

CHILD DEVELOPMENT CO-SAVINGS ACT  
(CHAPTER 38A, SECTIONS 3 AND 7)

CHILD DEVELOPMENT CO-SAVINGS REGULATIONS

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[26th April 2001]

**Citation**

1. These Regulations may be cited as the Child Development Co-Savings Regulations.

[S 226/2011 wef 01/05/2011]

## **Definitions**

2. In these Regulations, unless the context otherwise requires —

“adopted” means adopted in accordance with any written law relating to the adopting of children;

*[S 603/2004 wef 01/10/2004]*

“adoptive parent” means —

(a) in relation to a child who is adopted by a couple who is married at the time of the adoption, the adoptive mother; and

(b) in relation to a child who is adopted by a person who is divorced or widowed at the time of the adoption, that person;

*[S 603/2004 wef 01/10/2004]*

“allied health professional” has the same meaning as in section 2 of the Allied Health Professions Act 2011 (Act 1 of 2011);

*[S 251/2012 wef 01/06/2012]*

“approved educational or developmental institution” means any child care centre, kindergarten, special education school or early intervention centre in respect of which approval has been granted to a person under regulation 11(4)(b);

*[S 179/2007 wef 01/05/2007]*

“approved healthcare-related institution” means any pharmacy, assistive technology device provider or optical shop in respect of which approval has been granted to a person under regulation 11(4)(b);

*[S 251/2012 wef 01/06/2012]*

“approved institution” means any approved educational or developmental institution, any approved medical institution or any approved healthcare-related institution;

*[S 251/2012 wef 01/06/2012]*

“approved medical institution” means any private hospital, medical clinic, clinical laboratory or healthcare

establishment in respect of which approval has been granted to a person under regulation 11(4)(b);

*[S 179/2007 wef 01/05/2007]*

“assistive technology device” means any assistive, adaptive or rehabilitative device, equipment or software that assists a person who has a functional, physical or cognitive difficulty, disability or impairment;

*[S 251/2012 wef 01/06/2012]*

“birth order”, in relation to a child, means the status of the child as the first, second, third, fourth, fifth or subsequent child of his mother or adoptive parent;

*[S 550/2008 wef 31/10/2008]*

“Cash Grant” means a cash grant, other than a Child Development Credit, made by the Government from time to time under regulation 6B for the development of a child;

*[S 624/2013 wef 01/10/2013]*

“child care centre” means any premises at which 5 or more children who are below the age of 7 years are habitually received for the purposes of care and supervision during part of the day or for longer periods;

“Child Development Account” means a bank account opened and maintained for a member under regulation 4(3), and includes any Children Development Account opened for a member before 1st May 2011;

*[S 226/2011 wef 01/05/2011]*

“Child Development Credit” means a cash grant made by the Government from time to time for the development of a child;

*[S 226/2011 wef 01/05/2011]*

“clinical laboratory” has the same meaning as in section 2 of the Private Hospitals and Medical Clinics Act (Cap. 248);

*[S 179/2007 wef 01/05/2007]*

“co-savings arrangement” means the co-savings arrangement referred to in section 3(1)(a) of the Act;

*[S 226/2011 wef 01/05/2011]*

“co-savings member” means a member who is eligible for the co-savings arrangement;

*[S 226/2011 wef 01/05/2011]*

“Director” means a Director of the Ministry of Social and Family Development appointed by the Minister for the purposes of these Regulations;

*[S 603/2004 wef 01/10/2004]*

*[S 545/2012 wef 01/11/2012]*

“early intervention centre” means an entity which provides any early intervention programme that is —

- (a) intended for children with one or more disabilities; and
- (b) registered with the National Council of Social Service or SG Enable;

*[S 424/2005 wef 01/07/2005]*

*[S 449/2013 wef 22/07/2013]*

“estimated delivery date” means the estimated date of delivery of a child as certified by a medical practitioner;

*[S 603/2004 wef 01/10/2004]*

“healthcare establishment” has the same meaning as in section 2 of the Private Hospitals and Medical Clinics Act;

*[S 179/2007 wef 01/05/2007]*

“insurer” has the same meaning as in the Central Provident Fund (Private Medical Insurance Scheme) Regulations 2005 (G.N. No. S 428/2005);

*[S 769/2005 wef 05/12/2005]*

“integrated medical insurance plan” has the same meaning as in the Central Provident Fund (Private Medical Insurance Scheme) Regulations 2005;

*[S 769/2005 wef 05/12/2005]*

“managing agent” means a person appointed by the Minister as a managing agent under regulation 4;

“medical clinic” has the same meaning as in section 2 of the Private Hospitals and Medical Clinics Act;

*[S 179/2007 wef 01/05/2007]*

“MediShield Scheme” means the MediShield Scheme established under section 53 of the Central Provident Fund Act (Cap. 36);

*[S 769/2005 wef 05/12/2005]*

“member” means a member of the Scheme;

“NETS” means the electronic funds transfer at point-of-sale system commonly known as NETS;

*[S 324/2008 wef 01/08/2008]*

“optical appliance” has the same meaning as in section 2 of the Optometrists and Opticians Act (Cap. 213A) and includes any contact lens substance;

*[S 251/2012 wef 01/06/2012]*

“optical shop” means —

(a) a business which is engaged in the retail sale of optical appliances and which is registered under any written law administered by the Accounting and Corporate Regulatory Authority; or

(b) an optometry centre that is managed or operated by a polytechnic;

*[S 624/2013 wef 01/10/2013]*

“parent” includes an adoptive parent;

*[S 603/2004 wef 01/10/2004]*

“pharmacy” means any premises registered under section 37 of the Medicines Act (Cap. 176);

*[S 251/2012 wef 01/06/2012]*

“polytechnic” means a polytechnic established by a public Act;

*[S 624/2013 wef 01/10/2013]*

“premium” means any premium payable in respect of —

(a) insurance cover under the MediShield Scheme; or

(b) an integrated medical insurance plan,  
and includes any goods and services tax thereon;

[S 769/2005 wef 05/12/2005]

“private hospital” has the same meaning as in section 2 of the  
Private Hospitals and Medical Clinics Act;

[S 179/2007 wef 01/05/2007]

“relevant time”, in relation to —

(a) a child who is not adopted, means the date on which he  
is born or the date on which he becomes a citizen of  
Singapore, whichever is the later; and

(b) a child who is an adopted child, means the date on which  
he is adopted or the date on which he becomes a citizen  
of Singapore, whichever is the later.

[S 603/2004 wef 01/10/2004]

“Scheme” means the Child Development Co-Savings Scheme  
established under regulation 3;

[S 226/2011 wef 01/05/2011]

“service agreement”, in relation to a managing agent, means the  
agreement entered into between the Government and the  
managing agent in relation to the operation and administration  
of the Scheme;

[S 324/2008 wef 01/08/2008]

“sibling” means the natural sibling, step-sibling or adopted  
sibling of a member;

“special education school” means a school which provides  
special education to pupils with mental or physical  
disabilities.

### **Establishment of Scheme**

**3.** For the purposes of Part II of the Act, there shall be established a  
scheme to be called the Child Development Co-Savings Scheme.

[S 226/2011 wef 01/05/2011]

**Managing agents**

4.—(1) The Minister may appoint one or more managing agents to operate and administer the Scheme for and on behalf of the Minister on the terms and conditions specified in the service agreement or agreements.

*[S 324/2008 wef 01/08/2008]*

(2) A managing agent shall have such powers and perform such duties as may be imposed by these Regulations or as may be specified in the service agreement.

(3) A managing agent shall, on receipt of an application under regulation 5(3A) and on the instruction of the Director, open and maintain for the member concerned a Child Development Account —

(a) into which shall be credited —

- (i) in the case of a co-savings member, any co-investment sum contributed by or on behalf of any parent of the member under regulation 6(1);
- (ii) in the case of a co-savings member, any co-payment sum contributed by the Government under regulation 6(2);
- (iii) any other sum contributed by or on behalf of any parent of the member under regulation 6A(1);
- (iv) in the case of a member whose parents have obtained a judgment for the dissolution or annulment of their marriage or judicial separation, any matrimonial assets divided between the parents by a court pursuant to the divorce, annulment or judicial separation proceedings and ordered to be transferred into the member's Child Development Account;
- (v) any Child Development Credit or Cash Grant for which the member is eligible; and

*[S 624/2013 wef 01/10/2013]*

- (vi) interest to be paid by the managing agent on the amount standing to the credit of the member's Child Development Account at such rate per annum and at

such intervals as the managing agent may determine;  
and

- (b) out of which shall be met all withdrawals authorised under regulation 9.

[S 226/2011 wef 01/05/2011]

(4) A managing agent may, with the approval of the Minister and by instrument in writing, delegate all or any of its powers and duties referred to in paragraph (2) to any person.

(5) Any power conferred on or duty imposed on a managing agent or delegated by a managing agent to another person shall be subject to the authority and directions of the Minister.

