

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

CENTRAL PROVIDENT FUND
(RESIDENTIAL PROPERTIES SCHEME)
REGULATIONS 1982

ARRANGEMENT OF REGULATIONS

Regulation

1. Citation
2. Definitions
- 2A. Former provisions
3. Application
4. Restriction on withdrawal
5. Cash grants
6. Loan by Government to member
7. Use of money in special account for payment of housing loan and share in common property transferred by Housing and Development Board, Government or Minister for Finance
8. Use of money in special account for payment of improvement contribution and interest in respect of upgrading works
- 8A. Use of money paid to special account upon compulsory acquisition of immovable property
9. Prior agreement to purchase or acquire
- 9A. Withdrawal for payment upon transfer (other than by way of sale) of residential property
10. Withdrawal for instalment payments
11. Board may allow member to withdraw money in certain circumstances
12. Total amount to be withdrawn under regulations 6, 9 and 10
13. Withdrawal for payment of land and dwelling house constructed on the land
14. Total amount to be withdrawn in other circumstances
15. Board may allow withdrawal of further amount
16. Property subject to mortgage
17. Disbursements in relation to purchase or acquisition, etc.

Regulation

18. Joint purchases or acquisitions
 19. Valuation
 20. Withdrawal for more than one property
 21. Direct payment by Board to vendor, etc.
 22. Withdrawal for payment of improvement contribution, etc., in respect of upgrading works
 23. Withdrawal for payment of share in common property transferred by Housing and Development Board, Government or Minister for Finance
 - 23A. Transfer of money from retirement account to ordinary account
 24. [*Deleted*]
 25. No disposal of residential property without Board's permission
 26. Conditions for disposal of residential property
 27. Prohibition on mortgage
 28. Repayment of moneys in certain circumstances
 - 28A. Distribution of amount paid to member's account in Fund, etc.
 - 28B. Distribution of amount after closure of special account
 29. Cancellation of charge under section 21(10A), 21A(9A) or 27E(2)(e) of Act
 - 29A. Undischarged bankrupts
 30. Manner of application
The Schedule
-

[1 June 1981]

Citation

1. These Regulations are the Central Provident Fund (Residential Properties Scheme) Regulations 1982.

Definitions

2. In these Regulations —

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

“housing loan” means a loan —

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

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

- (a) which is to be paid in accordance with the terms and conditions of the scheme; and
- (b) the whole or part of which may be used for the payment of a premium for an annuity plan under the Lifelong Income Scheme established and maintained by the Board under section 27K of the Act;

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

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

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

[S 155/2026 wef 01/04/2026]

“residential property” means any house or flat which is permitted to be used pursuant to any written law as a dwelling house and any such house or flat which is in the course of being constructed, and includes any land adjacent

to any such house or flat that the Housing and Development Board has approved for purchase or acquisition as part of the house or flat;

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

Former provisions

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

Application

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

- (a) the Central Provident Fund (Approved Middle-Income Housing Scheme) Regulations 1975;
- (b) the Central Provident Fund (Approved Housing Schemes) Regulations 1986;
- (c) the Central Provident Fund (Ministry of Defence Housing Scheme) Regulations (Rg 13, 2006 Revised Edition);
- (d) the Central Provident Fund (Approved HDB-HUDC Housing Scheme) Regulations 1987.

Restriction on withdrawal

4.—(1) A member is not entitled to withdraw any money for any purpose permitted under these Regulations in respect of a residential property unless the member has acquired or is about to acquire, with respect to the residential property —

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

- (ii) 30 years or more as at the specified date — if the specified date is before 10 May 2019.

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

- (3) In this regulation —

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

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

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

Cash grants

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

(2) All moneys withdrawn under paragraph (1) together with the whole or such part (as the Board may determine) of any interest that would have been payable on the moneys if the withdrawal had not been made —

- (a) are payable to the Board if the person has committed a breach of any of the terms and conditions of the cash grant and the Minister for National Development, or any officer

duly authorised by that Minister, does not waive the breach in writing; and

- (b) despite regulation 28(5), remain payable to the Board on the death of the member or when the member is entitled to withdraw the sum standing to the member's credit under section 15, 15AA or 15AB of the Act.

