CENTRAL PROVIDENT FUND ACT (CHAPTER 36, SECTION 77(1))

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

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[1st July 1995]

Citation

1. These Regulations may be cited as the Central Provident Fund (Retirement Sum Topping-Up Scheme) Regulations.

[S 734/2016 wef 01/01/2017]

Application

2. These Regulations apply to the maintenance of a retirement sum, and the transfer or payment of moneys into a retirement account, under section 18(1) or (2) or 18A(1) of the Act.

[S 853/2015 wef 01/01/2016]

[S 734/2016 wef 01/01/2017]

Definitions

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

"annuity plan" has the same meaning as in section 27J of the Act;

[S 262/2012 wef 01/06/2012]

"applicable member", in relation to an application under section 18(1) or (2) of the Act or section 18A(1) of the Act, means a member who —

(*a*) at the time that application is decided by the Board, is entitled to withdraw a sum under section 15AA(1) of

the Act because the member is suffering from a specified significant condition or a former provision; and

[S 138/2022 wef 01/03/2022]

(*b*) has, before that time, been authorised by the Board to withdraw a sum under section 15AA(1) of the Act because the member is suffering from a specified significant condition or a former provision;

[S 853/2015 wef 01/01/2016]

[S 138/2022 wef 01/03/2022]

[S 715/2022 wef 01/09/2022]

[*Deleted by S 596/2018 wef 01/10/2018*]

[*Deleted by S 596/2018 wef 01/10/2018*]

"applicable property charge" means any charge under section 15AB(1), (2), (10), (11) or (13) of the Act or a former provision, or section 21(1), 21A(1), 21B(1), 27C(1)(v), 27D(1)(v)(B), 27DA(1)(v), 27DB(2)(*e*), 27E(1)(iv) or 27F(1)(iv) of the Act or undertaking under section 15AB(3) or (4) of the Act or a former provision, or section 27D(1)(v)(A) of the Act;

[S 596/2018 wef 01/10/2018]

[S 216/2021 wef 01/04/2021]

[S 138/2022 wef 01/03/2022]

"approved benefit" means a pension, annuity or other benefit approved by the Board —

(*a*) for the purposes of section 15AA(2)(*b*) or (3)(*b*) of the Act or a former provision; or

[S 138/2022 wef 01/03/2022]

(*b*) to be taken into account in computing the retirement sum that has been set aside, for the purposes of these Regulations;

[S 596/2018 wef 01/10/2018]

"benefit component", in relation to a member with partial benefits, means an amount computed in accordance with the formula $(P \div Q) \times R$, where —

(*a*) P is the monthly income that the member is receiving or will receive from all of the member's approved benefits based on information available to the Board at that time;

(*b*) Q is the payout benchmark applicable to the member; and

(*c*) R is the retirement sum applicable to the member;

[S 596/2018 wef 01/10/2018]

"cash amount" means —

(*a*) the retirement sum that has been set aside by the member calculated in accordance with paragraph (4) or regulation 3A, as the case may be; or

(*b*) the net retirement amount of an applicable member determined in accordance with paragraph (5);

[S 138/2022 wef 01/03/2022]

"determined amount" means the determined amount —

(*a*) paid to a member under section 15(7A)(*a*) of the Act; or

(*b*) transferred to a member's retirement account under section 15(7A)(*b*) of the Act,

as the case may be;

[S 138/2022 wef 01/03/2022]

"enhanced retirement sum" means 1.5 times of the prevailing retirement sum;

[S 787/2017 wef 01/01/2018]

"excluded paid amount", in relation to a determined amount paid to the member, means either of the following, as the case may be:

(*a*) where the member's cash amount is determined by the relevant check to be at least the retirement sum

applicable to the member or the reduced retirement sum applicable to the applicable member (as the case may be) — the determined amount;

(*b*) where the member's cash amount is determined by the relevant check to be less than the retirement sum applicable to the member or the reduced retirement sum applicable to the applicable member (as the case may be) — the excess of J over K, where —

(i) J is the sum of the determined amount and the cash amount determined by that relevant check; and

(ii) K is the retirement sum applicable to the member or the reduced retirement sum applicable to the applicable member, as the case may be;

[S 138/2022 wef 01/03/2022]

"excluded transferred amount", in relation to a determined amount transferred to the member's retirement account, means either of the following, as the case may be:

(*a*) where the member's cash amount is determined by the relevant check to be at least the retirement sum applicable to the member or the reduced retirement sum applicable to the applicable member (as the case may be) — the determined amount;

(*b*) where the member's cash amount is determined by the relevant check to be less than the retirement sum applicable to the member or the reduced retirement sum applicable to the applicable member (as the case may be) — the excess of J_1 over K_1, where —

(i) J_1 is the sum of the determined amount and the cash amount determined by that relevant check; and

(ii) K_1 is the retirement sum applicable to the member or the reduced retirement sum

applicable to the applicable member, as the case may be;

[S 138/2022 wef 01/03/2022]

"giver" has the meaning given by section 19D(9) of the Act;

[S 1015/2021 wef 01/01/2022]

"Lease Buyback Scheme" means a scheme administered by the Housing and Development Board, under which a lessee of an HDB flat who has been approved by the Housing and Development Board to take part in the scheme enters into an agreement with the Housing and Development Board to reduce the term of the lease, in consideration of a sum of money —

(*a*) which is to be paid in accordance with the terms and conditions of the scheme; and

(*b*) the whole or part of which may be used for the payment of a premium for an annuity plan under the Lifelong Income Scheme established and maintained by the Board under section 27K of the Act;

[S 478/2013 wef 01/08/2013]

"member with full benefits" means a member who, pursuant to section 15AA(3)(*b*) of the Act or a former provision, does not need to comply with section 15(6)(*a*) of the Act by reason of the member's approved benefits;

[S 596/2018 wef 01/10/2018]

[S 138/2022 wef 01/03/2022]

"member with partial benefits" means a member whose approved benefits provide the member with a monthly income that is less in value than the payout benchmark applicable to the member;

[S 596/2018 wef 01/10/2018]

"member's balance" means the amount referred to in section 15(6C)(*a*) of the Act, and any interest accruing on that amount, standing to the credit of the member;

[S 734/2016 wef 01/01/2017]

"member's investment amount" means —

(*a*) in respect of each investment purchased with any amount withdrawn from the member's special account under Part III or regulation 39 of the Central Provident Fund (Investment Schemes) Regulations (Rg 9) (called in these Regulations the Investment Schemes Regulations) that has not been completely disposed of, the amount (if any) by which the amount mentioned in sub-paragraph (i) exceeds the amount mentioned in sub-paragraph (ii):

(i) the amount withdrawn from the member's special account under Part III or regulation 39 (as the case may be) of the Investment Schemes Regulations to purchase the investment;

(ii) all proceeds from the sale of that investment and benefits of that investment (if any) that are repaid to the member's special account at any time before the transfer under regulation 4 or 6;

(*b*) in respect of all investments purchased with any amount withdrawn from the member's ordinary account under Part II or regulation 39 of the Investment Schemes Regulations, the amount (if any) by which the amount mentioned in sub-paragraph (i) exceeds the amount mentioned in sub-paragraph (ii):

(i) the amount withdrawn from the member's ordinary account under Part II or regulation 39 (as the case may be) of the Investment Schemes Regulations to purchase the investments;

(ii) all proceeds from the sale of the investments and benefits of the investments (if any) that are repaid to the member's ordinary account at any time before the transfer under regulation 4 or 6; and

(*c*) in respect of all investments purchased with any amount withdrawn from the member's ordinary account under Part IV or regulation 39 of the Investment Schemes Regulations, the amount (if any) by which the amount mentioned in sub-paragraph (i) exceeds the amount mentioned in sub-paragraph (ii):

(i) the amount withdrawn from the member's ordinary account under Part IV or regulation 39 (as the case may be) of the Investment Schemes Regulations to purchase the investments;

(ii) the weighted average cost of the investments that are sold under Part IV of the Investment Schemes Regulations at any time before the transfer under regulation 4 or 6;

[S 734/2016 wef 01/01/2017]

"net retirement amount", in relation to an applicable member, means the net retirement amount determined under paragraph (5);

[S 138/2022 wef 01/03/2022]

"payer" has the meaning given by section 19D(9) of the Act;

[S 1015/2021 wef 01/01/2022]

"payment" means payment of moneys other than moneys standing to the credit of the payer in the Fund, and "pay" shall be construed accordingly;

[S 513/2007 wef 01/10/2007]

[*Deleted by S 734/2016 wef 01/01/2017*]

"prevailing retirement sum" means the sum set out for the time being in the second column of the last item in the First Schedule to the Central Provident Fund (New Retirement Sum Scheme) Regulations (Rg 31);

[S 787/2017 wef 01/01/2018]

"proper claimant" has the meaning given by section 19D(9) of the Act;

[S 1015/2021 wef 01/01/2022]

"reduced retirement sum", in relation to an applicable member's application under section 18(1) or (2) of the Act, means the amount last specified, before that application is decided by the Board, by the Minister to be set aside or topped-up in that applicable member's retirement account under section 15AA(5)(*a*) of the Act or a former provision;

[S 853/2015 wef 01/01/2016]

[S 734/2016 wef 01/01/2017]

[S 138/2022 wef 01/03/2022]

