

**CENTRAL PROVIDENT FUND ACT
(CHAPTER 36, SECTIONS 15(6) AND 77(1))**

**CENTRAL PROVIDENT FUND (TOPPING UP OF MEDISAVE
ACCOUNT) REGULATIONS**

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[1st January 2004]

Citation

1. These Regulations may be cited as the Central Provident Fund (Topping Up of Medisave Account) Regulations.

Definitions

2. In these Regulations —

“applicable percentage” means —

- (a) in relation to a person who attains the age of 55 years on or after 1st July 1995 but before 1st January 2009, 50%;
- (b) in relation to a person who attains the age of 55 years on or after 1st January 2009 but before 1st January 2010, 60%;
- (c) in relation to a person who attains the age of 55 years on or after 1st January 2010 but before 1st January 2011, 70%;

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- (d) in relation to a person who attains the age of 55 years on or after 1st January 2011 but before 1st January 2012, 80%;
- (e) in relation to a person who attains the age of 55 years on or after 1st January 2012 but before 1st January 2013, 90%; or
- (f) in relation to a person who attains the age of 55 years on or after 1st January 2013, 100%;

[S 707/2012 wef 01/01/2013]

“committed amount” —

- (a) in relation to any member to whom the Central Provident Fund (Revised Minimum Sum Scheme) Regulations (Rg 2) apply, has the same meaning as in those Regulations; or
- (b) in relation to any member to whom the Central Provident Fund (New Minimum Sum Scheme) Regulations (Rg 31) apply, has the same meaning as in those Regulations;

[S 382/2014 wef 01/06/2014]

“initial amount” means —

- (a) in relation to a person who makes a withdrawal under section 15(2)(a), (3) or (4)(a) of the Act, the total amount of moneys standing to his credit in his ordinary account and special account immediately before any transfer from those accounts to his retirement account at the time of the withdrawal, excluding —
 - (i) the reserved amount standing to his credit in his ordinary account; and
 - (ii) the excess, if any, of the committed amount over the total amount which he has withdrawn from the sum standing to his credit in the Fund under section 15(2)(a), (3) or (4) of the Act; or

[S 382/2014 wef 01/06/2014]

- (b) in relation to a person who makes a withdrawal under section 15(4)(b) of the Act, the excess, if any, of —
- (i) the amount paid, repaid or refunded into his account in the Fund pursuant to a charge created or constituted under section 15(9), (9A), (11D) or (11E), 21, 21A, 21B, 27C(1)(v), 27D(1)(v)(B), 27DA(1)(v), 27E(1)(iv) or 27F(1)(iv) of the Act or a pledge given under section 15(10) or (10A) or 27D(1)(v)(A) of the Act; over
 - (ii) the amount, if any, transferred to his retirement account under regulation 5A of the Central Provident Fund (Revised Minimum Sum Scheme) Regulations or regulation 5B of the Central Provident Fund (New Minimum Sum Scheme) Regulations;

[S 707/2012 wef 01/01/2013]

“medisave retention amount”, in relation to a person, means the amount specified under section 15(6D) of the Act, for the purposes of section 15(6)(b) of the Act, which is applicable to that person;

[S 382/2014 wef 01/06/2014]

“minimum sum” means —

- (a) in relation to any member to whom the Central Provident Fund (Revised Minimum Sum Scheme) Regulations applies, the minimum sum applicable to him under regulation 4 of those Regulations; or
- (b) in relation to any member to whom the Central Provident Fund (New Minimum Sum Scheme) Regulations applies, the minimum sum applicable to him under regulation 4 of those Regulations;

[S 707/2012 wef 01/01/2013]

[Deleted by S 382/2014 wef 01/06/2014]

“reserved amount”, in relation to a member, means such reserved amount as may be applicable to that member under the

Central Provident Fund (Reserved Amount)
Regulations 2014 (G.N. No. S 380/2014).

[S 382/2014 wef 01/06/2014]

Application

3. These Regulations shall not apply to any person who has attained the age of 55 years on or before 30th June 1995.

Topping up, etc., of medisave account by member

4.—(1) For the purposes of section 15(6)(b) of the Act, a member shall, at the time of a withdrawal by him under section 15(2)(a), (3) or (4) of the Act, top-up or set aside in his medisave account, an amount referred to in paragraph (2) —

(a) if —

- (i) he has set aside the minimum sum applicable to him prior to the time of withdrawal;
- (ii) he is exempt from complying with section 15(6)(a) of the Act by reason of section 15(8)(e) of the Act;

[S 707/2012 wef 01/01/2013]

- (iii) he is required to retain as the minimum sum, and has retained prior to the time of withdrawal, an amount of moneys that is not less than the required retention amount under regulation 6(2) of the Central Provident Fund (Revised Minimum Sum Scheme) Regulations (Rg 2) or regulation 6(2) of the Central Provident Fund (New Minimum Sum Scheme) Regulations (Rg 31); or

[S 707/2012 wef 01/01/2013]

[S 382/2014 wef 01/06/2014]

- (iv) after a transfer has been made to his retirement account in accordance with regulation 5, 5A or 8 of the Central Provident Fund (Revised Minimum Sum Scheme) Regulations or regulation 5, 5B or 8 of the Central Provident Fund (New Minimum Sum Scheme) Regulations, the amount standing to his credit in his

retirement account is not less than the minimum sum applicable to him; and

[S 707/2012 wef 01/01/2013]

(b) if the amount standing to his credit in his medisave account is less than the medisave retention amount applicable to him.

