

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

CENTRAL PROVIDENT FUND  
(RETIREMENT SUM TOPPING-UP SCHEME)  
REGULATIONS 1995

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[1 July 1995]

## Citation

1. These Regulations are the Central Provident Fund (Retirement Sum Topping-Up Scheme) Regulations 1995.

## Application

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

## Definitions

3.—(1) In these Regulations —

“annuity plan” has the meaning given by section 27J of the Act;

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

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

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

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

“applicable property charge” means —

- (a) any charge under section 15AB(1), (2), (10), (11) or (13) of the Act or a former provision, or section 21(1), 21A(1), 21B(1), 21C(1)(d), 27C(1)(i), 27D(1)(j)(ii), 27DA(1)(i), 27DB(2)(e), 27E(1)(h) or 27F(1)(h) of the Act; or
- (b) any undertaking under section 15AB(3) or (4) of the Act or a former provision, or section 21C(2), 21D(1) or 27D(1)(j)(i) of the Act;

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

- (a) for the purposes of section 15AA(2)(b) or (3)(b) of the Act or a former provision; or
- (b) to be taken into account in computing the retirement sum that has been set aside, for the purposes of these Regulations;

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

- (a) P is the monthly income that the member is receiving or will receive from all of the member’s approved benefits based on information available to the Board at that time;
- (b) Q is the payout benchmark applicable to the member; and
- (c) R is the retirement sum applicable to the member;

“cash amount” means —

- (a) the retirement sum that has been set aside by the member calculated in accordance with paragraph (4) or regulation 3A, as the case may be; or
- (b) the net retirement amount of an applicable member determined in accordance with paragraph (5);

“determined amount” means the determined amount —

- (a) paid to a member under section 15(7A)(a) of the Act; or
- (b) transferred to a member’s retirement account under section 15(7A)(b) of the Act,

as the case may be;

“enhanced retirement sum” means 2 times of the prevailing retirement sum;

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

- (a) where the member’s cash amount is determined by the relevant check to be at least the retirement sum applicable to the member or the reduced retirement sum applicable to the applicable member (as the case may be) — the determined amount;
- (b) where the member’s cash amount is determined by the relevant check to be less than the retirement sum applicable to the member or the reduced retirement sum applicable to the applicable member (as the case may be) — the excess of J over K, where —
  - (i) J is the sum of the determined amount and the cash amount determined by that relevant check; and
  - (ii) K is the retirement sum applicable to the member or the reduced retirement sum

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

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

- (a) where the member’s cash amount is determined by the relevant check to be at least the retirement sum applicable to the member or the reduced retirement sum applicable to the applicable member (as the case may be) — the determined amount;
- (b) where the member’s cash amount is determined by the relevant check to be less than the retirement sum applicable to the member or the reduced retirement sum applicable to the applicable member (as the case may be) — the excess of  $J_1$  over  $K_1$ , where —
  - (i)  $J_1$  is the sum of the determined amount and the cash amount determined by that relevant check; and
  - (ii)  $K_1$  is the retirement sum applicable to the member or the reduced retirement sum applicable to the applicable member, as the case may be;

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

“Investment Schemes Regulations” means the Central Provident Fund (Investment Schemes) Regulations 2000;

*[Deleted by S 159/2026 wef 01/04/2026]*

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

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

“member’s balance” means the amount mentioned in section 15(6C)(a) of the Act, and any interest accruing on that amount, standing to the credit of the member;

“member’s investment amount” means —

(a) in respect of each investment purchased with any amount withdrawn from one or more of the member’s accounts in the Fund under Part 3 of the Investment Schemes Regulations that has not been completely disposed of, the amount (if any) by which the amount mentioned in sub-paragraph (i) exceeds the amount mentioned in sub-paragraph (ii):

(i) the amount withdrawn from one or more of the member’s accounts in the Fund under Part 3 or regulation 39 (as the case may be) of the Investment Schemes Regulations to purchase the investment;

(ii) all proceeds from the sale of that investment and benefits of that investment (if any) that are repaid to one or more of the member’s accounts in the Fund at any time before the transfer under regulation 4 or 6;

(b) in respect of all investments purchased with any amount withdrawn from the member’s ordinary account under Part 2 of the Investment Schemes Regulations, the amount (if any) by which the amount mentioned in sub-paragraph (i) exceeds the amount mentioned in sub-paragraph (ii):

(i) the amount withdrawn from the member’s ordinary account under Part 2 or regulation 39 (as the case may be) of the Investment Schemes Regulations to purchase the investments;

(ii) all proceeds from the sale of the investments and benefits of the investments (if any) that are repaid to the member’s ordinary account at any

time before the transfer under regulation 4 or 6;  
and

(c) in respect of all investments purchased with any amount withdrawn from the member's ordinary account under Part 4 of the Investment Schemes Regulations, the amount (if any) by which the amount mentioned in sub-paragraph (i) exceeds the amount mentioned in sub-paragraph (ii):

(i) the amount withdrawn from the member's ordinary account under Part 4 or regulation 39 (as the case may be) of the Investment Schemes Regulations to purchase the investments;

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

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

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

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

“prevailing retirement sum” means the sum set out for the time being in the second column of the last item in the First Schedule to the Central Provident Fund (New Retirement Sum Scheme) Regulations 2004;

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

“reduced retirement sum”, in relation to an applicable member's application under section 18(1) or (2) of the Act, means the amount last specified, before that application is decided by the Board, by the Minister to be set aside or topped-up in that

applicable member's retirement account under section 15AA(5)(a) of the Act or a former provision;

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

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

- (a) any interest under section 6(4) of the Act;
- (b) any additional interest under section 6(4B) of the Act;
- (c) any cash grant (within the meaning of section 14(5) of the Act) credited before 1 January 2026 into the member's retirement account under section 14(1) of the Act, excluding all of the following:
  - (i) any cash grant administered by the Ministry of National Development or the Housing and Development Board;
  - (ii) any cash grant known as the Earn and Save Bonus;
  - (iii) any cash grant credited into the member's retirement account due to the closure of the member's special account, on the direction of the Minister under section 14(1) of the Act;

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- (ca) any cash grant under the approved scheme known as the Matched Retirement Savings Scheme, as described on the Board's Internet website at <https://cpf.gov.sg>, credited into the member's retirement account under section 14(1) of the Act on or after 1 January 2026 in respect of contributions —

