

CENTRAL PROVIDENT FUND ACT 1953
(SECTION 77(1))

CENTRAL PROVIDENT FUND REGULATIONS 1987

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[1 December 1987]

Citation

1. These Regulations are the Central Provident Fund Regulations 1987.

Definitions

1A.—(1) In these Regulations —

“applicable person” has the meaning given by section 2(1) of the Act and regulation 2(b) of the Central Provident Fund (Prescribed Applicable Person) Regulations 2024;

“cash grant” has the meaning given by section 14(5) of the Act;

“continuing condition” has the meaning given by section 14(5) of the Act;

“determined interest” means the amount of interest determined by the Board in accordance with section 13(7C)(b), (7E) and (7F), read with section 13(7CA)(b) and (7GA) (if applicable), of the Act;

“instrument” includes any bank draft, warrant or cheque;

“living expenses account” means an account maintained by the Board before 13 January 2015 for a member of the Fund in respect of any amount standing to the member’s credit in the Fund which the member is required to set aside under any condition mentioned in section 27(2)(b) or (3) of the Act;

“member’s initial transfer” means the initial transfer specified in section 13(7D) of the Act of any amount standing to the member’s credit in the Fund;

“specified payment” has the meaning given by section 14(5) of the Act.

(2) For the purposes of these Regulations, the Board is notified of a member’s death —

- (a) if it has received satisfactory proof of, or obtained reliable information on, the member’s death from any person; and
- (b) whether such proof is received or information is obtained before, on or after 1 April 2022.

Time for payment of contributions

2.—(1) Subject to paragraphs (2), (3) and (4), all contributions to the Fund payable by an employer under section 7(1) of the Act must be paid to the Board not later than 14 days after the end of the month in respect of which the contributions are payable.

(2) The Board may, in the case of any employer or class or classes of employers, authorise the time for payment to be extended by not more than 7 days.

(3) Despite paragraph (1), where paragraph 4(1) of the First Schedule to the Act applies, the employer must pay to the Fund the difference mentioned in that paragraph not later than 14 days after the end of the month in which the computation or recomputation mentioned in that paragraph is required to be done.

(4) Where the Board has authorised the withdrawal of the sum of money standing to the credit of a member in the Fund under section 15(2)(a) or (b) or (3) of the Act or a former provision or section 15AA(1) of the Act or a former provision, the Board may require any contributions due in respect of that member to be paid to the Fund by such earlier date as the Board may direct.

(5) In paragraph (4) —

- (a) the first occurrence of “former provision” means section 15(2)(b) or (c) of the Act as in force before 1 April 2024; and

- (b) the second occurrence of “former provision” means section 15(2)(d), (e), (f) or (g) of the Act as in force before 1 March 2022.

Interest on contributions in arrears

3.—(1) Any sum due to the Board by way of interest under section 9 of the Act must be paid to the Board within 14 days of a demand by the Board for such payment.

(2) Where the Board has recovered any interest in respect of arrears of contributions, the Board must pay the whole or such part, as the Board may determine, of the interest that would have been payable on the contributions that were received late if those contributions had been paid on the due date.

(3) Interest under section 9(1) of the Act is payable on the amount of a relevant contribution that an employer or a platform operator (as the case may be) is liable to pay for a particular calendar month, that remains unpaid on each day during the unpaid period, at whichever of the following rate results in the higher total interest payable by the employer or the platform operator (as the case may be) for the unpaid period of the relevant contribution:

- (a) 1.5% per month;
- (b) \$5 for the unpaid period.

(4) In paragraph (3), the relevant contribution —

- (a) that an employer is liable to pay for a particular calendar month, is the contribution under section 7 of the Act for the calendar month that the employer is liable to pay in respect of all its employees; and
- (b) that a platform operator is liable to pay for a particular calendar month, is the contribution under section 8A of the Act for the calendar month that the platform operator is liable to pay in respect of all its platform workers.

(5) In paragraph (3), the unpaid period, in relation to a relevant contribution, starts on the first day of the calendar month following the calendar month for which the relevant contribution was payable.

