

CENTRAL PROVIDENT FUND ACT  
(CHAPTER 36, SECTION 23)

CENTRAL PROVIDENT FUND (EDUCATION SCHEME)  
REGULATIONS

ARRANGEMENT OF REGULATIONS

Regulation

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[1st June 1989]

**Citation**

1. These Regulations may be cited as the Central Provident Fund (Education Scheme) Regulations.

**Definitions**

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

“applicable person” has the meaning given by section 2(1) of the Act and regulation 2(b) of the Central Provident Fund (Prescribed Applicable Person) Regulations 2024 (G.N. No. S 275/2024);

*[S 282/2024 wef 01/04/2024]*

“approved educational institution” has the same meaning as in section 22(6) of the Act;

*[S 512/2008 wef 01/11/2008]*

“incapacitated” means physically or mentally incapacitated —

- (a) from ever continuing in any employment; or
- (b) in such other manner as the Minister may approve,

and “incapacity” shall be construed accordingly;

“withdrawal” means any withdrawal made by a member under regulation 3(1), and “withdraw” shall be construed accordingly.

*[S 512/2008 wef 01/11/2008]*

(2) For the purposes of section 22 of the Act and these Regulations, “course of study” means a full-time course of study which —

- (a) is conducted primarily at an approved educational institution; and
- (b) leads to an undergraduate degree (including an Honours degree) or a diploma (including an advanced Diploma) conferred by —

- (i) that approved educational institution; or

- (ii) another educational institution approved by the Minister for the purposes of this paragraph, being an educational institution which conducts a course leading to an undergraduate degree (including an Honours degree) or a diploma (including an advanced Diploma) in collaboration with that approved educational institution.

*[S 512/2008 wef 01/11/2008]*

### **Withdrawal for course of study**

**3.—(1)** A member who is an applicable person may apply to the Board to withdraw such portion of the amount standing to his credit in the Fund as may be approved by the Board for the payment of tuition fees for any course of study pursued by the member, his child or relative at an approved educational institution.

*[S 512/2008 wef 01/11/2008]*

*[S 282/2024 wef 01/04/2024]*

(2) The Board may approve an application under paragraph (1) subject to such terms and conditions as it may impose.

(3) Where an application is made by a member to make withdrawals under these Regulations for the payment of tuition fees for any course of study pursued by the member, his child or relative at an approved educational institution, the Board shall not approve the application unless the member, his child or relative concerned gives an undertaking or furnishes a guarantee, or both, to the Board in accordance with section 22(3) of the Act.

*[S 512/2008 wef 01/11/2008]*

(4) The amount which may be withdrawn by a member under paragraph (1) shall not exceed the amount of the tuition fees payable by the member, his child or relative for a course of study at an approved educational institution.

*[S 512/2008 wef 01/11/2008]*

### **Stoppage of withdrawal**

**4.—(1)** The Board must, as soon as practicable, cease to make any further withdrawals from the amount standing to the credit of a member in the Fund —

- (a) upon the Board being satisfied that the member is not an applicable person;
- (b) if the application under regulation 3(1) is approved on or after 1 April 2024 — upon the Board being satisfied that the member’s child or relative (as the case may be) is not an applicable person, unless the Board is satisfied that there is good cause to allow further withdrawals in a particular case; or
- (c) on receipt of a notice under paragraph (2).

(2) A member may, at any time during the course of study pursued by the member or the member’s child or relative at an approved educational institution, by notice in writing inform the Board that the member no longer wishes to make any further withdrawals under these Regulations.

*[S 282/2024 wef 01/04/2024]*

### **Refund of moneys to member's account**

5.—(1) Where a member has made any withdrawal under these Regulations for himself, his child or relative to pursue a course of study at an approved educational institution, the member, his child or relative, as the case may be, shall refund to the account of the member in the Fund the amount so withdrawn including the whole or such part, as the Board may determine, of any interest that would have been payable thereon if the withdrawal had not been made.