- (i) paid before 1 January 2025; or

- (ii) paid on or after 1 January 2025 which, at the member's request in any particular case, the Board treats as having been paid before that date;

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- (cb) any cash grant under the approved scheme known as the Retirement Savings Bonus that is part of the Majulah Package, as described on the Board's Internet website at <https://cpf.gov.sg>, credited into the member's retirement account under section 14(1) of the Act on or after 1 January 2026;

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

- (i) the member is a relevant member;

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

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

- (iv) the member has applied to the Board under the Central Provident Fund (Lifelong Income Scheme) Regulations 2009 for the monthly income to be paid into the member's retirement account;

- (e) any amount restored to the member's retirement account under section 13(7H)(a) of the Act from the member's ordinary account, being an amount which was transferred to the member's ordinary account under regulation 9A(3) or (4) of the Central Provident Fund (New Retirement Sum Scheme) Regulations 2004 as in force before 6 November

2021 or regulation 9A(6) of those Regulations as in force on or after that date;

(f) any amount paid to the member’s account under regulation 15(1) or (2) of the Central Provident Fund (Retirement Sum Scheme) Regulations 1988, regulation 19(1) or (2) of the Central Provident Fund (Revised Retirement Sum Scheme) Regulations 1995 or regulation 18(1) or (2) of the Central Provident Fund (New Retirement Sum Scheme) Regulations 2004;

(g) where —

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

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

(h) any amount paid into the member’s retirement account under section 27L(5) of the Act;

“relevant member” has the meaning given by section 27J of the Act;

“relevant transaction” has the meaning given by section 21E(1) of the Act read with regulation 19 of the Central Provident Fund Regulations 1987;

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

“section 21C(1) charge A” means a continued charge constituted under section 21C(1)(d) of the Act, where the relevant charge mentioned in section 21C(1)(a) of the Act in relation to the continued charge is —

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

(b) another section 21C(1) charge A;

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“section 21C(1) charge C” means a continued charge constituted under section 21C(1)(d) of the Act, where the relevant charge mentioned in section 21C(1)(a) of the Act in relation to the continued charge is —

(a) a charge under section 27C(1)(i), 27D(1)(j)(ii), 27DA(1)(i) or 27DB(2)(e) of the Act; or

(b) another section 21C(1) charge C;

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“section 21C(2) undertaking A” means an undertaking deemed to be given under section 21C(2) of the Act, where the relevant undertaking mentioned in section 21C(2)(a) of the Act in relation to the deemed undertaking is —

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

(b) a section 21D(1) undertaking A; or

(c) another section 21C(2) undertaking A;

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“section 21C(2) undertaking B” means an undertaking deemed to be given under section 21C(2) of the Act, where the relevant undertaking mentioned in section 21C(2)(a) of the Act in relation to the deemed undertaking is —

(a) an undertaking under section 27D(1)(j)(i) of the Act;

(b) a section 21D(1) undertaking B; or

(c) another section 21C(2) undertaking B;

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“section 21D(1) undertaking A” means an undertaking deemed to be given under section 21D(1) of the Act, where the relevant undertaking mentioned in that provision in relation to the deemed undertaking is —

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

- (b) a section 21C(2) undertaking A; or
- (c) another undertaking deemed to be given under section 21D(1) of the Act, where the relevant undertaking mentioned in that provision in relation to the deemed undertaking is an undertaking mentioned in paragraph (a) or (b);

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“section 21D(1) undertaking B” means an undertaking deemed to be given under section 21D(1) of the Act, where the relevant undertaking mentioned in that provision in relation to the deemed undertaking is —

- (a) an undertaking under section 27D(1)(j)(i) of the Act;
- (b) a section 21C(2) undertaking B; or
- (c) another undertaking deemed to be given under section 21D(1) of the Act, where the relevant undertaking mentioned in that provision in relation to the deemed undertaking is an undertaking mentioned in paragraph (a) or (b);

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“specified significant condition” has the meaning given by section 15AA(9) of the Act, read with regulation 14A(2) of the Central Provident Fund Regulations 1987.

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

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

First Schedule to the Central Provident Fund (New Retirement Sum Scheme) Regulations 2004.

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

- (a) the amount in cash standing to the member's credit in the member's ordinary account and special account;
- (b) the member's investment amount, except if —
  - (i) the Board approves the member's application under regulation 40(1) of the Investment Schemes Regulations to withdraw all securities which the member purchased or acquired under Part 2, 3 or 4 (as the case may be) of those Regulations; or
  - (ii) the member has died and the Board has been notified of the member's death in accordance with regulation 43A of the Investment Schemes Regulations;
- (c) if the member is not an applicable member and has attained 55 years of age, the amount of the retirement sum that the member has set aside;
- (d) if the member is an applicable member, the lower of the following:
  - (i) the reduced retirement sum applicable to the member;
  - (ii) the applicable member's net retirement amount.

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

- (a) A is the total of the following amounts:
  - (i) the total amount that has been credited into the member's retirement account up to that time;
  - (ii) where the member has attained 55 years of age on or after 1 July 1995 — any determined amount paid to

the member up to that time from moneys standing to the member's credit in the member's ordinary account and special account, other than any excluded paid amount;

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

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

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

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

(A) regulation 17B of the Central Provident Fund (Approved Housing Schemes) Regulations 1986;

(B) regulation 6B of the Central Provident Fund (Approved HDB-HUDC Housing Scheme) Regulations 1987;

(C) regulation 8A of the Central Provident Fund (Approved Middle-Income Housing Scheme) Regulations 1975;

(D) regulation 7A of the Central Provident Fund (Ministry of Defence Housing Scheme) Regulations (Rg 13, 2006 Revised Edition);

(E) regulation 15A of the Central Provident Fund (Non-Residential Properties Scheme) Regulations 1986;

(F) regulation 23A of the Central Provident Fund  
(Residential Properties Scheme)  
Regulations 1982;

