

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

**CENTRAL PROVIDENT FUND (RESIDENTIAL PROPERTIES  
SCHEME) REGULATIONS**

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*Central Provident Fund  
(Residential Properties Scheme)*

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[CAP. 36, Rg 6]

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[1st June 1981]

**Citation**

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

**Definitions**

2.—(1) In these Regulations —

*[Deleted by S 650/2016 wef 01/01/2017]*

*[Deleted by S 650/2016 wef 01/01/2017]*

*[Deleted by S 650/2016 wef 01/01/2017]*

“HDB flat” means a house or flat sold under Part 4 or 4B of the Housing and Development Act 1959 which has been acquired by the member in question whether directly from the Housing and Development Board or otherwise;

*[S 188/2009 wef 01/05/2009]*

*[S 270/2024 wef 31/12/2021]*

“housing loan” means a loan —

- (a) obtained by a member to finance or re-finance the purchase or acquisition of a residential property; or

*[S 703/2007 wef 01/01/2008]*

- (b) to make full or periodic payments towards the repayment of a mortgage on any residential property inherited by a member if the mortgage was obtained solely for the purchase or acquisition of that residential property;

*[S 703/2007 wef 01/01/2008]*

*[Deleted by S 650/2016 wef 01/01/2017]*

“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 479/2013 wef 01/08/2013]*

“Minister for Finance” means the Minister for Finance incorporated under the Minister for Finance (Incorporation) Act 1959;

*[S 584/2007 wef 31/10/2007]*

*[S 270/2024 wef 31/12/2021]*

“mortgage” includes any charge on any residential property for securing the repayment of any money lent to any person;

“residential property” means any house or flat which is permitted to be used pursuant to any written law as a

dwelling-house and any such house or flat which is in the course of being constructed, and includes any land adjacent to any such house or flat that the Housing and Development Board has approved for purchase or acquisition as part of the house or flat;

*[S 691/2012 wef 01/01/2013]*

“Town Council” means a Town Council established under the Town Councils Act 1988.

*[S 445/2009 wef 01/10/2009]*

*[S 270/2024 wef 31/12/2021]*

(2) *[Deleted by S 691/2012 wef 01/01/2013]*

### **Former provisions**

**2A.** In a regulation specified in the first column of the Schedule, a reference to a former provision means any provision of the Act specified in the second column of the Schedule opposite that regulation.

*[S 132/2022 wef 01/03/2022]*

### **Application**

**3.** These Regulations shall not apply to any house or flat in respect of which contributions standing to the credit of a member may be withdrawn by him under any of the following Regulations:

- (a) the Central Provident Fund (Approved Middle-Income Housing Scheme) Regulations (Rg 4);
- (b) the Central Provident Fund (Approved Housing Schemes) Regulations (Rg 12);
- (c) the Central Provident Fund (Ministry of Defence Housing Scheme) Regulations (Rg 13); or
- (d) the Central Provident Fund (Approved HDB-HUDC Housing Scheme) Regulations (Rg 14).

### **Restriction on withdrawal**

**4.—(1)** A member is not entitled to withdraw any money for any purpose permitted under these Regulations in respect of a residential

property unless the member has acquired or is about to acquire, with respect to the residential property —

- (a) an estate in fee simple or perpetuity; or
- (b) a leasehold estate with an unexpired term of —
  - (i) more than 20 years as at the specified date — if the specified date is on or after 10 May 2019; or
  - (ii) 30 years or more as at the specified date — if the specified date is before 10 May 2019.

*[S 369/2019 wef 10/05/2019]*

(2) Even though a member does not satisfy the requirement in paragraph (1)(a) or (b), the Board may in its discretion authorise, subject to any terms and conditions it may impose, the withdrawal of money by the member for any permitted purpose under these Regulations in respect of the residential property.

*[S 369/2019 wef 10/05/2019]*

(3) In this regulation —

“date of the inheritance”, in relation to any residential property inherited by a member, means the date on which the legal title to the property is transferred under intestacy law or a deceased person’s will to the member;

“specified date”, in relation to any residential property, means —

- (a) the date of the signing of the sale and purchase agreement for the purchase or acquisition of the residential property; or
- (b) the date of the inheritance of the residential property.

*[S 385/2013 wef 01/07/2013]*

## **Cash grants**

**5.—**(1) Where a cash grant made under an approved scheme administered by the Ministry of National Development has been paid into the Fund for any person under section 14 of the Act and the person has purchased or acquired or applied to purchase or acquire a residential property, the Board may, subject to these Regulations, and to such terms and conditions as it may impose, permit that person to

withdraw the cash grant for all or any of the purposes specified in these Regulations.

*[S 703/2007 wef 01/01/2008]*

(2) All moneys withdrawn under paragraph (1) together with 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 —

- (a) shall be payable to the Board if the person has committed a breach of any of the terms and conditions of the cash grant and the Minister for National Development, or any officer duly authorised by him, does not waive the breach in writing; and
- (b) notwithstanding regulation 28(3), shall remain payable to the Board on the death of the member or when the member is entitled to withdraw the sum standing to his credit under section 15, 15AA or 15AB of the Act.

*[S 512/2007 wef 01/10/2007]*

*[S 132/2022 wef 01/03/2022]*

### **Loan by Government to member**

**6.—**(1) Where the Board has, on or after 1st March 1999, credited into the ordinary account of any member moneys lent by the Government to the member under any approved loan scheme under section 14A of the Act, the Board may —

- (a) on the application of the member; or
- (b) if it considers necessary,

and subject to such terms and conditions as it may impose, permit the member to withdraw such moneys —

- (i) under regulation 10 for payment of the monthly instalments of principal and interest towards a housing loan; or
- (ii) under regulation 23 for payment of the monthly instalments of principal and interest towards a loan obtained by the member for payment for his share in any

common property transferred by the Housing and Development Board, the Government or the Minister for Finance pursuant to an application under section 126 of the Land Titles (Strata) Act 1967.

*[S 584/2007 wef 31/10/2007]*

*[S 270/2024 wef 31/12/2021]*

(2) The total amount which a member may withdraw under paragraph (1) to pay such monthly instalments shall be determined by the Board.

**Use of money in special account for payment of housing loan and share in common property transferred by Housing and Development Board, Government or Minister for Finance**

7.—(1) This regulation applies where a member is liable, as owner of a residential property, to pay the monthly instalments of principal and interest towards a housing loan or towards a loan obtained by the member for payment for the member's share in any common property transferred by the Housing and Development Board, the Government or the Minister for Finance pursuant to an application under section 126 of the Land Titles (Strata) Act 1967.

*[S 270/2024 wef 31/12/2021]*

(2) Where this regulation applies in respect of a member, the Board may authorise to be withdrawn from the moneys standing to the member's credit in the member's special account an amount not exceeding one of the following to pay the monthly instalments referred to in paragraph (1):

- (a) the balance remaining of moneys transferred from the member's medisave account under section 13(6) of the Act to the member's special account;
- (b) if the Minister approves the withdrawal, the total amount of moneys standing to the member's credit in the member's special account from time to time.

(3) The Board may authorise either or both of the amounts under paragraph (2)(a) and (b) to be withdrawn —

- (a) on the application of the member or if the Board considers it necessary; and
- (b) subject to such terms and conditions as the Board may impose.