(6) To avoid doubt, where a person is both an employer and a platform operator, paragraph (3) applies separately to —

- (a) the relevant contributions that the person is liable to pay under section 7 of the Act; and
- (b) the relevant contributions that the person is liable to pay under section 8A of the Act.

Manner of payment of moneys

4. All contributions to the Fund and all fees and charges payable to the Board may be paid —

- (a) in cash at any post office in Singapore duly authorised to receive money on behalf of the Board;
- (b) by cashier's order or cheque drawn on any bank in Singapore or any other payment instrument designated by the Board delivered or sent by post to the Board's office;
- (c) by any electronic means as the Board may permit from time to time, subject to such terms and conditions as the Board may impose in connection with the use of such means; or
- (d) in such other manner as the Board may from time to time authorise in any particular case or class of cases.

Forms

5. All payments of contributions to the Fund must be accompanied by the duly completed forms that the Board requires for that purpose.

Receipt of payments

6. A receipt or an acknowledgment of the receipt of any sum paid to the Board on account of contributions to the Fund may be given by the Board or any other person duly authorised to receive such contributions on behalf of the Board.

Treatment of moneys not successfully paid out of Fund

7.—(1) Subject to paragraph (2) and unless otherwise provided in the Central Provident Fund (Retirement Sum Scheme)

Regulations 1988, the Central Provident Fund (Retirement Sum Topping-Up Scheme) Regulations 1995, the Central Provident Fund (Revised Retirement Sum Scheme) Regulations 1995 or the Central Provident Fund (New Retirement Sum Scheme) Regulations 2004, where —

- (a) any amount has been authorised, permitted or allowed to be paid out of the Fund to any person under section 15, 15AA, 15AB, 16B, 16C, 20, 25, 25A, 26A, 27 or 27B of the Act or section 26, 26C or 26D of the Act as in force before 1 April 2022; and
- (b) the amount has not been successfully paid to that person, or the instrument in respect of such payment has been returned to the Board or has expired,

the Board is to restore the amount, or the value of the instrument, to the member's account in the Fund or the general moneys of the Fund (as the case may be) as soon as practicable after the date the Board is notified of the unsuccessful payment of the amount or the instrument is returned to the Board or expires (as the case may be).

(2) Where paragraph (1)(a) and (b) applies in relation to an amount authorised, permitted or allowed to be paid out of a member's retirement account under section 15(2)(b), 20(1)(b) or (1A), 25(3) or (4A), 25A or 26A of the Act, the Board may, instead of restoring the amount, or the value of the instrument, to the member's retirement account, pay that amount or value to —

- (a) the member's ordinary account, if any of the following applies:
 - (i) the member is not a specified applicable person;
 - (ii) the amount is paid out from the member's retirement account on or after the SAC Start Date; or
- (b) the member's special account, in any other case,

as soon as practicable after the date the Board is notified of the unsuccessful payment of the amount, or the instrument is returned to the Board or expires, as the case may be.

(3) In paragraph (2) —

“SAC Start Date” has the meaning given by regulation 2 of the Central Provident Fund (Closure of Special Account) Regulations 2025;

“specified applicable person” means —

- (a) a citizen or permanent resident of Singapore; or
- (b) a person prescribed in regulation 2(a) of the Central Provident Fund (Prescribed Applicable Person) Regulations 2024.

(4) Where the amount, or the value of an instrument, is restored or paid to an account of the member in the Fund under paragraph (1) or (2), the Board may credit to that account (in any manner that the Board considers fit) any interest in respect of that amount or value in the following manner:

- (a) where paragraph (1) applies — the whole or any part, as the Board may determine, of any interest that would have been payable on the amount or value so restored if that amount or value had not been debited from that account;
- (b) where paragraph (2)(a) applies — the whole or any part, as the Board may determine, of any interest payable on the amount or value so paid as if that amount or value were in the member’s ordinary account for the period starting on the date of withdrawal from the member’s retirement account and ending on the date immediately before the date that amount or value is paid to the member’s ordinary account;
- (c) where paragraph (2)(b) applies or if (despite sub-paragraph (b)) the Board considers it reasonable to do so in the circumstances — the whole or any part, as the Board may determine, of any interest that would have been payable on the amount or value so paid if that amount or value had not been debited from the member’s retirement account.