Loan by Government to member

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

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

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

- (c) under regulation 10 for payment of the monthly instalments of principal and interest towards a housing loan; or
- (d) under regulation 23 for payment of the monthly instalments of principal and interest towards a loan obtained by the member for payment for the member's share in any common property transferred by the Housing and Development Board, the Government or the Minister for Finance pursuant to an application under section 126 of the Land Titles (Strata) Act 1967.

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

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

7.—(1) This regulation applies where a member is liable, as owner of a residential property, to pay the monthly instalments of principal

and interest towards a housing loan or towards a loan obtained by the member for payment for the member's share in any common property transferred by the Housing and Development Board, the Government or the Minister for Finance pursuant to an application under section 126 of the Land Titles (Strata) Act 1967.

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

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

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

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

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

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

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

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

- (a) the monthly improvement contributions due —
- (i) to the Housing and Development Board in respect of upgrading works carried out on the residential property under Part 4A of the Housing and Development Act 1959; or
 - (ii) to a Town Council in respect of lift upgrading works carried out in relation to the residential property under Part 4A of the Town Councils Act 1988; or
- (b) any interest imposed by the Housing and Development Board or the Town Council (as the case may be) on the monthly improvement contribution mentioned in sub-paragraph (a).
- (2) Where this regulation applies in respect of a member, the Board may authorise to be withdrawn from the moneys standing to the member's credit in the member's special account an amount not exceeding one of the following to pay the monthly improvement contributions, and any interest on such contributions, mentioned in paragraph (1):
- (a) the balance remaining of moneys transferred from the member's medisave account under section 13(6) of the Act to the member's special account;
 - (b) if the Minister approves the withdrawal, the total amount of moneys standing to the member's credit in the member's special account from time to time.
- (3) The Board may authorise either or both of the amounts under paragraph (2)(a) and (b) to be withdrawn —
- (a) on the application of the member or if the Board considers it necessary; and
 - (b) subject to such terms and conditions as the Board may impose.
- (4) All moneys withdrawn from the Fund under paragraph (2) must be paid by the Board to the Housing and Development Board or the relevant Town Council (as the case may be), or to such other persons as the Board thinks fit to receive such moneys.

(5) Subject to regulation 7(4), the amounts that a member may withdraw under paragraph (2)(a) or (b) are to be determined by the Board.

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

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

- (a) the member has withdrawn any part of the amount standing to the member's credit in the member's special account under the relevant regulations in respect of an immovable property (called in this regulation the original property);
- (b) the original property is compulsorily acquired under the Land Acquisition Act 1966, and an amount is paid to the member's special account in accordance with the relevant regulations;
- (c) the member enters into an agreement to purchase or acquire a residential property (called in this regulation the replacement property), or the purchase or acquisition of the replacement property is completed, after a notification under section 5 of the Land Acquisition Act 1966 is published in respect of the original property; and
- (d) the replacement property, the purchase or acquisition of the replacement property, and the agreement mentioned in sub-paragraph (c) satisfy such criteria as the Board may impose in any particular case.

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

- (a) the purchase price (or any part of the purchase price) for the replacement property;

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

(3) In this regulation —

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

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

- (a) these Regulations;
- (b) the Central Provident Fund (Approved HDB-HUDC Housing Scheme) Regulations 1987;
- (c) the Central Provident Fund (Approved Middle-Income Housing Scheme) Regulations 1975;
- (d) the Central Provident Fund (Ministry of Defence Housing Scheme) Regulations.

Prior agreement to purchase or acquire

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

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

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

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

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

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

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

Withdrawal for instalment payments

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

Board may allow member to withdraw money in certain circumstances

11. Despite regulations 6, 9 and 10, the Board may, in its discretion and subject to such terms and conditions as it may impose, allow a member to withdraw money under any of those regulations even if the

housing loan obtained by the member is not secured by a mortgage on the residential property or on another residential property of which the member is the owner or a joint-owner.

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

12.—(1) The total amount which a member may withdraw to repay one or more housing loans under regulations 6, 9 and 10 is to be determined by the Board but the amount withdrawn must not exceed 100% of the value of the residential property as assessed by the Board at the date of —

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

as the case may be.

(2) Where a housing loan obtained by a member is granted on an overdraft basis, the total amount of money that the member may withdraw under regulations 6, 9 and 10 is to be of such an amount as may be determined by the Board, but the amount withdrawn must not exceed 100% of the value of the residential property as assessed by the Board at the date of —

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

as the case may be.