(4) The total amount that a member may withdraw under paragraph (2)(a) and regulation 8(1A)(a) must not exceed the total amount which has been transferred to the member's special account from the member's medisave account under section 13(6) of the Act.

(5) Subject to paragraph (4), the amounts that a member may withdraw under paragraph (2)(a) or (b) are to be determined by the Board.

*[S 237/2015 wef 24/04/2015]*

### **Use of money in special account for payment of improvement contribution and interest in respect of upgrading works**

**8.—**(1) This regulation applies in respect of a member where the member is liable, as owner of a residential property, to pay —

- (a) the monthly improvement contributions due —
  - (i) to the Housing and Development Board in respect of upgrading works carried out on the residential property under Part 4A of the Housing and Development Act 1959; or
  - (ii) to a Town Council in respect of lift upgrading works carried out in relation to the residential property under Part 4A of the Town Councils Act 1988; or

*[S 270/2024 wef 31/12/2021]*

*[S 270/2024 wef 31/12/2021]*

- (b) any interest imposed by the Housing and Development Board or the Town Council, as the case may be, on the monthly improvement contribution mentioned in sub-paragraph (a).

*[S 650/2016 wef 01/01/2017]*

(1A) Where this regulation applies in respect of a member, the Board may authorise to be withdrawn from the moneys standing to



the member's credit in the member's special account an amount not exceeding one of the following to pay the monthly improvement contributions, and any interest on such contributions, referred to in paragraph (1):

- (a) the balance remaining of moneys transferred from the member's medisave account under section 13(6) of the Act to the member's special account;
- (b) if the Minister approves the withdrawal, the total amount of moneys standing to the member's credit in the member's special account from time to time.

*[S 237/2015 wef 24/04/2015]*

*[S 650/2016 wef 01/01/2017]*

(1B) The Board may authorise either or both of the amounts under paragraph (1A)(a) and (b) to be withdrawn —

- (a) on the application of the member or if the Board considers it necessary; and
- (b) subject to such terms and conditions as the Board may impose.

*[S 237/2015 wef 24/04/2015]*

(2) All moneys withdrawn from the Fund under paragraph (1A) must be paid by the Board to the Housing and Development Board or the relevant Town Council (as the case may be), or to such other persons as the Board thinks fit to receive such moneys.

*[S 650/2016 wef 01/01/2017]*

(3) Subject to regulation 7(4), the amounts that a member may withdraw under paragraph (1A)(a) or (b) are to be determined by the Board.

*[S 237/2015 wef 24/04/2015]*

*[S 650/2016 wef 01/01/2017]*

### **Use of money paid to special account upon compulsory acquisition of immovable property**

**8A.**—(1) This regulation applies in respect of a member where —

- (a) the member has withdrawn any part of the amount standing to his credit in his special account under the relevant regulations in respect of an immovable property (referred to in this regulation as the original property);
- (b) the original property is compulsorily acquired under the Land Acquisition Act 1966, and an amount is paid to the member's special account in accordance with the relevant regulations;

*[S 270/2024 wef 31/12/2021]*

- (c) the member enters into an agreement to purchase or acquire a residential property (referred to in this regulation as the replacement property), or the purchase or acquisition of the replacement property is completed, after a notification under section 5 of the Land Acquisition Act 1966 is published in respect of the original property; and

*[S 270/2024 wef 31/12/2021]*

- (d) the replacement property, the purchase or acquisition thereof, and the agreement referred to in sub-paragraph (c) satisfy such criteria as the Board may impose in any particular case.

(2) Where this regulation applies in respect of a member, the Board, with the approval of the Minister, may, on the application of the member and subject to such terms and conditions as the Board may impose, authorise the withdrawal by the member of an amount (not exceeding the quantum of the relevant amount) standing to the member's credit in the member's special account for the payment of all or any of the following:

- (a) the purchase price (or any part thereof) for the replacement property;
- (b) any costs, fees, stamp duties or other incidental expenses for, or in connection with, the purchase or acquisition of the replacement property.

(3) In this regulation —

“relevant amount” means the amount referred to in paragraph (1)(b) that is paid to the member’s special account;

“relevant regulations” means such of the following regulations as may be applicable in any particular case:

- (a) these Regulations;
- (b) the Central Provident Fund (Approved HDB-HUDC Housing Scheme) Regulations (Rg 14);
- (c) the Central Provident Fund (Approved Middle-Income Housing Scheme) Regulations (Rg 4);
- (d) the Central Provident Fund (Ministry of Defence Housing Scheme) Regulations (Rg 13).

*[S 691/2012 wef 01/01/2013]*

### **Prior agreement to purchase or acquire**

**9.—**(1) Subject to regulation 8A, where a member has entered into an agreement to purchase or acquire a residential property or has obtained a housing loan or both whether before or after 1st June 1981, the Board may, on application being made by the member and subject to such terms and conditions as the Board may impose, authorise the whole or part of the amount standing to his credit in the Fund to be withdrawn by him and used for the payment of the purchase price or part thereof of the residential property or the repayment of the housing loan or both, as the case may be.

*[S 703/2007 wef 01/01/2008]*

*[S 237/2015 wef 24/04/2015]*

(2) A member who has obtained a housing loan shall not be entitled to make any withdrawals under these Regulations for the repayment of the loan unless the loan is for a fixed term or is granted on an overdraft basis and the repayment of the loan is secured by a mortgage on the residential property.

(3) Notwithstanding paragraph (2), the Board may, in its discretion and subject to such terms and conditions as it may impose, authorise a member who has obtained a housing loan to make withdrawals under

these Regulations for the repayment of the loan if the Board is satisfied that the loan is for a fixed term or is granted on an overdraft basis and the repayment of the loan is secured by a mortgage on another residential property of which the member is the owner or a joint-owner.

### **Withdrawal for payment upon transfer (other than by way of sale) of residential property**

**9A.**—(1) Where a member (referred to in this paragraph as the transferor), being the owner or co-owner of a residential property, will or is required to transfer (other than by way of sale) his estate or interest in the residential property to another member (referred to in this paragraph as the transferee), the transferee may apply to the Board to withdraw the whole or any part of the amount standing to the transferee's credit in the Fund for the payment of any amount which the transferor is required, under these Regulations, to pay to the transferor's account in the Fund upon the transfer.

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

*[S 703/2007 wef 01/01/2008]*

### **Withdrawal for instalment payments**

**10.** Subject to regulation 7, where a member has, whether before or after 1st June 1981 obtained a housing loan the repayment of which is secured by a mortgage on that property or another residential property of which he is the owner or a joint-owner and is required to pay instalments of principal and interest towards the loan either monthly or at other intervals, the Board may, on application being made by the member and subject to such terms and conditions as the Board may impose, authorise the whole or part of the amount standing to his credit in the Fund to be withdrawn by him and used for the payment of those instalments.

*[S 237/2015 wef 24/04/2015]*

**Board may allow member to withdraw money in certain circumstances**

11. Notwithstanding regulations 6, 9 and 10, the Board may, in its discretion and subject to such terms and conditions as it may impose, allow a member to withdraw money under any of those regulations even if the housing loan obtained by the member is not secured by a mortgage on the residential property or on another residential property of which he is the owner or a joint-owner.