(5) The Board may, before restoring the amount or value of an instrument to the member's account or the general moneys of the Fund (as the case may be) under paragraph (1), make further reasonable attempts to pay the amount authorised to be paid out of the Fund as mentioned in paragraph (1)(a).

(6) Despite paragraph (1), where on or before 1 January 2003 —

- (a) any amount has been authorised to be paid out of the Fund to any person entitled to the amount under section 15, 15AA, 15AB, 20, 26 or 27 of the Act;
- (b) the amount has not been successfully paid to that person or the instrument in respect of such payment has been returned to the Board or has expired; and
- (c) the amount or the value of the instrument has been subsequently transferred to the Reserve Account of the Fund,

the Board must, if satisfied that any person is entitled to the whole or part of the amount, restore to the member's account the amount as if such amount had been restored —

- (d) from the date of the unsuccessful payment of the amount to the person entitled to the payment; or
- (e) where the instrument has been returned to the Board or has expired, from the date of return of the instrument or date of expiry of the instrument, whichever is the earlier,

and the Board must credit the whole or such part, as the Board may determine, of the interest that would have been payable on the amount restored if that amount had not been debited from the member's account, in such manner as the Board considers fit.

(7) Paragraph (8) applies where —

- (a) any amount has been authorised before, on or after 1 September 2014 to be paid from any member's living expenses account to that member under section 27 of the Act; and

- (b) that amount has not been successfully paid to that member or the instrument in respect of such payment has been returned to the Board or has expired.

(8) Where this paragraph applies by virtue of paragraph (7), instead of complying with paragraph (1) or (6) (if applicable), the Board may credit to the member's ordinary account —

- (a) the amount of the unsuccessful payment or value of the instrument mentioned in paragraph (7)(b); and
- (b) the whole or such part, as the Board may determine, of any interest —
 - (i) payable on the amount of the unsuccessful payment mentioned in paragraph (7)(b), where that amount was retained in the living expenses account; or
 - (ii) that would have been payable on the amount of the unsuccessful payment or value of the instrument mentioned in paragraph (7)(b), as if that amount or value had not been deducted from the living expenses account, where that amount was deducted from the living expenses account.

(9) Where —

- (a) any amount has been authorised to be paid out of the Fund to any person under section 74, 75, 75A, 75B, 75C or 75D of the Act (as in force before 1 January 2020) or section 71 of the Act; and
- (b) the amount has not been successfully paid to that person or the instrument in respect of such payment has been returned to the Board or has expired,

the Board must credit the amount, or the value of the instrument, to the general moneys of the Fund as soon as practicable after the date the Board is notified of the unsuccessful payment of the amount or the instrument is returned to the Board or expires, as the case may be.

(10) Where any amount has been credited to the general moneys of the Fund under paragraph (9), the Board may authorise the payment of that amount from the general moneys of the Fund to any person

who satisfies the Board that the person is entitled under the Act to that amount.

(11) In this regulation —

- (a) any amount paid out of the Fund includes an amount paid out by the inter-bank GIRO or telegraphic transfer; and
- (b) where any amount is or was paid out of the Fund in any foreign currency, the amount or the value of the instrument restored to the member's account or to the general moneys of the Fund (as the case may be) may be more or less than the amount paid out of the Fund.

8. [*Deleted by S 191/2016*]

Requirements to be satisfied before member's accounts in Fund deemed to be dormant

9.—(1) For the purpose of section 2(1B) of the Act, a member's accounts in the Fund are deemed dormant on and with effect from the date on which all of the following requirements are satisfied:

- (a) the member is 100 years of age or above;
- (b) there have been no transactions in the member's accounts which would satisfy the Board that the member is alive during the period of 10 years immediately preceding such date;
- (c) the Board has, in accordance with paragraph (2) or (3) (as the case may be) notified the member that he or she is required to satisfy the Board that he or she is still alive;
- (d) the member fails to satisfy the Board that he or she is alive in such form and manner, and within such period, as required by the Board under sub-paragraph (c).