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- (iii) any amount transferred or paid to the member's spouse from the member's retirement account under section 27B of the Act;
- (iv) any amount restored or paid to an account of that member or any other member in the Fund, from the member's retirement account under section 13(7H)(a), (7HA)(b)(i) or (c)(i) or (7HB)(a) of the Act;
- (v) any amount refunded or paid to a person from the member's retirement account under section 13(7I)(a) of the Act;
- (vi) any amount transferred to a relevant individual from the member's retirement account under section 18 of the Act;
- (vii) any amount withdrawn or paid to the member under regulation 12B or 13(3) of the Central Provident Fund (Retirement Sum Scheme) Regulations 1988, regulation 10(3) or 12A of the Central Provident Fund (Revised Retirement Sum Scheme) Regulations 1995 or regulation 10(3) or 11A of the Central Provident Fund (New Retirement Sum Scheme) Regulations 2004;
- (viii) in relation to —
  - (A) any cash grant mentioned in paragraph (c)(i), (ii) or (iii) of the definition of "relevant deductibles" in paragraph (1); or
  - (B) any cash grant credited into the member's retirement account under section 14(1) of the Act on or after 1 January 2026, other than those mentioned in paragraph (ca) or (cb) of the

definition of “relevant deductibles” in paragraph (1),

any amount recovered by the Board from the member’s retirement account pursuant to section 14(3) or (3A) of the Act;

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- (ix) any amount of the remaining moneys —
  - (A) refunded to a giver’s account from the member’s retirement account under section 19D(2) or (7)(a) of the Act; or
  - (B) paid to a payer, the personal representatives of the payer or a proper claimant from the member’s retirement account under section 19D(3) or (7)(b) of the Act;
- (x) any amount refunded from the member’s retirement account under section 19(1) of the Act as in force on or after 1 April 2022;
- (xi) any amount withdrawn or transferred from the member’s retirement account under section 15(1B) of the Act;
- (xii) any amount deducted from the member’s retirement account under section 45(2) of the Act;
- (xiii) any amount recovered by the Board from the member’s retirement account under section 57C of the Act;
- (xiv) any amount refunded or paid from the member’s retirement account under section 71 of the Act.

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

- (a) D is the total of —
  - (i) the amount standing to the applicable member’s credit in the applicable member’s retirement account

immediately after the applicable member was first authorised by the Board to withdraw a sum under section 15AA(1) of the Act because the member is suffering from a specified significant condition or a former provision (called in this paragraph the applicable member's first authorisation);

- (ii) the total amount that has been credited into the applicable member's retirement account on or after the applicable member's first authorisation; and
  - (iii) any determined amount paid to the applicable member after the applicable member's first authorisation from moneys standing to the applicable member's credit in his or her ordinary account and special account, other than any excluded paid amount;
- (b) E is the total of the amounts from the applicable member's retirement account that have been used or withdrawn under section 15(6C)(a), (b) or (c) of the Act before the applicable member's first authorisation;
- (c) F is the applicable member's relevant deductibles at the time the net retirement amount is determined; and
- (d) G is the total of the following amounts that have been withdrawn from moneys standing to the credit of the applicable member's retirement account after the applicable member's first authorisation at the time the net retirement amount is determined (except any amounts withdrawn from applicable member's relevant deductibles):
- (i) any amount withdrawn from the applicable member's retirement account for any of the purposes mentioned in section 21(1), 21A(1) or 21B(1) of the Act or transferred to the applicable member's ordinary account under any of the following regulations:

- (A) regulation 17B of the Central Provident Fund (Approved Housing Schemes) Regulations 1986;
- (B) regulation 6B of the Central Provident Fund (Approved HDB-HUDC Housing Scheme) Regulations 1987;
- (C) regulation 8A of the Central Provident Fund (Approved Middle-Income Housing Scheme) Regulations 1975;
- (D) regulation 7A of the Central Provident Fund (Ministry of Defence Housing Scheme) Regulations;
- (E) regulation 15A of the Central Provident Fund (Non-Residential Properties Scheme) Regulations 1986;
- (F) regulation 23A of the Central Provident Fund (Residential Properties Scheme) Regulations 1982;

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- (ii) any amount transferred or paid to the applicable member's spouse from the applicable member's retirement account under section 27B of the Act;
- (iii) any amount restored or paid to one or more accounts (of that applicable member) in the Fund, from that applicable member's retirement account under section 13(7H)(a), (7HA)(b)(i) or (c)(i) or (7HB)(a) of the Act;
- (iv) any amount refunded or paid to a person from the applicable member's retirement account under section 13(7I)(a) of the Act;
- (v) any amount (other than periodic payments) withdrawn from the applicable member's retirement account under section 15AA(6) of the Act or a former provision;

- (vi) any amount of the remaining moneys —
  - (A) refunded to a giver's account from the applicable member's retirement account under section 19D(2) or (7)(a) of the Act; or
  - (B) paid to a payer, the personal representatives of the payer or a proper claimant from the applicable member's retirement account under section 19D(3) or (7)(b) of the Act;
- (vii) any amount refunded from the member's retirement account under section 19(1) of the Act as in force on or after 1 April 2022.

### **Former provisions**

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

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

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

- (a) at the first computation time, is an amount calculated in accordance with the formula  $A_p + B_p$ , where —
  - (i)  $A_p$  is the member's benefit component at the first computation time;
  - (ii)  $B_p$  is the higher of the following amounts:
    - (A) the amount by which  $C_p$  exceeds  $D_p$ ;
    - (B) the lower of the following amounts:
      - (BA)  $C_p$ ;
      - (BB)  $E_p$ ;
  - (iii)  $C_p$  is the retirement sum that has been set aside by the member immediately before the first computation

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

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

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

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

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

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

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

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

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

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- (i) the references to “the first computation time” are replaced by “the recomputation time”;
  - (ii)  $C_p$  is the retirement sum that has been set aside by the member immediately before the recomputation time, calculated in accordance with sub-paragraph (c), less the benefit component at the last computation time;
  - (iii)  $D_1$  is the amount by which the member’s benefit component at the recomputation time exceeds  $D_3$ , where  $D_3$  is the amount by which the retirement sum applicable to the member exceeds the difference between —
    - (A) the retirement sum set aside by the member immediately before the recomputation time, calculated in accordance with sub-paragraph (a) or (c) (whichever applied at the last computation time); and
    - (B) the benefit component at the last computation time; and
- (c) at any other computation time, is an amount calculated in accordance with the formula  $F_p - G_p - H_p$ , where —
- (i)  $F_p$  is the sum of —
    - (A) the amount that has been set aside by the member with partial benefits at the last computation time; and
    - (B) all moneys credited or transferred to the retirement account after the last computation time;
  - (ii)  $G_p$  is an amount determined by the Board, not exceeding the total of the amounts mentioned in regulation 3(4)(b) that have been credited to the member’s retirement account after the last computation time and on or before the determination by the Board for the current computation time; and