### **Eligibility for membership of Scheme**

**4A.**—(1) Where a child was born on or after 1st April 2001 but before 1st August 2004, the child shall be eligible to become a co-savings member if the following conditions are satisfied:

- (a) he is a citizen of Singapore at the time of his birth or he becomes a citizen of Singapore within 6 years of his birth;
- (b) his mother —
- (i) is lawfully married to his natural father at the time he is conceived; or
  - (ii) becomes lawfully married to his natural father after he is conceived, whether or not such marriage remains subsisting;
- (c) he is born alive to his mother; and
- (d) he is the second or third child born alive to his mother.

[S 226/2011 wef 01/05/2011]

(1A) Subject to regulation 4B, where a child who is not adopted is born —

- (a) on or after 1st August 2004, but before 1st January 2006; or
- (b) before 1st August 2004, but the estimated delivery date of the child is a date on or after 1st August 2004,



the child shall be eligible to become a co-savings member if the following conditions are satisfied:

- (i) he is a citizen of Singapore at the time of his birth or he becomes a citizen of Singapore within 6 years of his birth;
- (ii) his mother —
  - (A) is lawfully married to his natural father at the time he is conceived; or
  - (B) becomes lawfully married to his natural father after he is conceived, whether or not such marriage remains subsisting;
- (iii) he is born alive to his mother; and
- (iv) he is the second, third or fourth child of his mother at the relevant time.

*[S 594/2012 wef 05/12/2012]*

(2) Subject to regulation 4B, where a child who is not adopted is born on or after 1st January 2006, but before 17th August 2008, the child shall be eligible to become a co-savings member if the following conditions are satisfied:

- (a) he is a citizen of Singapore at the time of his birth or he becomes a citizen of Singapore within 12 years of his birth;
- (b) his mother —
  - (i) is lawfully married to his natural father at the time he is conceived; or
  - (ii) becomes lawfully married to his natural father after he is conceived, whether or not such marriage remains subsisting;
- (c) he is born alive to his mother; and
- (d) he is the second, third or fourth child of his mother at the relevant time.

*[S 594/2012 wef 05/12/2012]*

(2A) Subject to regulation 4B, where a child who is not adopted is born —

- (a) on or after 17th August 2008; or
- (b) before 17th August 2008, but the estimated delivery date of the child is a date on or after 17th August 2008,

the child shall be eligible to become a co-savings member if the following conditions are satisfied:

- (i) he is a citizen of Singapore at the time of his birth or he becomes a citizen of Singapore within 12 years of his birth;

*[S 594/2012 wef 05/12/2012]*

- (ii) his mother —

- (A) is lawfully married to his natural father at the time he is conceived; or

- (B) becomes lawfully married to his natural father after he is conceived, whether or not such marriage remains subsisting; and

- (iii) he is born alive to his mother.

*[S 550/2008 wef 31/10/2008]*

*[S 226/2011 wef 01/05/2011]*

(2B) Subject to paragraph (2C) but without prejudice to paragraphs (1), (1A), (2) and (2A), with effect from 1st May 2011, a child who is not adopted shall be eligible to become a member if the following conditions are satisfied:

- (a) he is born on or after 1st January 2005;
- (b) he is a citizen of Singapore at the time of his birth or he becomes a citizen of Singapore within 6 years of his birth; and
- (c) he is born alive to his mother.

*[S 226/2011 wef 01/05/2011]*

*[S 594/2012 wef 05/12/2012]*

(2C) Without prejudice to paragraphs (1), (1A), (2) and (2A), with effect from 5th December 2012, a child who is not adopted shall be eligible to become a member if the following conditions are satisfied:

- (a) he is born on or after 1st January 2006;

- (b) he is a citizen of Singapore at the time of his birth or he becomes a citizen of Singapore within 12 years of his birth; and
- (c) he is born alive to his mother.

*[S 594/2012 wef 05/12/2012]*

(3) Subject to regulation 4B, a child who is born, and adopted, on or after 1st August 2004 but before 1st January 2006 shall be eligible to become a co-savings member if the following conditions are satisfied:

- (a) he is a citizen of Singapore at the time of his adoption or he becomes a citizen of Singapore within 6 years of his birth;
- (b) his adoptive parent is a person who is lawfully married, or widowed or divorced, at the time he is adopted;
- (c) he is the second, third or fourth child of his adoptive parent at the relevant time; and
- (d) he is below 6 years of age at the time he is adopted.

*[S 226/2011 wef 01/05/2011]*

*[S 594/2012 wef 05/12/2012]*

(3A) Subject to regulation 4B, a child who is born, and adopted, on or after 1st January 2006 but before 17th August 2008 shall be eligible to become a co-savings member if the following conditions are satisfied:

- (a) he is a citizen of Singapore at the time of his adoption or he becomes a citizen of Singapore within 12 years of his birth;
- (b) his adoptive parent is a person who is lawfully married, or widowed or divorced, at the time he is adopted;
- (c) he is the second, third or fourth child of his adoptive parent at the relevant time; and
- (d) he is below 12 years of age at the time he is adopted.

*[S 594/2012 wef 05/12/2012]*

(4) Subject to regulation 4B, a child who is born, and adopted, on or after 17th August 2008 shall be eligible to become a co-savings member if the following conditions are satisfied:

- (a) he is a citizen of Singapore at the time of his adoption or he becomes a citizen of Singapore within 12 years of his birth;

*[S 594/2012 wef 05/12/2012]*

- (b) his adoptive parent is a person who is lawfully married, or widowed or divorced, at the time he is adopted; and

- (c) he is below 12 years of age at the time he is adopted.

*[S 550/2008 wef 31/10/2008]*

*[S 226/2011 wef 01/05/2011]*

*[S 594/2012 wef 05/12/2012]*

(5) Subject to paragraph (6) but without prejudice to paragraphs (3), (3A) and (4), with effect from 1st May 2011, a child who is adopted shall be eligible to become a member if the following conditions are satisfied:

- (a) he is born, and adopted, on or after 1st January 2005;

- (b) he is a citizen of Singapore at the time of his adoption or he becomes a citizen of Singapore within 6 years of his birth; and

- (c) he is below 6 years of age at the time he is adopted.

*[S 226/2011 wef 01/05/2011]*

*[S 603/2004 wef 01/10/2004]*

*[S 594/2012 wef 05/12/2012]*

(6) Without prejudice to paragraphs (3), (3A) and (4), with effect from 5th December 2012, a child who is adopted shall be eligible to become a member if the following conditions are satisfied:

- (a) he is born, and adopted, on or after 1st January 2006;

- (b) he is a citizen of Singapore at the time of his adoption or he becomes a citizen of Singapore within 12 years of his birth; and

- (c) he is below 12 years of age at the time he is adopted.

*[S 594/2012 wef 05/12/2012]*

### **Determination or re-determination of birth order**

**4B.**—(1) The birth order of a child referred to in regulation 4A(1A), (2), (2A), (3), (3A) or (4) for the purposes of these Regulations shall

be determined or re-determined, as the case may be, in accordance with this regulation.

*[S 550/2008 wef 31/10/2008]*

*[S 594/2012 wef 05/12/2012]*

(2) In determining or re-determining the birth order of a child referred to in regulation 4A(1A), (2), (2A), (3), (3A) or (4) at the relevant time —

- (a) any step-child of his mother or adoptive parent, as the case may be, shall be disregarded;
- (b) where the child is adopted by a man who is divorced, any other child of the man, being a child who is —
  - (i) his natural child; or
  - (ii) an adopted child who is not solely adopted by him, shall be disregarded;
- (c) any other child of his mother or adoptive parent, as the case may be, being a child who is not a citizen of Singapore at the relevant time shall be disregarded;
- (d) any other child of his mother or adoptive parent, as the case may be, being a child who has been adopted by another person (other than the spouse of the mother or adoptive parent) at the relevant time, shall be disregarded; and
- (e) any other child of his mother or adoptive parent, as the case may be, who is deceased at the relevant time shall be taken into account.

*[S 594/2012 wef 05/12/2012]*

(3) Notwithstanding paragraph (2)(e), where the mother or adoptive parent of a child whose birth order is being determined or re-determined under this regulation has had 4 or more other children before the relevant time but fewer than 4 of those children are living at the relevant time, the child shall be treated as if he is a fourth child for the purposes of these Regulations.

(4) The determination of the birth order of a child referred to in regulation 4A(1A), (2) or (2A) at the relevant time shall be based on the chronological order of —

- (a) his date of birth;
- (b) the date of birth of every other natural child of his mother, being a child who is a citizen of Singapore at the relevant time; and
- (c) where his mother has any adopted child, the date of adoption of that adopted child or the date on which that adopted child became a citizen of Singapore, whichever is the later.

