amendment) Act 2016

(Amendments made by section 20(2) of the above Act)

Bill : 19/2016

First Reading : 11 July 2016

Second and Third Readings : 16 August 2016

Commencement : 4 October 2016 (section 20(2))

173. G.N. No. S 532/2016 — Central Provident Fund Act (Amendment of First Schedule) Notification 2016

Commencement : 1 November 2016

174. Act 26 of 2016 — Central Provident Fund (Amendment No. 2) Act 2016

Bill : 26/2016

First Reading : 13 September 2016

Second and Third Readings : 10 October 2016

Commencement : 1 January 2017 (except sections 2(*c*) and 19(*a*))
1 January 2018 (sections 2(*c*) and 19(*a*))

175. Act 28 of 2017 — Public Entertainments and Meetings (Amendment) Act 2017

(Amendments made by section 24(3) of the above Act)

Bill : 22/2017

First Reading : 3 April 2017

Second and Third Readings : 8 May 2017

Commencement : 1 August 2017 (section 24(3))

176. G.N. No. S 717/2017 — Central Provident Fund Act (Amendment of First Schedule) Notification 2017

Commencement : 1 January 2018

177. Act 43 of 2017 — Central Provident Fund (Amendment) Act 2017

Bill : 37/2017

First Reading : 2 October 2017

Second and Third Readings : 6 November 2017

Commencement	:	1 January 2018 (sections 3, 5, 6 and 10(*d*), (*e*) and (*f*)) 1 October 2018 (sections 2, 4, 7, 8, 9 and 10(*a*), (*b*) and (*c*))

178. Act 45 of 2017 — Massage Establishments Act 2017
(Amendments made by section 38 of the above Act)

Bill	:	39/2017
First Reading	:	2 October 2017
Second and Third Readings	:	6 November 2017
Commencement	:	1 March 2018 (section 38)

179. Act 5 of 2018 — Public Sector (Governance) Act 2018
(Amendments made by section 53 of the above Act)

Bill	:	45/2017
First Reading	:	6 November 2017
Second Reading	:	8 January 2018
Notice of Amendments	:	8 January 2018
Third Reading	:	8 January 2018
Commencement	:	1 April 2018 (section 53)

180. Act 10 of 2018 — Enterprise Singapore Board Act 2018
(Amendments made by section 78(4) of the above Act)

Bill	:	3/2018
First Reading	:	8 January 2018
Second and Third Readings	:	5 February 2018
Commencement	:	1 April 2018 (section 78(4))

181. Act 19 of 2017 — Early Childhood Development Centres Act 2017
(Amendments made by section 53(1) of the above Act)

Bill	:	7/2017
First Reading	:	6 February 2017
Second and Third Readings	:	28 February 2017
Commencement	:	2 January 2019 (section 53(1))

182. Act 11 of 2019 — Singapore Food Agency Act 2019
(Amendments made by section 66(3) of the above Act)

Bill	:	5/2019

First Reading	:	15 January 2019
Second and Third Readings	:	12 February 2019
Commencement	:	1 April 2019 (section 66(3))

183. Act 21 of 2019 — Home Team Science and Technology Agency Act 2019
(Amendments made by section 51(2) of the above Act)

Bill	:	15/2019
First Reading	:	8 July 2019
Second and Third Readings	:	6 August 2019
Commencement	:	1 December 2019 (section 51(2))

184. Act 37 of 2019 — Central Provident Fund (Amendment) Act 2019

Bill	:	34/2019
First Reading	:	7 October 2019
Second and Third Readings	:	4 November 2019
Commencement	:	1 January 2020 (except sections 8, 10, 12, 13 and 24(*d*), (*e*), (*f*), (*g*) and (*h*)) 1 April 2021 (sections 8, 10, 12, 13 and 24(*d*), (*e*) and (*f*))

185. Act 2 of 2019 — Payment Services Act 2019
(Amendments made by section 109 of the above Act)

Bill	:	48/2018
First Reading	:	19 November 2018
Second and Third Readings	:	14 January 2019
Commencement	:	28 January 2020 (section 109)