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

(2) In paragraph (1) —

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

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

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

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

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

(a) is a member with full benefits; or

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

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

(a)  $A_{fa}$  is —

- (i) for a member mentioned in paragraph (3)(a), the total amount credited or transferred to the member's retirement account under section 18 or 18A of the Act; or
- (ii) for a member mentioned in paragraph (3)(b), the retirement sum set aside by the member at that time, calculated in accordance with paragraph (1)(c), less the member's benefit component (if any) at that time;

(b)  $B_{fa}$  is —

- (i) for a member mentioned in paragraph (3)(a), the lower of the following:
  - (A) the amount paid to the member's account under regulation 15(3) of the Central Provident Fund (Retirement Sum Scheme) Regulations 1988, regulation 19(3) of the Central Provident Fund (Revised Retirement Sum Scheme) Regulations 1995 or regulation 18(3) of the Central Provident Fund (New Retirement Sum Scheme) Regulations 2004 (as the case may be) in respect of the member's approved benefit that is terminated or surrendered;
  - (B) the amount by which the retirement sum applicable to the member exceeds the total amount credited or transferred to the member's retirement account under section 18 or 18A of the Act; or
- (ii) for a member mentioned in paragraph (3)(b), the lower of the following:
  - (A) the amount paid to the member's account under regulation 15(3) of the Central Provident Fund (Retirement Sum Scheme) Regulations 1988, regulation 19(3) of the Central Provident Fund (Revised Retirement Sum Scheme) Regulations 1995 or regulation 18(3) of the

Central Provident Fund (New Retirement Sum Scheme) Regulations 2004 (as the case may be) in respect of the member's approved benefit that is terminated or surrendered;

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

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

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

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

(i) immediately after payment to the member's account of the amount payable (if any) under regulation 15(3) of the Central Provident Fund (Retirement Sum Scheme) Regulations 1988, regulation 19(3) of the Central Provident Fund (Revised Retirement Sum Scheme) Regulations 1995 or regulation 18(3) of the Central Provident Fund (New Retirement Sum Scheme) Regulations 2004 (as the case may be) in relation to the termination or surrender of the member's approved benefit; or

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

Regulations 1988, regulation 19(3) of the Central Provident Fund (Revised Retirement Sum Scheme) Regulations 1995 or regulation 18(3) of the Central Provident Fund (New Retirement Sum Scheme) Regulations 2004 (as the case may be), after the member's approved benefit is terminated or surrendered.

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

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

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

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

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

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

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

on that date is more than half the retirement sum applicable to the member.

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

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

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

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

(B) the member's relevant amount; and

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

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

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

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

(B) the member's relevant amount; and

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

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

- (a) the conditions set out in paragraph (5)(a) or (b), as the case may be;
- (b) any other conditions as the Board may require.

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

### **Transfer of member's moneys to own retirement account**

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

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

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

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

- (a) to pay money into the retirement account of a member under section 18(1)(b) or (2) of the Act; or
- (b) to voluntarily maintain in a retirement account, under section 18(1)(c) of the Act, a retirement sum or any other sum not exceeding the enhanced retirement sum,

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

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

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

6.—(1) Where the Board grants a member's application mentioned in paragraph (2), the amount that may be transferred out of the member's ordinary account must not exceed —

- (a) if the member is below 55 years of age on the date the application is processed, the lower of the following:
  - (i) an amount equal to the member's relevant amount on that date, less the prevailing retirement sum;
  - (ii) the amount standing to the member's credit in the member's ordinary account on that date; and
- (b) if the member has attained 55 years of age on the date the application is processed, the lower of the following:
  - (i) an amount equal to the member's relevant amount on that date, less the retirement sum applicable to that member;
  - (ii) the amount standing to the member's credit in the member's ordinary account on that date.

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

(3) Where the Board grants a member's application mentioned in paragraph (4), the amount that may be transferred out of the member's approved accounts must not exceed —

- (a) if the member is below 55 years of age on the date the application is processed, the lower of the following:
  - (i) an amount equal to the member's relevant amount on that date, less half the prevailing retirement sum;
  - (ii) the amount standing to the member's credit in the member's ordinary account on that date; and

- (b) if the member has attained 55 years of age on the date the application is processed, the lower of the following:
- (i) an amount equal to the member's relevant amount on that date, less half the retirement sum applicable to the member;
  - (ii) the total of the following:
    - (A) the amount standing to the member's credit in the member's ordinary account and special account on that date;
    - (B) the amount (if any) by which the amount mentioned in sub-paragraph (BA) exceeds the amount mentioned in sub-paragraph (BB):
      - (BA) the amount of retirement sum set aside in the member's retirement account on that date, less any amount transferred or paid to the member's retirement account under section 18 or 18A of the Act;
      - (BB) half the retirement sum applicable to the member.

(4) Paragraph (3) applies where the Board grants an application to transfer moneys out of the member's ordinary account, special account or retirement account, or more than one of the accounts (called in this paragraph and in paragraph (3) the member's approved accounts), to top-up the retirement account of the member's —

- (a) spouse, under regulation 4(3) or (4);
- (b) parent or grandparent, under regulation 4(3) or (5); or
- (c) parent-in-law or grandparent-in-law, under regulation 4(6).

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

- (a) an amount equal to the member's relevant amount on the date the application is processed, less the reduced retirement sum applicable to that member;
- (b) the amount standing to that member's credit in the member's ordinary account on the date the application is processed.

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

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

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

- (a) the amount computed under regulation 3A(1);
- (b) the member's benefit component, if any.

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

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

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

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

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

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

(6) For the purposes of these Regulations, the maximum amount which may be transferred from the ordinary account or special account of an applicable member, or from both accounts, to the applicable member's retirement account under section 18A(1) of the Act is the prescribed amount under paragraph (7)(b) that applies to the applicable member, less the amount of the applicable member's net retirement amount.