(3) In this regulation, the date of the inheritance of the residential property inherited by a member means the date on which the legal title to the property is transferred under intestacy law or a deceased person's will to the member.

**Withdrawal for payment of land and dwelling house
constructed on the land**

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

- (a) finance or re-finance the purchase or acquisition of any land (with or without any building on the land) and the costs of construction of any dwelling house on the land;
- (b) finance the full or periodic repayments of any mortgage on any land inherited by the member; or
- (c) finance the construction of any dwelling house on any land inherited by the member,

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

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

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

(4) The total amount of money which a member may withdraw under paragraph (1) or (2) must not exceed 100% of the value of the

residential property, as assessed by the Board, on the date of application by the member under paragraph (1) or (2).

Total amount to be withdrawn in other circumstances

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

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

as the case may be.

(2) The purposes mentioned in paragraph (1) are —

- (a) to make full or partial payment towards the purchase or acquisition of a residential property;
- (b) to make periodic payments towards the repayment of a housing loan or to make full or partial repayment of a housing loan; or
- (c) to finance the construction of a dwelling house on any land purchased or acquired by or inherited by the member.

(3) In this regulation, the date of the inheritance of the residential property inherited by a member means the date on which the legal title to the property is transferred under intestacy law or a deceased person's will to the member.

Board may allow withdrawal of further amount

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

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

Property subject to mortgage

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

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

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

Disbursements in relation to purchase or acquisition, etc.

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

- (a) the purchase or acquisition of a residential property by the member, whether or not moneys were withdrawn under these Regulations for such purchase or acquisition;
- (b) any change in the manner of holding of a residential property (in which the member has an estate or interest) from a joint tenancy to a tenancy in common, or vice versa;
- (c) the transfer of any part (but not the whole) of the member's estate or interest in a residential property to any other person;

- (d) the obtaining of any housing loan in respect of, or the creation or discharge of a mortgage on, a residential property purchased or acquired by the member;
- (e) the transfer or assignment to the member of a residential property; or
- (f) the withdrawal of money under these Regulations,

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

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

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

no amount standing to the member's credit in the Fund is to be withdrawn for that purpose.

Joint purchases or acquisitions

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

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

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

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

Valuation

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

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

Withdrawal for more than one property

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

(2) Where —

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

(i) these Regulations;

(ii) the Central Provident Fund (Approved Middle-Income Housing Scheme) Regulations 1975;

- (iii) the Central Provident Fund (Approved Housing Schemes) Regulations 1986;
 - (iv) the Central Provident Fund (Ministry of Defence Housing Scheme) Regulations; or
 - (v) the Central Provident Fund (Approved HDB-HUDC Housing Scheme) Regulations 1987,
in respect of any house, flat or other property;
- (b) the Board has authorised the withdrawal of moneys pursuant to that application; and
- (c) the member makes any other application for the withdrawal of moneys standing to the member's credit in the Fund under these Regulations in respect of any other residential property which is purchased or acquired on or after 1 July 2006,

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

Direct payment by Board to vendor, etc.

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

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

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

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

- (ii) to a Town Council in respect of lift upgrading works carried out in relation to the residential property under Part 4A of the Town Councils Act 1988;
- (b) where the improvement contribution is paid in monthly instalments, any interest imposed by the Housing and Development Board or the Town Council (as the case may be) on the improvement contribution mentioned in sub-paragraph (a); or
- (c) any cost, fees or other incidental expenses arising from such works,

the Board may, on the application of the member and subject to such terms and conditions as the Board may impose, authorise the whole or part of the amount standing to the member's credit in the Fund to be withdrawn by the member for the payment of any of the amounts mentioned in sub-paragraphs (a), (b) and (c).