"relevant check" means the last check conducted by the Board for the purposes of determining the member's cash amount before the payment or transfer (as the case may be) of the determined amount;

[S 138/2022 wef 01/03/2022]

"relevant deductibles", in relation to a member, means the total of the following amounts that have been paid into the member's retirement account:

(*a*) any interest under section 6(4) of the Act;

(*b*) any additional interest under section 6(4B) of the Act;

(*c*) any cash grant (within the meaning of section 14(5) of the Act) credited into the member's retirement account under section 14(1) of the Act, excluding such a cash grant administered by the Ministry of National Development or the Housing and Development Board;

[S 734/2016 wef 01/01/2017]

(*d*) any monthly income due to the member under section 27K(6) of the Act, if —

(i) the member is a relevant member;

(ii) the member has nominated any person to receive a portion of the amount payable on the member's death out of the Fund in accordance with section 25(1)(*a*)(iii) of the Act;

[S 734/2016 wef 01/01/2017]

(iii) that nomination has not, to the best of the Board's knowledge, been revoked; and

(iv) the member has applied to the Board under the Central Provident Fund (Lifelong Income Scheme) Regulations 2009 (G.N. No. S 393/2009) for the monthly income to be paid into his retirement account;

[S 853/2015 wef 01/01/2016]

(*e*) any amount restored to the member's retirement account under section 13(7H)(*a*) of the Act from the member's ordinary account, being an amount which was transferred to the member's ordinary account under regulation 9A(3) or (4) of the Central Provident Fund (New Retirement Sum Scheme) Regulations (Rg 31) as in force before 6 November 2021 or regulation 9A(6) of those Regulations as in force on or after that date;

[S 734/2016 wef 01/01/2017]

[S 846/2021 wef 06/11/2021]

(*f*) any amount paid to the member's account under regulation 15(1) or (2) of the Central Provident Fund (Retirement Sum Scheme) Regulations (Rg 16), regulation 19(1) or (2) of the Central Provident Fund (Revised Retirement Sum Scheme) Regulations (Rg 2) or regulation 18(1) or (2) of the Central Provident Fund (New Retirement Sum Scheme) Regulations (Rg 31);

[S 596/2018 wef 01/10/2018]

(*g*) where —

(i) the member is an applicable member or has attained the age of 55 on or after 1 July 1995 — any excluded transferred amount; or

(ii) the member (not being an applicable member) has attained the age of 55 before 1 July 1995 — any determined amount transferred to the member's retirement account;

[S 138/2022 wef 01/03/2022]

"relevant member" has the same meaning as in section 27J of the Act;

[S 44/2012 wef 06/02/2012]

[S 1015/2021 wef 01/01/2022]

"remaining moneys" has the meaning given by section 19D(9) of the Act;

[S 1015/2021 wef 01/01/2022]

[S 138/2022 wef 01/03/2022]

"specified significant condition" has the meaning given by section 15AA(9) of the Act, read with regulation 14A(2) of the Central Provident Fund Regulations (Rg 15).

[S 138/2022 wef 01/03/2022]

(2) In these Regulations, a reference to the retirement sum applicable to a person shall be —

(*a*) if the person has attained the age of 55 years before 1st July 1995, the retirement sum specified in the First Schedule;

[S 138/2022 wef 01/03/2022]

(*b*) if the person has attained or will attain the age of 55 years on or after 1st July 1995 but before 1st July 2004, the retirement sum specified in the Second Schedule to the Central Provident Fund (Revised Retirement Sum Scheme) Regulations (Rg 2); and

[S 734/2016 wef 01/01/2017]

(*c*) if the person has attained or will attain the age of 55 years on or after 1st July 2004, the retirement sum specified in

the First Schedule to the Central Provident Fund (New Retirement Sum Scheme) Regulations (Rg 31).

[S 734/2016 wef 01/01/2017]

[S 734/2016 wef 01/01/2017]

(3) In these Regulations, a reference to the relevant amount of a member is the total of the following:

(*a*) the amount in cash standing to the member's credit in the member's ordinary account and special account;

(*b*) the member's investment amount, except if —

(i) the Board approves the member's application under regulation 40(1) of the Investment Schemes Regulations to withdraw all securities which the member purchased or acquired under Part II, III or IV (as the case may be) of those Regulations; or

(ii) the member has died and the Board has been notified of the member's death in accordance with regulation 43A of the Investment Schemes Regulations;

[S 734/2016 wef 01/01/2017]

(*c*) if the member is not an applicable member and has attained 55 years of age, the amount of the retirement sum that the member has set aside;

[S 734/2016 wef 01/01/2017]

(*d*) if the member is an applicable member, the lower of the following:

(i) the reduced retirement sum applicable to the member;

[S 734/2016 wef 01/01/2017]

(ii) the applicable member's net retirement amount.

[S 853/2015 wef 01/01/2016]

(4) In these Regulations, the amount of the retirement sum that has been set aside by a member (being a member with no approved benefit) at any time is calculated according to the formula A – B – C, where —

(*a*) A is the total of the following amounts:

(i) the total amount that has been credited into the member's retirement account up to that time;

(ii) where the member has attained the age of 55 years on or after 1 July 1995 — any determined amount paid to the member up to that time from moneys standing to the member's credit in his ordinary account and special account, other than any excluded paid amount;

[S 138/2022 wef 01/03/2022]

(*b*) B is the member's relevant deductibles up to that time; and

[S 138/2022 wef 01/03/2022]

(*c*) C is the total of the following amounts that have been withdrawn from moneys standing to the credit of the member's retirement account up to that time (except any amounts withdrawn from the member's relevant deductibles):

(i) any amount withdrawn from the member's retirement account under section 15AB(1), (2), (3), (4), (6), (7), (8) or (9) of the Act or a former provision;

[S 138/2022 wef 01/03/2022]

(ii) any amount withdrawn from the member's retirement account mentioned in section 21(1), 21A(1) or 21B(1) of the Act or transferred to the member's ordinary account under any of the following regulations:

(A) regulation 17B of the Central Provident Fund (Approved Housing Schemes) Regulations (Rg 12);

(B) regulation 6B of the Central Provident Fund (Approved HDB-HUDC Housing Scheme) Regulations (Rg 14);

(C) regulation 8A of the Central Provident Fund (Approved Middle-Income Housing Scheme) Regulations (Rg 4);

(D) regulation 7A of the Central Provident Fund (Ministry of Defence Housing Scheme) Regulations (Rg 13);

(E) regulation 15A of the Central Provident Fund (Non-Residential Properties Scheme) Regulations (Rg 10);

(F) regulation 23A of the Central Provident Fund (Residential Properties Scheme) Regulations (Rg 6);

(iii) any amount transferred or paid to the member's spouse from the member's retirement account under section 27B of the Act;

(iv) any amount restored from the member's retirement account under section 13(7H)(*a*) of the Act to an account (of that member or any other member) in the Fund;

(v) any amount refunded to a person from the member's retirement account under section 13(7I)(*a*) of the Act;

(vi) any amount transferred to a relevant individual from the member's retirement account under section 18 of the Act;

(vii) any amount withdrawn or paid to the member under regulation 12B or 13(3) of the Central Provident Fund (Retirement Sum Scheme) Regulations, regulation 10(3) or 12A of the Central Provident Fund (Revised Retirement Sum Scheme) Regulations or regulation 10(3) or 11A of the Central Provident Fund (New Retirement Sum Scheme) Regulations;

[S 596/2018 wef 01/10/2018]

(viii) in relation to any cash grant administered by the Ministry of National Development or the Housing and Development Board credited to the member's retirement account, any amount recovered by the Board from the member's retirement account pursuant to section 14(3) or (3A) of the Act;

[S 596/2018 wef 01/10/2018]

[S 1015/2021 wef 01/01/2022]

(ix) any amount of the remaining moneys —

(A) refunded to a giver's account from the member's retirement account under section 19D(2) or (7)(*a*) of the Act; or

(B) paid to a payer, the personal representatives of the payer or a proper claimant from the member's retirement account under section 19D(3) or (7)(*b*) of the Act;

[S 283/2022 wef 01/04/2022]

[S 1015/2021 wef 01/01/2022]

(x) any amount refunded from the member's retirement account under section 19(1) of the Act as in force on or after 1 April 2022.