*[S 708/2007 wef 01/01/2008]*

*[S 512/2008 wef 01/11/2008]*

(2) Where a member, his child or relative is required to refund to the Board to the account of the member in the Fund under paragraph (1), the refund shall —

- (a) unless the Board otherwise allows in any particular case, commence one year after the member, his child or relative, as the case may be, has completed his course of study or where the member, his child or relative does not complete the course of study, one year from the date the member, child or relative leaves the approved educational institution; and

*[S 512/2008 wef 01/11/2008]*

*[S 578/2011 wef 15/10/2011]*

- (b) be made in one lump sum or by instalments either monthly or at other intervals in such manner as the Board may determine over a period not exceeding 12 years or such other period as the Board may allow in any particular case.

*[S 578/2011 wef 15/10/2011]*

(3) A member, his child or relative shall not be required to refund to the Board any money withdrawn under these Regulations on the occurrence of any of the following events:

- (a) on the death of the member;
- (b) on the death or incapacity of the member's child or relative in respect of whom such withdrawals were made;

(ba) if the Board is satisfied that the member is not an applicable person;

[S 282/2024 wef 01/04/2024]

(c) if —

(i) the member has applied, in such form as the Board may require, for the repayment to be waived under this sub-paragraph;

(ii) the Board is satisfied that the member is entitled to withdraw the sum standing to his credit in the Fund under section 15(2)(a), (3) or (4), 15AA(1) or 27(2) of the Act and has complied with the requirements for such withdrawal; and

[S 125/2022 wef 01/03/2022]

[S 282/2024 wef 01/04/2024]

(iii) the Board approves the member's application referred to in sub-paragraph (i); or

(d) where the money was withdrawn under these Regulations by the member for a course of study pursued by him, if the Board is satisfied that the member has withdrawn the sum standing to his credit in the Fund under section 15(3) or (4), 15AA(1) or 27(2) of the Act or section 15(2) of the Act as in force before, on or after 1 April 2024 and has complied with the requirements for such withdrawal.

[S 125/2022 wef 01/03/2022]

[S 282/2024 wef 01/04/2024]

(3A) Where a charge is constituted on a member's immovable property under section 15AB(13) of the Act or section 15(11EB) of the Act as in force before 1 March 2022 and the member is not eligible for a waiver of repayment under paragraph (3)(c), the Board may reduce the amount required to be refunded to the account of the member in the Fund under paragraph (1), in whole or in part, up to the amount secured by the charge.

[S 223/2021 wef 01/04/2021]

[S 125/2022 wef 01/03/2022]

(4) In granting its approval under paragraph (3)(c)(iii), the Board may impose such terms and conditions as it thinks fit.

### **Guarantor**

6.—(1) Where a member, his child or relative is required by the Board to furnish a guarantee by any person under section 22(3)(b) of the Act, the guarantor shall —

- (a) be a citizen or a permanent resident of Singapore;
- (b) not be below 18 years of age or above 60 years of age;  
*[S 87/2009 wef 01/03/2009]*
- (c) be gainfully employed with a minimum monthly income of \$500; and
- (d) not be an undischarged bankrupt.

(2) If a guarantor dies or becomes a bankrupt or is incapacitated at any time before the withdrawals are refunded to the Board under regulation 5(1), the member, his child or relative, as the case may be, who furnishes the guarantee shall immediately by notice in writing inform the Board of the occurrence of the event and shall, if required by the Board, furnish a guarantee by another person acceptable to the Board.

(3) Notwithstanding paragraph (1), the Board may, in any particular case and subject to such terms and conditions as it may impose, waive all or any of the requirements to be satisfied by a guarantor under that paragraph.

### **Bankruptcy**

7.—(1) Where a member is adjudicated a bankrupt after he has made an application to make withdrawals under these Regulations for the payment of tuition fees for any course of study pursued by the member at an approved educational institution, the Board may, notwithstanding his bankruptcy, permit him to make withdrawals for the payment of the tuition fees, subject to such terms and conditions as the Board may impose.

*[S 512/2008 wef 01/11/2008]*

(2) Where a member is an undischarged bankrupt, the Board may permit him to make withdrawals under these Regulations for the payment of tuition fees for any course of study pursued by his child or relative at an approved educational institution, subject to such terms and conditions as the Board may impose.

[S 512/2008 wef 01/11/2008]

### **Procedure for withdrawal**

8.—(1) Every application by a member for withdrawals under these Regulations shall be made in such form and shall be supported by such information, evidence and documents as the Board may require.