**Total amount to be withdrawn under regulations 6, 9 and 10**

12.—(1) The total amount which a member may withdraw to repay one or more housing loans under regulations 6, 9 and 10 shall be determined by the Board but in no case shall such amount exceed 100% of the value of the residential property as assessed by the Board at the date of —

- (a) the signing of the agreement for the purchase or acquisition of the residential property; or

*[S 703/2007 wef 01/01/2008]*

- (b) the inheritance of the residential property,

as the case may be.

(2) Where a housing loan obtained by a member is granted on an overdraft basis, the total amount of money that the member may withdraw under regulations 6, 9 and 10 shall be such an amount as may be determined by the Board, but in no case shall the amount withdrawn exceed 100% of the value of the residential property assessed by the Board at the date of —

- (a) the signing of the agreement for the purchase or acquisition of the residential property; or

*[S 703/2007 wef 01/01/2008]*

- (b) the inheritance of the residential property,

as the case may be.

(3) In this regulation, the date of the inheritance of the residential property inherited by a member means the date on which the legal

title to the property is transferred under intestacy law or a deceased person's will to the member.

*[S 385/2013 wef 01/07/2013]*

### **Withdrawal for payment of land and dwelling-house constructed thereon**

**13.—**(1) Where a member has taken any loan to —

(a) finance or re-finance the purchase or acquisition of any land (with or without any building thereon) and the costs of construction of any dwelling-house thereon;

*[S 703/2007 wef 01/01/2008]*

(b) finance the full or periodic repayments of any mortgage on any land inherited by him; or

(c) finance the construction of any dwelling-house on any land inherited by him,

the Board may, on application of the member, authorise the whole or part of the amount standing to his credit in the Fund to be withdrawn for the payment of any loan including any fee or other incidental expenses which may have been incurred in connection with the purchase or acquisition of the land or construction of the dwelling-house.

*[S 703/2007 wef 01/01/2008]*

(2) Where a member has at any time purchased or acquired any land (with or without any building thereon) or inherited any land (with or without any building thereon) and constructs, on or after 1st October 1993, a dwelling-house thereon with his own moneys, the Board may, on application being made by him, authorise the whole or part of the amount standing to his credit in the Fund to be withdrawn to reimburse him for the purchase price of the land and the costs of construction of the dwelling-house thereon, including any fee and other incidental expenses which may have been incurred for the purchase or acquisition of the land and the construction of the dwelling-house.

*[S 703/2007 wef 01/01/2008]*

(3) Any application under paragraph (2) shall be made within 6 months, or such other period as the Board may allow, from the date of issue of the temporary occupation permit in respect of the dwelling-house and may be approved by the Board subject to such terms and conditions as the Board may impose.

(4) The total amount of money which a member may withdraw under paragraph (1) or (2) shall not exceed 100% of the value of the residential property, as assessed by the Board, on the date of application by the member under paragraph (1) or (2).

### **Total amount to be withdrawn in other circumstances**

**14.—**(1) The total amount of money which a member may withdraw under these Regulations for any one or all the purposes specified in paragraph (2) shall not exceed 100% of the value of the residential property as assessed by the Board at the date of —

(a) the signing of the agreement for the purchase or acquisition of the residential property; or

*[S 703/2007 wef 01/01/2008]*

(b) the inheritance of the residential property,

as the case may be.

(2) The purposes referred to in paragraph (1) are —

(a) to make full or partial payment towards the purchase or acquisition of a residential property;

*[S 703/2007 wef 01/01/2008]*

(b) to make periodic payments towards the repayment of a housing loan or to make full or partial repayment of a housing loan; or

(c) to finance the construction of a dwelling-house on any land purchased or acquired by or inherited by the member.

*[S 703/2007 wef 01/01/2008]*

(3) In this regulation, the date of the inheritance of the residential property inherited by a member means the date on which the legal

title to the property is transferred under intestacy law or a deceased person's will to the member.

*[S 385/2013 wef 01/07/2013]*

### **Board may allow withdrawal of further amount**

**15.**—(1) In addition to the total amount which a member may withdraw under regulations 12, 13 and 14, the Board may, on application being made by a member, allow him to withdraw from the amount standing to his credit in the Fund, such further amount as the Board may, in accordance with the direction of the Minister, approve.

(2) Any withdrawal under paragraph (1) shall be subject to such terms and conditions as the Board may impose.

### **Property subject to mortgage**

**16.**—(1) Where the residential property is subject to one or more subsisting mortgages, the Board may, as a condition for the withdrawal of money under these Regulations, require the member to satisfy the Board that the mortgagees have consented —

- (a) to the postponement of their mortgages according priority to the Board in respect of all withdrawals authorised by the Board in such manner and on such terms as may be agreed upon between the Board and the mortgagees; and
- (b) to obtain the prior written approval of the Board before they sell, sub-mortgage, transfer their mortgage or apply to the Court for an order to foreclose the residential property.

(2) Where a residential property is purchased, acquired, inherited or owned by 2 or more persons, the Board may, on or after 21st January 1984, as a condition for the withdrawal of money by any one of them under these Regulations, require all the co-purchasers or co-owners to give their written consent to extend any charge under section 21(1A) of the Act to all their respective estates or interests in the residential property.

*[S 703/2007 wef 01/01/2008]*



**Disbursements in relation to purchase or acquisition, etc.**

17.—(1) Subject to regulation 8A, where a member is required to pay any costs, fees, stamp duties or other incidental expenses in connection with —

- (a) the purchase or acquisition of a residential property by the member, whether or not moneys were withdrawn under these Regulations for such purchase or acquisition;
- (b) any change in the manner of holding of a residential property (in which the member has an estate or interest) from a joint tenancy to a tenancy in common, or vice versa;
- (c) the transfer of any part (but not the whole) of the member's estate or interest in a residential property to any other person;
- (d) the obtaining of any housing loan in respect of, or the creation or discharge of a mortgage on, a residential property purchased or acquired by the member;
- (e) the transfer or assignment to the member of a residential property; or
- (f) the withdrawal of money under these Regulations,

the Board may, on the application of the member and subject to such terms and conditions as the Board may impose, authorise the whole or part of the amount standing to his credit in the Fund to be withdrawn and used for that purpose.

*[S 237/2015 wef 24/04/2015]*

(2) For the avoidance of doubt, where a member is required to pay any costs, fees, stamp duties or other incidental expenses in connection with —

- (a) any divestment, whether by sale, transfer, assignment or otherwise, by the member of the whole of his interest or title in a residential property; or
- (b) the discharge of any mortgage on a residential property upon divestment by the member of the whole of his interest in such residential property,

no amount standing to his credit in the Fund shall be withdrawn for that purpose.

*[S 691/2012 wef 01/01/2013]*

### **Joint purchases or acquisitions**

**18.—**(1) A member who has purchased, acquired or inherited a residential property jointly with one or more persons shall not be entitled to make an application for the withdrawal of money under these Regulations unless the relationship between the co-purchasers or co-owners of the property falls within any of the following categories:

- (a) husband and wife;
- (b) parent and child;
- (c) brother and brother, sister and sister or brother and sister;
- (d) grandparent, parent and child;
- (e) grandparent and grandchild.

*[S 703/2007 wef 01/01/2008]*

(2) Notwithstanding paragraph (1), the Board may, in its discretion, permit any withdrawal of money under these Regulations by a member who has purchased, acquired or inherited a residential property jointly with one or more persons, although the relationship between the co-purchasers or co-owners is not within any of the categories specified in paragraph (1).