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

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

(b) for an applicable member —

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

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

### **Payment of amount secured by charge or undertaking**

#### **8.—(1) Where —**

- (a) a member sells, transfers, assigns or otherwise disposes of an immovable property (or any of the member's estate or interest in the immovable property) to any person in respect of which there subsists —

- (i) a charge created or constituted under section 15AB(1), (2), (10), (11) or (13) of the Act or a former provision or any section 21C(1) charge A; or

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- (ii) an undertaking given under section 15AB(3) or (4) of the Act or a former provision or any section 21C(2) undertaking A or section 21D(1) undertaking A; and

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

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

#### **(2) Where —**

- (a) a member sells, transfers, assigns or otherwise disposes of an immovable property (or any of the member's estate or interest in the immovable property) to any person in respect of which there subsists —

- (i) a charge created or constituted under section 27C(1)(i), 27D(1)(j)(ii), 27DA(1)(i) or 27DB(2)(e) of the Act or any section 21C(1) charge C; or

- (ii) an undertaking given under section 27D(1)(j)(i) of the Act or any section 21C(2) undertaking B or section 21D(1) undertaking B; and

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(b) upon the sale, transfer, assignment or disposal, the amount secured by the charge or undertaking (or such part of that amount as the Board may determine) is paid to the Fund, the Board must pay that amount into the member's special account.

(3) Where the member voluntarily repays the whole or part of the amount in relation to any charge or undertaking under section 15AB(1), (2), (3), (4), (10), (11) or (13) of the Act or a former provision, or section 27C(1)(i), 27D(1)(j), 27DA(1)(i) or 27DB(2)(e) of the Act, or any section 21C(1) charge A, section 21C(1) charge C, section 21C(2) undertaking A, section 21C(2) undertaking B, section 21D(1) undertaking A or section 21D(1) undertaking B, the Board must pay that amount into the member's retirement account.

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(4) For the purposes of section 15AB(5) of the Act, each of the following is prescribed as a circumstance in which the Board must not enforce an undertaking under section 15AB(3) or (4) of the Act in respect of an immovable property in the event the immovable property is sold or otherwise disposed of:

- (a) the Board is notified of the member's death;
- (b) the member is entitled to withdraw the amount standing to the member's credit in the Fund under section 15(2)(b) of the Act or a former provision, or section 15AA(1) of the Act because the member is suffering from a terminal illness or disease or a former provision, and the Board has given its authority under section 15(1) of the Act for such withdrawal;
- (c) the member complies with section 15(6)(a) or 15AA(5)(a) of the Act or a former provision;

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

(e) there is a relevant transaction in respect of the immovable property and an undertaking is deemed under section 21C(2) of the Act as a result;

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

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(5) For the purposes of section 15AB(14)(e) and (15)(e) of the Act, each of the following is prescribed as an event in which a charge under section 15AB(10), (11) or (13) of the Act does not continue in force or a charge under section 15AB(1) or (2) of the Act is cancelled, in respect of an immovable property in the event the immovable property is sold or otherwise disposed of:

(a) the death of the member;

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

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

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

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

secured by the charge constituted under section 15(11D) or (11E) of the Act as in force before 1 March 2022, as the case may be;

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

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- (g) there is a relevant transaction in respect of the immovable property and a continued charge is constituted under section 21C(1)(d) of the Act as a result.

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(6) Paragraph (5) applies, with the following modifications, to a charge under section 27C(1)(i), 27D(1)(j)(ii), 27DA(1)(i) or 27DB(2)(e) of the Act (as the case may be) constituted before, on or after 1 January 2016, or any section 21C(1) charge C:

- (a) any reference to the member is to be read as a reference to the spouse;
- (b) sub-paragraphs (e) and (f) of paragraph (5) are replaced by the following sub-paragraph:

“(e) where the charge under section 27C(1)(i), 27D(1)(j)(ii), 27DA(1)(i) or 27DB(2)(e) of the Act is constituted, or there subsists any section 21C(1) charge C, to secure the payment of an amount to the Board, the spouse applies, in such manner as the Board may require, for the charge to be cancelled.”.

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(7) For the purposes of section 27D(1)(k) of the Act, each of the following is prescribed as a circumstance in which the Board must not enforce an undertaking under section 27D(1)(j)(i) of the Act in respect of an immovable property in the event the immovable property is sold or otherwise disposed of:

- (a) the Board is notified of the spouse’s death;

- (b) the spouse is entitled to withdraw the amount standing to the credit of the spouse in the Fund under section 15(2)(b) of the Act or a former provision, or section 15AA(1) of the Act because the spouse is suffering from a terminal illness or disease or a former provision, and the Board has given its authority under section 15(1) of the Act for such withdrawal;
- (c) the spouse complies with section 15(6)(a) or 15AA(5)(a) of the Act or a former provision;
- (d) the spouse is exempt from complying with section 15(6)(a) of the Act by reason of section 15AA(3)(b) of the Act or a former provision;
- (e) there is a relevant transaction in respect of the immovable property and an undertaking is deemed under section 21C(2) of the Act as a result;

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- (f) in the case of an undertaking under section 27D(1)(j)(i) of the Act, or any section 21C(2) undertaking B or section 21D(1) undertaking B, the spouse applies, in such manner as the Board may require, for the undertaking not to be enforced.

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- (8) In this regulation, “relevant property charge” means —
- (a) a charge under section 21(1), 21A(1), 21B(1), 27E(1)(h) or 27F(1)(h) of the Act; or
  - (b) a continued charge constituted under section 21C(1)(d) of the Act, where the relevant charge mentioned in section 21C(1)(a) of the Act in relation to the continued charge is —
    - (i) a charge mentioned in sub-paragraph (a); or
    - (ii) another continued charge that satisfies sub-paragraph (b).

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

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

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

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

- (a) the Central Provident Fund (Approved Middle-Income Housing Scheme) Regulations 1975;
- (b) the Central Provident Fund (Residential Properties Scheme) Regulations 1982;
- (c) the Central Provident Fund (Non-Residential Properties Scheme) Regulations 1986;
- (d) the Central Provident Fund (Approved Housing Schemes) Regulations 1986;
- (e) the Central Provident Fund (Ministry of Defence Housing Scheme) Regulations;
- (f) the Central Provident Fund (Approved HDB-HUDC Housing Scheme) Regulations 1987.