(2) Where the Board has records of the last known address of a member mentioned in paragraph (1), the Board may, by written notice to the member, require the member to satisfy the Board that he or she is alive by responding to the Board in such form and manner, and within such period, as the Board may specify in the written notice.

(3) Where the address of a member mentioned in paragraph (1) is unknown, the Board may publish a notice requiring the member to satisfy the Board that he or she is alive (by responding to the Board in such form and manner, and within such period, as the Board may specify in the published notice) —

(a) in an English local daily newspaper and, at the option of the Board, one other local daily newspaper in another language of the Board's choice; or

(b) on the Board's Internet website at <https://www.cpf.gov.sg>.

Transfer of moneys to general moneys of Fund under section 13(7A)(a) of Act where member has died

10.—(1) Where the Board is notified on or after 1 April 2022 that a member has died, the Board may transfer any moneys standing in the member's account in the Fund (other than a nominee account, if any) to the general moneys of the Fund if at least 6 months have passed after the date on which the Board receives the notification.

(2) Where the Board is notified before 1 April 2022 that a member has died, the Board may transfer any moneys standing in the member's account in the Fund (other than a nominee account, if any) to the general moneys of the Fund —

(a) in the case where the member died before 1 November 2015 — if at least 7 years have passed after the date of the member's death; or

(b) in the case where the member died between 1 November 2015 and 31 March 2022 (both dates inclusive) — after 1 November 2022.

Transfer of moneys to general moneys of Fund under section 13(7A)(b) of Act where member's accounts in Fund are deemed to be dormant

11. Where a member's accounts in the Fund are deemed to be dormant under section 2(1B) of the Act, whether before, on or after 1 April 2022, the Board may transfer any moneys standing in the member's account in the Fund (other than a nominee account, if any)

to the general moneys of the Fund on or after the later of the following dates:

- (a) 1 April 2022;
- (b) the date on which the member's accounts in the Fund are deemed to be dormant.

Restoration, transfer or payment of moneys from general moneys of Fund

12.—(1) Under section 13(7C) of the Act, the Board may —

- (a) restore, transfer or pay the whole or any part of the member's initial transfer in the following manner:
 - (i) subject to sub-paragraph (ii) —
 - (A) restore to the same account from which the member's initial transfer was made; or
 - (B) transfer to the member's ordinary account;
 - (ii) if section 13(7CA) of the Act applies — pay to the member's accounts in the Fund in accordance with section 13AA(4) of the Act; and
- (b) pay the determined interest into the member's accounts in the Fund,

in any of the following circumstances:

- (c) the member is entitled and has applied to withdraw the sum standing to the credit of the member in the Fund under section 15(2)(b) of the Act;
- (d) the Board permits the withdrawal of the whole or any part of the sum standing to the member's credit in his or her medisave account under section 16A(1) of the Act;
- (e) the Board is entitled to recover or may recover any moneys mentioned in —
 - (i) section 14(3) or (3A), 14A, 22, 24A, 27N(4) or 57C(5) or (6) of the Act; or
 - (ii) regulation 16;

- (f) for the payment of any amount that the Board is entitled under the Act to deduct from the moneys standing to the credit of the member in the Fund;
- (g) any sum is to be credited to the account of another person under section 19(2) or (6) or 19A(2) or (6) of the Act, as in force before 1 April 2022;
- (h) any sum is to be refunded or paid under section 19, 19D or 71 of the Act;
- (i) the Board is served with an order of court mentioned in section 27B(1) of the Act awarding the spouse of the member any amount to be paid out from the moneys standing to the credit of the member in the Fund (including any moneys which are payable or repayable to the Fund to the credit of the member).

(2) Subject to paragraph (1), if the Board has been notified that the member has died, the Board may, on being satisfied that any person is entitled under section 25 of the Act to the whole or any part of the member's initial transfer, or for the purpose of payment of the member's initial transfer to the Public Trustee under section 25A of the Act —

- (a) transfer to the deceased member's ordinary account the whole or that part of the member's initial transfer; and
- (b) pay into the deceased member's ordinary account the determined interest.