[S 382/2014 wef 01/06/2014]

(2) The amount to be topped up or set aside in a member's medisave account under paragraph (1) is the lower of —

(a) the excess, if any, of —

(i) the applicable percentage of the member's initial amount; over

(ii) the amount (if any) transferred at that time from the initial amount to the member's retirement account under the Central Provident Fund (Revised Minimum Sum Scheme) Regulations or the Central Provident Fund (New Minimum Sum Scheme) Regulations, as may be applicable to the member; or

[S 382/2014 wef 01/06/2014]

(b) the excess, if any, of the medisave retention amount over the amount standing to the member's credit in his medisave account.

[S 707/2012 wef 01/01/2013]

[S 382/2014 wef 01/06/2014]

(3) Paragraph (1) shall not apply if the amount referred to in paragraph (2)(a) is \$100 or less.

(4) *[Deleted by S 707/2012 wef 01/01/2013]*

Topping up, etc., of medisave account by member or spouse maintaining one and a half times minimum sum

5.—(1) For the purposes of section 15(6)(b) of the Act, a member or the spouse of the member shall, at the time of a withdrawal by him or her under section 15(2)(a), (3) or (4) of the Act, top-up or set aside in his or (as the case may be) her medisave account an amount referred to in paragraph (2) if —

- (a) they have set aside jointly an amount equal to one and a half times the minimum sum in accordance with section 15(6A) of the Act; and
- (b) the amount standing to the credit of that medisave account is less than the medisave retention amount applicable to him or her, as the case may be.

[S 382/2014 wef 01/06/2014]

(2) The amount to be topped up or set aside in a member's medisave account under paragraph (1) is the lower of —

- (a) the applicable percentage of the member's initial amount; or
- (b) the excess, if any, of the medisave retention amount over the amount standing to the member's credit in his medisave account.

[S 707/2012 wef 01/01/2013]

[S 382/2014 wef 01/06/2014]

(2A) The amount to be topped up or set aside in the medisave account of the spouse of a member under paragraph (1) is the lower of —

- (a) the applicable percentage of the spouse's initial amount; or
- (b) the excess, if any, of the medisave retention amount over the amount standing to the spouse's credit in the spouse's medisave account.

[S 707/2012 wef 01/01/2013]

[S 382/2014 wef 01/06/2014]

(3) Paragraph (1) shall not apply if the amount referred to in paragraph (2)(a) is \$100 or less.

Manner of topping up, etc., of medisave account

6. The amount which a person is required to set aside or top-up in his medisave account under regulation 4 or 5 shall be transferred from the moneys standing to his credit in his ordinary or special account, or both, to his medisave account.

Exemption

7. A person who —

- (a) is a retired public officer and entitled to medical benefits under the Fixed Amount on Ward Charges Scheme administered by the Public Service Division, Prime Minister's Office; or
- (b) is entitled to medical benefits under any other scheme which, in the opinion of the Minister for Health, confers medical benefits equivalent to those under the Fixed Amount on Ward Charges Scheme referred to in paragraph (a),

need not comply with regulations 4 and 5.

Application for Board's approval

8.—(1) A person who is required under regulation 4 or 5 to set aside or top-up an amount in his medisave account may apply to the Board for permission not to do so.

(2) An application under paragraph (1) shall be made in such manner as the Board may determine.

(3) Any permission granted by the Board shall be subject to such terms and conditions as the Board considers appropriate, and may be revoked at any time by the Board.

[G.N. Nos. S 652/2003; S 392/2004]

LEGISLATIVE HISTORY
CENTRAL PROVIDENT FUND (TOPPING UP OF MEDISAVE
ACCOUNT) REGULATIONS
(CHAPTER 36, RG 30)

This Legislative History is provided for the convenience of users of the Central Provident Fund (Topping Up of Medisave Account) Regulations. It is not part of these Regulations.

1. G. N. No. S 652/2003 — Central Provident Fund (Topping Up of Medisave Account) Regulations 2003

Date of commencement : 1 January 2004

2. G. N. No. S 392/2004 — Central Provident Fund (Topping Up of Medisave Account) (Amendment) Regulations 2004

Date of commencement : 1 July 2004

3. 2005 Revised Edition — Central Provident Fund (Topping Up of Medisave Account) Regulations

Date of operation : 31 March 2005

4. G. N. No. S 290/2005 — Central Provident Fund (Topping Up of Medisave Account) (Amendment) Regulations 2005

Date of commencement : 1 January 2006

5. G. N. No. S 465/2006 — Central Provident Fund (Topping Up of Medisave Account) (Amendment) Regulations 2006

Date of commencement : 1 January 2007

6. G. N. No. S 712/2007 — Central Provident Fund (Topping Up of Medisave Account) (Amendment) Regulations 2007

Date of commencement : 1 January 2008

7. G. N. No. S 561/2008 — Central Provident Fund (Topping Up of Medisave Account) (Amendment) Regulations 2008

Date of commencement : 1 January 2009

8. G. N. No. S 552/2009 — Central Provident Fund (Topping Up of Medisave Account) (Amendment) Regulations 2009

Date of commencement : 1 January 2010

9. G. N. No. S 770/2010 — Central Provident Fund (Topping Up of Medisave Account) (Amendment) Regulations 2010

Date of commencement : 1 January 2011

10. G.N. No. S 728/2011 — Central Provident Fund (Topping Up of Medisave Account) (Amendment) Regulations 2011

Date of commencement : 1 January 2012

11. G.N. No. S 707/2012 — Central Provident Fund (Topping Up of Medisave Account) (Amendment) Regulations 2012

Date of commencement : 1 January 2013

12. G.N. No. S 824/2013 — Central Provident Fund (Topping Up of Medisave Account) (Amendment) Regulations 2013

Date of commencement : 1 January 2014

13. G.N. No. S 382/2014 — Central Provident Fund (Topping Up of Medisave Account) (Amendment) Regulations 2014

Date of commencement : 1 June 2014