[S 283/2022 wef 01/04/2022]

[S 138/2022 wef 01/03/2022]

[S 734/2016 wef 01/01/2017]

[S 596/2018 wef 01/10/2018]

(5) In these Regulations, the net retirement amount of an applicable member is determined according to the formula D + E – F – G, where —

(*a*) D is the total of —

(i) the amount standing to the applicable member's credit in the applicable member's retirement account immediately after the applicable member was first authorised by the Board to withdraw a sum under section 15AA(1) of the Act because the member is suffering from a specified significant condition or a

former provision (called in this paragraph the applicable member's first authorisation);

[S 138/2022 wef 01/03/2022]

(ii) the total amount that has been credited into the applicable member's retirement account on or after the applicable member's first authorisation; and

[S 138/2022 wef 01/03/2022]

(iii) any determined amount paid to the applicable member after the applicable member's first authorisation from moneys standing to the applicable member's credit in his ordinary account and special account, other than any excluded paid amount;

[S 138/2022 wef 01/03/2022]

(*b*) E is the total of the amounts from the applicable member's retirement account that have been used or withdrawn under section 15(6C)(*a*), (*b*) or (*c*) of the Act before the applicable member's first authorisation;

(*c*) F is the applicable member's relevant deductibles at the time the net retirement amount is determined; and

(*d*) G is the total of the following amounts that have been withdrawn from moneys standing to the credit of the applicable member's retirement account after the applicable member's first authorisation at the time the net retirement amount is determined (except any amounts withdrawn from applicable member's relevant deductibles):

(i) any amount withdrawn from the applicable member's retirement account mentioned in section 21(1), 21A(1) or 21B(1) of the Act or transferred to the applicable member's ordinary account under any of the following regulations:

(A) regulation 17B of the Central Provident Fund (Approved Housing Schemes) Regulations;

(B) regulation 6B of the Central Provident Fund (Approved HDB-HUDC Housing Scheme) Regulations;

(C) regulation 8A of the Central Provident Fund (Approved Middle-Income Housing Scheme) Regulations;

(D) regulation 7A of the Central Provident Fund (Ministry of Defence Housing Scheme) Regulations;

(E) regulation 15A of the Central Provident Fund (Non-Residential Properties Scheme) Regulations;

(F) regulation 23A of the Central Provident Fund (Residential Properties Scheme) Regulations;

(ii) any amount transferred or paid to the applicable member's spouse from the applicable member's retirement account under section 27B of the Act;

(iii) any amount restored from the applicable member's retirement account under section 13(7H)(*a*) of the Act to an account (of that member or any other member) in the Fund;

(iv) any amount refunded to a person from the applicable member's retirement account under section 13(7I)(*a*) of the Act;

(v) any amount (other than periodic payments) withdrawn from the applicable member's retirement account under section 15AA(6) of the Act or a former provision;

[S 138/2022 wef 01/03/2022]

(vi) any amount of the remaining moneys —

(A) refunded to a giver's account from the applicable member's retirement account under section 19D(2) or (7)(*a*) of the Act; or

(B) paid to a payer, the personal representatives of the payer or a proper claimant from the applicable member's retirement account under section 19D(3) or (7)(*b*) of the Act;

[S 283/2022 wef 01/04/2022]

[S 1015/2021 wef 01/01/2022]

(vii) any amount refunded from the member's retirement account under section 19(1) of the Act as in force on or after 1 April 2022.

[S 283/2022 wef 01/04/2022]

[S 734/2016 wef 01/01/2017]

Former provisions

3AA. In a regulation specified in the first column of the Second Schedule, a reference to a former provision means any provision of the Act specified in the second column of that Schedule opposite that regulation.

[S 138/2022 wef 01/03/2022]

Retirement sum set aside by member with partial or full benefits, or other approved benefit

3A.—(1) The amount of the retirement sum that has been set aside by a member with partial benefits —

(*a*) at the first computation time, is an amount calculated in accordance with the formula $A_p + B_p$, where —

(i) A_p is the member's benefit component at the first computation time;

(ii) B_p is the higher of the following amounts:

(A) the amount by which C_p exceeds D_p;

(B) the lower of the following amounts:

(BA) C_p;

(BB) E_p;

(iii) C_p is the retirement sum that has been set aside by the member immediately before the first computation

time calculated in accordance with the formula in regulation 3(4);

(iv) D_p is the amount by which D_1 exceeds D_2, where —

(A) D_1 is the amount by which the member's benefit component at the first computation time exceeds the shortfall in the amount of the retirement sum that has been set aside by the member immediately before the first computation time, calculated in accordance with the formula in regulation 3(4); and

(B) D_2 is the amount credited or transferred to the member's retirement account under section 18 or 18A of the Act immediately before the first computation time; and

(v) E_p is the sum of the following amounts (if any) that have been withdrawn from the member's retirement account, but not refunded to the member's retirement account, at the first computation time:

(A) the amount of moneys deposited in a bank account with an approved bank under the former section 15(6C)(*b*) of the Act;

(B) the amount withdrawn from the member's retirement account to purchase an approved annuity;

(C) the amount deducted from the member's retirement account for the payment of premium for any annuity plan under the Lifelong Income Scheme established and maintained by the Board under section 27K of the Act;

(*b*) at any recomputation time, is an amount calculated in accordance with sub-paragraph (*a*) with the following modifications:

(i) the references to "the first computation time" are replaced by "the recomputation time";

(ii) C_p is the retirement sum that has been set aside by the member immediately before the recomputation time, calculated in accordance with sub-paragraph (*c*), less the benefit component at the last computation time;

(iii) D_1 is the amount by which the member's benefit component at the recomputation time exceeds D_3, where D_3 is the amount by which the retirement sum applicable to the member exceeds the difference between —

(A) the retirement sum set aside by the member immediately before the recomputation time, calculated in accordance with sub-paragraph (*a*) or (*c*) (whichever applied at the last computation time); and

(B) the benefit component at the last computation time; and

(*c*) at any other computation time, is an amount calculated in accordance with the formula $F_p - G_p - H_p$, where —

(i) F_p is the sum of —

(A) the amount that has been set aside by the member with partial benefits at the last computation time; and

(B) all moneys credited or transferred to the retirement account after the last computation time;

(ii) G_p is an amount determined by the Board, not exceeding the total of the amounts mentioned in regulation 3(4)(*b*) that have been credited to the member's retirement account after the last computation time and on or before the determination by the Board for the current computation time; and

(iii) H_p is an amount determined by the Board, not exceeding the total of the amounts mentioned in regulation 3(4)(*c*) that have been withdrawn from the moneys standing to the credit of the member's retirement account after the last computation time and on or before the determination by the Board for the current computation time (excluding any amount withdrawn from the amounts mentioned in sub-paragraph (ii)).

(2) In paragraph (1) —

"first computation time", in relation to a member's approved benefits, means the time of approval by the Board of any approved benefit of the member if the member has no other approved benefit at that time;

"last computation time" means the first computation time or the previous recomputation time, whichever is the later;

"other computation time" means any time (other than a first computation time or recomputation time) when the Board takes a member's approved benefit into consideration in computing the retirement sum that has been set aside by a member for the purposes of these Regulations;

"recomputation time" means any time the Board recomputes a member's benefit component for the purposes of these Regulations.

(3) Paragraph (4) applies to a member who —

(*a*) is a member with full benefits; or

(*b*) has an approved benefit that is taken into account in computing the amount of the retirement sum that has been set aside by the member.

(4) If, immediately after a member's approved benefit is terminated or surrendered, the member has no other approved benefits, the amount of the retirement sum that has been set aside by the member immediately after such termination or surrender is calculated in accordance with the formula $A_{fa} + B_{fa} + (A - B - C)$, where —

(*a*) A_{fa} is —

(i) for a member mentioned in paragraph (3)(*a*), the total amount credited or transferred to the member's retirement account under section 18 or 18A of the Act; or

(ii) for a member mentioned in paragraph (3)(*b*), the retirement sum set aside by the member at that time, calculated in accordance with paragraph (1)(*c*), less the member's benefit component (if any) at that time;

(*b*) B_{fa} is —

(i) for a member mentioned in paragraph (3)(*a*), the lower of the following:

(A) the amount paid to the member's account under regulation 15(3) of the Central Provident Fund (Retirement Sum Scheme) Regulations, regulation 19(3) of the Central Provident Fund (Revised Retirement Sum Scheme) Regulations or regulation 18(3) of the Central Provident Fund (New Retirement Sum Scheme) Regulations (as the case may be) in respect of the member's approved benefit that is terminated or surrendered;

(B) the amount by which the retirement sum applicable to the member exceeds the total amount credited or transferred to the member's retirement account under section 18 or 18A of the Act; or

(ii) for a member mentioned in paragraph (3)(*b*), the lower of the following:

(A) the amount paid to the member's account under regulation 15(3) of the Central Provident Fund (Retirement Sum Scheme) Regulations, regulation 19(3) of the Central Provident Fund (Revised Retirement Sum Scheme) Regulations or regulation 18(3) of the Central

Provident Fund (New Retirement Sum Scheme) Regulations (as the case may be) in respect of the member's approved benefit that is terminated or surrendered;

(B) the amount by which the retirement sum applicable to the member exceeds the total of the following amounts computed immediately before the amount mentioned in sub-paragraph (A) is paid into the member's account or (if no amount mentioned in sub-paragraph (A) is to be paid) immediately before the member's approved benefit is terminated or surrendered:

(BA) the retirement sum set aside by the member calculated in accordance with paragraph (1), less the member's benefit component, if any;

(BB) any amount of the retirement sum comprised by an amount covered by any charge or undertaking in respect of that member; and

(*c*) A, B and C refer to the corresponding amounts mentioned in regulation 3(4) —

(i) immediately after payment to the member's account of the amount payable (if any) under regulation 15(3) of the Central Provident Fund (Retirement Sum Scheme) Regulations, regulation 19(3) of the Central Provident Fund (Revised Retirement Sum Scheme) Regulations or regulation 18(3) of the Central Provident Fund (New Retirement Sum Scheme) Regulations (as the case may be) in relation to the termination or surrender of the member's approved benefit; or

(ii) if no amount is due to be paid to the member's account under regulation 15(3) of the Central Provident Fund (Retirement Sum Scheme)

Regulations, regulation 19(3) of the Central Provident Fund (Revised Retirement Sum Scheme) Regulations or regulation 18(3) of the Central Provident Fund (New Retirement Sum Scheme) Regulations (as the case may be), after the member's approved benefit is terminated or surrendered.

