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No. S 40

CENTRAL PROVIDENT FUND ACT 1953

**CENTRAL PROVIDENT FUND
(APPROVED MIDDLE-INCOME HOUSING 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 (Approved Middle-Income Housing Scheme) (Amendment) Regulations 2025 and come into operation on 19 January 2025.

New regulation 10BA

2. In the Central Provident Fund (Approved Middle-Income Housing Scheme) Regulations (Rg 4), after regulation 10B, insert —

“Distribution of amount after closure of special account

10BA.—(1) Despite regulation 10B, this regulation applies where any amount withdrawn from a member’s ordinary account or retirement account (or both) under section 15(1B) of the Act is paid or repaid to the Fund, whether voluntarily or pursuant to any provision of these Regulations.

(2) The Board may credit the amount (*P*) so paid or repaid in the following manner:

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- (a) if there is a shortfall in the retirement sum applicable to the member or in the amount specified by the Minister for the member pursuant to section 15AA(5)(a) of the Act — pay *P* (in whole or in part) to the member’s retirement account towards the maintenance of that retirement sum or specified amount (as the case may be), and the remaining part (if any) of *P* to the member’s ordinary account;
- (b) in any other case — pay *P* to the member’s ordinary account.

(3) If the Board considers it reasonable in the circumstances, the Board may pay to the member’s retirement account, the whole or any part (as the Board may determine) of any interest payable on *P* paid under paragraph (2) as if *P* were in the member’s retirement account for the relevant period, even if the interest so paid exceeds the shortfall (if any) in —

- (a) the retirement sum applicable to the member; or
- (b) the amount specified by the Minister for the member pursuant to section 15AA(5)(a) of the Act.

(4) In this regulation, “relevant period”, in relation to any amount, means the period starting on the date the amount was withdrawn from the member’s ordinary account or retirement account under section 15(1B) of the Act and ending on the date immediately before the date the amount is paid (in whole or in part) to the member’s ordinary account, retirement account or both (as the case may be) under paragraph (2).”.

[G.N. Nos. S 252/2007; S 508/2007; S 444/2009; S 732/2011; S 692/2012; S 746/2013; S 649/2016; S 368/2019; S 217/2021; S 134/2022; S 267/2024]

Made on 16 January 2025.

NG CHEE KHERN
*Permanent Secretary,
Ministry of Manpower,
Singapore.*

[RESD/Cross-cutting Policy/CPFSL/2025;
AG/LEGIS/SL/36/2020/14]

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