(3) Where —

- (a) any moneys have been transferred to the general moneys of the Fund under section 13(7B) of the Act on or after 1 April 2024; and
- (b) the Board is satisfied that the member is an applicable person,

the Board may —

- (c) restore to the member's accounts in the Fund, or (if applicable) pay to the member's accounts in the Fund in

accordance with section 13AA(4) of the Act, the moneys mentioned in sub-paragraph (a); and

- (d) pay into the member's accounts in the Fund mentioned in sub-paragraph (c), or (if applicable) pay to the member's accounts in the Fund in accordance with section 13AA(5) or (6) of the Act, the determined interest.

(4) Paragraph (5) applies where any moneys have been transferred to the general moneys of the Fund under section 13(7B)(a) of the Act as in force before 1 April 2022 or regulation 11 as in force on or after that date.

(5) Where the Board is satisfied that any of the requirements in regulation 9(1) for the transfer has not been met or the member is still alive, the Board may —

- (a) restore to the member's accounts in the Fund, or (if applicable) pay to the member's accounts in the Fund in accordance with section 13AA(4) of the Act, the moneys mentioned in paragraph (4); and
- (b) pay into the member's accounts in the Fund mentioned in sub-paragraph (a), or (if applicable) pay to the member's accounts in the Fund in accordance with section 13AA(5) or (6) of the Act, the determined interest.

(6) Subject to regulation 7(6), where any amount has been transferred to the general moneys of the Fund before 1 January 2011 and —

- (a) the Board is satisfied that the member is alive; or
- (b) the Board is satisfied that any person is entitled to the whole or part of the amount under the Act,

the Board may —

- (c) restore to the member's accounts in the Fund the amount so transferred together with the determined interest; or

- (d) (if applicable) pay the amount so transferred to the member's accounts in the Fund in accordance with section 13AA(4) of the Act and the determined interest in respect of that amount to the member's accounts in the Fund in accordance with section 13AA(5) or (6) of the Act.

Reduced rate for non-applicable period before 1 April 2027

12A. The reduced rate for the non-applicable period before 1 April 2027 mentioned in section 13(7F)(b)(i) of the Act is 0.05% per annum.

Transfer to ordinary account of moneys that cannot be restored to living expenses account

13. Where any amount has been transferred from a member's living expenses account to the general moneys of the Fund (called in this regulation the transferred amount), the Board may, if the Board is satisfied that any person is entitled to the whole or part of the amount under the Act —

- (a) transfer the transferred amount to the member's ordinary account; and
- (b) pay the determined interest into the member's ordinary account.

Withdrawal under section 15(8D) of Act

14.—(1) For the purposes of section 15(8D)(b) of the Act, the Board may permit a withdrawal by a member under that section if the transferred amount mentioned in that section is —

- (a) a cash grant made by the Government under the Silver Support Scheme established under section 5(1) of the Silver Support Scheme Act 2015, credited to the member's account in the Fund under section 14(1) of the Act;
- (b) an amount equivalent to the value of a specified payment under the scheme known as the Workfare Skills Support scheme (formerly known as the Workfare Training Support scheme) credited to the member's account in the Fund under section 14(1A) of the Act;

- (c) an amount equivalent to the value of a specified payment under a scheme (other than a scheme mentioned in sub-paragraph (b)) credited to the member's account in the Fund under section 14(1A) of the Act;
- (d) an amount credited to the member's ordinary account under regulation 7(8)(a) or (b);
- (da) an amount credited to the member's ordinary account under regulation 35(2) of the Central Provident Fund (Investment Schemes) Regulations 2000, in respect of the proceeds of sale of any designated shares sold before, on or after 8 April 2026;

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- (e) any monthly income paid into a member's ordinary account under regulation 13E of the Central Provident Fund (Retirement Sum Scheme) Regulations 1988, regulation 10D of the Central Provident Fund (New Retirement Sum Scheme) Regulations 2004, regulation 10D of the Central Provident Fund (Revised Retirement Sum Scheme) Regulations 1995 and regulation 10G of the Central Provident Fund (Retirement Sum Topping-Up Scheme) Regulations 1995;
- (f) any amount transferred to a member's ordinary account under regulation 9A of the Central Provident Fund (New Retirement Sum Scheme) Regulations 2004;
- (g) any monthly income paid into a member's ordinary account under regulation 8 of the Central Provident Fund (Lifelong Income Scheme) Regulations 2009; or
- (h) an amount withdrawn by the member under section 15(8D) of the Act that has been restored to the member's account in the Fund under regulation 7(1) (called in this regulation a restored amount).