*[S 594/2012 wef 05/12/2012]*

(5) The determination of the birth order of a child referred to in regulation 4A(3), (3A) or (4) at the relevant time shall be based on the chronological order of —

- (a) the date of adoption of the child or the date on which the child becomes a citizen of Singapore, whichever is the later;
- (b) the date of birth of every other natural child of his adoptive parent, being a child who is a citizen of Singapore at the relevant time; and
- (c) where his adoptive parent has any other adopted child, the date of adoption of that other adopted child or the date on which that other adopted child became a citizen of Singapore, whichever is the later.

*[S 594/2012 wef 05/12/2012]*

(6) Where after a child becomes a member of the Scheme, any of the following events occurs, the birth order of the child for the purposes of these Regulations shall be re-determined in accordance with paragraphs (7) to (11) where applicable:

- (a) any other child of his mother or adoptive parent, as the case may be, who was not a citizen of Singapore at the relevant time, becomes a citizen of Singapore;
- (b) the child is adopted by another person (not being his mother or his step-father);

(c) his mother or, in the case of an adopted child, his adoptive mother dies.

(7) Where the event referred to in paragraph (6)(a) occurs in relation to a child referred to in regulation 4A(1A), (2) or (2A), the birth order of the child shall be re-determined based on the chronological order of —

- (a) his date of birth;
- (b) the date of birth of every other natural child of his mother, being a child who is a citizen of Singapore at the time the event occurs; and
- (c) where his mother has any adopted child, the date of adoption of that adopted child or the date on which that adopted child became a citizen of Singapore, whichever is the later.

*[S 594/2012 wef 05/12/2012]*

(8) Where the event referred to in paragraph (6)(a) occurs in relation to a child referred to in regulation 4A(3), (3A) or (4), the birth order of the child shall be re-determined based on the chronological order of —

- (a) the date of adoption of the child or the date on which the child became a citizen of Singapore, whichever is the later;
- (b) the date of birth of every natural child of his adoptive parent, being a child who is a citizen of Singapore at the time the event occurs; and
- (c) where his adoptive parent has any other adopted child, the date of adoption of that other adopted child or the date on which that other adopted child became a citizen of Singapore, whichever is the later.

*[S 594/2012 wef 05/12/2012]*

(9) Where the event referred to in paragraph (6)(b) occurs in relation to a child referred to in regulation 4A(1A), (2), (2A), (3), (3A) or (4), the birth order of the child shall be re-determined based on the chronological order of —

- (a) the date of adoption of the child;

- (b) the date of birth of every natural child of his adoptive parent, being a child who is a citizen of Singapore at the time the event occurs; and
- (c) where his adoptive parent has any other adopted child, the date of adoption of that other adopted child or the date on which that other adopted child became a citizen of Singapore, whichever is the later.

*[S 594/2012 wef 05/12/2012]*

(10) Where the event referred to in paragraph (6)(c) occurs in relation to a child referred to in regulation 4A(1A), (2) or (2A), the birth order of the child shall be re-determined based on the chronological order of —

- (a) his date of birth;
- (b) the date of birth of every other natural child of his father, being a child who is a citizen of Singapore at the time the event occurs; and
- (c) where his father has any adopted child, the date of adoption of that adopted child or the date on which that adopted child became a citizen of Singapore, whichever is the later.

*[S 594/2012 wef 05/12/2012]*

(11) Where the event referred to in paragraph (6)(c) occurs in relation to a child referred to in regulation 4A(3), (3A) or (4), the birth order of the child shall be re-determined based on the chronological order of —

- (a) the date of adoption of the child or the date on which the child became a citizen of Singapore, whichever is the later;
- (b) the date of birth of every natural child of his adoptive father, being a child who is a citizen of Singapore at the time the event occurs; and
- (c) where his adoptive father has any other adopted child, the date of adoption of that other adopted child or the date on which



that other adopted child became a citizen of Singapore, whichever is the later.

*[S 603/2004 wef 01/10/2004]*

*[S 594/2012 wef 05/12/2012]*

### **Application for membership of Scheme**

5.—(1) *[Deleted by S 603/2004 wef 01/10/2004]*

(2) *[Deleted by S 769/2005 wef 05/12/2005]*

(3) A parent of a child who wishes to participate in the Scheme shall, on or before 31st December in the year in which the relevant anniversary of the date of birth of the child falls —

(a) make an application for the child to be a member, or a co-savings member, of the Scheme in such form as the Director may provide;

*[S 226/2011 wef 01/05/2011]*

(b) nominate a person to be the trustee of any Child Development Account which may be opened for the child; and

*[S 226/2011 wef 01/05/2011]*

(c) together with that person (if that person is not a parent of the child), undertake to comply with such terms and conditions as the Director may impose with respect to the membership of the Scheme.

*[S 769/2005 wef 05/12/2005]*

*[S 594/2012 wef 05/12/2012]*

(3A) The application shall be accompanied by an application by the person nominated as a trustee referred to in paragraph (3)(b) to the managing agent of his choice to open a Child Development Account for the child.

*[S 324/2008 wef 01/08/2008]*

*[S 226/2011 wef 01/05/2011]*

(3B) The application to the managing agent under paragraph (3A) shall be in such form as the managing agent may provide.

*[S 324/2008 wef 01/08/2008]*

(3C) *[Deleted by S 594/2012 wef 05/12/2012]*

(4) Upon receiving the application for membership, the Director shall —

- (a) determine the eligibility of the child to be a member, or a co-savings member, of the Scheme; and

*[S 226/2011 wef 01/05/2011]*

- (b) notify the parent of his determination.

*[S 769/2005 wef 05/12/2005]*

(4A) When the Director has determined that a child is eligible to be a member, or a co-savings member, of the Scheme —

- (a) the child shall be treated as a member or a co-savings member, as the case may be; and

- (b) the Director shall immediately forward the application to the managing agent referred to in paragraph (3A).

*[S 226/2011 wef 01/05/2011]*

(5) All contributions paid by the Government under regulation 6(2), all Child Development Credits and Cash Grants paid by the Government under regulation 6B and all withdrawals authorised under regulation 9 shall be subject to these Regulations and the terms and conditions referred to in paragraph (3)(c).

*[S 226/2011 wef 01/05/2011]*

*[S 624/2013 wef 01/10/2013]*

(6) The Director may, by notice in writing, amend any of the terms and conditions referred to in paragraph (3)(c).

(7) If any parent of a member or the trustee of the member's Child Development Account contravenes any provision of these Regulations or breaches any of the terms and conditions of membership referred to in paragraph (3)(c), the Director may, without prejudice to any penalty prescribed under the Act or any other remedy the Government may have in respect of such contravention or breach, do all or any of the following:

- (a) suspend or terminate the Child Development Account of the member;

- (b) in the case of a co-savings member, notwithstanding regulation 6(2), cease all further contributions payable to the member under regulation 6(2);

[S 226/2011 wef 01/05/2011]

- (ba) notwithstanding regulation 6B, cease every further payment of the Child Development Credit or Cash Grant, as the case may be to the member under that regulation;

[S 226/2011 wef 01/05/2011]

[S 624/2013 wef 01/10/2013]

- (c) revoke the member's membership of the Scheme.

- (8) In this regulation, "relevant anniversary" means —

- (a) the sixth anniversary, in the case of a child who is born before 1st January 2006; or

- (b) the twelfth anniversary, in the case of a child who is born on or after 1 stJanuary 2006.

[S 594/2012 wef 05/12/2012]

### **Change of managing agent**

**5A.**—(1) Subject to paragraph (2), the trustee of a Child Development Account (referred to in this regulation as the existing Account) opened with a managing agent (referred to in this regulation as the existing managing agent) may at any time, at his own expense and with the approval of the Director, apply to another managing agent (referred to in this regulation as the new managing agent) to open a Child Development Account for the member concerned (referred to in this regulation as the new Account) to replace the existing Account.

[S 226/2011 wef 01/05/2011]

(2) No application shall be allowed on or after 31st December of the year in which the relevant anniversary of the date of birth of the member falls.

[S 594/2012 wef 05/12/2012]

(3) The application shall be in such form as the new managing agent may provide.

(4) After the new Account is opened by the new managing agent, the existing managing agent shall, as soon as practicable —

- (a) close any fixed deposit or time deposit account opened under regulation 9(1)(d) and transfer any moneys standing to the credit of the member in that account on the date of closure, including any interest paid on those moneys, to the existing Account; and
- (b) thereafter close the existing Account and transfer any moneys standing to the credit of the member in that Account on the date of closure, including any interest paid on those moneys, to the new Account.

(5) The reference to the Child Development Account of a member in regulations 5(7)(a), 7(2) and (3) and 10(1) shall, if at the relevant time the member has 2 such Accounts by virtue of the fact that the new Account has been opened but the existing Account has yet to be closed under paragraph (4), be read as a reference to both of these Accounts.

*[S 226/2011 wef 01/05/2011]*

(6) The reference to the Child Development Account of a member in regulations 6(1) and 9 shall, if at the relevant time the member has 2 such Accounts by virtue of the fact that the new Account has been opened but the existing Account has yet to be closed under paragraph (4), be read as a reference to either of these Accounts.