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

10.—(1) This regulation applies where moneys are paid to the Fund under the circumstances set out in regulation 3 of the Central Provident Fund (Prescribed Circumstances under Section 13C) Regulations 2022 and credited under section 13C of the Act to the member's ordinary account or special account or both.

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

### **Use of moneys transferred or paid to retirement account**

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

- (a) deposited before 1 January 2014 with an approved bank;
- (b) used to purchase an approved annuity from an insurer; or
- (c) used for the payment of a premium referred to in section 27L(1) or (1A) of the Act.

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

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

- (a) an amount in cash; and
- (b) an amount covered by any applicable property charge,

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

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

**10B.** Where any person has attained 55 years of age on or after 1 January 1987, any moneys which stand to the person's credit in his

or her retirement account or are deposited with an approved bank under regulation 10A(1)(a) (including any interest accruing on those moneys) may be withdrawn by him or her in accordance with such of the following regulations as may be applicable to him or her:

- (a) the Central Provident Fund (Retirement Sum Scheme) Regulations 1988;
- (b) the Central Provident Fund (Revised Retirement Sum Scheme) Regulations 1995;
- (c) the Central Provident Fund (New Retirement Sum Scheme) Regulations 2004.

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

**10C.**—(1) Subject to paragraphs (3), (7) and (9) and regulations 10E and 10F, a member (not being a relevant member) who attains 55 years of age before 1 January 1987 may be paid a monthly income from the member's balance, starting on the date on which the member attains 60 years of age or a later date specified by the Board.

- (2) The amount of the income mentioned in paragraph (1) is —
  - (a) where the member's balance is less than the specified amount in paragraph (11) — the whole of the member's balance; or
  - (b) in any other case — the specified amount in paragraph (11).

(3) Subject to paragraphs (7) and (9), a member (being a relevant member) who attains 55 years of age before 1 January 1987 may be paid a monthly income from the member's balance, starting in the later of the following months:

- (a) the month in which the member attains 60 years of age;
- (b) the month after the member becomes a relevant member.

(4) The amount of the income mentioned in paragraph (3) is an amount computed in accordance with the formula  $(A \div N) + D$ , where —

- (a) A is the difference between —
- (i) the member's balance (in dollars) at the first time when an annuity plan is issued to the member; and
  - (ii) the total of the following amounts (in dollars):
    - (A) all payments received by the member under this paragraph before the payment of the amount which is being computed;
    - (B) any other withdrawals or transfers from the member's balance that are made after the annuity plan mentioned in sub-paragraph (i) is issued to the member;
- (b) N is the larger of 60 or the total number of months in the period —
- (i) beginning with (and including) either the month in which the member attains 60 years of age or the month after the annuity plan mentioned in sub-paragraph (a)(i) is issued to the member, whichever month is later; and
  - (ii) ending with (and including) the month in which the member will attain 90 years of age; and
- (c) D is an additional amount (in dollars) which is payable at the discretion of the Board, taking into account —
- (i) the member's balance;
  - (ii) any additional amount which may be credited to the member's account with the approved bank or retirement account after the annuity plan mentioned in sub-paragraph (a)(i) is issued to the member; and
  - (iii) any interest which may accrue on the additional amount mentioned in sub-paragraph (ii).
- (5) Despite section 2(1A)(b) of the Act, for the purposes of paragraph (4)(b)(ii), the month in which a member who is born on

29 February is deemed to attain 90 years of age is February of the year in which the member attains that age.

(6) Paragraph (7) applies to a member who —

- (a) attained 55 years of age before 1 January 1987; and
- (b) before becoming a relevant member, has deposited any moneys with an approved bank under regulation 10A(1)(a).

(7) Subject to paragraph (9) and regulation 10F(2), a member mentioned in paragraph (6) may be paid a monthly income from the amount mentioned in paragraph (6)(b) (including any interest accruing on that amount), starting on or after a date (specified by the Board) that falls in the month after the member becomes a relevant member.

(8) The amount of the monthly income mentioned in paragraph (7) is —

- (a) where the balance of the amount mentioned in paragraph (6)(b) (including any interest accruing on that amount) is less than the amount specified in paragraph (11) — the entire balance; or
- (b) in any other case — the amount specified in paragraph (11).

(9) Subject to regulation 10F, the monthly income that a member may be paid under paragraph (1), (3) or (7) is payable to the member until the member's balance has been exhausted or until the member's death, whichever is the earlier.

(10) Despite paragraph (2), where the amount standing to the member's credit in his or her retirement account is less than \$350 on the date the member may be paid his or her monthly income under paragraph (1) (called in this regulation the relevant date), the Board may defer the payment for —

- (a) one year after the last day of the month in which the relevant date falls; or
- (b) any shorter period determined by the Board.

(11) For the purposes of paragraphs (2) and (8), the specified amount is —

- (a) \$230 on or after 1 January 1987 but before 1 April 1994;
- (b) \$237 on or after 1 April 1994 but before 1 April 1995;
- (c) \$243 on or after 1 April 1995 but before 1 April 1996;
- (d) \$251 on or after 1 April 1996 but before 1 April 1997;
- (e) \$260 on or after 1 April 1997 but before 1 April 1998;
- (f) \$266 on or after 1 April 1998 but before 1 April 1999;
- (g) \$272 on or after 1 April 1999 but before 1 July 2000;
- (h) \$282 on or after 1 July 2000 but before 1 July 2001;
- (i) \$287 on or after 1 July 2001 but before 1 July 2002;
- (j) \$291 on or after 1 July 2002 but before 1 July 2003;
- (k) \$297 on or after 1 July 2003 but before 1 June 2023; and
- (l) \$350 on or after 1 June 2023.

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

**10D.**—(1) A member who is entitled to receive payment under regulation 10C(1) or (7) may apply to the Board, in such manner as the Board may require, to be paid an additional amount monthly from the member's balance —

- (a) if the member is entitled to receive payment under regulation 10C(1), starting on or after the later of the following dates:
  - (i) a date (specified by the Board) that falls in the month in which the member attains 60 years of age;
  - (ii) the date the Board approved the application; and
- (b) if the member is entitled to receive payment under regulation 10C(7), starting on or after the later of the following dates:

- (i) a date (specified by the Board) that falls in the month in which the member becomes a relevant member;
  - (ii) the date the Board approved the application.
- (2) If the Board approves a member's application under paragraph (1), the Board may —
- (a) impose terms and conditions; and
  - (b) subject to regulation 10F, pay the member, in accordance with paragraph (1)(a) or (b) (as the case may be), such amounts as the Board may determine.
- (3) The Board may, on or after a member who is entitled to receive payment under regulation 10C(1) attains 60 years of age or who is entitled to receive payment under regulation 10C(7) becomes a relevant member, and without any application by the member under paragraph (1), pay to the member monthly such additional amounts from the member's balance as the Board may determine.