(2) For the purposes of section 15(8E) of the Act, the prescribed time for a member's application to the Board under section 15(8D) of the Act that concerns any of the matters in sub-paragraphs (a) to (f) is as follows:

- (a) a cash grant mentioned in paragraph (1)(a) or a restored amount in respect of that cash grant — within one year after the date the cash grant is credited or the restored amount is restored (as the case may be);
- (b) an amount equivalent to the value of a specified payment mentioned in paragraph (1)(b) or a restored amount in respect of that amount — within 2 years after the date the amount is credited or the restored amount is restored (as the case may be);
- (c) an amount equivalent to the value of a specified payment mentioned in paragraph (1)(c) or a restored amount in respect of that amount — within one year after the date the amount is credited or the restored amount is restored (as the case may be);
- (d) an amount mentioned in paragraph (1)(d) or a restored amount in respect of that amount — at any time;
- (da) an amount mentioned in paragraph (1)(da) or a restored amount in respect of that amount — at any time;

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- (e) any monthly income mentioned in paragraph (1)(e) or (g), or a restored amount in respect of that monthly income — at any time;
- (f) any amount mentioned in paragraph (1)(f) or a restored amount in respect of that amount — at any time.

(3) Where the Board permits a withdrawal by a member under section 15(8D) of the Act, the Board may —

- (a) retain in the member's account in the Fund, the whole or part of any interest earned on the amount permitted to be withdrawn; or
- (b) transfer to the general moneys of the Fund, the whole or part of any interest earned on the amount permitted to be withdrawn.

Significant conditions and specified significant conditions in section 15AA of Act

14A.—(1) The following physical or mental conditions are prescribed as significant conditions defined in section 15AA(9) of the Act:

- (a) being physically or mentally incapacitated —
 - (i) from ever continuing in any employment; or
 - (ii) in a manner approved by the Minister that causes disability of a description or to an extent specified by the Minister;
- (b) lacking capacity within the meaning of section 4 of the Mental Capacity Act 2008;
- (c) a medical condition leading to a severely impaired life expectancy;
- (d) a terminal illness or disease.

(2) The significant conditions prescribed in paragraph (1)(a), (b) or (c) are specified significant conditions defined in section 15AA(9) of the Act.

Prescribed period for section 14(3A)(b) of Act

15. For the purposes of section 14(3A)(b) of the Act, the prescribed period is one year beginning on the date on which the cash grant or specified payment was paid into the person’s account in the Fund in error.

Prescribed manner of publicising continuing condition under section 14 of Act

15A. The prescribed manner of publicising a condition mentioned in paragraph (b)(ii) of the definition of “continuing condition” in section 14(5) of the Act is to publish the condition on the Board’s Internet website at <https://www.cpf.gov.sg>.

Specified provisions of other written law for section 24A(1)(b) of Act

16. The following provisions are specified for the purposes of section 24A(1)(b) of the Act:

- (a) section 12 of the MediShield Life Scheme Act 2015;
- (b) section 24 of the CareShield Life and Long-Term Care Act 2019.

Form and manner for giving notice of marriage

17. For the purposes of section 25(6AA)(a) of the Act, the form and manner for giving a notice of a marriage may be specified on the Board's Internet website at <https://www.cpf.gov.sg>.

Information relating to deceased member which Board may disclose

18.—(1) This regulation applies where the Board has been notified of a member's death on or after 1 February 2024.