*[S 703/2007 wef 01/01/2008]*

(3) Where 2 or more co-purchasers or co-owners of a residential property each make an application for the withdrawal of money under regulation 9 or 10 or both, the total amount of money which may be withdrawn by them under either or both of those regulations shall not exceed the limit prescribed by regulation 12 or 14, as the case may be.

### **Valuation**

**19.—**(1) For the purpose of assessing the value of any residential property under these Regulations, the Board may appoint a Government valuer or a licensed valuer and the expenses of any such valuation shall be borne by the member concerned.

(2) Where a member is required to pay the expenses of any valuation under paragraph (1), the Board may, on application being made by the member, authorise the whole or part of the amount standing to his credit in the Fund to be withdrawn and used for the payment of such expenses.

### **Withdrawal for more than one property**

**20.**—(1) Subject to paragraph (2), a member shall be entitled to apply for the withdrawal of moneys under these Regulations in respect of more than one residential property.

(2) Where —

(a) a member has already made an application for the withdrawal of moneys standing to his credit in the Fund under —

(i) these Regulations;

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

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

(iv) the Central Provident Fund (Ministry of Defence Housing Scheme) Regulations (Rg 13); or

(v) the Central Provident Fund (Approved HDB-HUDC Housing Scheme) Regulations (Rg 14),

in respect of any house, flat or other property;

(b) the Board has authorised the withdrawal of moneys pursuant to that application; and

(c) the member makes any other application for the withdrawal of moneys standing to his credit in the Fund under these Regulations in respect of any other residential property which is purchased or acquired on or after 1st July 2006,

the Board may impose additional terms and conditions for the withdrawal of moneys pursuant to that other application.

*[S 703/2007 wef 01/01/2008]*

### **Direct payment by Board to vendor, etc.**

**21.** All moneys withdrawn from the Fund under regulation 5, 6, 9, 10, 13, 15 or 17 shall be paid by the Board to the vendor, mortgagee, chargee or such other persons as the Board thinks fit to receive such moneys.

*[S 747/2013 wef 15/12/2013]*

### **Withdrawal for payment of improvement contribution, etc., in respect of upgrading works**

**22.—(1)** Subject to regulation 8, where a member is liable as the owner of a residential property to pay —

(a) the improvement contribution due —

(i) to the Housing and Development Board in respect of upgrading works carried out on the residential property under Part 4A of the Housing and Development Act 1959; or

*[S 270/2024 wef 31/12/2021]*

(ii) to a Town Council in respect of lift upgrading works carried out in relation to the residential property under Part 4A of the Town Councils Act 1988;

*[S 270/2024 wef 31/12/2021]*

(b) where the improvement contribution is paid in monthly instalments, any interest imposed by the Housing and Development Board or the Town Council, as the case may be, on the improvement contribution mentioned in sub-paragraph (a); or

(c) any cost, fees or other incidental expenses arising from such works,

the Board may, on the application of the member and subject to such terms and conditions as the Board may impose, authorise the whole or part of the amount standing to the member's credit in the Fund to be

withdrawn by the member for the payment of any of the amounts mentioned in sub-paragraphs (a), (b) and (c).

*[S 650/2016 wef 01/01/2017]*

(2) All moneys withdrawn from the Fund under this regulation shall be paid by the Board to the Housing and Development Board or a Town Council or such other persons as the Board thinks fit to receive such moneys.

(3) The total amount that may be withdrawn by a member under this regulation must not exceed the amounts mentioned in paragraph (1)(a), (b) and (c) as determined by the Board for the residential property.

*[S 650/2016 wef 01/01/2017]*

(4) *[Deleted by S 650/2016 wef 01/01/2017]*

*[S 650/2016 wef 01/01/2017]*

**Withdrawal for payment of share in common property transferred by Housing and Development Board, Government or Minister for Finance**

**23.—**(1) Subject to regulation 7, where a member is liable as the owner of a residential property to pay for a share in any common property transferred by the Housing and Development Board, the Government or the Minister for Finance pursuant to an application under section 126 of the Land Titles (Strata) Act 1967, the Board may, on the application of the member and subject to such terms and conditions as the Board may impose, authorise the whole or part of the amount standing to his credit in the Fund to be withdrawn by him for —

- (a) full or partial payment for his share in the common property;
- (b) periodic payments towards the repayment of a loan or for full or partial repayment of a loan; and

- (c) payment of costs, fees or other incidental expenses arising from the transfer of the common property, the obtaining of the loan or the withdrawal of moneys under this regulation.

*[S 584/2007 wef 31/10/2007]*

*[S 237/2015 wef 24/04/2015]*

*[S 270/2024 wef 31/12/2021]*

(2) All moneys withdrawn from the Fund under this regulation shall be paid by the Board to the Housing and Development Board or such other persons as the Board thinks fit to receive such moneys.

(3) The total amount that may be withdrawn by a member under this regulation shall not exceed the amount determined by the Board.

(4) In this regulation —

“common property” has the same meaning as in section 3 of the Land Titles (Strata) Act 1967;

*[S 270/2024 wef 31/12/2021]*

“loan” means a loan obtained by a member, the repayment of which is secured by a mortgage on any residential property of which he is the owner or joint-owner, to pay in whole or in part for that member’s share in the common property;

“relevant property” means the residential property, including the common property, which will be comprised in a subsidiary strata title issued to the owner pursuant to the application under section 126 of the Land Titles (Strata) Act 1967.

*[S 270/2024 wef 31/12/2021]*

(5) Notwithstanding the definition of “loan” in paragraph (4), the Board may, in its discretion and subject to such terms and conditions as it may impose, allow a member to withdraw money under this regulation even if the loan obtained by the member is not secured by a mortgage on any residential property of which he is the owner or joint-owner.

(6) Where a member has withdrawn moneys under this regulation, regulations 25 to 28 shall apply as if the words “residential property” therein refers to “relevant property”.

**Transfer of money from retirement account to ordinary account**

**23A.** Where the Board has permitted a member to withdraw a sum standing to the member's credit in the member's retirement account for any purpose under these Regulations, the Board may transfer such sum from the member's retirement account to the member's ordinary account to be withdrawn for that purpose.

*[S 650/2016 wef 01/01/2017]*

**24.** *[Deleted by S 532/2022 wef 01/07/2022]*

**No disposal of residential property without Board's permission**

**25.—(1)** Where a member —

- (a) has withdrawn any moneys under these Regulations in respect of a residential property (including any moneys lent to him under section 14A of the Act in respect of the residential property and withdrawn by him which have not been repaid); or
- (b) is required under section 27C(1)(g), 27DA(1)(g), 27DB(2)(c) or 27E(1)(f) of the Act to pay any moneys to the Fund upon the sale or disposal of a residential property,

*[S 691/2012 wef 01/01/2013]*

*[S 218/2021 wef 01/04/2021]*

*[S 270/2024 wef 31/12/2021]*

as long as any such moneys remain payable to the Fund, the member shall not sell, transfer, assign or otherwise dispose of the residential property or any of his estate or interest therein without the prior written permission of the Board.

*[S 512/2007 wef 01/10/2007]*

(2) Paragraph (1) does not apply to the reduction of the term of the lease of the residential property, being an HDB flat, pursuant to an agreement entered into between the member and the Housing and Development Board under the Lease Buyback Scheme.