*[S 226/2011 wef 01/05/2011]*

*[S 324/2008 wef 01/08/2008]*

(7) In this regulation, “relevant anniversary” means —

- (a) the sixth anniversary, in the case of a member who is born before 1st January 2006; or
- (b) the twelfth anniversary, in the case of a member who is born on or after 1st January 2006.

*[S 594/2012 wef 05/12/2012]*

### **Co-savings arrangement**

6.—(1) Subject to paragraphs (3) and (3A), any parent of a co-savings member, or any person on behalf of the parent, may, from time

to time after a Child Development Account is opened for the member and before 1st January in the year in which the relevant anniversary of the member's date of birth falls, deposit one or more co-investment sums into the Account.

*[S 424/2005 wef 01/07/2005]*

*[S 226/2011 wef 01/05/2011]*

*[S 594/2012 wef 05/12/2012]*

(2) Subject to paragraph (3), the Government shall contribute in respect of each co-savings member, a co-payment sum equivalent to the co-investment sum contributed by the parent of the member or any person on behalf of the parent under paragraph (1).

*[S 226/2011 wef 01/05/2011]*

(3) Subject to paragraph (3A), each of the following aggregate amounts shall not exceed the relevant amount specified in the First Schedule corresponding to both the co-savings member's birth order and the time that he becomes a citizen of Singapore:

- (a) the aggregate amount of all co-investment sums contributed by or on behalf of any parent of the co-savings member under paragraph (1);
- (b) the aggregate amount of all co-payment sums contributed by the Government under paragraph (2).

*[S 226/2011 wef 01/05/2011]*

*[S 251/2012 wef 01/06/2012]*

(3A) In any case where the aggregate amount of all co-investment sums contributed before 1st May 2011 under paragraph (1) exceeds the relevant amount referred to in paragraph (3) —

- (a) paragraph (3)(a) shall not apply; but
- (b) no additional co-investment sum shall be contributed on or after that date under paragraph (1).

*[S 226/2011 wef 01/05/2011]*

(3B) For the purposes of paragraph (3) —

- (a) Part I of the First Schedule shall apply to —
  - (i) every co-savings member who is born before 1st January 2006; and

(ii) every co-savings member who is born on or after 1st January 2006 but before 1 stJanuary 2007 and in respect of whose Child Development Account an election under regulation 10(3A)(a) has been made; and

(b) Part II of the First Schedule shall apply to —

(i) every co-savings member who is born on or after 1st January 2006 but before 1st January 2007, other than a co-savings member referred to in sub-paragraph (a)(ii); and

(ii) every co-savings member who is born on or after 1st January 2007.

*[S 594/2012 wef 05/12/2012]*

(4) The Government shall, as far as practicable, pay a co-payment contribution under paragraph (2) into a co-savings member's Child Development Account by the last day of the month immediately following the month in which the corresponding co-investment sum under paragraph (1) is deposited into the Account by or on behalf of the parent of the member.

*[S 644/2007 wef 30/11/2007]*

*[S 226/2011 wef 01/05/2011]*

(4A) Where it is not practicable for the Government to make a co-payment contribution under paragraph (2) within the time limited by paragraph (4), the Government shall pay the co-payment contribution into the co-savings member's Child Development Account within such other period as the Minister may allow.

*[S 644/2007 wef 30/11/2007]*

*[S 226/2011 wef 01/05/2011]*

(4B) If the Account referred to in paragraph (4) has been closed under regulation 5A(4) at the time the Government is to pay the co-payment contribution, the Government shall pay the contribution into the new Child Development Account of the co-savings member.

*[S 324/2008 wef 01/08/2008]*

*[S 226/2011 wef 01/05/2011]*

(4C) If, at the time the Government is to pay the co-payment contribution, the Account referred to in paragraph (4) has yet to be closed pursuant to regulation 5A(4) but a new Account referred to in that regulation has been opened, the Government may pay the contribution into either of those Accounts.

*[S 324/2008 wef 01/08/2008]*

(5) Where the birth order of a co-savings member is re-determined under regulation 4B(6), any co-payment contribution by the Government which has not been paid in respect of the member shall be varied accordingly based on his re-determined birth order.

*[S 550/2008 wef 31/10/2008]*

*[S 226/2011 wef 01/05/2011]*

(6) In this regulation, “relevant anniversary” means —

(a) the seventh anniversary, in the case of a member who is born before 1st January 2006; or

(b) the thirteenth anniversary, in the case of a member who is born on or after 1st January 2006.

*[S 594/2012 wef 05/12/2012]*

### **Other contributions to member’s Child Development Account by or on behalf of member’s parent**

**6A.**—(1) Any parent of a member, or any person on behalf of the parent, may, from time to time after a Child Development Account is opened for the member and before 1st January in the year in which the relevant anniversary of the member’s date of birth falls, deposit one or more sums (each not being a co-investment sum) into the Account.

*[S 594/2012 wef 05/12/2012]*

(2) Where the parents of a member have obtained a judgment for the dissolution or annulment of their marriage or judicial separation, and the court dividing the matrimonial assets between the parents pursuant to the divorce, annulment or judicial separation proceedings has ordered the transfer of any sum (being a matrimonial asset) into the member’s Child Development Account, that sum may be deposited into the Account at any time after the Account is opened for the

member and before 1st January in the year in which the relevant anniversary of the member's date of birth falls.

*[S 594/2012 wef 05/12/2012]*

(3) Subject to regulation 6(3) and (3A), a sum deposited into a co-savings member's Child Development Account under paragraph (2) shall be treated as a co-investment sum contributed by or on behalf of any parent of the member under regulation 6(1).

(4) Except as provided in paragraph (3), a sum deposited into a member's Child Development Account under paragraph (2) shall be treated as a sum contributed by or on behalf of any parent of the member under paragraph (1).

*[S 226/2011 wef 01/05/2011]*

(5) In this regulation, "relevant anniversary" means —

- (a) the seventh anniversary, in the case of a member who is born before 1st January 2006; or
- (b) the thirteenth anniversary, in the case of a member who is born on or after 1st January 2006.

*[S 594/2012 wef 05/12/2012]*

### **Child Development Credit and Cash Grant**

**6B.**—(1) The Government may pay a Child Development Credit or any Cash Grant into the Child Development Account of any member who satisfies such eligibility criteria as the Government may determine for that payment.

*[S 624/2013 wef 01/10/2013]*

(2) The Government may determine whether, and when, to pay any Child Development Credit or Cash Grant.

*[S 226/2011 wef 01/05/2011]*

*[S 624/2013 wef 01/10/2013]*



**Death of member or re-determination of birth order**

7.—(1) Notwithstanding regulation 6 —

(a) if a co-savings member born before 1st January 2005 —

(i) dies at any time on or before 31st December in the year in which the sixth anniversary of his date of birth falls;  
or

(ii) being a child referred to in regulation 4A(1A) or (3), ceases to be the second, third or fourth child upon the re-determination of his birth order under regulation 4B(6),

the member shall cease to be a member of the Scheme, and the Government shall cease all further co-payment contributions payable to the member under regulation 6;

(b) if a co-savings member born on or after 1st January 2005 but before 1st January 2006 dies at any time on or before 31st December in the year in which the sixth anniversary of his date of birth falls —

(i) the member shall cease to be a member of the Scheme;  
and

(ii) the Government shall cease all further co-payment contributions payable to the member under regulation 6;

(ba) if a co-savings member born on or after 1st January 2006 dies at any time on or before 31st December in the year in which the twelfth anniversary of his date of birth falls —

(i) the member shall cease to be a member of the Scheme;  
and

(ii) the Government shall cease all further co-payment contributions payable to the member under regulation 6;

(c) if a co-savings member born on or after 1st January 2005, being a child referred to in regulation 4A(1A), (2), (3) or (3A),

ceases to be the second, third or fourth child upon the re-determination of his birth order under regulation 4B(6) —

- (i) the member shall continue to be a member of the Scheme, but shall cease to be a co savings member; and
  - (ii) the Government shall cease all further co-payment contributions payable to the member under regulation 6;
- (d) if a member (not being a co-savings member) born on or after 1st January 2005 but before 1st January 2006 dies at any time on or before 31st December in the year in which the sixth anniversary of his date of birth falls, the member shall cease to be a member of the Scheme; and
- (e) if a member (not being a co-savings member) born on or after 1st January 2006 dies at any time on or before 31st December in the year in which the twelfth anniversary of his date of birth falls, the member shall cease to be a member of the Scheme.

(2) Where a member ceases to be a member of the Scheme under paragraph (1)(a)(i), (b), (ba), (d) or (e), the moneys standing to the credit of the member's Child Development Account shall be disposed of in accordance with section 6 of the Act and the Account shall thereafter be closed.

(3) Where a member ceases to be a member of the Scheme under paragraph (1)(a)(ii), the moneys standing to the credit of the member's Child Development Account may be withdrawn by his parent and the Account shall thereafter be closed.