(2) The Board may disclose to a person mentioned in section 59(10) of the Act the following information (if any) relating to a deceased member under section 59(11)(c) of the Act:

- (a) information relating to the member's rights, benefits and obligations in relation to —
 - (i) any insurance scheme established and maintained by the Board under the Act;
 - (ii) the Lifelong Income Scheme established and maintained by the Board under section 27K of the Act or any other annuity or retirement scheme provided under the Act;
 - (iii) the CareShield Life Scheme;
 - (iv) a Supplement Scheme as defined in section 2(1) of the CareShield Life and Long-Term Care Act 2019;
 - (v) the ElderShield Scheme;

- (vi) the former ElderShield Scheme as defined in section 2(1) of the CareShield Life and Long-Term Care Act 2019;
- (vii) the former ElderShield Supplement Scheme as defined in regulation 2 of the CareShield Life and Long-Term Care (Transitional Provisions for former ElderShield Scheme and former ElderShield Supplement Scheme) Regulations 2021;
- (viii) the MediShield Life Scheme; and
 - (ix) the medical insurance plans specified in the MediShield Life Scheme (Private Medical Insurance Scheme) Regulations 2015;
- (b) information relating to the member's proceeds, benefits and obligations in relation to an investment made by the member under a scheme in accordance with regulations made under section 77(1)(n) and (na) of the Act;
- (c) without limiting section 59(11)(a) of the Act, information relating to —
 - (i) withdrawals from moneys standing to the member's credit in the Fund;
 - (ii) amounts (including monthly income) paid or payable to the member under the Act;
 - (iii) transfer of moneys between the member's accounts in the Fund;
 - (iv) payment or repayment of moneys to the member's accounts in the Fund;
 - (v) the member not needing to comply with section 15(6)(a) of the Act by reason of section 15AA(3) of the Act; and
 - (vi) refunds paid or payable to the Board by the member under the Act.

Prescribed relevant transaction under section 21E(1) of Act

19.—(1) Each of the following is prescribed as a relevant transaction for the purposes of paragraph (b) of the definition of “relevant transaction” in section 21E(1) of the Act:

- (a) the sale, transfer, assignment or disposal of only part (but not the whole) of a member’s estate or interest in an immovable property or HDB flat;
- (b) the reduction of the term of the lease of an HDB flat pursuant to an agreement entered into between a member (who is the lessee of the HDB flat) and the Housing and Development Board under the Lease Buyback Scheme.

(2) In this regulation, “Lease Buyback Scheme” has the meaning given by regulation 2 of the Central Provident Fund (Residential Properties Scheme) Regulations 1982.

[S 149/2026 wef 01/04/2026]

LEGISLATIVE HISTORY

CENTRAL PROVIDENT FUND REGULATIONS 1987

This Legislative History is provided for the convenience of users of the Central Provident Fund Regulations 1987. It is not part of these Regulations.

- 1. G. N. No. S 313/1987 — Central Provident Fund Regulations 1987**
Date of commencement : 1 December 1987
- 2. 1990 Revised Edition — Central Provident Fund Regulations**
Date of operation : 25 March 1992
- 3. G. N. No. S 427/1992 — Central Provident Fund (Amendment) Regulations 1992**
Date of commencement : 1 November 1992
- 4. G. N. No. S 297/1997 — Central Provident Fund (Amendment) Regulations 1997**
Date of commencement : 1 July 1997
- 5. 1998 Revised Edition — Central Provident Fund Regulations**
Date of operation : 1 January 1998
- 6. G. N. No. S 695/2002 — Central Provident Fund (Amendment) Regulations 2002**
Date of commencement : 1 January 2003
(Except regulations 2 and 5)
- 7. G. N. No. S 367/2003 — Central Provident Fund (Amendment) Regulations 2003**
Date of commencement : 1 January 2003
- 8. G. N. No. S 695/2002 — Central Provident Fund (Amendment) Regulations 2002**
Date of commencement : 1 April 2003
(Regulations 3 and 5)
- 9. G. N. No. S 780/2004 — Central Provident Fund (Amendment) Regulations 2004**
Date of commencement : 1 January 2005
- 10. G. N. No. S 718/2007 — Central Provident Fund (Amendment) Regulations 2007**
Date of commencement : 1 January 2008