[S 596/2018 wef 01/10/2018]

Transfer of member's moneys to relevant individual's retirement account

4.—(1) Any member who wishes to transfer an amount of moneys out of the sum standing to his credit in the Fund to the retirement account of a relevant individual under section 18(1)(*a*) of the Act shall make an application in such form and supported by such evidence as the Board may require.

[S 537/2012 wef 01/11/2012]

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

(3) The Board may grant an application under paragraph (1) if —

(*a*) where the member is below 55 years of age on the date the application is processed, the member's relevant amount on that date is more than the prevailing retirement sum; and

[S 734/2016 wef 01/01/2017]

(*b*) where the member has attained 55 years of age on the date the application is processed, the member's relevant amount on that date is more than the retirement sum applicable to the member.

[S 853/2015 wef 01/01/2016]

[S 734/2016 wef 01/01/2017]

[S 596/2018 wef 01/10/2018]

(4) If the application under paragraph (1) is to transfer moneys to a relevant individual who is the member's spouse, the Board may, instead of granting the application under paragraph (3), grant the application if —

(*a*) where the member is below 55 years of age on the date the application is processed, the member's relevant amount on that date is more than half the prevailing retirement sum; and

[S 734/2016 wef 01/01/2017]

(*b*) where the member has attained 55 years of age on the date the application is processed, the member's relevant amount on that date is more than half the retirement sum applicable to the member.

[S 853/2015 wef 01/01/2016]

[S 734/2016 wef 01/01/2017]

[S 596/2018 wef 01/10/2018]

(5) If the application under paragraph (1) is to transfer moneys to a relevant individual who is the member's parent or grandparent, the Board may, instead of granting the application under paragraph (3), grant the application if —

(*a*) where the member is below 55 years of age on the date the application is processed —

(i) the total of the following amounts on that date is more than the prevailing retirement sum:

(A) the amount of the payments to the member's accounts in the Fund secured by any applicable property charges;

(B) the member's relevant amount; and

(ii) the member's relevant amount on that date is more than half the prevailing retirement sum; or

(*b*) where the member has attained 55 years of age on the date the application is processed —

(i) the total of the following amounts on that date is more than the retirement sum applicable to the member:

(A) the amount of the payments to the member's accounts in the Fund secured by any applicable property charges;

(B) the member's relevant amount; and

(ii) the member's relevant amount on that date is more than half the retirement sum applicable to the member.

[S 596/2018 wef 01/10/2018]

(6) If the application under paragraph (1) is to transfer moneys to a relevant individual who is the member's parent-in-law or grandparent-in-law, the Board may, instead of granting the application under paragraph (3), grant the application if all of the following conditions are satisfied:

(*a*) the conditions set out in paragraph (5)(*a*) or (*b*), as the case may be;

(*b*) any other conditions as the Board may require.

[S 596/2018 wef 01/10/2018]

(7) If an application under paragraph (1) is made by an applicable member to transfer moneys to a relevant individual, instead of granting the application under paragraph (3), (4), (5) or (6), the Board may grant the application if the applicable member's relevant amount on that date is more than the reduced retirement sum applicable to the applicable member.

[S 596/2018 wef 01/10/2018]

Transfer of member's moneys to own retirement account

4A.—(1) A member who wishes to transfer an amount of moneys out of the sum standing to his credit in his ordinary account or special account, or in both accounts, to his retirement account under section 18A(1) of the Act shall make an application in such form and supported by such evidence as the Board may require.

[S 853/2015 wef 01/01/2016]

[S 715/2022 wef 01/09/2022]

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

[S 537/2012 wef 01/11/2012]

(3) [*Deleted by S 715/2022 wef 01/09/2022*]

Payment of moneys into retirement account, and voluntary maintenance of sum in retirement account

5.—(1) Any person, whether a member of the Fund or otherwise, who wishes —

(*a*) to pay money into the retirement account of a member under section 18(1)(*b*) or (2) of the Act; or

[S 510/2008 wef 01/11/2008]

[S 853/2015 wef 01/01/2016]

(*b*) to voluntarily maintain in a retirement account, under section 18(1)(*c*) of the Act, a retirement sum or any other sum not exceeding the enhanced retirement sum,

[S 734/2016 wef 01/01/2017]

shall make an application to the Board in such form and supported by such evidence as the Board may require.

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

[S 510/2008 wef 01/11/2008]

[S 513/2007 wef 01/10/2007]

Amount of moneys that may be transferred from member's ordinary account, special account and retirement account to relevant individual's retirement account

6.—(1) Where the Board grants a member's application mentioned in paragraph (1A), the amount that may be transferred out of the member's ordinary account must not exceed —

(*a*) if the member is below 55 years of age on the date the application is processed, the lower of the following:

(i) an amount equal to the member's relevant amount on that date, less the prevailing retirement sum;

[S 734/2016 wef 01/01/2017]

(ii) the amount standing to the member's credit in the member's ordinary account on that date; and

(*b*) if the member has attained 55 years of age on the date the application is processed, the lower of the following:

(i) an amount equal to the member's relevant amount on that date, less the retirement sum applicable to him;

[S 734/2016 wef 01/01/2017]

(ii) the amount standing to the member's credit in the member's ordinary account on that date.

[S 596/2018 wef 01/10/2018]

(1A) Paragraph (1) applies where the Board grants an application under regulation 4(3) to transfer moneys out of the member's ordinary account to top-up the retirement account of the member's brother, sister, parent-in-law or grandparent-in-law.

[S 596/2018 wef 01/10/2018]

(2) Where the Board grants a member's application mentioned in paragraph (2A), the amount that may be transferred out of the member's approved accounts must not exceed —

(*a*) if the member is below 55 years of age on the date the application is processed, the lower of the following:

(i) an amount equal to the member's relevant amount on that date, less half the prevailing retirement sum;

(ii) the amount standing to the member's credit in the member's ordinary account on that date; and

(*b*) if the member has attained 55 years of age on the date the application is processed, the lower of the following:

(i) an amount equal to the member's relevant amount on that date, less half the retirement sum applicable to the member;

(ii) the total of the following:

(A) the amount standing to the member's credit in the member's ordinary account and special account on that date;

[S 596/2018 wef 01/10/2018]

(B) the amount (if any) by which the amount mentioned in sub-paragraph (BA) exceeds the amount mentioned in sub-paragraph (BB):

(BA) the amount of retirement sum set aside in the member's retirement account on that date, less any amount transferred or paid to the member's retirement account under section 18 or 18A of the Act;

(BB) half the retirement sum applicable to the member.

[S 734/2016 wef 01/01/2017]

[S 596/2018 wef 01/10/2018]

(2A) Paragraph (2) applies where the Board grants an application to transfer moneys out of the member's ordinary account, special account or retirement account, or more than one of the accounts (called in this paragraph and in paragraph (2) the member's approved accounts), to top-up the retirement account of the member's —

(*a*) spouse, under regulation 4(3) or (4);

(*b*) parent or grandparent, under regulation 4(3) or (5); or

(*c*) parent-in-law or grandparent-in-law, under regulation 4(6).

[S 596/2018 wef 01/10/2018]

(3) Where the Board grants an applicable member's application to transfer moneys out of that member's ordinary account to top-up the retirement account of a relevant individual under regulation 4(7), the amount that may be so transferred must not exceed the lower of the following:

(*a*) an amount equal to the member's relevant amount on the date the application is processed, less the reduced retirement sum applicable to that member;

[S 734/2016 wef 01/01/2017]

(*b*) the amount standing to that member's credit in the member's ordinary account on the date the application is processed.

[S 853/2015 wef 01/01/2016]

[S 596/2018 wef 01/10/2018]

[S 734/2016 wef 01/01/2017]

Amount of moneys by which retirement account can be topped-up

7.—(1) For the purposes of these Regulations, the maximum amount by which the retirement account of a member (other than a member with partial benefits) can be topped-up under section 18(1)(*a*), (*b*) or (*c*) of the Act is the enhanced retirement sum, less the amount of the retirement sum that the member has set aside.

[S 734/2016 wef 01/01/2017]

[S 596/2018 wef 01/10/2018]

(1A) For the purposes of these Regulations, the maximum amount by which the retirement account of a member with partial benefits can be topped-up under section 18(1)(*a*), (*b*) or (*c*) of the Act is the enhanced retirement sum, less the amount by which sub-paragraph (*a*) exceeds sub-paragraph (*b*):

(*a*) the amount computed under regulation 3A(1);

(*b*) the member's benefit component, if any.

[S 596/2018 wef 01/10/2018]

(2) The maximum amount by which the retirement account of an applicable member can be topped-up under section 18(2) of the Act —

(*a*) subject to sub-paragraph (*b*), is the amount that would be required to be set aside or topped-up under section 15AA(5)(*a*) of the Act or a former provision if a withdrawal were made from the member's retirement account at the time of the top-up under section 18(2) of the Act, less the applicable member's net retirement amount; or

[S 715/2022 wef 01/09/2022]

(*b*) is the enhanced retirement sum, less that member's net retirement amount, where specified by the Minister under section 18(2) of the Act to apply in the particular case.

[S 715/2022 wef 01/09/2022]

(3) For the purposes of these Regulations, the maximum amount which may be transferred from the ordinary account or special account of a member (other than a member with partial benefits or an applicable member), or from both accounts, to the member's retirement account under section 18A(1) of the Act is the enhanced retirement sum, less the amount of the retirement sum that the member has set aside.