(4) The managing agent with whom the Child Development Account is opened shall, before closing that Account, close any fixed deposit or time deposit account opened under regulation 9(1)(d) and then transfer any moneys standing to the credit of the member in that account on the date of closure, including any interest paid on those moneys, to the Child Development Account.

(5) When a member ceases to be a co-savings member under paragraph (1)(c), the member's parent may withdraw any moneys

standing to the credit of the member's Child Development Account that are in excess of the aggregate of —

- (a) the total amount of every Child Development Credit or Cash Grant (if any) contributed by the Government to the member's Child Development Account under regulation 6B(1); and

*[S 624/2013 wef 01/10/2013]*

- (b) the total amount of interest (if any) paid by the managing agent on every such Child Development Credit or Cash Grant (if any).

*[S 594/2012 wef 05/12/2012]*

*[S 624/2013 wef 01/10/2013]*

### **Change of custody, care and control**

**8.—(1)** Where —

- (a) the custody, care and control or care and control of the member is granted under an order of court or by agreement between the parents of the member to a parent or person other than the person who is the trustee of the Child Development Account; or

*[S 226/2011 wef 01/05/2011]*

- (b) the member is adopted by any person other than the trustee of the Child Development Account,

*[S 226/2011 wef 01/05/2011]*

the trustee shall, as soon as practicable after he knows of the occurrence of such event, notify the Director of such event.

*[S 603/2004 wef 01/10/2004]*

(2) Any trustee of a Child Development Account who, without reasonable excuse, fails to comply with paragraph (1) shall be guilty of an offence and shall be liable on conviction to a fine not exceeding \$2,000.

*[S 226/2011 wef 01/05/2011]*

### Withdrawals from Child Development Account

9.—(1) A trustee may withdraw or cause the withdrawal of any moneys standing to the credit of a member in the member's Child Development Account at any time before 1st January in the year in which the relevant anniversary of the member's date of birth falls for —

(a) the payment of any fee to —

(i) an approved educational or developmental institution in connection with any educational or developmental courses provided to the member or his sibling by the approved educational or developmental institution;

*[S 251/2012 wef 01/06/2012]*

(ii) an approved medical institution in connection with any medical services provided to the member or his sibling by the approved medical institution; or

*[S 179/2007 wef 01/05/2007]*

*[S 251/2012 wef 01/06/2012]*

(iii) an approved healthcare-related institution in connection with any healthcare-related product or service specified in the Second Schedule provided to the member or his sibling by the approved healthcare-related institution, unless, in the opinion of the Director, the product or service is not used for the health or healthcare of the member or his sibling;

*[S 251/2012 wef 01/06/2012]*

(b) the payment of any premium payable in respect of insurance cover under the MediShield Scheme for the member or his sibling;

(c) the payment to an insurer of any premium payable in respect of any integrated medical insurance plan of the member or his sibling; and

(d) the purpose of depositing the moneys in a fixed deposit or time deposit account —

- (i) opened by the trustee on behalf of the member with the managing agent with whom the Child Development Account was opened; and
- (ii) approved by the Director.

*[S 324/2008 wef 01/08/2008]*

*[S 769/2005 wef 05/12/2005]*

*[S 226/2011 wef 01/05/2011]*

*[S 594/2012 wef 05/12/2012]*

(2) All withdrawals made from the Child Development Account by the trustee under paragraph (1)(a), (b) and (c) shall —

- (a) be made by inter-bank GIRO or NETS, unless the Director otherwise permits; and
- (b) if required by the Director, be supported by such evidence as the Director may specify.

*[S 226/2011 wef 01/05/2011]*

(2A) The Director shall not approve a fixed deposit or time deposit account under paragraph (1)(d)(ii) unless he is satisfied that the terms for the opening of the account provide that —

- (a) the account is to be maintained in Singapore dollars only;
- (b) no moneys standing to the credit of the account or interest paid on those moneys may be withdrawn before the expiry of the term of the account;
- (c) upon the expiry of the term of the account and unless the account is extended for another term, the managing agent must transfer the full amount deposited in the account together with any interest paid to the Child Development Account; and

*[S 226/2011 wef 01/05/2011]*

- (d) where the Child Development Account is to be closed, the managing agent must, before the Child Development Account is closed, close the account notwithstanding that the term of the account may not have expired by then, and

transfer the full amount deposited in the account together with any interest paid to the Child Development Account.

*[S 226/2011 wef 01/05/2011]*

*[S 324/2008 wef 01/08/2008]*

(2B) A managing agent shall not, without the approval of the Director, vary any of the terms referred to in paragraph (2A)(a) to (d).

*[S 324/2008 wef 01/08/2008]*

(3) Where the trustee of a member's Child Development Account wishes to withdraw the moneys standing to the credit of the member in the Account for a purpose other than that specified in paragraph (1) or for any other reason, he shall seek the approval of the Director for withdrawal of the moneys from the Account.

*[S 226/2011 wef 01/05/2011]*

(4) The Director may, before approving the withdrawal referred to in paragraph (3), require the trustee to provide such information or documents as he considers necessary to support the trustee's request for the withdrawal.

(5) The Director may approve the withdrawal of the whole or such part of the moneys standing to the credit of a member's Child Development Account for a purpose other than that specified in paragraph (1) or for any other reason if he is satisfied that —

- (a) the circumstances of the case warrants such withdrawal; and
- (b) the withdrawal can be made before 1st January in the year in which the relevant anniversary of the member's date of birth falls.

*[S 644/2007 wef 30/11/2007]*

*[S 226/2011 wef 01/05/2011]*

*[S 594/2012 wef 05/12/2012]*

(6) A withdrawal approved by the Director under paragraph (5) —

- (a) shall be effected by such means and in such manner as the Director may determine; and

- (b) shall not be made unless it is effected before 1st January in the year in which the relevant anniversary of the member's date of birth falls.

*[S 644/2007 wef 30/11/2007]*

*[S 594/2012 wef 05/12/2012]*

(7) Any trustee who, without the approval of the Director under paragraph (5), makes a withdrawal from the Child Development Account for any purpose other than that specified in paragraph (1) shall be guilty of an offence and shall be liable on conviction to a fine not exceeding \$20,000.

*[S 226/2011 wef 01/05/2011]*

(8) Paragraphs (5)(b) and (6)(b) shall not apply to any withdrawal referred to in regulation 10(2)(c)(ii), (3)(b)(ii)(B), (3A)(b)(iii)(B) or (3C)(b)(ii).

*[S 644/2007 wef 01/01/2008]*

*[S 594/2012 wef 05/12/2012]*

(9) In this regulation, "relevant anniversary" means —

- (a) the seventh anniversary, in the case of a member who is born before 1st January 2006; or
- (b) the thirteenth anniversary, in the case of a member who is born on or after 1st January 2006.

*[S 594/2012 wef 05/12/2012]*

### **Refunds to Child Development Account**

**9A.—**(1) Where any approved person is liable to make any refund of any payment which has been made out of a member's Child Development Account, that approved person shall, within one month from the date on which an agreement is reached between the trustee of the member's Child Development Account and the approved person as to the amount to be refunded, arrange for that refund to be credited directly into —

- (a) that Account;

*[S 324/2008 wef 01/08/2008]*

- (b) if at the time of the refund that Account has been closed under regulation 5A(4), the new Child Development Account of the member; or

*[S 324/2008 wef 01/08/2008]*

- (c) if at the time of the refund that Account has been closed and the member no longer has any Child Development Account, such other account in the name of the member as the Director may specify.

*[S 324/2008 wef 01/08/2008]*

*[S 226/2011 wef 01/05/2011]*

(2) Where any premium paid to an insurer in respect of an integrated medical insurance plan has been paid from moneys standing to the credit of a member in the member's Child Development Account, and that insurer is liable to make any refund of that premium, that insurer shall, within one month from the date on which the insurer becomes liable, under the Central Provident Fund (Private Medical Insurance Scheme) Regulations 2005 (G.N. No. S 428/2005), to make the refund, arrange for that refund to be credited directly into —

- (a) that Account;

*[S 324/2008 wef 01/08/2008]*

- (b) if at the time of the refund that Account has been closed under regulation 5A(4), the new Child Development Account of the member; or

*[S 324/2008 wef 01/08/2008]*

- (c) if at the time of the refund that Account has been closed and the member no longer has any Child Development Account, such other account in the name of the member as the Director may specify.

*[S 324/2008 wef 01/08/2008]*

*[S 226/2011 wef 01/05/2011]*

*[S 769/2005 wef 05/12/2005]*



**Closure of Child Development Account, transfer of member's moneys and related matters**

**10.—**(1) Subject to paragraphs (3A) and (3B), the Child Development Account of a member shall be closed in January in the year in which the relevant anniversary of his date of birth falls.

*[S 594/2012 wef 05/12/2012]*

(1A) The managing agent with whom the Child Development Account is opened shall, before closing that Account, close any fixed deposit or time deposit account opened under regulation 9(1)(d) and then transfer any moneys standing to the credit of the member in that account on the date of closure, including any interest paid on those moneys, to the Child Development Account.