*[S 188/2009 wef 01/05/2009]*

### **Conditions for disposal of residential property**

**26.—**(1) The Board may, in its discretion and subject to such terms and conditions as it may impose, permit a member who —

- (a) has withdrawn any moneys under these Regulations in respect of a residential property (including any moneys lent to him under section 14A of the Act in respect of the residential property and withdrawn by him which have not been repaid); or
- (b) is required under section 27C(1)(g), 27DA(1)(g), 27DB(2)(c) or 27E(1)(f) of the Act to make a payment to the Fund upon the sale or disposal of a residential property,

*[S 691/2012 wef 01/01/2013]*

*[S 218/2021 wef 01/04/2021]*

*[S 270/2024 wef 31/12/2021]*

to sell, transfer, assign or otherwise dispose of the residential property or any of his estate or interest therein to any person, if the Board is satisfied that adequate arrangements have been made to secure the payment to the member's account in the Fund of the amount specified in this regulation or such part thereof as the Board may determine.

*[S 512/2007 wef 01/10/2007]*

(2) Subject to paragraphs (2A), (3) and (4), the member making the sale, transfer, assignment or disposal shall pay to his account in the Fund, in such manner as the Board may determine, whichever is the lesser of the following amounts:

- (a) the net proceeds of the sale, transfer, assignment or disposal; or
- (b) such of the following amounts as may be applicable to him or, if both amounts are applicable to him, the aggregate of both amounts:
  - (i) where paragraph (1)(a) applies to him, all moneys withdrawn by him under these Regulations in respect of the residential property (including any moneys lent to him under section 14A of the Act in respect of the residential property and withdrawn by him which



have not been repaid), together with 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;

- (ii) where paragraph (1)(b) applies to him, the relevant amount.

*[S 445/2009 wef 01/10/2009]*

*[S 733/2011 wef 30/12/2011]*

*[S 691/2012 wef 01/01/2013]*

(2A) Subject to paragraphs (3) and (4), where the member sells, transfers, assigns or disposes of the residential property or his estate or interest therein to any person without consideration or for a consideration below the market value of the residential property or his estate or interest therein, as the case may be, the member shall, unless the Board otherwise directs, pay to his account in the Fund, in such manner as the Board may determine, the amount prescribed in paragraph (2)(b).

*[S 691/2012 wef 01/01/2013]*

(2B) *[Deleted by S 691/2012 wef 01/01/2013]*

(2C) *[Deleted by S 691/2012 wef 01/01/2013]*

(2D) *[Deleted by S 691/2012 wef 01/01/2013]*

(3) Paragraphs (1), (2) and (2A) do not apply —

- (a) where the member sells, transfers, assigns or disposes of only part (but not the whole) of his estate or interest in the residential property;
- (b) to the reduction of the term of the lease of the residential property, being an HDB flat, pursuant to an agreement entered into between the member and the Housing and Development Board under the Lease Buyback Scheme.

*[S 691/2012 wef 01/01/2013]*

(3A) *[Deleted by S 691/2012 wef 01/01/2013]*

(4) Notwithstanding paragraphs (2), (2A) and (3), where the member transfers (other than by way of sale) his estate or interest in the residential property to his spouse pursuant to an order of court

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referred to in section 27C (1)(c), 27DA(1)(c), 27DB(1)(c) or 27E(1)(c) of the Act —

- (a) in the case of an order of court referred to in section 27C(1)(c) of the Act, the person referred to in section 27C(1)(e) of the Act shall pay to the member's account in the Fund, in such manner as the Board may determine, any amount referred to in section 27C(1)(e) of the Act which the person may be required by the order of court to pay to the Board;

*[S 270/2024 wef 31/12/2021]*

- (aa) in the case of an order of court referred to in section 27DA(1)(c) of the Act, the person referred to in section 27DA(1)(e) of the Act shall pay to the member's account in the Fund, in such manner as the Board may determine, any amount referred to in section 27DA(1)(e) of the Act which the person may be required by the order of court to pay to the Board;

*[S 691/2012 wef 01/01/2013]*

*[S 218/2021 wef 01/04/2021]*

*[S 270/2024 wef 31/12/2021]*

- (ab) in the case of an order of court referred to in section 27DB(1)(c) of the Act, the person referred to in section 27DB(2)(a) of the Act must pay to the member's account in the Fund, in the manner that the Board determines, any amount referred to in section 27DB(2)(a) of the Act which the person may be required by the order of court to pay to the Board; or

*[S 218/2021 wef 01/04/2021]*

- (b) in the case of an order of court referred to in section 27E(1)(c) of the Act, the member or person referred to in section 27E(1)(e) of the Act shall pay to the member's account in the Fund, in such manner as the Board may determine, such of the amounts referred to in

section 27E(1)(e)(i), (ii) or (iii) of the Act as may be applicable to the member or person.

*[S 445/2009 wef 01/10/2009]*

*[S 733/2011 wef 30/12/2011]*

*[S 691/2012 wef 01/01/2013]*

*[S 218/2021 wef 01/04/2021]*

*[S 270/2024 wef 31/12/2021]*

(5) In this regulation —

“net proceeds”, in relation to any residential property, or a member’s estate or interest in a residential property, which is sold, transferred, assigned or disposed of, means the excess, if any, of —

- (a) the consideration for the sale, transfer, assignment or disposal of the residential property, or of the member’s estate or interest in the residential property, as the case may be, or, if the Board so elects, the value of the residential property, or of the member’s estate or interest in the residential property, as the case may be, at the time of the sale, transfer, assignment or disposal as assessed by the Board; over
- (b) the aggregate of the following amounts paid in the following order:
  - (i) any amount outstanding under a housing loan for the purchase or acquisition of the residential property, or of the member’s estate or interest in the residential property, as the case may be, which is to be repaid in priority to the Fund pursuant to —
    - (A) an agreement between the Board, the member and the mortgagee; or
    - (B) if there is no such agreement, the most recent Memorandum of Mortgage filed by the Board with the Registrar of Titles

under rule 8 of the Land Titles Rules  
(R 1); and

*[S 270/2024 wef 31/12/2021]*

- (ii) any amount which, under any written law, is to be paid to any other person in priority to the Fund, or such part of that amount as the Board determines to be attributable to the member's estate or interest in the residential property, as the case may be;

*[S 691/2012 wef 01/01/2013]*

“relevant amount” means —

- (a) in relation to a member who is required under section 27C(1)(g) of the Act to make a payment to the Fund upon the sale or disposal of a residential property, the excess, if any, of —

- (i) the amount payment of which was secured by the charge on the residential property referred to in section 27C(1)(b) of the Act; over

- (ii) the amount which has been paid to the Board under section 27C(1)(e) of the Act towards covering the deficiency in the retirement sum which the spouse of the member is required to set aside;

*[S 650/2016 wef 01/01/2017]*

*[S 270/2024 wef 31/12/2021]*

- (b) in relation to a member who is required under section 27DA(1)(g) of the Act to make a payment to the Fund upon the sale or disposal of a residential property, the excess, if any, of —

- (i) the amount payment of which was secured by the charge constituted under section 15AB(10) or (11) of the Act or a former provision on the residential property; over

*[S 132/2022 wef 01/03/2022]*

- (ii) the amount which has been paid to the Board under section 27DA(1)(e) of the Act towards covering the deficiency in the retirement sum which the spouse is required to set aside;