[S 853/2015 wef 01/01/2016]

[S 734/2016 wef 01/01/2017]

[S 596/2018 wef 01/10/2018]

[S 715/2022 wef 01/09/2022]

(3A) For the purposes of these Regulations, the maximum amount which may be transferred from the ordinary account or special account of a member with partial benefits, or from both accounts, to the member's retirement account under section 18A(1) of the Act is the enhanced retirement sum, less the amount by which sub-paragraph (*a*) exceeds sub-paragraph (*b*):

(*a*) the amount computed under regulation 3A(1);

(*b*) the member's benefit component, if any.

[S 596/2018 wef 01/10/2018]

(3B) For the purposes of these Regulations, the maximum amount which may be transferred from the ordinary account or special account of an applicable member, or from both accounts, to the applicable member's retirement account under section 18A(1) of the Act is the prescribed amount under paragraph (4)(*b*) that applies to the applicable member, less the amount of the applicable member's net retirement amount.

[S 715/2022 wef 01/09/2022]

(4) For the purposes of section 18A(2) of the Act, the prescribed amount —

(*a*) for a member (other than an applicable member), is the enhanced retirement sum; or

(*b*) for an applicable member —

(i) subject to sub-paragraph (ii), is the amount that would be required to be set aside or topped-up under section 15AA(5)(*a*) of the Act if a withdrawal were made from the member's retirement account at the time of the transfer under section 18A(1) of the Act; or

(ii) is the enhanced retirement sum, where the Minister determines that such higher amount is appropriate in the particular case.

[S 715/2022 wef 01/09/2022]

Payment of amount secured by charge or undertaking

8.—(1) Where —

(*a*) a member sells, transfers, assigns or otherwise disposes of an immovable property (or any of his estate or interest in the immovable property) to any person in respect of which —

(i) a charge is created or constituted under section 15AB(1), (2), (10), (11) or (13) of the Act or a former provision; or

(ii) an undertaking is given under section 15AB(3) or (4) of the Act or a former provision; and

[S 138/2022 wef 01/03/2022]

(*b*) upon the sale, transfer, assignment or disposal, the amount secured by the charge or undertaking (or such part of that amount as the Board may determine) is paid to the Board,

[S 853/2015 wef 01/01/2016]

[S 596/2018 wef 01/10/2018]

the Board shall pay that amount into the member's ordinary account.

(2) Where —

(*a*) a member sells, transfers, assigns or otherwise disposes of an immovable property (or any of his estate or interest therein) in respect of which a charge is created or

constituted under section 27C(1)(v), 27D(1)(v)(B), 27DA(1)(v) or 27DB(2)(*e*) of the Act or an undertaking is given under section 27D(1)(v)(A) of the Act, to any person; and

[S 596/2018 wef 01/10/2018]

[S 216/2021 wef 01/04/2021]

(*b*) upon the sale, transfer, assignment or disposal, the amount secured by the charge or undertaking (or such part of that amount as the Board may determine) is paid to the Fund,

[S 853/2015 wef 01/01/2016]

[S 596/2018 wef 01/10/2018]

the Board shall pay that amount into the member's special account.

(2A) Where the member voluntarily repays the whole or part of the amount in relation to any charge or undertaking under section 15AB(1), (2), (3), (4), (10), (11) or (13) of the Act or a former provision, or section 27C(1)(v), 27D(1)(v), 27DA(1)(v) or 27DB(2)(*e*) of the Act, the Board must pay that amount into the member's retirement account.

[S 367/2019 wef 10/05/2019]

[S 216/2021 wef 01/04/2021]

[S 138/2022 wef 01/03/2022]

(3) For the purposes of section 15AB(5) of the Act, each of the following is a prescribed circumstance:

(*a*) the death of the member;

(*b*) the member is entitled to withdraw the amount standing to his credit in the Fund under section 15(2)(*b*) or (*c*) of the Act or section 15AA(1) of the Act because the member is suffering from a terminal illness or disease or a former provision, and the Board has given its authority under section 15(1) of the Act for such withdrawal;

[S 138/2022 wef 01/03/2022]

(*c*) the member complies with section 15(6)(*a*) or 15AA(5)(*a*) of the Act or a former provision;

[S 138/2022 wef 01/03/2022]

(*d*) the member is exempt from complying with section 15(6)(*a*) of the Act by reason of section 15AA(3)(*b*) of the Act or a former provision;

[S 138/2022 wef 01/03/2022]

(*e*) the immovable property concerned is an HDB flat, and the disposal of the immovable property consists only of a reduction of the term of the lease of the HDB flat pursuant to an agreement entered into by the member, or by the member and the other person or persons referred to in section 15AB(3) or (4) of the Act, with the Housing and Development Board under the Lease Buyback Scheme;

[S 853/2015 wef 01/01/2016]

[S 138/2022 wef 01/03/2022]

(*f*) the member applies, in such manner as the Board may require, for the undertaking not to be enforced.

[S 367/2019 wef 10/05/2019]

[S 138/2022 wef 01/03/2022]

(4) For the purposes of section 15AB(14)(*e*) and (15)(*e*) of the Act, each of the following is a prescribed event:

(*a*) the death of the member;

(*b*) the member is entitled to withdraw the amount standing to his credit in the Fund under section 15(2)(*b*) or (*c*) of the Act or section 15AA(1) of the Act because the member is suffering from a terminal illness or disease or a former provision, and the Board has given its authority under section 15(1) of the Act for such withdrawal;

[S 138/2022 wef 01/03/2022]

(*c*) the member complies with section 15(6)(*a*) or 15AA(5)(*a*) of the Act or a former provision;

[S 138/2022 wef 01/03/2022]

(*d*) the member is exempt from complying with section 15(6)(*a*) of the Act by reason of section 15AA(3)(*b*) of the Act or a former provision;

[S 853/2015 wef 01/01/2016]

[S 138/2022 wef 01/03/2022]

(*e*) where the charge mentioned in section 15(11F) of the Act as in force before 1 March 2022 is constituted on or after 1 January 2016, but before 1 January 2017, to secure the payment of an amount to the Board, the member has, at the time when that charge is constituted, a relevant property charge which secures an amount not less than the amount secured by the charge constituted under section 15(11D) or (11E) of the Act as in force before 1 March 2022, as the case may be;

[S 138/2022 wef 01/03/2022]

(*f*) the member applies, in such manner as the Board may require, for the charge to be cancelled.

[S 367/2019 wef 10/05/2019]

(*g*) [*Deleted by S 367/2019 wef 10/05/2019*]

[S 138/2022 wef 01/03/2022]

(4A) Paragraph (4) applies, with the following modifications, to a charge under section 27C(1)(v), 27D(1)(v)(B), 27DA(1)(v) or 27DB(2)(*e*) of the Act, as the case may be, constituted before, on or after 1 January 2016:

(*a*) any reference to the member is to be read as a reference to the spouse;

(*b*) sub-paragraphs (*e*) and (*f*) of paragraph (4) are replaced by the following sub-paragraph:

"(*e*) where the charge under section 27C(1)(v), 27D(1)(v)(B), 27DA(1)(v) or 27DB(2)(*e*) of the Act is constituted to secure the payment of an amount to the Board, the spouse applies, in such manner as the Board may require, for the charge to be cancelled.".

[S 367/2019 wef 10/05/2019]

[S 216/2021 wef 01/04/2021]

(5) For the purposes of section 27D(1)(vi) of the Act, each of the following is a prescribed circumstance:

(*a*) the death of the spouse;

(*b*) the spouse is entitled to withdraw the amount standing to the credit of the spouse in the Fund under section 15(2)(*b*) or (*c*) of the Act or section 15AA(1) of the Act because the spouse is suffering from a terminal illness or disease or a former provision, and the Board has given its authority under section 15(1) of the Act for such withdrawal;

[S 138/2022 wef 01/03/2022]

(*c*) the spouse complies with section 15(6)(*a*) or 15AA(5)(*a*) of the Act or a former provision;

[S 138/2022 wef 01/03/2022]

(*d*) the spouse is exempt from complying with section 15(6)(*a*) of the Act by reason of section 15AA(3)(*b*) of the Act or a former provision;

[S 138/2022 wef 01/03/2022]

(*e*) the immovable property concerned is an HDB flat, and the disposal of the immovable property consists only of a reduction of the term of the lease of the HDB flat pursuant to an agreement entered into by the spouse, or by the spouse and any other person or persons, with the Housing and Development Board under the Lease Buyback Scheme;

[S 705/2012 wef 01/01/2013]

[S 853/2015 wef 01/01/2016]

(*f*) in the case of an undertaking under section 27D(1)(v)(A) of the Act, the spouse applies, in such manner as the Board may require, for the undertaking not to be enforced.

[S 367/2019 wef 10/05/2019]

(6) In this regulation, "relevant property charge" means a charge under section 21(1), 21A(1), 21B(1), 27E(1)(iv) or 27F(1)(iv) of the Act.

[S 853/2015 wef 01/01/2016]

(7) This regulation only applies to a member who attained 55 years of age before 1 January 1987.