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

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

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

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

- (a) full or partial payment for the member's share in the common property;
 - (b) periodic payments towards the repayment of a loan or for full or partial repayment of a loan; and
 - (c) payment of costs, fees or other incidental expenses arising from the transfer of the common property, the obtaining of the loan or the withdrawal of moneys under this regulation.
- (2) All moneys withdrawn from the Fund under this regulation must be paid by the Board to the Housing and Development Board or such other persons as the Board thinks fit to receive such moneys.
- (3) The total amount that may be withdrawn by a member under this regulation must not exceed the amount determined by the Board.
- (4) In this regulation —
- “common property” has the meaning given by section 3 of the Land Titles (Strata) Act 1967;
 - “loan” means a loan obtained by a member, the repayment of which is secured by a mortgage on any residential property of which the member is the owner or joint-owner, to pay in whole or in part for that member's share in the common property;
 - “relevant property” means the residential property, including the common property, which will be comprised in a subsidiary strata title issued to the owner pursuant to the application under section 126 of the Land Titles (Strata) Act 1967.
- (5) Despite the definition of “loan” in paragraph (4), the Board may, in its discretion and subject to such terms and conditions as it may impose, allow a member to withdraw money under this regulation even if the loan obtained by the member is not secured by a mortgage on any residential property of which the member is the owner or joint-owner.
- (6) Where a member has withdrawn moneys under this regulation, regulations 25 to 28 apply as if the words “residential property” in those regulations refer to “relevant property”.

Transfer of money from retirement account to ordinary account

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

24. [*Deleted by S 532/2022*]

No disposal of residential property without Board's permission

25.—(1) Where a member —

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

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

(2) Paragraph (1) does not apply where the sale, transfer, assignment or disposal mentioned in that paragraph is a relevant transaction and a continued charge is constituted under section 21C(1)(d) of the Act as a result of the sale, transfer, assignment or disposal.

[S 155/2026 wef 01/04/2026]

Conditions for disposal of residential property

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

- (a) has withdrawn any moneys under these Regulations in respect of a residential property (including any moneys

lent to the member under section 14A of the Act in respect of the residential property and withdrawn by the member which have not been repaid); or

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

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

(2) Subject to paragraphs (3), (4) and (5), the member making the sale, transfer, assignment or disposal must pay to the member's account in the Fund, in the manner determined by the Board, the lesser of the following amounts:

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

(3) Subject to paragraphs (4) and (5), where the member sells, transfers, assigns or disposes of the residential property or the member's estate or interest in the residential property to any person without consideration or for a consideration below the market value of the residential property or the member's estate or interest in the residential property (as the case may be) the member must, unless the Board otherwise directs, pay to the member's account in the Fund, in the manner determined by the Board, the amount prescribed in paragraph (2)(b).

(4) Paragraphs (1), (2) and (3) do not apply where the sale, transfer, assignment or disposal mentioned in those paragraphs is a relevant transaction and a continued charge is constituted under section 21C(1)(d) of the Act as a result of the sale, transfer, assignment or disposal.

[S 155/2026 wef 01/04/2026]

(5) Despite paragraphs (2), (3) and (4), where the member transfers (other than by way of sale) the member's estate or interest in the residential property to the member's spouse pursuant to an order of court mentioned in section 27C (1)(c), 27DA(1)(c), 27DB(1)(c) or 27E(1)(c) of the Act —

- (a) in the case of an order of court mentioned in section 27C(1)(c) of the Act, the person mentioned in section 27C(1)(e) of the Act must pay to the member's account in the Fund, in the manner determined by the Board, any amount mentioned in section 27C(1)(e) of the Act which the person may be required by the order of court to pay to the Board;
- (b) in the case of an order of court mentioned in section 27DA(1)(c) of the Act, the person mentioned in section 27DA(1)(e) of the Act must pay to the member's account in the Fund, in the manner determined by the Board, any amount mentioned in section 27DA(1)(e) of the Act which the person may be required by the order of court to pay to the Board;
- (c) in the case of an order of court mentioned in section 27DB(1)(c) of the Act, the person mentioned in

section 27DB(2)(a) of the Act must pay to the member's account in the Fund, in the manner determined by the Board, any amount mentioned in section 27DB(2)(a) of the Act which the person may be required by the order of court to pay to the Board; or

(d) in the case of an order of court mentioned in section 27E(1)(c) of the Act, the member or person mentioned in section 27E(1)(e) of the Act must pay to the member's account in the Fund, in the manner determined by the Board, such of the amounts mentioned in section 27E(1)(e)(i), (ii) or (iii) of the Act as may be applicable to the member or person.