*[S 324/2008 wef 01/08/2008]*

*[S 226/2011 wef 01/05/2011]*

(2) Subject to paragraphs (3), (3A) and (3B), the amounts standing to the credit of a member in his Child Development Account before the Account is closed shall be dealt with as follows:

(a) the following amounts shall, as soon as practicable in the year in which the relevant anniversary of the member's date of birth falls, be transferred to his PSE account:

(i) where the member is a co-savings member, any moneys standing to the credit of the member in the Account on 31st December in the year in which the pertinent anniversary of his date of birth falls, up to a maximum amount equivalent to the sum of —

(A) the aggregate amount of all co-investment sums deposited into the Account under regulation 6(1) or the relevant amount specified in the First Schedule corresponding to both the member's birth order and the time he becomes a citizen of Singapore, whichever is the lesser;

*[S 226/2011 wef 01/05/2011]*

*[S 251/2012 wef 01/06/2012]*

(B) the aggregate amount of all co-payment contributions made by the Government under

regulation 6(2) and paid into the Account on or before 31st December in the year in which the pertinent anniversary of the member's date of birth falls; and

- (C) the aggregate amount of all Child Development Credits and Cash Grants paid into the Account on or before 31st December in the year in which the pertinent anniversary of the member's date of birth falls;

*[S 226/2011 wef 01/05/2011]*

*[S 594/2012 wef 05/12/2012]*

*[S 624/2013 wef 01/10/2013]*

- (ia) where the member is not a co-savings member, any moneys standing to the credit of the member in the Account on 31st December in the year in which the pertinent anniversary of his date of birth falls, up to a maximum amount equivalent to the aggregate amount of all Child Development Credits and Cash Grants paid into the Account on or before 31st December in that year; and

*[S 226/2011 wef 01/05/2011]*

*[S 594/2012 wef 05/12/2012]*

*[S 624/2013 wef 01/10/2013]*

- (ii) any interest paid on all moneys standing to the credit of the member in the Account on or before 31st December in the year in which the pertinent anniversary of his date of birth falls;

*[S 594/2012 wef 05/12/2012]*

*[S 594/2012 wef 05/12/2012]*

- (b) the following amounts (if any) shall, as soon as practicable after the Account is closed, be transferred to his PSE account:

- (i) any co-payment contribution made by the Government under regulation 6(2), and any Child Development Credit and Cash Grant, which is paid into the Account

in the year in which the relevant anniversary of the member's date of birth falls; and

*[S 226/2011 wef 01/05/2011]*

*[S 594/2012 wef 05/12/2012]*

*[S 624/2013 wef 01/10/2013]*

- (ii) any interest paid on all moneys standing to the credit of the member in the Account in the year in which the relevant anniversary of his date of birth falls; and

*[S 594/2012 wef 05/12/2012]*

- (c) any remainder of the moneys standing to the credit of the member in the Account when the Account is closed may be —

- (i) transferred to an account in the member's name with a bank in Singapore, being an account which is nominated by the trustee of the Account; or

- (ii) withdrawn by the trustee, if the trustee has obtained the approval of the Director under regulation 9(5) for such withdrawal.

*[S 226/2011 wef 01/05/2011]*

*[S 594/2012 wef 05/12/2012]*

- (3) Where a member is born on or after 1st April 2001 but before 1st January 2006 —

- (a) the trustee of the member's Child Development Account may elect in writing, within such period as the Director may allow, that paragraph (2) shall not apply to the member; and

*[S 594/2012 wef 05/12/2012]*

- (b) if the trustee makes an election in accordance with sub-paragraph (a), then —

- (i) paragraph (2) shall not apply to the member; and

- (ii) when the Account is closed, all moneys standing to the credit of the member in the Account may be —

- (A) transferred to an account in the member's name with a bank in Singapore, being an account which is nominated by the trustee; or

(B) withdrawn by the trustee, if the trustee has obtained the approval of the Director under regulation 9(5) for such withdrawal.

[S 594/2012 wef 05/12/2012]

[S 594/2012 wef 05/12/2012]

(3A) Where a member is born on or after 1st January 2006 but before 1st January 2008 —

(a) the trustee of the member's Child Development Account may elect in writing, within such period as the Director may allow, for the Account to be closed in January in the year in which the seventh anniversary of the member's date of birth falls; and

(b) if the trustee makes an election in accordance with sub-paragraph (a), then —

(i) the Account shall be closed in January in the year in which the seventh anniversary of the member's date of birth falls;

(ii) paragraph (2) shall not apply to the member; and

(iii) when the Account is closed, all moneys standing to the credit of the member in the Account may be —

(A) transferred to an account in the member's name with a bank in Singapore, being an account which is nominated by the trustee; or

(B) withdrawn by the trustee, if the trustee has obtained the approval of the Director under regulation 9(5) for such withdrawal.

[S 594/2012 wef 05/12/2012]

(3B) Where a member is born on or after 1st January 2006 but before 1st January 2013 —

(a) the trustee of the member's Child Development Account may elect in writing, at any time after 1st January in the year in which the seventh anniversary of the member's date of birth falls but before the Account is closed under paragraph (1), for the Account to be closed and for the amounts standing to the

credit of the member in the Account to be transferred to the member's PSE account; and

- (b) if the trustee makes an election in accordance with sub-paragraph (a), then —
- (i) the Account shall be closed as soon as practicable after the election is made;
  - (ii) paragraph (2) shall cease to apply to the member; and
  - (iii) the amounts standing to the credit of the member in the Account before the Account is closed shall be dealt with in accordance with paragraph (3C).

*[S 594/2012 wef 05/12/2012]*

(3C) For the purposes of paragraph (3B)(b)(iii), the amounts standing to the credit of a member in his Child Development Account shall be dealt with as follows:

- (a) the following amounts shall, as soon as practicable after the Account is closed, be transferred to his PSE account:
- (i) where the member is a co-savings member, any moneys standing to the credit of the member in the Account, up to a maximum amount equivalent to the sum of —
    - (A) the aggregate amount of all co-investment sums deposited into the Account under regulation 6(1) or the relevant amount specified in the First Schedule corresponding to both the member's birth order and the time he becomes a citizen of Singapore, whichever is the lesser;
    - (B) the aggregate amount of all co-payment contributions made by the Government under regulation 6(2) and paid into the Account; and
    - (C) the aggregate amount of all Child Development Credits and Cash Grants paid into the Account;

*[S 624/2013 wef 01/10/2013]*

- (ii) where the member is not a co-savings member, any moneys standing to the credit of the member in the Account, up to a maximum amount equivalent to the aggregate amount of all Child Development Credits and Cash Grants paid into the Account; and

*[S 624/2013 wef 01/10/2013]*

- (iii) any interest paid on all moneys standing to the credit of the member in the Account; and

(b) any remainder of the moneys standing to the credit of the member in the Account when the Account is closed may be —

- (i) transferred to an account in the member's name with a bank in Singapore, being an account which is nominated by the trustee of the Account; or
- (ii) withdrawn by the trustee, if the trustee has obtained the approval of the Director under regulation 9(5) for such withdrawal.

*[S 594/2012 wef 05/12/2012]*

(4) For the avoidance of doubt, any election by the trustee under paragraph (3), (3A) or (3B) shall be irrevocable.

*[S 594/2012 wef 05/12/2012]*

(5) Any moneys transferred to an account in a member's name with a bank in Singapore under paragraph (2)(c)(i) or, (3)(b)(ii)(A), (3A)(b)(iii)(A) or (3C)(b)(i), or withdrawn by the trustee of a member's Child Development Account under paragraph (2)(c)(ii) or, (3)(b)(ii)(B), (3A)(b)(iii)(B) or (3C)(b)(ii), shall be used for the benefit of the member or his sibling.

*[S 226/2011 wef 01/05/2011]*

*[S 594/2012 wef 05/12/2012]*

(6) *[Deleted by S 550/2008 wef 31/10/2008]*

(7) In paragraphs (2)(a)(i) and (ii) and (3C)(a)(i) and (iii) —

- (a) a reference to co-investment sums deposited into a member's Child Development Account includes such sums paid into

any previous Child Development Account of that member and transferred to the first-mentioned Account;

*[S 226/2011 wef 01/05/2011]*

- (b) a reference to co-payment contributions made by the Government and paid into a member's Child Development Account includes such contributions made by the Government and paid into any previous Child Development Account of that member and transferred to the first-mentioned Account; and

*[S 226/2011 wef 01/05/2011]*

- (c) a reference to interest paid on moneys standing to the credit of a member's Child Development Account includes interest paid on moneys standing to the credit of the member in any previous Child Development Account of that member and transferred to the first-mentioned Account.