[S 853/2015 wef 01/01/2016]

[S 596/2018 wef 01/10/2018]

[S 367/2019 wef 10/05/2019]

Transfer to retirement account of payment in relation to charge or undertaking in respect of immovable property

9.—(1) Where any payment in relation to any charge or undertaking in respect of immovable property is paid into a member's account in the Fund in accordance with regulation 8(1) or (2) or the relevant Regulations, the Board must transfer to the member's retirement account, towards the maintenance of the retirement sum, the amount paid.

(2) In this regulation, "relevant Regulations" means any of the following Regulations as may be applicable in a particular case:

(*a*) the Central Provident Fund (Approved Middle-Income Housing Scheme) Regulations (Rg 4);

(*b*) the Central Provident Fund (Residential Properties Scheme) Regulations (Rg 6);

(*c*) the Central Provident Fund (Non-Residential Properties Scheme) Regulations (Rg 10);

(*d*) the Central Provident Fund (Approved Housing Schemes) Regulations (Rg 12);

(*e*) the Central Provident Fund (Ministry of Defence Housing Scheme) Regulations (Rg 13);

(*f*) the Central Provident Fund (Approved HDB-HUDC Housing Scheme) Regulations (Rg 14).

[S 367/2019 wef 10/05/2019]

Transfer to retirement account of moneys credited under section 13C of Act arising from property charge that ceased to be in force

10.—(1) This regulation applies where moneys are paid to the Fund under the circumstances set out in regulation 3 of the Central

Provident Fund (Prescribed Circumstances under Section 13C) Regulations 2022 (G.N. No. S 279/2022) and credited under section 13C of the Act to the member's ordinary account or special account or both.

(2) The Board must transfer to the member's retirement account, towards the maintenance of the retirement sum, the amount so credited under section 13C of the Act.

[S 283/2022 wef 01/04/2022]

Use of moneys transferred or paid to retirement account

10A.—(1) Subject to paragraph (2), any moneys transferred or paid to a member's retirement account under section 18(1)(*a*), (*b*) or (*c*) of the Act (including any interest paid thereon) or transferred to a member's retirement account under section 18A(1) of the Act (including any interest paid thereon) may be —

(*a*) deposited before 1st January 2014 with an approved bank;

[S 851/2013 wef 01/01/2014]

(*b*) used to purchase an approved annuity from an insurer; or

(*c*) used for the payment of a premium referred to in section 27L(1) or (1A) of the Act.

(2) No moneys transferred or paid to a member's retirement account under section 18(1)(*a*), (*b*) or (*c*) of the Act (including any interest paid thereon), and no moneys transferred to a member's retirement account under section 18A(1) of the Act (including any interest paid thereon), shall be withdrawn, unless such terms and conditions as the Board may impose are complied with by the member, the person applying for the withdrawal or both of them, as the Board may determine.

(3) Where the retirement sum applicable to a member comprises —

(*a*) an amount in cash; and

(*b*) an amount covered by any applicable property charge,

[S 216/2021 wef 01/04/2021]

for the purposes of computing the amount that may be covered by the applicable property charge, the amount in cash excludes the member's relevant deductibles.

(i) [*Deleted by S 367/2019 wef 10/05/2019*]

(ii) [*Deleted by S 367/2019 wef 10/05/2019*]

(iii) [*Deleted by S 367/2019 wef 10/05/2019*]

[S 734/2016 wef 01/01/2017]

[S 596/2018 wef 01/10/2018]

[S 367/2019 wef 10/05/2019]

[S 216/2021 wef 01/04/2021]

Payment from moneys standing to person's credit in retirement account or deposited with approved bank, where person attained age of 55 years on or after 1st January 1987

10B. Where any person has attained the age of 55 years on or after 1st January 1987, any moneys which stand to his credit in his retirement account or are deposited with an approved bank under regulation 10A(1)(*a*) (including any interest accruing thereon) may be withdrawn by him in accordance with such of the following regulations as may be applicable to him:

(*a*) the Central Provident Fund (Retirement Sum Scheme) Regulations (Rg 16);

[S 734/2016 wef 01/01/2017]

(*b*) the Central Provident Fund (Revised Retirement Sum Scheme) Regulations (Rg 2);

[S 734/2016 wef 01/01/2017]

(*c*) the Central Provident Fund (New Retirement Sum Scheme) Regulations (Rg 31).

[S 262/2012 wef 01/06/2012]

[S 734/2016 wef 01/01/2017]

Payment of monthly income from member's balance, where member attained age of 55 years before 1 January 1987

10C.—(1) Subject to paragraphs (2), (3) and (4) and regulations 10E and 10F, a member (not being a relevant member) who attains 55

years of age before 1 January 1987 may be paid a monthly income from the member's balance, starting on the date on which the member attains 60 years of age or a later date (specified by the Board).

[S 596/2018 wef 01/10/2018]

(1A) The amount of the income mentioned in paragraph (1) —

(*a*) where the member's balance is less than the specified amount in paragraph (7), is the whole of the member's balance; or

(*b*) in any other case, is the specified amount in paragraph (7).

[S 734/2016 wef 01/01/2017]

(2) Subject to paragraphs (3) and (4), a member (being a relevant member) who attains 55 years of age before 1 January 1987 may be paid a monthly income from the member's balance, starting in the later of the following months:

(*a*) the month in which the member attains 60 years of age;

(*b*) the month after the member becomes a relevant member.

[S 596/2018 wef 01/10/2018]

(2A) The amount of the income mentioned in paragraph (2) is an amount computed in accordance with the formula (A ÷ N) + D, where —

(*a*) A is the difference between —

(i) the member's balance (in dollars) at the first time when an annuity plan is issued to the member; and

(ii) the total of the following amounts (in dollars):

(A) all payments received by the member under this paragraph before the payment of the amount which is being computed;

(B) any other withdrawals or transfers from the member's balance that are made after the annuity plan mentioned in sub-paragraph (i) is issued to the member;

(*b*) N is the larger of 60 or the total number of months in the period —

(i) beginning with (and including) either the month in which the member attains the age of 60 years or the month after the annuity plan mentioned in sub-paragraph (*a*)(i) is issued to him, whichever month is later; and

(ii) ending with (and including) the month in which the member will attain the age of 90 years; and

(*c*) D is an additional amount (in dollars) which is payable at the discretion of the Board, taking into account —

(i) the member's balance;

(ii) any additional amount which may be credited to the member's account with the approved bank or retirement account after the annuity plan mentioned in sub-paragraph (*a*)(i) is issued to him; and

(iii) any interest which may accrue on the additional amount mentioned in sub-paragraph (ii).

[S 734/2016 wef 01/01/2017]

(2B) Despite section 2(1A)(*b*) of the Act, for the purposes of paragraph (2A)(*b*)(ii), the month in which a member who is born on 29 February is deemed to attain the age of 90 years is February of the year in which the member attains that age.

[S 787/2017 wef 01/01/2018]

(2C) Paragraph (3) applies to a member who —

(*a*) attained 55 years of age before 1 January 1987; and

(*b*) before becoming a relevant member, has deposited any moneys with an approved bank under regulation 10A(1)(*a*).

[S 596/2018 wef 01/10/2018]

(3) Subject to paragraph (4) and regulation 10F(2), a member mentioned in paragraph (2C) may be paid a monthly income from the amount mentioned in paragraph (2C)(*b*) (including any interest accruing on that amount), starting on or after a date (specified by the

Board) that falls in the month after the member becomes a relevant member.

[S 596/2018 wef 01/10/2018]

(3A) The amount of the monthly income mentioned in paragraph (3) is —

(*a*) where the balance of the amount mentioned in paragraph (2C)(*b*) (including any interest accruing on that amount) is less than the amount specified in paragraph (7) — the entire balance; or

(*b*) in any other case — the amount specified in paragraph (7).

[S 596/2018 wef 01/10/2018]

(4) Subject to regulation 10F, the monthly income that a member may be paid under paragraph (1), (2) or (3) is payable to the member until the member's balance has been exhausted or until the member's death, whichever is the earlier.

[S 734/2016 wef 01/01/2017]

(5) Despite paragraph (1A), where the amount standing to the member's credit in his retirement account is less than $350 on the date the member may be paid his monthly income under paragraph (1) (called in this regulation the relevant date), the Board may defer the payment for —

(*a*) one year after the last day of the month in which the relevant date falls; or

(*b*) any shorter period determined by the Board.

[S 138/2022 wef 01/03/2022]

[S 304/2023 wef 01/06/2023]

(6) [*Deleted by S 442/2014 wef 01/07/2014*]

(7) For the purposes of paragraphs (1A) and (3A), the specified amount shall be —

(*a*) $230 from 1st January 1987 to 31st March 1994;

(*b*) $237 from 1st April 1994 to 31st March 1995;

(*c*) $243 from 1st April 1995 to 31st March 1996;

(*d*) $251 from 1st April 1996 to 31st March 1997;

(*e*) $260 from 1st April 1997 to 31st March 1998;

(*f*) $266 from 1st April 1998 to 31st March 1999;

(*g*) $272 from 1st April 1999 to 30th June 2000;

(*h*) $282 from 1st July 2000 to 30th June 2001;

(*i*) $287 from 1st July 2001 to 30th June 2002;

(*j*) $291 from 1st July 2002 to 30th June 2003;

[S 304/2023 wef 01/06/2023]

(*k*) $297 from 1st July 2003 to 31st May 2023; and

[S 304/2023 wef 01/06/2023]

(*l*) $350 from 1st June 2023.