*[S 650/2016 wef 01/01/2017]*

*[S 218/2021 wef 01/04/2021]*

*[S 270/2024 wef 31/12/2021]*

- (ba) in relation to a member who is required under section 27DB(2)(c) of the Act to make a payment to the Fund upon the sale or disposal of a residential property, the excess (if any) of —

- (i) the amount payment of which was secured by the charge constituted under section 15AB(13) of the Act or a former provision on the residential property; over

*[S 132/2022 wef 01/03/2022]*

- (ii) the amount which has been paid to the Board under section 27DB(2)(a) of the Act towards covering the deficiency in the retirement sum which the spouse is required to set aside; or

*[S 218/2021 wef 01/04/2021]*

- (c) in relation to a member who is required under section 27E(1)(f) of the Act to make a payment to the Fund upon the sale or disposal of a residential property, the excess, if any, of —

- (i) the amount which would have been payable to the account of the member's spouse in the Fund under paragraph (2) or (2A) (excluding such interest or part thereof payable under the applicable paragraph as the Board may determine), if there was no order of court referred to in section 27E(1)(c) of the Act requiring the transfer (other than by way of sale) of the spouse's interest in the residential property to the member; over

- (ii) the amount which has been paid to the Fund to the credit of the spouse under section 27E(1)(e) of the Act;

*[S 691/2012 wef 01/01/2013]*

*[S 270/2024 wef 31/12/2021]*

“spouse” includes a former spouse.

*[S 512/2007 wef 01/10/2007]*

*[S 445/2009 wef 01/10/2009]*

### **Prohibition on mortgage**

**27.—(1)** Where a member has withdrawn any moneys under these Regulations in respect of a residential property (including any moneys lent to him under section 14A of the Act in respect of the residential property and withdrawn by him which have not been repaid), as long as any such moneys remain payable to the Fund, the member shall not mortgage or in any way encumber the residential property without the prior written permission of the Board.

(2) In granting any permission under paragraph (1), the Board may —

- (a) require the member to make adequate arrangements to secure the payment to the member’s account in the Fund of —
  - (i) all moneys withdrawn by him in respect of the residential property (including any moneys lent to him under section 14A of the Act in respect of the residential property and withdrawn by him which have not been repaid), together with 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; and
  - (ii) where he is also required under section 27C(1)(g), 27DA(1)(g), 27DB(2)(c) or 27E(1)(f) of the Act to pay any moneys to the Fund upon the sale or disposal

of the residential property, the relevant amount as defined in regulation 26(5); or

*[S 691/2012 wef 01/01/2013]*

*[S 218/2021 wef 01/04/2021]*

*[S 270/2024 wef 31/12/2021]*

(b) impose such other terms and conditions as the Board may think fit.

*[S 512/2007 wef 01/10/2007]*

### Repayment of moneys in certain circumstances

28.—(1) Where —

(a) a member —

(i) has withdrawn any moneys under these Regulations in respect of a residential property (including any moneys lent to him under section 14A of the Act in respect of the residential property and withdrawn by him which have not been repaid); or

(ii) is required under section 27C(1)(g), 27DA(1)(g), 27DB(2)(c) or 27E(1)(f) of the Act to make a payment to the Fund upon the sale or disposal of a residential property; and

*[S 691/2012 wef 01/01/2013]*

*[S 218/2021 wef 01/04/2021]*

*[S 270/2024 wef 31/12/2021]*

(b) the residential property or any estate or interest therein —

(i) is sold, transferred, assigned or otherwise disposed of by any other person, including any mortgagee, with or without the consent of the Board; or

(ii) is compulsorily acquired under the Land Acquisition Act 1966 or any other written law,

*[S 270/2024 wef 31/12/2021]*

the member shall pay to his account in the Fund the amount specified in the applicable paragraph of this regulation or such part thereof as

the Board may determine, taking into consideration the circumstances of each case.

*[S 445/2009 wef 01/10/2009]*

(2) Subject to paragraphs (2A) and (4), the member whose residential property or estate or interest therein has been sold, transferred, assigned or otherwise disposed of by any other person, or has been compulsorily acquired, shall pay to his account in the Fund, in such manner as the Board may determine, whichever is the lesser of the following amounts:

- (a) the net proceeds of the sale, transfer, assignment, disposal or compulsory acquisition; or
- (b) such of the following amounts as may be applicable to him or, if both amounts are applicable to him, the aggregate of both amounts:
  - (i) where paragraph (1)(a)(i) applies to him, all moneys withdrawn by him under these Regulations in respect of the residential property (including any moneys lent to him under section 14A of the Act in respect of the residential property and withdrawn by him which have not been repaid), together with 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;
  - (ii) where paragraph (1)(a)(ii) applies to him, the relevant amount.

*[S 445/2009 wef 01/10/2009]*

*[S 733/2011 wef 30/12/2011]*

*[S 691/2012 wef 01/01/2013]*

(2A) Subject to paragraph (4), where the member whose residential property or estate or interest therein has been sold, transferred, assigned or otherwise disposed of by any other person without consideration or for a consideration below the market value of the residential property or his estate or interest therein, as the case may be, the member shall, unless the Board otherwise directs, pay to his



account in the Fund, in such manner as the Board may determine, the amount prescribed in paragraph (2)(b).

*[S 691/2012 wef 01/01/2013]*

(2B) *[Deleted by S 691/2012 wef 01/01/2013]*

(2C) *[Deleted by S 691/2012 wef 01/01/2013]*

(2D) *[Deleted by S 691/2012 wef 01/01/2013]*

(3) Subject to paragraph (4), all moneys withdrawn by a member under these Regulations in respect of a residential property (including any moneys lent to him under section 14A of the Act in respect of the residential property and withdrawn by him which have not been repaid), together with 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, shall become due and payable to his account in the Fund in the event that —

- (a) any mortgage or encumbrance is created over the residential property without the consent of the Board; or
- (b) the member has committed a breach of any of the terms and conditions imposed by the Board in connection with the withdrawal of moneys under these Regulations.

*[S 691/2012 wef 01/01/2013]*

(4) Where a member —

- (a) has withdrawn any moneys under these Regulations in respect of a residential property (including any moneys lent to him under section 14A of the Act in respect of the residential property and withdrawn by him which have not been repaid); or
- (b) is required under section 27C(1)(g), 27DA(1)(g), 27DB(2)(c) or 27E(1)(f) of the Act to make a payment to the Fund upon the sale or disposal of a residential property,

*[S 691/2012 wef 01/01/2013]*

*[S 218/2021 wef 01/04/2021]*

*[S 270/2024 wef 31/12/2021]*

then —

- (i) on the death of the member; or
- (ii) when 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, and the Board has given its authority under section 15(1) of the Act for such withdrawal,

*[S 691/2012 wef 01/01/2013]*

such of the following amounts as may be applicable to the member or, if both amounts are applicable to him, the aggregate of both amounts, shall cease to be payable to his account in the Fund:

- (A) if sub-paragraph (a) applies to him, all moneys withdrawn by him in respect of the residential property (other than any moneys lent to him under section 14A of the Act in respect of the residential property and withdrawn by him which have not been repaid), together with 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;
- (B) if sub-paragraph (b) applies to him, the relevant amount.