(6) In this regulation —

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

(a) the consideration for the sale, transfer, assignment or disposal of the residential property, or of the member's estate or interest in the residential property (as the case may be) or, if the Board so elects, the value of the residential property, or of the member's estate or interest in the residential property (as the case may be) at the time of the sale, transfer, assignment or disposal as assessed by the Board; over

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

(i) any amount outstanding under a housing loan for the purchase or acquisition of the residential property, or of the member's estate or interest in the residential property (as the case may be) which is to be repaid in priority to the Fund pursuant to —

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

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

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

“relevant amount” means —

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

(i) the amount payment of which was secured by all of the charges on the residential property mentioned in section 27C(1)(b) of the Act; over

[S 155/2026 wef 01/04/2026]

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

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

(i) the amount payment of which was secured by all of the charges on the residential property mentioned in section 27DA(1)(b) of the Act; over

[S 155/2026 wef 01/04/2026]

- (ii) the amount which has been paid to the Board under section 27DA(1)(e) of the Act towards covering the deficiency in the retirement sum which the spouse is required to set aside;
 - (c) in relation to a member who is required under section 27DB(2)(c) of the Act to make a payment to the Fund upon the sale or disposal of a residential property, the excess (if any) of —
 - (i) the amount payment of which was secured by all of the charges on the residential property mentioned in section 27DB(1)(b) of the Act; over
- [S 155/2026 wef 01/04/2026]*
- (ii) the amount which has been paid to the Board under section 27DB(2)(a) of the Act towards covering the deficiency in the retirement sum which the spouse is required to set aside; or
 - (d) in relation to a member who is required under section 27E(1)(f) of the Act to make a payment to the Fund upon the sale or disposal of a residential property, the excess (if any) of —
 - (i) the amount which would have been payable to the account of the member’s spouse in the Fund under paragraph (2) or (3) (excluding such interest or part of the interest payable under the applicable paragraph as the Board may determine), if there was no order of court mentioned in section 27E(1)(c) of the Act requiring the transfer (other than by way of sale) of the spouse’s interest in the residential property to the member; over
 - (ii) the amount which has been paid to the Fund to the credit of the spouse under section 27E(1)(e) of the Act;

“spouse” includes a former spouse.

Prohibition on mortgage

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

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

- (a) require the member to make adequate arrangements to secure the payment to the member's account in the Fund of —
 - (i) all moneys withdrawn by the member in respect of the residential property (including any moneys lent to the member under section 14A of the Act in respect of the residential property and withdrawn by the member which have not been repaid), together with the whole or such part (as the Board may determine) of any interest that would have been payable on the moneys if the withdrawal had not been made; and
 - (ii) where the member is also required under section 27C(1)(g), 27DA(1)(g), 27DB(2)(c) or 27E(1)(f) of the Act to pay any moneys to the Fund upon the sale or disposal of the residential property, the relevant amount as defined in regulation 26(6); or
- (b) impose such other terms and conditions as the Board may think fit.

Repayment of moneys in certain circumstances

28.—(1) Where —

(a) a member —

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

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

- (i) is sold, transferred, assigned or otherwise disposed of by any other person, including any mortgagee, with or without the consent of the Board; or
- (ii) is compulsorily acquired under the Land Acquisition Act 1966 or any other written law,

the member must pay to the member's account in the Fund the amount specified in the applicable paragraph of this regulation or such part of the amount as the Board may determine, taking into consideration the circumstances of each case.

(2) Subject to paragraphs (3) and (5), the member whose residential property or estate or interest in the residential property has been sold, transferred, assigned or otherwise disposed of by any other person, or has been compulsorily acquired, must pay to the member's account in the Fund, in the manner determined by the Board, the lesser of the following amounts:

- (a) the net proceeds of the sale, transfer, assignment, disposal or compulsory acquisition;

- (b) such of the following amounts as may be applicable to the member or, if both amounts are applicable to the member, the aggregate of both amounts:
- (i) where paragraph (1)(a)(i) applies to the member, all moneys withdrawn by the member under these Regulations in respect of the residential property (including any moneys lent to the member under section 14A of the Act in respect of the residential property and withdrawn by the member which have not been repaid), together with the whole or such part (as the Board may determine) of any interest that would have been payable on the moneys if the withdrawal had not been made;
 - (ii) where paragraph (1)(a)(ii) applies to the member, the relevant amount.

(3) Subject to paragraph (5), where the member whose residential property or estate or interest in the residential property has been sold, transferred, assigned or otherwise disposed of by any other person without consideration or for a consideration below the market value of the residential property or the member's estate or interest in the residential property (as the case may be) the member must, unless the Board otherwise directs, pay to the member's account in the Fund, in the manner determined by the Board, the amount prescribed in paragraph (2)(b).