- 11. G. N. No. S 820/2010 — Central Provident Fund (Amendment) Regulations 2010**
Date of commencement : 1 January 2011
- 12. G.N. No. S 724/2011 — Central Provident Fund (Amendment) Regulations 2011**
Date of commencement : 30 December 2011
- 13. G.N. No. S 540/2012 — Central Provident Fund (Amendment) Regulations 2012**
Date of commencement : 1 November 2012
- 14. G.N. No. S 201/2013 — Central Provident Fund (Amendment) Regulations 2013**
Date of commencement : 8 April 2013
- 15. G.N. No. S 565/2014 — Central Provident Fund (Amendment) Regulations 2014**
Date of commencement : 1 September 2014
- 16. G.N. No. S 30/2015 — Central Provident Fund (Amendment) Regulations 2015**
Date of commencement : 31 January 2015
- 17. G.N. No. S 233/2015 — Central Provident Fund (Amendment No. 2) Regulations 2015**
Date of commencement : 24 April 2015
- 18. G.N. No. S 191/2016 — Central Provident Fund (Amendment) Regulations 2016**
Date of commencement : 1 May 2016
- 19. G.N. No. S 722/2016 — Central Provident Fund (Amendment No. 2) Regulations 2016**
Date of commencement : 1 January 2017
- 20. G.N. No. S 884/2019 — Central Provident Fund (Amendment) Regulations 2019**
Date of commencement : 1 January 2020
- 21. G.N. No. S 854/2020 — Central Provident Fund (Amendment) Regulations 2020**
Date of commencement : 1 October 2020

22. G.N. No. S 1018/2021 — Central Provident Fund (Amendment) Regulations 2021

Date of commencement : 1 January 2022

23. G.N. No. S 120/2022 — Central Provident Fund (Amendment) Regulations 2022

Date of commencement : 1 March 2022

24. G.N. No. S 288/2022 — Central Provident Fund (Amendment No. 2) Regulations 2022

Date of commencement : 1 April 2022

25. G.N. No. S 482/2022 — Central Provident Fund (Amendment No. 3) Regulations 2022

Date of commencement : 18 June 2022

26. G.N. No. S 604/2023 — Central Provident Fund (Amendment) Regulations 2023

Date of commencement : 1 September 2023

27. G.N. No. S 58/2024 — Central Provident Fund (Amendment) Regulations 2024

Date of commencement : 1 February 2024

28. G.N. No. S 283/2024 — Central Provident Fund (Amendment No. 2) Regulations 2024

Date of commencement : 1 April 2024

29. G.N. No. S 922/2024 — Central Provident Fund (Amendment No. 3) Regulations 2024

Date of commencement : 15 December 2024

30. G.N. No. S 1034/2024 — Central Provident Fund (Amendment No. 4) Regulations 2024

Date of commencement : 1 January 2025

31. G.N. No. S 31/2025 — Central Provident Fund (Amendment) Regulations 2025

Date of commencement : 19 January 2025

32. 2025 Revised Edition — Central Provident Fund Regulations 1987

Date of operation : 17 December 2025

**33. G.N. No. S 149/2026 — Central Provident Fund (Amendment)
Regulations 2026**

Date of commencement : 1 April 2026

**34. G.N. No. S 213/2026 — Central Provident Fund (Amendment No. 2)
Regulations 2026**

Date of commencement : 8 April 2026

COMPARATIVE TABLE
CENTRAL PROVIDENT FUND REGULATIONS 1987

This subsidiary legislation has undergone renumbering in the 2025 Revised Edition. This Comparative Table is provided to help readers locate the corresponding provisions in the previous version.

2025 Ed.	1998 Ed.
2—(3)	2—(2A)
(4)	(3)
(5)	(4)
—	3A [<i>Deleted by S 604/2023</i>]
7—(2)	7—(1AA)
(3)	(1AB)
(4)	(1A)
(5)	(1B)
(6)	(2)
(7)	(2AA)
(8)	(2AB)
(9)	(2A)
(10)	(2B)
—	(3) [<i>Deleted by S 565/2014</i>]
(11)	(4)