[S 304/2023 wef 01/06/2023]

[S 734/2016 wef 01/01/2017]

[S 596/2018 wef 01/10/2018]

[S 734/2016 wef 01/01/2017]

Additional payment from amount deposited with approved bank or retained in retirement account, where member attained age of 55 years before 1 January 1987

10D.—(1) A member who is entitled to receive payment under regulation 10C(1) or (3) may apply to the Board, in such manner as the Board may require, to be paid an additional amount monthly from the member's balance —

(*a*) if the member is entitled to receive payment under regulation 10C(1), starting on or after the later of the following dates:

(i) a date (specified by the Board) that falls in the month in which the member attains 60 years of age;

(ii) the date the Board approved the application; and

(*b*) if the member is entitled to receive payment under regulation 10C(3), starting on or after the later of the following dates:

(i) a date (specified by the Board) that falls in the month in which the member becomes a relevant member;

(ii) the date the Board approved the application.

[S 596/2018 wef 01/10/2018]

(2) If the Board approves a member's application under paragraph (1), the Board may —

(*a*) impose terms and conditions; and

(*b*) subject to regulation 10F, pay the member, in accordance with paragraph (1)(*a*) or (*b*) (as the case may be), such amounts as the Board may determine.

[S 596/2018 wef 01/10/2018]

(3) The Board may, on or after a member who is entitled to receive payment under regulation 10C(1) attains the age of 60 years or who is entitled to receive payment under regulation 10C(3) becomes a relevant member, and without any application by the member under paragraph (1), pay to the member monthly such additional amounts from the member's balance as the Board may determine.

[S 596/2018 wef 01/10/2018]

[S 344/2017 wef 01/07/2017]

Payment of lower monthly income under regulations 10C(1) or (3) and 10D

10E.—(1) Despite regulations 10C(1) or (3) and 10D, a member who is entitled to receive a monthly income under any of those provisions may apply to the Board to be paid a monthly income, specified in his application, of an amount less than the monthly income provided by that provision.

[S 344/2017 wef 01/07/2017]

(2) The Board may approve an application made under paragraph (1) on such terms and conditions as the Board may impose.

[S 442/2014 wef 01/07/2014]

(3) Subject to paragraph (4), where —

(*a*) the Board has before, on or after 1 January 2020 computed the monthly income to be paid to a member under regulation 10C(1) or (3) or 10D; and

(*b*) the amount standing to the credit of the member in the member's retirement account is subsequently reduced, on or after 1 January 2020, by any factor that was not taken into account in that computation,

the Board may on or after 1 April 2020 (without any application by the member) reduce the amount of the monthly income to be paid in the proportion by which the amount mentioned in sub-paragraph (*b*) is reduced.

[S 198/2020 wef 01/04/2020]

(4) The reduced amount of the monthly income under paragraph (3) must not be less than $350 or the amount standing to the credit of the member in the member's retirement account at the time the monthly income is paid, whichever is lower.

[S 198/2020 wef 01/04/2020]

[S 304/2023 wef 01/06/2023]

[S 344/2017 wef 01/07/2017]

Payment of monthly income where balance in retirement account is low

10F.—(1) Subject to paragraph (2), where any amount is retained in a member's retirement account under section 15(6C)(*a*) of the Act, and the balance of the amount so retained (including any interest accruing thereon) is less than $20, the Board may —

(*a*) if the member has applied for the monthly income which he may be paid under regulation 10C(1), 10D or 10E to be paid into his account with a bank by inter-bank GIRO, pay the member the entire balance in that manner; or

(*b*) retain the entire balance in the member's retirement account until there is a balance of not less than $20 in

the amount so retained (including any interest accruing thereon).

[S 846/2021 wef 06/11/2021]

(2) Where any payment of the monthly income which a member may be paid under regulation 10C(1) or (3), 10D or 10E results in a balance of $350 or less in the amount retained in his retirement account under section 15(6C)(*a*) of the Act (including any interest accruing thereon), the Board may permit the entire balance to be paid together with the monthly income.

[S 442/2014 wef 01/07/2014]

[S 846/2021 wef 06/11/2021]

[S 138/2022 wef 01/03/2022]

[S 304/2023 wef 01/06/2023]

Manner of payment from amount retained in retirement account, where member attained age of 55 years before 1 January 1987

10G.—(1) For a member who attains the age of 55 years before 1 January 1987, paragraphs (2) and (3) apply to the payment of —

(*a*) any monthly income or amount due to the member under regulation 10C(1) or (2) or 10E;

[S 787/2017 wef 01/01/2018]

[S 198/2020 wef 01/04/2020]

(*b*) any balance due to the member under regulation 10F(2); or

(*c*) any additional amount due to the member under regulation 10D(1) or (3).

[S 344/2017 wef 01/07/2017]

[S 734/2016 wef 01/01/2017]

[S 787/2017 wef 01/01/2018]

(1A) [*Deleted by S 787/2017 wef 01/01/2018*]

(2) The Board may make the payments mentioned in paragraph (1) in any manner prescribed in the following sub-paragraphs, as the Board thinks fit:

(*a*) payment into the member's bank account;

(*b*) issuing a cheque or any other physical payment instrument to the member;

(*c*) crediting the member's ordinary account;

(*d*) any other manner of payment applied for by the member.

[S 787/2017 wef 01/01/2018]

(3) If the Board makes payment in accordance with paragraph (2)(*c*), the Board may also credit to the member's ordinary account the whole or part of the interest that would have been payable on the amount of the payment if the payment had been credited to the member's ordinary account on becoming payable.

[S 787/2017 wef 01/01/2018]

(4) [*Deleted by S 787/2017 wef 01/01/2018*]

(5) [*Deleted by S 787/2017 wef 01/01/2018*]

[S 734/2016 wef 01/01/2017]

[S 344/2017 wef 01/07/2017]

11. [*Deleted by S 283/2022 wef 01/04/2022*]

Reducing amount of retirement sum covered by charge or undertaking

12. Where —

()(*a*) any part of the retirement sum applicable to a member is covered by any charge or undertaking; and

(*b*) a transfer or payment into the retirement account of the member under these Regulations causes the sum of the following amounts to exceed the retirement sum applicable to the member:

(i) the amount of the member's retirement sum that has been set aside in accordance with regulation 3(4) or regulation 3A (as the case may be);

(ii) the retirement sum applicable to the member covered by any charge or undertaking,

the part of the retirement sum applicable to the member covered by the charge or undertaking is to be reduced, as directed by the Board,

by the extent that the retirement sum applicable to the member is exceeded.

[S 596/2018 wef 01/10/2018]

FIRST SCHEDULE

Regulation 3(2)(*a*)

Retirement sum for members who have attained the age of 55 years before 1st July 1995.

First column	*Second column*
Date on which a member attains the age of 55 years	Retirement sum
(*a*) On or after 1st January 1987 but before 31st March 1989	$30,000
(*b*) On or after 1st April 1989 but before 31st March 1990	$30,900
(*c*) On or after 1st April 1990 but before 31st March 1991	$31,600
(*d*) On or after 1st April 1991 but before 31st March 1992	$32,700
(*e*) On or after 1st April 1992 but before 31st March 1993	$33,800
(*f*) On or after 1st April 1993 but before 31st March 1994	$34,600
(*g*) On or after 1st April 1994 but before 1st July 1995	$35,400

[S 734/2016 wef 01/01/2017]

[S 138/2022 wef 01/03/2022]

[G. N. Nos. S 306/95; S 284/96; S 325/97; S 349/98; S 297/99; S 315/2000; S 590/2000; S 165/2001; S 316/2002; S 388/2004; S 285/2005; S 362/2006]

SECOND SCHEDULE

Regulation 3AA

FORMER PROVISIONS

First column	*Second column*

SECOND SCHEDULE — *continued*

Regulation containing reference to a former provision	*Former provisions*
1. Regulation 3(1) (paragraphs (*a*) and (*b*) of definition of "applicable member")	Section 15(2)(*d*), (*e*) or (*f*) of the Act as in force before 1 March 2022
2. Regulation 3(1) (definition of "applicable property charge" — first occurrence of "former provision")	Section 15(9), (9A), (11D), (11E) or (11EB) of the Act as in force before 1 March 2022
3. Regulation 3(1) (definition of "applicable property charge" — second occurrence of "former provision")	Section 15(10) or (10A) of the Act as in force before 1 March 2022
4. Regulation 3(1) (paragraph (*a*) of definition of "approved benefit")	Section 15(7A)(*e*) or (8)(*e*) of the Act as in force before 1 March 2022
5. Regulation 3(1) (definition of "member with full benefits")	Section 15(8)(*e*) of the Act as in force before 1 March 2022
6. Regulation 3(1) (definition of "reduced retirement sum")	Section 15(2A)(*a*) of the Act as in force before 1 March 2022
7. Regulation 3(4)(*c*)(i)	Section 15(9), (9A), (10), (10A), (11), (11A), (11B) or (11C) of the Act as in force before 1 March 2022
8. Regulation 3(5)(*a*)(i)	Section 15(2)(*d*), (*e*) or (*f*) of the Act as in force before 1 March 2022
9. Regulation 3(5)(*d*)(v)	Section 15(2B) as in force before 1 March 2022
10. Regulation 7(2)(*a*)	Section 15(2A)(*a*) of the Act as in force before 1 March 2022
11. Regulation 8(1)(*a*)(i)	Section 15(9), (9A), (11D), (11E) or (11EB) of the Act as in force before 1 March 2022
12. Regulation 8(1)(*a*)(ii)	Section 15(10) or (10A) of the Act as in force before 1 March 2022