*[S 691/2012 wef 01/01/2013]*

(5) *[Deleted by S 691/2012 wef 01/01/2013]*

(6) In this regulation —

“net proceeds”, in relation to any residential property which has been sold, transferred, assigned, disposed of or compulsorily acquired, means the excess, if any, of —

(a) such of the following as may be applicable:

- (i) if the residential property has been sold, transferred, assigned or disposed of, the consideration for the sale, transfer, assignment or disposal of the residential property, or, if the Board so elects, the value of the residential property at the time of the sale, transfer, assignment or disposal as assessed by the Board; or

- (ii) if the residential property has been compulsorily acquired, the amount of compensation paid upon the compulsory acquisition of the residential property; over

*[S 691/2012 wef 01/01/2013]*

- (b) the aggregate of the following amounts paid in the following order:

- (i) any amount outstanding under a housing loan for the purchase or acquisition of the residential property which is to be repaid in priority to the Fund pursuant to —

- (A) an agreement between the Board, the member and the mortgagee; or

- (B) if there is no such agreement, the most recent Memorandum of Mortgage filed by the Board with the Registrar of Titles under rule 8 of the Land Titles Rules (R 1); and

*[S 270/2024 wef 31/12/2021]*

- (ii) any amount which, under any written law, is to be paid to any other person in priority to the Fund;

*[S 691/2012 wef 01/01/2013]*

“relevant amount” means —

- (a) in relation to a member who is required under section 27C(1)(g) of the Act to make a payment to the Fund upon the sale or disposal of a residential property, the excess, if any, of —

- (i) the amount payment of which was secured by the charge on the residential property referred to in section 27C(1)(b) of the Act; over

- (ii) the amount which has been paid to the Board under section 27C(1)(e) of the Act towards covering the deficiency in the retirement sum

which the spouse of the member is required to set aside;

*[S 650/2016 wef 01/01/2017]*

*[S 270/2024 wef 31/12/2021]*

(b) in relation to a member who is required under section 27DA(1)(g) of the Act to make a payment to the Fund upon the sale or disposal of a residential property, the excess, if any, of —

(i) the amount payment of which was secured by the charge constituted under section 15AB(10) or (11) of the Act or a former provision on the residential property; over

*[S 132/2022 wef 01/03/2022]*

(ii) the amount which has been paid to the Board under section 27DA(1)(e) of the Act towards covering the deficiency in the retirement sum which the spouse is required to set aside;

*[S 650/2016 wef 01/01/2017]*

*[S 218/2021 wef 01/04/2021]*

*[S 270/2024 wef 31/12/2021]*

(ba) in relation to a member who is required under section 27DB(2)(c) of the Act to make a payment to the Fund upon the sale or disposal of a residential property, the excess (if any) of —

(i) the amount payment of which was secured by the charge constituted under section 15AB(13) of the Act or a former provision on the residential property; over

*[S 132/2022 wef 01/03/2022]*

(ii) the amount which has been paid to the Board under section 27DB(2)(a) of the Act towards covering the deficiency in the retirement sum which the spouse is required to set aside; or

*[S 218/2021 wef 01/04/2021]*

- (c) in relation to a member who is required under section 27E(1)(f) of the Act to make a payment to the Fund upon the sale or disposal of a residential property, the excess, if any, of —
- (i) the amount which would have been payable to the account of the member’s spouse in the Fund under paragraph (2) or (2A) (excluding such interest or part thereof payable under the applicable paragraph as the Board may determine), if there was no order of court referred to in section 27E(1)(c) of the Act requiring the transfer (other than by way of sale) of the spouse’s interest in the residential property to the member; over
  - (ii) the amount which has been paid to the Fund to the credit of the spouse under section 27E(1)(e) of the Act;

*[S 691/2012 wef 01/01/2013]*

*[S 270/2024 wef 31/12/2021]*

“spouse” includes a former spouse.

*[S 445/2009 wef 01/10/2009]*

*[S 512/2007 wef 01/10/2007]*

**Distribution of amount paid to member’s account in Fund, etc.**

**28A.** Where any moneys withdrawn by a member are paid voluntarily, or pursuant to any provision of these Regulations, to the member’s account in the Fund or to the Board, the Board shall credit any amount so paid in the following manner:

- (a) where the moneys were withdrawn solely from the member’s ordinary account or retirement account, or were withdrawn partly from the member’s ordinary account and partly from the member’s retirement account, the Board shall credit the amount so paid to the member’s ordinary account; or
- (b) where the moneys were withdrawn solely from the member’s special account, or were withdrawn partly

from the member's special account and partly from either or both of the member's ordinary account and retirement account, the Board shall credit —

- (i) the amount of the moneys withdrawn from the member's special account, together with 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, to the member's special account; and
- (ii) any remainder of the amount so paid to the member's ordinary account.

*[S 691/2012 wef 01/01/2013]*

*[S 369/2019 wef 10/05/2019]*

### **Application for cancellation of charge on immovable property**

**29.**—(1) For the purposes of sections 21(10A), 21A(9A) and 27E(2)(e) of the Act, where there is a charge under section 21(1) or 21A(1) of the Act, as the case may be, on a member's estate or interest in an immovable property, the member may apply to the Board for the charge to be cancelled.

*[S 270/2024 wef 31/12/2021]*

(2) The Board may approve an application under paragraph (1) for the charge to be cancelled if the Board is satisfied that the member —

- (a) is entitled to withdraw the amount standing to his credit in the Fund under section 15(2)(a), (3) or (4) or 15AA(1), (2) or (3) of the Act or a former provision;

*[S 132/2022 wef 01/03/2022]*

- (b) has complied with the requirements in section 15(6) or 15AA(5) of the Act or a former provision, as the case may be; and

*[S 132/2022 wef 01/03/2022]*

- (c) has complied with such terms and conditions as the Board may impose.

*[S 747/2013 wef 15/12/2013]*

## Undischarged bankrupts

**29A.**—(1) Despite section 27(1) of the Act, the Board may permit a member who is an undischarged bankrupt to withdraw money under these Regulations —

- (a) in relation to a residential property owned by the member, if the Official Assignee's consent has been obtained to make an application to the Board to withdraw money under these Regulations; or
- (b) in relation to a residential property to be purchased or acquired by the member, if the Official Assignee's consent has been obtained to purchase or acquire that residential property.

(2) Where a member is adjudicated a bankrupt after making an application to withdraw money under these Regulations, the consent of the Official Assignee need not be obtained for the purposes of paragraph (1) unless the Board so requires before the money has been withdrawn.

(3) Any withdrawal under paragraph (1) is subject to terms and conditions that the Board may impose.

*[S 532/2022 wef 01/07/2022]*

## Manner of application

**30.**—(1) An application by a member under these Regulations shall be made in writing to the Board in such manner as the Board may direct.

*[S 747/2013 wef 15/12/2013]*

(2) Any member making such application shall furnish to the Board such information, documents and guarantees as the Board may require.