### **Payment of lower monthly income under regulations 10C(1) or (7) and 10D**

- 10E.**—(1) Despite regulations 10C(1) or (7) and 10D, a member who is entitled to receive a monthly income under any of those provisions may apply to the Board to be paid a monthly income, specified in his or her application, of an amount less than the monthly income provided by that provision.
- (2) The Board may approve an application made under paragraph (1) on such terms and conditions as the Board may impose.
- (3) Subject to paragraph (4), where —
- (a) the Board has before, on or after 1 January 2020 computed the monthly income to be paid to a member under regulation 10C(1) or (7) or 10D; and

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

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

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

### **Payment of monthly income where balance in retirement account is low**

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

- (a) if the member has applied for the monthly income which the member may be paid under regulation 10C(1), 10D or 10E to be paid into the member's account with a bank by inter-bank GIRO, pay the member the entire balance in that manner; or
- (b) retain the entire balance in the member's retirement account until there is a balance of not less than \$20 in the amount so retained (including any interest accruing on that amount).

(2) Where any payment of the monthly income which a member may be paid under regulation 10C(1) or (7), 10D or 10E results in a balance of \$350 or less in the amount retained in the member's retirement account under section 15(6C)(a) of the Act (including any interest accruing on that amount), the Board may permit the entire balance to be paid together with the monthly income.

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

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

- (a) any monthly income or amount due to the member under regulation 10C(1) or (3) or 10E;
- (b) any balance due to the member under regulation 10F(2); or
- (c) any additional amount due to the member under regulation 10D(1) or (3).

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

- (a) payment into the member's bank account;
- (b) issuing a cheque or any other physical payment instrument to the member;
- (c) crediting the member's ordinary account;
- (d) any other manner of payment applied for by the member.

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

11. [*Deleted by S 283/2022*]

**Reducing amount of retirement sum covered by charge or undertaking**

12. Where —

- (a) any part of the retirement sum applicable to a member is covered by any charge or undertaking; and
- (b) a transfer or payment into the retirement account of the member under these Regulations causes the sum of the

following amounts to exceed the retirement sum applicable to the member:

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

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

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

## FIRST SCHEDULE

Regulation 3(2)(a)

### RETIREMENT SUM FOR MEMBERS WHO HAVE ATTAINED 55 YEARS OF AGE BEFORE 1 JULY 1995

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

## SECOND SCHEDULE

Regulation 3AA

### FORMER PROVISIONS

<i>First column</i>	<i>Second column</i>
<i>Regulation containing reference to a former provision</i>	<i>Former provisions</i>
1. Regulation 3(1) (paragraphs (a) and (b) of definition of “applicable member”)	Section 15(2)(d), (e) or (f) of the Act as in force before 1 March 2022
2. Regulation 3(1) (paragraph (a) of the definition of “applicable property charge”)	Section 15(9), (9A), (11D), (11E) or (11EB) of the Act as in force before 1 March 2022
3. Regulation 3(1) (paragraph (b) of the definition of “applicable property charge”)	Section 15(10) or (10A) of the Act as in force before 1 March 2022
4. Regulation 3(1) (paragraph (a) of definition of “approved benefit”)	Section 15(7A)(e) or (8)(e) of the Act as in force before 1 March 2022
5. Regulation 3(1) (definition of “member with full benefits”)	Section 15(8)(e) of the Act as in force before 1 March 2022
6. Regulation 3(1) (definition of “reduced retirement sum”)	Section 15(2A)(a) of the Act as in force before 1 March 2022
6A. Regulation 3(1) (paragraph (a) of the definition of “section 21C(1) charge A”)	Section 15(9), (9A), (11D), (11E) or (11EB) of the Act as in force before 1 March 2022
6B. Regulation 3(1) (paragraph (a) of the definition of “section 21C(2) undertaking A”)	Section 15(10) or (10A) of the Act as in force before 1 March 2022
6C. Regulation 3(1) (paragraph (a) of the definition	Section 15(10) or (10A) of the Act as in force before 1 March 2022

SECOND SCHEDULE — *continued*

<i>First column</i>	<i>Second column</i>
<i>Regulation containing reference to a former provision</i>	<i>Former provisions</i>
of “section 21D(1) undertaking A”)	
7. Regulation 3(4)(c)(i)	Section 15(9), (9A), (10), (10A), (11), (11A), (11B) or (11C) of the Act as in force before 1 March 2022
8. Regulation 3(5)(a)(i)	Section 15(2)(d), (e) or (f) of the Act as in force before 1 March 2022
9. Regulation 3(5)(d)(v)	Section 15(2B) of the Act as in force before 1 March 2022
10. Regulation 7(3)(a)	Section 15(2A)(a) of the Act as in force before 1 March 2022
11. Regulation 8(1)(a)(i)	Section 15(9), (9A), (11D), (11E) or (11EB) of the Act as in force before 1 March 2022
12. Regulation 8(1)(a)(ii)	Section 15(10) or (10A) of the Act as in force before 1 March 2022
13. Regulation 8(3)	Section 15(9), (9A), (10), (10A), (11D), (11E) or (11EB) of the Act as in force before 1 March 2022
14. Regulation 8(4)(b), (5)(b) and (7)(b) (first occurrence of “former provision”)	Section 15(2)(b) or (c) of the Act as in force before 1 April 2024
15. Regulation 8(4)(b), (5)(b) and (7)(b) (second occurrence of “former provision”)	Section 15(2)(g) of the Act as in force before 1 March 2022
16. Regulation 8(4)(c), (5)(c) and (7)(c)	Section 15(2A)(a), (7B)(a) or (8A)(a) of the Act as in force before 1 March 2022
17. Regulation 8(4)(d), (5)(d) and (7)(d)	Section 15(8)(e) of the Act as in force before 1 March 2022

*[S 159/2026 wef 01/04/2026]*

LEGISLATIVE HISTORY  
CENTRAL PROVIDENT FUND  
(RETIREMENT SUM TOPPING-UP SCHEME)  
REGULATIONS 1995

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

This Legislative History is provided for the convenience of users of the Central Provident Fund (Retirement Sum Topping-Up Scheme) Regulations 1995. It is not part of these Regulations.