(4) Subject to paragraph (5), all moneys withdrawn by a member under these Regulations in respect of a residential property (including any moneys lent to the member under section 14A of the Act in respect of the residential property and withdrawn by the member which have not been repaid), together with the whole or such part (as the Board may determine) of any interest that would have been payable on the moneys if the withdrawal had not been made, become due and payable to the member's account in the Fund in the event that —

- (a) any mortgage or encumbrance is created over the residential property without the consent of the Board; or

(b) the member has committed a breach of any of the terms and conditions imposed by the Board in connection with the withdrawal of moneys under these Regulations.

(5) Where a member —

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

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

then —

(c) on the death of the member; or

(d) when 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, and the Board has given its authority under section 15(1) of the Act for such withdrawal,

such of the following amounts as may be applicable to the member or, if both amounts are applicable to the member, the aggregate of both amounts, ceases to be payable to the member's account in the Fund:

(e) if sub-paragraph (a) applies to the member, all moneys withdrawn by the member in respect of the residential property (other than any moneys lent to the member under section 14A of the Act in respect of the residential property and withdrawn by the member which have not been repaid), together with the whole or such part (as the Board may determine) of any interest that would have been payable on the moneys if the withdrawal had not been made;

(f) if sub-paragraph (b) applies to the member, the relevant amount.

(6) In this regulation —

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

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

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

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

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

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

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

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

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

“relevant amount” means —

- (a) in relation to a member who is required under section 27C(1)(g) of the Act to make a payment to the Fund upon the sale or disposal of a residential property, the excess (if any) of —
 - (i) the amount payment of which was secured by all of the charges on the residential property mentioned in section 27C(1)(b) of the Act; over
[S 155/2026 wef 01/04/2026]
 - (ii) the amount which has been paid to the Board under section 27C(1)(e) of the Act towards covering the deficiency in the retirement sum which the spouse of the member is required to set aside;
- (b) in relation to a member who is required under section 27DA(1)(g) of the Act to make a payment to the Fund upon the sale or disposal of a residential property, the excess (if any) of —
 - (i) the amount payment of which was secured by all of the charges on the residential property mentioned in section 27DA(1)(b) of the Act; over
[S 155/2026 wef 01/04/2026]
 - (ii) the amount which has been paid to the Board under section 27DA(1)(e) of the Act towards covering the deficiency in the retirement sum which the spouse is required to set aside;
- (c) in relation to a member who is required under section 27DB(2)(c) of the Act to make a payment to the Fund upon the sale or disposal of a residential property, the excess (if any) of —
 - (i) the amount payment of which was secured by all of the charges on the residential property

mentioned in section 27DB(1)(b) of the Act;
over

[S 155/2026 wef 01/04/2026]

- (ii) the amount which has been paid to the Board under section 27DB(2)(a) of the Act towards covering the deficiency in the retirement sum which the spouse is required to set aside; or
- (d) in relation to a member who is required under section 27E(1)(f) of the Act to make a payment to the Fund upon the sale or disposal of a residential property, the excess (if any) of —
 - (i) the amount which would have been payable to the account of the member’s spouse in the Fund under paragraph (2) or (3) (excluding such interest or part of the interest payable under the applicable paragraph as the Board may determine), if there was no order of court mentioned in section 27E(1)(c) of the Act requiring the transfer (other than by way of sale) of the spouse’s interest in the residential property to the member; over
 - (ii) the amount which has been paid to the Fund to the credit of the spouse under section 27E(1)(e) of the Act;

“spouse” includes a former spouse.

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

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

- (a) where the moneys were withdrawn solely from the member’s ordinary account or retirement account, or were withdrawn partly from the member’s ordinary account and partly from the member’s retirement

account, the Board must credit the amount so paid to the member's ordinary account;

- (b) where the moneys were withdrawn solely from the member's special account, or were withdrawn partly from the member's special account and partly from either or both of the member's ordinary account and retirement account, the Board must credit —
 - (i) the amount of the moneys withdrawn from the member's special account, together with the whole or such part (as the Board may determine) of any interest that would have been payable on the moneys if the withdrawal had not been made, to the member's special account; and
 - (ii) any remainder of the amount so paid to the member's ordinary account.

Distribution of amount after closure of special account

28B.—(1) Despite regulation 28A, this regulation applies where any amount withdrawn from a member's ordinary account or retirement account (or both) under section 15(1B) of the Act is paid or repaid to the Fund, whether voluntarily or pursuant to any provision of these Regulations.