186. Act 26 of 2019 — CareShield Life and Long-Term Care Act 2019
(Amendments made by section 66 of the above Act)

Bill	:	24/2019
First Reading	:	6 August 2019
Second and Third Readings	:	2 September 2019
Commencement	:	1 October 2020 (section 66)

187. 2020 Revised Edition — Central Provident Fund Act 1953

Operation	:	31 December 2021

188. G.N. No. S 759/2022 — Revised Edition of the Laws (Rectification of Acts) (No. 2) Order 2022

Operation	:	31 December 2021
Publication	:	26 September 2022

189. G.N. No. S 969/2022 — Revised Edition of the Laws (Central Provident Fund Act 1953) (Rectification) Order 2022

Operation	:	31 December 2021
Publication	:	16 December 2022

190. G.N. No. S 1026/2021 — Central Provident Fund Act (Amendment of First Schedule) Notification 2021

Commencement	:	1 January 2022

191. Act 25 of 2021 — Courts (Civil and Criminal Justice) Reform Act 2021
(Amendments made by section 93 of the above Act)

Bill	:	18/2021
First Reading	:	26 July 2021
Second and Third Readings	:	14 September 2021
Commencement	:	1 April 2022

192. Act 39 of 2021 — Central Provident Fund (Amendment) Act 2021

Bill	:	36/2021
First Reading	:	4 October 2021
Second and Third Readings	:	2 November 2021
Commencement	:	1 January 2022 1 March 2022 1 April 2022 18 June 2022

193. Act 14 of 2022 — Gambling Regulatory Authority of Singapore Act 2022
(Amendments made by the above Act)

Bill	:	5/2022
First Reading	:	14 February 2022
Second and Third Readings	:	11 March 2022
Commencement	:	1 August 2022

194. Act 31 of 2022 — Statutes (Miscellaneous Amendments) Act 2022

Bill	:	24/2022
First Reading	:	12 September 2022
Second and Third Readings	:	3 October 2022
Commencement	:	1 November 2022 (section 20(3))

195. G.N. No. S 1026/2022 — Central Provident Fund Act 1953 (Amendment of First Schedule) Notification 2022

Date of commencement	:	1 January 2023

196. Act 36 of 2022 — Accountancy Functions (Consolidation) Act 2022 (Amendments made by the above Act)

Bill	:	29/2022
First Reading	:	3 October 2022
Second and Third Readings	:	9 November 2022
Commencement	:	1 April 2023

197. G.N. No. S 599/2023 — Central Provident Fund Act 1953 (Amendment of First Schedule) Notification 2023

Date of commencement	:	1 September 2023

198. G.N. No. S 916/2023 — Central Provident Fund Act 1953 (Amendment of First Schedule) (No. 2) Notification 2023

Commencement	:	1 January 2024

199. Act 36 of 2023 — Central Provident Fund (Amendment) Act 2023

Bill	:	34/2023
First Reading	:	3 October 2023
Second and Third Readings	:	6 November 2023
Commencement	:	1 February 2024

Abbreviations

(updated on 29 August 2022)

G.N.	Gazette Notification
G.N. Sp.	Gazette Notification (Special Supplement)
L.A.	Legislative Assembly
L.N.	Legal Notification (Federal/Malaysian)
M.	Malaya/Malaysia (including Federated Malay States, Malayan Union, Federation of Malaya and Federation of Malaysia)
Parl.	Parliament
S	Subsidiary Legislation
S.I.	Statutory Instrument (United Kingdom)
S (N.S.)	Subsidiary Legislation (New Series)
S.S.G.G.	Straits Settlements Government Gazette
S.S.G.G. (E)	Straits Settlements Government Gazette (Extraordinary)

COMPARATIVE TABLE

CENTRAL PROVIDENT FUND ACT 1953

This Act has undergone renumbering in the 2020 Revised Edition. This Comparative Table is provided to help readers locate the corresponding provisions in the last Revised Edition.

2020 Ed.	2013 Ed.
[*Omitted as spent*]	**6**—(3)
—	**21B**—(14) [*Deleted by Act 18 of 2009*]
—	**24**—(7) [*Deleted by Act 18 of 2009*]
—	**27D**—(3) [*Deleted by Act 23 of 2012*]