(2) A member who has made an application for withdrawals under these Regulations shall be liable to pay any fees or charges in connection with the processing of the application which shall be of such an amount as may be determined by the Board and shall be paid from such withdrawals.

(3) Where the Board requires a member, his child or relative to furnish to the Board any information, documents or guarantee for any of the purposes under these Regulations, the member, his child or relative shall comply with the requirement or requirements within such time and in such manner as the Board may specify.

### **Breach of Regulations**

9. If a member, his child or relative commits a breach of any of the provisions of these Regulations or any of the terms or conditions imposed by the Board, or if for any purpose connected with these Regulations the member, his child or relative makes a false representation or furnishes any false information (referred to in this regulation as the breach), the Board may —

- (a) require the member, his child or relative, as the case may be, to repay to the account of the member in the Fund from whose account the withdrawals had been made, all moneys withdrawn by the member including the whole or such part, as the Board may determine, of any interest that

would have been payable thereon if the withdrawal had not been made; or

*[S 708/2007 wef 01/01/2008]*

- (b) prohibit the member to make any withdrawals under these Regulations for such period as the Board may determine from the date the breach was committed by the member, his child or relative.

*[G.N. Nos. S 455/89; S 199/98; S 561/99; S 244/2000;  
S 124/2002; S 221/2004; S 372/2006]*



LEGISLATIVE HISTORY  
CENTRAL PROVIDENT FUND (EDUCATION SCHEME)  
REGULATIONS  
(CHAPTER 36, RG 18)

This Legislative History is provided for the convenience of users of the Central Provident Fund (Education Scheme) Regulations. It is not part of this Scheme.

**1. G. N. No. S 455/1989 — Central Provident Fund (Education Scheme) Regulations 1989**

Date of commencement : 1 June 1989

**2. 1990 Revised Edition — Central Provident Fund (Education Scheme) Regulations**

Date of operation : 25 March 1992

**3. G. N. No. S 199/1998 — Central Provident Fund (Education Scheme) (Amendment) Regulations 1998**

Date of commencement : 1 April 1998

**4. G. N. No. S 561/1999 — Central Provident Fund (Education Scheme) (Amendment) Regulations 1999**

Date of commencement : 15 December 1999

**5. G. N. No. S 244/2000 — Central Provident Fund (Education Scheme) (Amendment) Regulations 2000**

Date of commencement : 1 July 2000

**6. G. N. No. S 124/2002 — Central Provident Fund (Education Scheme) (Amendment) Regulations 2002**

Date of commencement : 18 March 2002

**7. G. N. No. S 221/2004 — Central Provident Fund (Education Scheme) (Amendment) Regulations 2004**

Date of commencement : 23 April 2004

**8. G. N. No. S 372/2006 — Central Provident Fund (Education Scheme) (Amendment) Regulations 2006**

Date of commencement : 1 July 2006

**9. 2006 Revised Edition — Central Provident Fund (Education Scheme) Regulations**

Date of operation : 30 November 2006

**10. G. N. No. S 708/2007 — Central Provident Fund (Education Scheme) (Amendment) Regulations 2007**

Date of commencement : 1 January 2008

**11. G. N. No. S 512/2008 — Central Provident Fund (Education Scheme) (Amendment) Regulations 2008**

Date of commencement : 1 November 2008

**12. G. N. No. S 87/2009 — Central Provident Fund (Education Scheme) (Amendment) Regulations 2009**

Date of commencement : 1 March 2009

**13. G.N. No. S 578/2011 — Central Provident Fund (Education Scheme) (Amendment) Regulations 2011**

Date of commencement : 15 October 2011

**14. G.N. No. S 223/2021 — Central Provident Fund (Education Scheme) (Amendment) Regulations 2021**

Date of commencement : 1 April 2021

**15. G.N. No. S 125/2022 — Central Provident Fund (Education Scheme) (Amendment) Regulations 2022**

Date of commencement : 1 March 2022

**16. G.N. No. S 282/2024 — Central Provident Fund (Education Scheme) (Amendment) Regulations 2024**

Date of commencement : 1 April 2024