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

Date of commencement : 1 July 1995

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

Date of commencement : 1 July 1996

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

Date of commencement : 1 July 1997

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

Date of operation : 1 January 1998

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

Date of commencement : 1 July 1998

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

Date of commencement : 1 July 1999

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

Date of commencement : 1 July 2000

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

Date of commencement : 28 December 2000

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

Date of commencement : 1 April 2001

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

Date of commencement : 1 July 2002

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

Date of commencement : 1 July 2004

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

Date of commencement : 1 July 2005

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

Date of commencement : 1 July 2006

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

Date of operation : 30 November 2006

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

Date of commencement : 1 October 2007

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

Date of commencement : 1 November 2008

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

Date of commencement : 1 April 2009

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

Date of commencement : 1 September 2009

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

Date of commencement : 1 July 2010

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

Date of commencement : 30 December 2011

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

Date of commencement : 6 February 2012

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

Date of commencement : 1 June 2012

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

Date of commencement : 1 November 2012

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

Date of commencement : 1 January 2013

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

Date of commencement : 1 August 2013

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

Date of commencement : 1 January 2014

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

Date of commencement : 1 July 2014

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

Date of commencement : 31 January 2015

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

Date of commencement : 1 January 2016

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

Date of commencement : 1 January 2017

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

Date of commencement : 1 July 2017

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

Date of commencement : 1 January 2018

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

Date of commencement : 1 October 2018

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

Date of commencement : 10 May 2019

- 35. G.N. No. S 883/2019 — Central Provident Fund (Retirement Sum Topping-Up Scheme) (Amendment No. 2) Regulations 2019**
- Date of commencement : 1 January 2020
- 36. G.N. No. S 198/2020 — Central Provident Fund (Retirement Sum Topping-Up Scheme) (Amendment) Regulations 2020**
- Date of commencement : 1 April 2020
- 37. G.N. No. S 216/2021 — Central Provident Fund (Retirement Sum Topping-Up Scheme) (Amendment) Regulations 2021**
- Date of commencement : 1 April 2021
- 38. G.N. No. S 846/2021 — Central Provident Fund (Retirement Sum Topping-Up Scheme) (Amendment No. 2) Regulations 2021**
- Date of commencement : 6 November 2021
- 39. G.N. No. S 1015/2021 — Central Provident Fund (Retirement Sum Topping-Up Scheme) (Amendment No. 3) Regulations 2021**
- Date of commencement : 1 January 2022
- 40. G.N. No. S 138/2022 — Central Provident Fund (Retirement Sum Topping-Up Scheme) (Amendment) Regulations 2022**
- Date of commencement : 1 March 2022
- 41. G.N. No. S 283/2022 — Central Provident Fund (Retirement Sum Topping-Up Scheme) (Amendment No. 2) Regulations 2022**
- Date of commencement : 1 April 2022
- 42. G.N. No. S 715/2022 — Central Provident Fund (Retirement Sum Topping-Up Scheme) (Amendment No. 3) Regulations 2022**
- Date of commencement : 1 September 2022
- 43. G.N. No. S 304/2023 — Central Provident Fund (Retirement Sum Topping-Up Scheme) (Amendment) Regulations 2023**
- Date of commencement : 1 June 2023

**44. G. N. No. S 273/2024 — Central Provident Fund (Retirement Sum Topping-Up Scheme) (Amendment) Regulations 2024**

Date of commencement : 31 December 2021  
1 April 2024

**45. G.N. No. S 551/2024 — Central Provident Fund (Retirement Sum Topping-Up Scheme) (Amendment No. 2) Regulations 2024**

Date of commencement : 1 July 2024

**46. G.N. No. S 935/2024 — Central Provident Fund (Retirement Sum Topping-Up Scheme) (Amendment No. 3) Regulations 2024**

Date of commencement : 1 January 2025

**47. G.N. No. S 36/2025 — Central Provident Fund (Retirement Sum Topping-Up Scheme) (Amendment) Regulations 2025**

Date of commencement : 19 January 2025

**48. 2025 Revised Edition — Central Provident Fund (Retirement Sum Topping-Up Scheme) Regulations 1995**

Date of operation : 17 December 2025

**49. G.N. No. S 893/2025 — Central Provident Fund (Retirement Sum Topping-Up Scheme) (Amendment No. 2) Regulations 2025**

Date of commencement : 1 January 2026

**50. G.N. No. S 159/2026 — Central Provident Fund (Retirement Sum Topping-Up Scheme) (Amendment) Regulations 2026**

Date of commencement : 1 April 2026

**COMPARATIVE TABLE**  
**CENTRAL PROVIDENT FUND**  
**(RETIREMENT SUM TOPPING-UP SCHEME)**  
**REGULATIONS 1995**

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.

<b>2025 Ed.</b>	<b>2006 Ed.</b>
—	<b>4A—(3)</b> [ <i>Deleted by S 715/2022</i> ]
<b>6—(2)</b>	<b>6—(1A)</b>
(3)	(2)
(4)	(2A)
(5)	(3)
<b>7—(2)</b>	<b>7—(1A)</b>
(3)	(2)
(4)	(3)
(5)	(3A)
(6)	(3B)
(7)	(4)
<b>8—(3)</b>	<b>8—(2A)</b>
(4)	(3)
(5)	(4)
(6)	(4A)
(7)	(5)
(8)	(6)
(9)	(7)
<b>10C—(2)</b>	<b>10C—(1A)</b>
(3)	(2)
(4)	(2A)
(5)	(2B)

2025 Ed.	2006 Ed.
(6)	(2C)
(7)	(3)
(8)	(3A)
(9)	(4)
(10)	(5)
—	(6) [ <i>Deleted by S 442/2014</i> ]
(11)	(7)
—	<b>10G</b> —(1A) [ <i>Deleted by S 787/2017</i> ]
—	(4) [ <i>Deleted by S 787/2017</i> ]
—	(5) [ <i>Deleted by S 787/2017</i> ]