*[S 226/2011 wef 01/05/2011]*

*[S 324/2008 wef 01/08/2008]*

*[S 644/2007 wef 01/01/2008]*

*[S 594/2012 wef 05/12/2012]*

- (8) In this regulation —

“pertinent anniversary” means —

- (a) the sixth anniversary, in the case of a member who is born before 1st January 2006; or
- (b) the twelfth anniversary, in the case of a member who is born on or after 1st January 2006;

“relevant anniversary” means —

- (a) the seventh anniversary, in the case of a member who is born before 1st January 2006; or
- (b) the thirteenth anniversary, in the case of a member who is born on or after 1st January 2006.

*[S 594/2012 wef 05/12/2012]*

**Approved persons**

11.—(1) Any person who wishes to offer to a member or his sibling —

(a) any educational or developmental courses provided by —

(i) a child care centre operated by the person which is licensed under section 4 of the Child Care Centres Act (Cap. 37A);

(ii) a kindergarten or special education school operated by the person which is registered under section 23 of the Education Act (Cap. 87) or section 36 of the Private Education Act (Cap. 247A); or

*[S 251/2012 wef 01/06/2012]*

(iii) an early intervention centre operated by the person;

*[S 251/2012 wef 01/06/2012]*

(b) any medical services provided by a private hospital, medical clinic, clinical laboratory or healthcare establishment operated by the person which is licensed under section 5 of the Private Hospitals and Medical Clinics Act (Cap. 248);

*[S 251/2012 wef 01/06/2012]*

(c) any healthcare-related product or service specified in the Second Schedule provided by a pharmacy operated by the person which is registered under section 37 of the Medicines Act (Cap. 176) to carry on a retail pharmacy business, unless, in the opinion of the Director, the product or service is not used for the health or healthcare of the member or his sibling;

*[S 251/2012 wef 01/06/2012]*

(d) any healthcare-related product or service specified in the Second Schedule provided by an assistive technology device provider operated by the person, unless, in the opinion of the Director, the product or service is not used for the health or healthcare of the member or his sibling; or

*[S 251/2012 wef 01/06/2012]*

(e) any healthcare-related product or service specified in the Second Schedule provided by an optical shop, unless, in the



opinion of the Director, the product or service is not used for the health or healthcare of the member or his sibling,

*[S 251/2012 wef 01/06/2012]*

may apply to the Minister for approval as an approved person in respect of that child care centre, kindergarten, special education school, early intervention centre, private hospital, medical clinic, clinical laboratory, healthcare establishment, pharmacy, assistive technology device provider or optical shop for the purposes of the Scheme.

*[S 179/2007 wef 01/05/2007]*

*[S 251/2012 wef 01/06/2012]*

(2) An application by the person referred to in paragraph (1) shall be made by —

- (a) where the person is an individual, that individual;
- (b) where the person is a partnership —
  - (i) all the partners;
  - (ii) any partner applying on behalf of the partnership; or
  - (iii) any other person who satisfies the Minister that he is authorised to make the application on behalf of the partnership;
- (c) where the person is a body corporate, a director, the secretary or other principal officer of the body corporate, or any other person who satisfies the Minister that he is authorised to make the application on behalf of the body corporate; or
- (d) where the person is an unincorporated body or association of persons, any person who satisfies the Minister that he is authorised to make the application on behalf of the unincorporated body or association of persons.

(3) Every application under paragraph (1) shall be made in such form as the Minister may provide and shall be accompanied by —

- (a) particulars of the bank account into which payment out of a member's Child Development Account for any fees payable

to the approved institution is to be credited in such form as the Minister may provide; and

*[S 603/2004 wef 01/10/2004]*

*[S 226/2011 wef 01/05/2011]*

(b) such other information or documents as may be required by the Minister.

(4) The Minister may, on the application made by a person under paragraph (1) —

(a) refuse to approve the person as an approved person; or

(b) approve the person as an approved person, subject to such terms and conditions as the Minister may impose.

(5) *[Deleted by S 179/2007 wef 01/05/2007]*

(6) The Minister shall, on approval of a person as an approved person, issue a letter of approval to the approved person.

*[S 603/2004 wef 01/10/2004]*

*[S 324/2008 wef 01/08/2008]*

*[S 449/2013 wef 22/07/2013]*

(7) An approved person shall —

(a) *[Deleted by S 449/2013 wef 22/07/2013]*

(b) verify that —

(i) the person who makes or wishes to make the withdrawals from a member's Child Development Account (not being a withdrawal made by NETS) for the payment of any fee payable to the approved institution is the trustee of the Account; and

*[S 226/2011 wef 01/05/2011]*

(ii) the child in respect of whom payment is made is the member or the member's sibling;

(c) *[Deleted by S 769/2005 wef 05/12/2005]*

(d) notify the Minister of any change in the particulars provided in his application under paragraph (1) within 7 days of such change; and

- (e) comply with such other terms and conditions as may be imposed by the Minister under paragraph (4)(b).

*[S 603/2004 wef 01/10/2004]*

(8) *[Deleted by S 449/2013 wef 22/07/2013]*

(9) The Minister may, without prejudice to any other penalty prescribed under the Act or any other remedy the Government may have under the Act in respect of any breach or non-compliance of these Regulations or any terms and conditions subject to which approval of an approved person is granted, revoke the approval granted in respect of any approved institution if —

- (a) the approved person has made any false or misleading statement or furnished any document which he knows to be false or misleading in his application under paragraph (1);
- (b) the approved person is dead, bankrupt, wound-up or dissolved, as the case may be;
- (c) the approved institution —
- (i) is no longer in operation;
  - (ii) being a child care centre, ceases to be licensed under the Child Care Centres Act (Cap. 37A);
  - (iii) being a kindergarten or special education school, ceases to be registered under the Education Act (Cap. 87) or the Private Education Act (Cap. 247A);

*[S 251/2012 wef 01/06/2012]*

- (iv) ceases to be an early intervention centre, a kindergarten or a special education school;

*[S 251/2012 wef 01/06/2012]*

- (v) being a private hospital, medical clinic, clinical laboratory or healthcare establishment, ceases to be licensed under the Private Hospitals and Medical Clinics Act (Cap. 248);

*[S 251/2012 wef 01/06/2012]*

(vi) being a pharmacy, ceases to be registered under section 37 of the Medicines Act (Cap. 176);

*[S 251/2012 wef 01/06/2012]*

(vii) ceases to be an assistive technology device provider;

*[S 251/2012 wef 01/06/2012]*

*[S 624/2013 wef 01/10/2013]*

(viii) in the case of an optical shop, other than an optometry centre that is managed or operated by a polytechnic, ceases to be registered under the Business Registration Act (Cap. 32), the Companies Act (Cap. 50) or any other written law; or

*[S 624/2013 wef 01/10/2013]*

(ix) in the case of an optometry centre that is managed or operated by a polytechnic, ceases to be an optometry centre managed or operated by the polytechnic,

*[S 624/2013 wef 01/10/2013]*

as the case may be;

*[S 179/2007 wef 01/05/2007]*

(d) the approved person breaches any provision of these Regulations or any of the terms and conditions subject to which approval is granted; or

(e) the Minister considers that it is no longer in the public interest for the approved person to continue to participate in the Scheme.

(10) The Minister shall cause to be published on the website of the Ministry of Social and Family Development at <http://www.babybonus.gov.sg> a list of approved persons and approved institutions, including any amendment or addition thereto from time to time.

*[S 603/2004 wef 01/10/2004]*

*[S 545/2012 wef 01/11/2012]*

(11) Any approved person who contravenes paragraph (7)(b) shall be guilty of an offence and shall be liable on conviction to a fine not exceeding \$5,000.

[S 449/2013 wef 22/07/2013]

(12) [Deleted by S 449/2013 wef 22/07/2013]

### **Prohibition against unauthorised withdrawals of moneys**

**12.—**(1) No approved person shall —

(a) accept any payment out of or collude with any trustee of a Child Development Account to make withdrawals from the Account for any purpose other than that specified in regulation 9(1);

[S 226/2011 wef 01/05/2011]

(b) cause or make withdrawals from a Child Development Account without the approval or authorisation of the trustee of that Account; or

[S 226/2011 wef 01/05/2011]

(c) cause or make withdrawals from a Child Development Account after he has ceased to be an approved person.

[S 226/2011 wef 01/05/2011]

(2) Any person who contravenes paragraph (1) shall be guilty of an offence and shall be liable on conviction to a fine not exceeding \$20,000.

(3) Paragraph (1)(b) does not apply to a withdrawal made by NETS.

[S 324/2008 wef 01/08/2008]

### **Retention of records**

**13.—**(1) Every approved person shall maintain records in such form as the Director may determine of —

(a) the account number of the Child Development Account out of which payment is made to the approved institution in respect of a member or his sibling;

[S 179/2007 wef 01/05/2007]

[S 226/2011 wef 01/05/2011]

(b) the particulars of the member or sibling in respect of whom the payment is made;

(c) the amount paid out of the Child Development Account;

*[S 226/2011 wef 01/05/2011]*

(d) the purpose of the payment; and

(e) the date of the payment.