SECOND SCHEDULE — *continued*

13. Regulation 8(2A)	Section 15(9), (9A), (10), (10A), (11D), (11E) or (11EB) of the Act as in force before 1 March 2022
14. Regulation 8(3)(*b*) and (4)(*b*)	Section 15(2)(*g*) of the Act as in force before 1 March 2022
15. Regulation 8(3)(*c*), (4)(*c*) and (5)(*c*)	Section 15(2A)(*a*), (7B)(*a*) or (8A)(*a*) of the Act as in force before 1 March 2022
16. Regulation 8(3)(*d*), (4)(*d*) and (5)(*d*)	Section 15(8)(*e*) of the Act as in force before 1 March 2022
17. Regulation 8(5)(*b*)	Section 15(2)(*g*) of the Act as in force before 1 March 2022

[S 138/2022 wef 01/03/2022]

LEGISLATIVE HISTORY

CENTRAL PROVIDENT FUND (RETIREMENT SUM TOPPING-UP SCHEME) REGULATIONS (CHAPTER 36, RG 3)

formerly known as the Central Provident Fund (Minimum Sum Topping-Up Scheme) Regulations

This Legislative History is provided for the convenience of users of the Central Provident Fund (Minimum Sum Topping-Up Scheme) Regulations. It is not part of these Regulations.

1. **G. N. No. S 306/1995 — Central Provident Fund (Minimum Sum Topping-Up Scheme) Regulations 1995**

   Date of commencement : 1 July 1995

2. **G. N. No. S 284/1996 — Central Provident Fund (Minimum Sum Topping-Up Scheme) (Amendment) Regulations 1996**

   Date of commencement : 1 July 1996

3. **G. N. No. S 325/1997 — Central Provident Fund (Minimum Sum Topping-Up Scheme) (Amendment) Regulations 1997**

   Date of commencement : 1 July 1997

4. **1998 Revised Edition — Central Provident Fund (Minimum Sum Topping-Up Scheme) Regulations**

   Date of operation : 1 January 1998

5. **G. N. No. S 349/1998 — Central Provident Fund (Minimum Sum Topping-Up Scheme) (Amendment) Regulations 1998**

   Date of commencement : 1 July 1998

6. **G. N. No. S 297/1999 — Central Provident Fund (Minimum Sum Topping-Up Scheme) (Amendment) Regulations 1999**

   Date of commencement : 1 July 1999

7. **G. N. No. S 315/2000 — Central Provident Fund (Minimum Sum Topping-Up Scheme) (Amendment) Regulations 2000**

   Date of commencement : 1 July 2000

8. G. N. No. S 590/2000 — Central Provident Fund (Minimum Sum Topping-Up Scheme) (Amendment No. 2) Regulations 2000

Date of commencement : 28 December 2000

9. G. N. No. S 165/2001 — Central Provident Fund (Minimum Sum Topping-Up Scheme) (Amendment) Regulations 2001

Date of commencement : 1 April 2001

10. G. N. No. S 316/2002 — Central Provident Fund (Minimum Sum Topping-Up Scheme) (Amendment) Regulations 2002

Date of commencement : 1 July 2002

11. G. N. No. S 388/2004 — Central Provident Fund (Minimum Sum Topping-Up Scheme) (Amendment) Regulations 2004

Date of commencement : 1 July 2004

12. G. N. No. S 285/2005 — Central Provident Fund (Minimum Sum Topping-Up Scheme) (Amendment) Regulations 2005

Date of commencement : 1 July 2005

13. G. N. No. S 362/2006 — Central Provident Fund (Minimum Sum Topping-Up Scheme) (Amendment) Regulations 2006

Date of commencement : 1 July 2006

14. 2006 Revised Edition — Central Provident Fund (Minimum Sum Topping-Up Scheme) Regulations

Date of operation : 30 November 2006

15. G. N. No. S 513/2007 — Central Provident Fund (Minimum Sum Topping-Up Scheme) (Amendment) Regulations 2007

Date of commencement : 1 October 2007

16. G. N. No. S 510/2008 — Central Provident Fund (Minimum Sum Topping-Up Scheme) (Amendment) Regulations 2008

Date of commencement : 1 November 2008

17. G. N. No. S 105/2009 — Central Provident Fund (Minimum Sum Topping-Up Scheme) (Amendment) Regulations 2009

Date of commencement : 1 April 2009

18. G. N. No. S 395/2009 — Central Provident Fund (Minimum Sum Topping-Up Scheme) (Amendment No. 2) Regulations 2009

Date of commencement : 1 September 2009

19. G. N. No. S 340/2010 — Central Provident Fund (Minimum Sum Topping-Up Scheme) (Amendment) Regulations 2010

Date of commencement : 1 July 2010

20. G.N. No. S 723/2011 — Central Provident Fund (Minimum Sum Topping-Up Scheme) (Amendment) Regulations 2011

Date of commencement : 30 December 2011

21. G.N. No. S 44/2012 — Central Provident Fund (Minimum Sum Topping-Up Scheme) (Amendment) Regulations 2012

Date of commencement : 6 February 2012

22. G.N. No. S 262/2012 — Central Provident Fund (Minimum Sum Topping-Up Scheme) (Amendment No. 2) Regulations 2012

Date of commencement : 1 June 2012

23. G.N. No. S 537/2012 — Central Provident Fund (Minimum Sum Topping-Up Scheme) (Amendment No. 3) Regulations 2012

Date of commencement : 1 November 2012

24. G.N. No. S 705/2012 — Central Provident Fund (Minimum Sum Topping-Up Scheme) (Amendment No. 4) Regulations 2012

Date of commencement : 1 January 2013

25. G.N. No. S 478/2013 — Central Provident Fund (Minimum Sum Topping-Up Scheme) (Amendment) Regulations 2013

Date of commencement : 1 August 2013

26. G.N. No. S 851/2013 — Central Provident Fund (Minimum Sum Topping-Up Scheme) (Amendment No. 2) Regulations 2013

Date of commencement : 1 January 2014

27. G.N. No. S 442/2014 — Central Provident Fund (Minimum Sum Topping-Up Scheme) (Amendment) Regulations 2014

Date of commencement : 1 July 2014

28. G.N. No. S 31/2015 — Central Provident Fund (Minimum Sum Topping-Up Scheme) (Amendment) Regulations 2015

Date of commencement : 31 January 2015

29. G.N. No. S 853/2015 — Central Provident Fund (Minimum Sum Topping-Up Scheme) (Amendment No. 2) Regulations 2015

Date of commencement : 1 January 2016

30. G.N. No. S 734/2016 — Central Provident Fund (Minimum Sum Topping-Up Scheme) (Amendment) Regulations 2016

Date of commencement : 1 January 2017

31. G.N. No. S 344/2017 — Central Provident Fund (Retirement Sum Topping-Up Scheme) (Amendment) Regulations 2017

Date of commencement : 1 July 2017

32. G.N. No. S 787/2017 — Central Provident Fund (Retirement Sum Topping-Up Scheme) (Amendment No. 2) Regulations 2017

Date of commencement : 1 January 2018

33. G.N. No. S 596/2018 — Central Provident Fund (Retirement Sum Topping-Up Scheme) (Amendment) Regulations 2018

Date of commencement : 1 October 2018

34. G.N. No. S 367/2019 — Central Provident Fund (Retirement Sum Topping-Up Scheme) (Amendment) Regulations 2019

Date of commencement : 10 May 2019

35. G.N. No. S 883/2019 — Central Provident Fund (Retirement Sum Topping-Up Scheme) (Amendment No. 2) Regulations 2019

Date of commencement : 1 January 2020

36. G.N. No. S 198/2020 — Central Provident Fund (Retirement Sum Topping-Up Scheme) (Amendment) Regulations 2020

Date of commencement : 1 April 2020

37. G.N. No. S 216/2021 — Central Provident Fund (Retirement Sum Topping-Up Scheme) (Amendment) Regulations 2021

Date of commencement : 1 April 2021

38. G.N. No. S 846/2021 — Central Provident Fund (Retirement Sum Topping-Up Scheme) (Amendment No. 2) Regulations 2021

Date of commencement : 6 November 2021

39. G.N. No. S 1015/2021 — Central Provident Fund (Retirement Sum Topping-Up Scheme) (Amendment No. 3) Regulations 2021

Date of commencement : 1 January 2022

40. G.N. No. S 138/2022 — Central Provident Fund (Retirement Sum Topping-Up Scheme) (Amendment) Regulations 2022

Date of commencement : 1 March 2022

41. G.N. No. S 283/2022 — Central Provident Fund (Retirement Sum Topping-Up Scheme) (Amendment No. 2) Regulations 2022

Date of commencement : 1 April 2022

42. G.N. No. S 715/2022 — Central Provident Fund (Retirement Sum Topping-Up Scheme) (Amendment No. 3) Regulations 2022

Date of commencement : 1 September 2022

43. G.N. No. S 304/2023 — Central Provident Fund (Retirement Sum Topping-Up Scheme) (Amendment) Regulations 2023

Date of commencement : 1 June 2023