## THE SCHEDULE

Regulation 2A

### FORMER PROVISIONS

<i>First column</i>	<i>Second column</i>
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*Central Provident Fund  
(Residential Properties Scheme)*

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*Regulations*

[CAP. 36, Rg 6

THE SCHEDULE — *continued*

<i>Regulation containing reference to a former provision</i>	<i>Former provisions</i>
1. Regulation 26(5) (paragraph (b)(i) of definition of “relevant amount”)	Section 15(11D) or (11E) of the Act as in force before 1 March 2022
2. Regulation 26(5) (paragraph (ba)(i) of definition of “relevant amount”)	Section 15(11EB) of the Act as in force before 1 March 2022
3. Regulation 28(6) (paragraph (b)(i) of definition of “relevant amount”)	Section 15(11D) or (11E) of the Act as in force before 1 March 2022
4. Regulation 28(6) (paragraph (ba)(i) of definition of “relevant amount”)	Section 15(11EB) of the Act as in force before 1 March 2022
5. Regulation 29(2)(a)	Section 15(2)(d), (e), (f) or (g), (7A) or (8) of the Act as in force before 1 March 2022
6. Regulation 29(2)(b)	Section 15(2A), (7B) or (8A) of the Act as in force before 1 March 2022

[S 132/2022 wef 01/03/2022]

[G.N. Nos. S 159/82; S 64/87; S 316/88; S 478/92;  
S 387/93; S 482/95; S 341/96; S 24/97; S 85/99; S 563/99;  
S 106/2001; S 182/2005; S 358/2005; S 468/2005;  
S 538/2005; S 364/2006]



LEGISLATIVE HISTORY  
CENTRAL PROVIDENT FUND (RESIDENTIAL PROPERTIES  
SCHEME) REGULATIONS  
(CHAPTER 36, RG 6)

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

**1. G. N. No. S 159/1982 — Central Provident Fund (Approved Residential Properties Scheme) Regulations 1982**

Date of commencement : 1 June 1981

**2. G. N. No. S 64/1987 — Central Provident Fund (Approved Residential Properties Scheme) (Amendment) Regulations 1987**

Date of commencement : 27 February 1987

**3. G. N. No. S 316/1988 — Central Provident Fund (Approved Residential Properties Scheme) (Amendment) Regulations 1988**

Date of commencement : 1 November 1988

**4. 1990 Revised Edition — Central Provident Fund (Approved Residential Properties Scheme) Regulations**

Date of operation : 25 March 1992

**5. G. N. No. S 478/1992 — Central Provident fund (Approved Residential Properties Scheme) (Amendment) Regulations 1992**

Date of commencement : 1 December 1992

**6. G. N. No. S 387/1993 — Central Provident Fund (Residential Properties Scheme) (Amendment) Regulations 1993**

Date of commencement : 1 October 1993

**7. G. N. No. S 482/1995 — Central Provident Fund (Residential Properties Scheme) (Amendment) Regulations 1995**

Date of commencement : 1 July 1995

**8. G. N. No. S 341/1996 — Central Provident Fund (Residential Properties Scheme) (Amendment) Regulations 1996**

Date of commencement : 2 August 1996

- 9. G. N. No. S 24/1997 — Central Provident Fund (Residential Properties Scheme) (Amendment) Regulations 1997**  
Date of commencement : 31 January 1997
- 10. 1998 Revised Edition — Central Provident Fund (Residential Properties Scheme) Regulations**  
Date of operation : 1 January 1998
- 11. G. N. No. S 85/1999 — Central Provident Fund (Residential Properties Scheme) (Amendment) Regulations 1999**  
Date of commencement : 1 March 1999
- 12. G. N. No. S 563/1999 — Central Provident Fund (Residential Properties Scheme) (Amendment No. 2) Regulations 1999**  
Date of commencement : 15 December 1999
- 13. G. N. No. S 106/2001 — Central Provident Fund (Residential Properties Scheme) (Amendment) Regulations 2001**  
Date of commencement : 1 March 2001
- 14. G. N. No. S 182/2005 — Central Provident Fund (Residential Properties Scheme) (Amendment) Regulations 2005**  
Date of commencement : 1 April 2005
- 15. G. N. No. S 358/2005 — Central Provident Fund (Residential Properties Scheme) (Amendment No. 2) Regulations 2005**  
Date of commencement : 15 June 2005
- 16. G. N. No. S 468/2005 — Central Provident Fund (Residential Properties Scheme) (Amendment No. 3) Regulations 2005**  
Date of commencement : 19 July 2005
- 17. G. N. No. S 538/2005 — Central Provident Fund (Residential Properties Scheme) (Amendment No. 4) Regulations 2005**  
Date of commencement : 15 August 2005
- 18. G. N. No. S 364/2006 — Central Provident Fund (Residential Properties Scheme) (Amendment) Regulations 2006**  
Date of commencement : 1 July 2006
- 19. 2006 Revised Edition — Central Provident Fund (Residential Properties Scheme) Regulations**  
Date of operation : 30 November 2006

**20. G. N. No. S 253/2007 — Central Provident Fund (Residential Properties Scheme) (Amendment) Regulations 2007**

Date of commencement : 15 June 2007

**21. G. N. No. S 512/2007 — Central Provident Fund (Residential Properties Scheme) (Amendment No. 2) Regulations 2007**

Date of commencement : 1 October 2007

**22. G. N. No. S 584/2007 — Central Provident Fund (Residential Properties Scheme) (Amendment No. 3) Regulations 2007**

Date of commencement : 31 October 2007

**23. G. N. No. S 703/2007 — Central Provident Fund (Residential Properties Scheme) (Amendment No. 4) Regulations 2007**

Date of commencement : 1 January 2008

**24. G. N. No. S 188/2009 — Central Provident Fund (Residential Properties Scheme) (Amendment) Regulations 2009**

Date of commencement : 1 May 2009

**25. G. N. No. S 445/2009 — Central Provident Fund (Residential Properties Scheme) (Amendment No. 2) Regulations 2009**

Date of commencement : 1 October 2009

**26. G.N. No. S 733/2011 — Central Provident Fund (Residential Properties Scheme) (Amendment) Regulations 2011**

Date of commencement : 30 December 2011

**27. G.N. No. S 691/2012 — Central Provident Fund (Residential Properties Scheme) (Amendment) Regulations 2012**

Date of commencement : 1 January 2013

**28. G.N. No. S 385/2013 — Central Provident Fund (Residential Properties Scheme) (Amendment) Regulations 2013**

Date of commencement : 1 July 2013

**29. G.N. No. S 479/2013 — Central Provident Fund (Residential Properties Scheme) (Amendment No. 2) Regulations 2013**

Date of commencement : 1 August 2013

**30. G.N. No. S 747/2013 — Central Provident Fund (Residential Properties Scheme) (Amendment No. 3) Regulations 2013**

Date of commencement : 15 December 2013

**31. G.N. No. S 237/2015 — Central Provident Fund (Residential Properties Scheme) (Amendment) Regulations 2015**

Date of commencement : 24 April 2015

**32. G.N. No. S 650/2016 — Central Provident Fund (Residential Properties Scheme) (Amendment) Regulations 2016**

Date of commencement : 1 January 2017

**33. G.N. No. S 369/2019 — Central Provident Fund (Residential Properties Scheme) (Amendment) Regulations 2019**

Date of commencement : 10 May 2019

**34. G.N. No. S 218/2021 — Central Provident Fund (Residential Properties Scheme) (Amendment) Regulations 2021**

Date of commencement : 1 April 2021

**35. G. N. No. S 270/2024 — Central Provident Fund (Residential Properties Scheme) (Amendment) Regulations 2024**

Date of commencement : 31 December 2021

**36. G.N. No. S 132/2022 — Central Provident Fund (Residential Properties Scheme) (Amendment) Regulations 2022**

Date of commencement : 1 March 2022

**37. G.N. No. S 532/2022 — Central Provident Fund (Residential Properties Scheme) (Amendment No. 2) Regulations 2022**

Date of commencement : 1 July 2022