(2) The records referred to in paragraph (1) shall —

(a) be kept for a period of 3 years from the date of the withdrawal of the member or his sibling from the approved institution; and

(b) be kept confidential and not be inspected by any person other than —

(i) a person authorised by the Director;

(ii) an employee of the approved person who has been authorised in writing by the approved person to inspect such records;

(iii) the trustee of the Child Development Account or, where the parent of the member is not the trustee, the parent; and

*[S 226/2011 wef 01/05/2011]*

(iv) any other person empowered or authorised to inspect such records under any written law for the time being in force.

### **Duty of officers of approved person**

**14.—**(1) Where an approved person is a body corporate or an unincorporated body or association of persons, every director, manager, secretary or other similar officer of the body corporate or unincorporated body or association of persons shall exercise reasonable diligence to ensure that the approved person complies with these Regulations and the terms and conditions imposed under regulation 11(4)(b).

(2) Any person who contravenes paragraph (1) shall be guilty of an offence and shall be liable on conviction to a fine not exceeding \$10,000.

FIRST SCHEDULE

Regulations 6(3) and (3B) and 10(2)(a)(i)(A) and (3C)(a)(i)(A)

PART I

MAXIMUM AGGREGATE AMOUNT OF CO-INVESTMENT SUMS OR CO-PAYMENT SUMS CONTRIBUTABLE TO CHILD DEVELOPMENT ACCOUNT OF CO-SAVINGS MEMBER REFERRED TO IN REGULATION 6(3B)(a)

<i>First column</i>	<i>Second column</i>	
	<i>Member's birth order</i>	
<i>Time when member becomes citizen of Singapore</i>	<i>2nd child</i>	<i>3rd or 4th child</i>
At birth or before 1st anniversary of member's date of birth	\$6,000	\$12,000
On or after 1st anniversary of member's date of birth but before 2nd anniversary thereof	\$5,000	\$10,000
On or after 2nd anniversary of member's date of birth but before 3rd anniversary thereof	\$4,000	\$8,000
On or after 3rd anniversary of member's date of birth but before 4th anniversary thereof	\$3,000	\$6,000
On or after 4th anniversary of member's date of birth but before 5th anniversary thereof	\$2,000	\$4,000
On or after 5th anniversary of member's date of birth but before 6th anniversary thereof	\$1,000	\$2,000

PART II

MAXIMUM AGGREGATE AMOUNT OF CO-INVESTMENT SUMS OR CO-PAYMENT SUMS CONTRIBUTABLE TO CHILD DEVELOPMENT ACCOUNT OF CO-SAVINGS MEMBER REFERRED TO IN REGULATION 6(3B)(b)

FIRST SCHEDULE — *continued*

<i>First column</i>	<i>Second column</i>			
	<i>Member's birth order</i>			
<i>Time when member becomes citizen of Singapore</i>	<i>1st child</i>	<i>2nd child</i>	<i>3rd or 4th child</i>	<i>5th or subsequent child</i>
At birth or before 1st anniversary of member's date of birth	\$6,000	\$6,000	\$12,000	\$18,000
On or after 1st anniversary of member's date of birth but before 2nd anniversary thereof	\$5,500	\$5,500	\$11,000	\$16,500
On or after 2nd anniversary of member's date of birth but before 3rd anniversary thereof	\$5,000	\$5,000	\$10,000	\$15,000
On or after 3rd anniversary of member's date of birth but before 4th anniversary thereof	\$4,500	\$4,500	\$9,000	\$13,500
On or after 4th anniversary of member's date of birth but before 5th anniversary thereof	\$4,000	\$4,000	\$8,000	\$12,000
On or after 5th anniversary of member's date of birth but before 6th anniversary thereof	\$3,500	\$3,500	\$7,000	\$10,500
On or after 6th anniversary of member's date of birth but before 7th anniversary thereof	\$3,000	\$3,000	\$6,000	\$9,000
On or after 7th anniversary of member's date of birth but before 8th anniversary thereof	\$2,500	\$2,500	\$5,000	\$7,500
On or after 8th anniversary of member's date of birth but before 9th anniversary thereof	\$2,000	\$2,000	\$4,000	\$6,000
On or after 9th anniversary of member's date of birth but before 10th anniversary thereof	\$1,500	\$1,500	\$3,000	\$4,500



FIRST SCHEDULE — *continued*

<i>First column</i>	<i>Second column</i>			
	<i>Member's birth order</i>			
<i>Time when member becomes citizen of Singapore</i>	<i>1st child</i>	<i>2nd child</i>	<i>3rd or 4th child</i>	<i>5th or subsequent child</i>
On or after 10th anniversary of member's date of birth but before 11th anniversary thereof	\$1,000	\$1,000	\$2,000	\$3,000
On or after 11th anniversary of member's date of birth but before 12th anniversary thereof	\$500	\$500	\$1,000	\$1,500
For the purposes of Part II of this Schedule, "child" in the expression "1st child" or "5th or subsequent child" means a child referred to in regulation 4A(2A) or (4).				

[S 594/2012 wef 05/12/2012]

SECOND SCHEDULE

Regulations 9(1)(a) and 11(1)

CLAIMABLE ITEMS OF  
HEALTHCARE-RELATED PRODUCTS AND SERVICES

<i>First column</i>	<i>Second column</i>
<i>Approved healthcare-related institution</i>	<i>Claimable healthcare-related product or service</i>
1. Assistive technology device provider	1. Assistive technology device or accessory under the recommendation of a medical practitioner, allied health professional or social worker. 2. Cost of maintenance or repair of assistive technology device. 3. Professional assessment service in relation to the purchase, rental or loan of assistive technology device.
2. Optical shop	1. Optical appliance. 2. Optical-related eye care product and service.

SECOND SCHEDULE — *continued*

<i>First column</i>	<i>Second column</i>
<i>Approved healthcare-related institution</i>	<i>Claimable healthcare-related product or service</i>
3. Pharmacy	<ol style="list-style-type: none"><li>1. Medication prescribed by a medical practitioner or a pharmacist.</li><li>2. Surgical product.</li><li>3. Over-the-counter medication.</li><li>4. Dermatological product.</li><li>5. Vitamin and health supplements.</li></ol>

[S 251/2012 wef 01/06/2012]

LEGISLATIVE HISTORY  
CHILD DEVELOPMENT CO-SAVINGS REGULATIONS  
(CHAPTER 38A, RG 2)

*formerly known as the Children Development Co-Savings Regulations*

This Legislative History is provided for the convenience of users of the Children Development Co-Savings Regulations. It is not part of these Regulations.

**1. G. N. No. S 233/2001 — Children Development Co-Savings Regulations 2001**

Date of commencement : 26 April 2001

**2. G. N. No. S 442/2002 — Children Development Co-Savings (Amendment) Regulations 2002**

Date of commencement : 3 September 2002

**3. 2003 Revised Edition — Children Development Co-Savings Regulations**

Date of operation : 31 January 2003

**4. G. N. No. S 603/2004 — Children Development Co-Savings (Amendment) Regulations 2004**

Date of commencement : 1 October 2004

**5. G. N. No. S 424/2005 — Children Development Co-Savings (Amendment) Regulations 2005**

Date of commencement : 1 July 2005

**6. G. N. No. S 769/2005 — Children Development Co-Savings (Amendment No. 2) Regulations 2005**

Date of commencement : 5 December 2005

**7. G. N. No. S 179/2007 — Children Development Co-Savings (Amendment) Regulations 2007**

Date of commencement : 1 May 2007

**8. G. N. No. S 644/2007 — Children Development Co-Savings (Amendment No. 2) Regulations 2007**

Date of commencement : 30 November 2007

**9. G. N. No. S 324/2008 — Children Development Co-Savings (Amendment) Regulations 2008**

Date of commencement : 1 August 2008

**10. G. N. No. S 550/2008 — Children Development Co-Savings (Amendment No. 2) Regulations 2008**

Date of commencement : 31 October 2008

**11. G. N. No. S 644/2009 — Children Development Co-Savings (Amendment) Regulations 2009**

Date of commencement : 1 January 2010

**12. G. N. No. S 573/2010 — Children Development Co-Savings (Amendment) Regulations 2010**

Date of commencement : 11 October 2010

**13. G.N. No. S 226/2011 — Children Development Co-Savings (Amendment) Regulations 2011**

Date of commencement : 1 May 2011

**14. G.N. No. S 251/2012 — Child Development Co-Savings (Amendment) Regulations 2012**

Date of commencement : 1 June 2012

**15. G.N. No. S 545/2012 — Child Development Co-Savings (Amendment No. 2) Regulations 2012**

Date of commencement : 1 November 2012

**16. G.N. No. S 594/2012 — Child Development Co-Savings (Amendment No. 3) Regulations 2012**

Date of commencement : 5 December 2012

**17. G.N. No. S 449/2013 — Child Development Co-Savings (Amendment) Regulations 2013**

Date of commencement : 22 July 2013

**18. G.N. No. S 624/2013 — Child Development Co-Savings (Amendment No. 2) Regulations 2013**

Date of commencement : 1 October 2013