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No. S 36

CENTRAL PROVIDENT FUND ACT 1953

CENTRAL PROVIDENT FUND (RETIREMENT SUM TOPPING-UP SCHEME) (AMENDMENT) REGULATIONS 2025

In exercise of the powers conferred by section 77(1) of the Central Provident Fund Act 1953, the Minister for Manpower, after consulting with the Central Provident Fund Board, makes the following Regulations:

Citation and commencement

1. These Regulations are the Central Provident Fund (Retirement Sum Topping-Up Scheme) (Amendment) Regulations 2025 and come into operation on 19 January 2025.

Amendment of regulation 3

2. In the Central Provident Fund (Retirement Sum Topping-Up Scheme) Regulations (Rg 3), in regulation 3 —

(a) in paragraph (1), after the definition of “giver”, insert —

““Investment Schemes Regulations” means the Central Provident Fund (Investment Schemes) Regulations (Rg 9);”;

(b) in paragraph (1), in the definition of “member’s investment amount”, in paragraph (a), replace “the member’s special account under Part III or regulation 39 of the Central Provident Fund (Investment Schemes) Regulations (Rg 9) (called in these Regulations the Investment Schemes Regulations)” with “one or more of the member’s accounts in the Fund under Part III of the Investment Schemes Regulations”;

(c) in paragraph (1), in the definition of “member’s investment amount”, in paragraph (a)(i) and (ii), replace “the

member's special account" with "one or more of the member's accounts in the Fund";

(d) in paragraph (1), in the definition of "member's investment amount", in paragraphs (b) and (c), delete "or regulation 39" the first time it appears;

(e) in paragraph (1), in the definition of "relevant deductibles", replace paragraph (c) with —

“(c) any cash grant (within the meaning of section 14(5) of the Act) credited into the member's retirement account under section 14(1) of the Act, excluding any of the following:

(i) any cash grant administered by the Ministry of National Development or the Housing and Development Board;

(ii) any cash grant known as the Earn and Save Bonus;

(iii) any cash grant credited into the member's retirement account due to the closure of the member's special account, on the direction of the Minister under section 14(1) of the Act;”;

(f) in paragraph (1), in the definition of "relevant deductibles", after paragraph (g), insert —

“(h) any amount paid into the member's retirement account under section 27L(5) of the Act;”;

(g) in paragraph (4)(c), replace sub-paragraph (iv) with —

“(iv) any amount restored or paid to an account of that member or any other member in the Fund, from the member's retirement account under

section 13(7H)(a), (7HA)(b)(i) or (c)(i) or (7HB)(a) of the Act;”;

- (h) in paragraph (4)(c)(v), after “refunded”, insert “or paid”;
- (i) in paragraph (4)(c)(viii), replace “administered by the Ministry of National Development or the Housing and Development Board” with “mentioned in paragraph (c)(i), (ii) or (iii) of the definition of “relevant deductibles” in paragraph (1) that is”;
- (j) in paragraph (4)(c)(x), replace the full-stop at the end with a semi-colon;
- (k) in paragraph (4)(c), after sub-paragraph (x), insert —
 - “(xi) any amount withdrawn or transferred from the member’s retirement account under section 15(1B) of the Act;
 - (xii) any amount deducted from the member’s retirement account under section 45(2) of the Act;
 - (xiii) any amount recovered by the Board from the member’s retirement account under section 57C of the Act;
 - (xiv) any amount refunded or paid from the member’s retirement account under section 71 of the Act.”;
- (l) in paragraph (5)(d), replace sub-paragraph (iii) with —
 - “(iii) any amount restored or paid to one or more accounts (of that applicable member) in the Fund, from that applicable member’s retirement account under section 13(7H)(a), (7HA)(b)(i) or (c)(i) or (7HB)(a) of the Act;”;and

(m) in paragraph (5)(d)(iv), after “refunded”, insert “or paid”.

*[G.N. Nos. S 513/2007; S 510/2008; S 105/2009;
S 395/2009; S 340/2010; S 723/2011; S 44/2012;
S 262/2012; S 537/2012; S 705/2012; S 478/2013;
S 851/2013; S 442/2014; S 31/2015; S 853/2015;
S 734/2016; S 344/2017; S 787/2017; S 596/2018;
S 367/2019; S 883/2019; S 198/2020; S 216/2021;
S 846/2021; S 1015/2021; S 138/2022; S 283/2022;
S 715/2022; S 304/2023; S 273/2024; S 551/2024;
S 935/2024]*

Made on 16 January 2025.

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[RESD/Cross-cutting Policy/CPFSL/2025;
AG/LEGIS/SL/36/2020/12]

(To be presented to Parliament under section 78(2) of the Central Provident Fund Act 1953).