(2) The Board may credit the amount (*P*) so paid or repaid in the following manner:

- (a) if there is a shortfall in the retirement sum applicable to the member or in the amount specified by the Minister for the member pursuant to section 15AA(5)(a) of the Act — pay *P* (in whole or in part) to the member's retirement account towards the maintenance of that retirement sum or specified amount (as the case may be), and the remaining part (if any) of *P* to the member's ordinary account;
- (b) in any other case — pay *P* to the member's ordinary account.

(3) If the Board considers it reasonable in the circumstances, the Board may pay to the member's retirement account, the whole or any part (as the Board may determine) of any interest payable on *P* paid under paragraph (2) as if *P* were in the member's retirement account for the relevant period, even if the interest so paid exceeds the shortfall (if any) in —

- (a) the retirement sum applicable to the member; or
- (b) the amount specified by the Minister for the member pursuant to section 15AA(5)(a) of the Act.

(4) In this regulation, “relevant period”, in relation to any amount, means the period starting on the date the amount was withdrawn from the member's ordinary account or retirement account under section 15(1B) of the Act and ending on the date immediately before the date the amount is paid (in whole or in part) to the member's ordinary account, retirement account or both (as the case may be) under paragraph (2).

Cancellation of charge under section 21(10A), 21A(9A) or 27E(2)(e) of Act

29. The event prescribed for the purposes of sections 21(10A), 21A(9A) and 27E(2)(e) of the Act is that the member —

- (a) is entitled to withdraw the amount standing to the member's credit in the Fund under section 15(2)(a), (3) or (4) or 15AA(1), (2) or (3) of the Act or a former provision;
- (b) has complied with the requirements in section 15(6) or 15AA(5) of the Act or a former provision; and
- (c) has complied with such terms and conditions as the Board may impose.

[S 155/2026 wef 01/04/2026]

Undischarged bankrupts

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

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

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

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

Manner of application

30.—(1) An application by a member under these Regulations must be made in writing to the Board in the manner determined by the Board.

(2) Any member making the application in paragraph (1) must furnish to the Board such information, documents and guarantees as the Board may require.

THE SCHEDULE

Regulation 2A

FORMER PROVISIONS

<i>First column</i>	<i>Second column</i>
<i>Regulation containing reference to a former provision</i>	<i>Former provisions</i>
1. [Deleted by S 155/2026 wef 01/04/2026]	
2. [Deleted by S 155/2026 wef 01/04/2026]	

THE SCHEDULE — *continued*

3. Regulation 28(5)(d)	Section 15(2)(b) or (c) of the Act as in force before 1 April 2024
4. [Deleted by S 155/2026 wef 01/04/2026]	
5. [Deleted by S 155/2026 wef 01/04/2026]	
6. Regulation 29(a)	Section 15(2)(d), (e), (f) or (g), (7A) or (8) of the Act as in force before 1 March 2022
7. Regulation 29(b)	Section 15(2A), (7B) or (8A) of the Act as in force before 1 March 2022

[S 155/2026 wef 01/04/2026]

LEGISLATIVE HISTORY
CENTRAL PROVIDENT FUND
(RESIDENTIAL PROPERTIES SCHEME)
REGULATIONS 1982

This Legislative History is provided for the convenience of users of the Central Provident Fund (Residential Properties Scheme) Regulations 1982. It is not part of these Regulations.

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

Date of commencement : 1 June 1981

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

Date of commencement : 27 February 1987

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

Date of commencement : 1 November 1988

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

Date of operation : 25 March 1992

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

Date of commencement : 1 December 1992

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

Date of commencement : 1 October 1993

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

Date of commencement : 1 July 1995

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

Date of commencement : 2 August 1996

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

- 20. G. N. No. S 253/2007 — Central Provident Fund (Residential Properties Scheme) (Amendment) Regulations 2007**
Date of commencement : 15 June 2007
- 21. G. N. No. S 512/2007 — Central Provident Fund (Residential Properties Scheme) (Amendment No. 2) Regulations 2007**
Date of commencement : 1 October 2007
- 22. G. N. No. S 584/2007 — Central Provident Fund (Residential Properties Scheme) (Amendment No. 3) Regulations 2007**
Date of commencement : 31 October 2007
- 23. G. N. No. S 703/2007 — Central Provident Fund (Residential Properties Scheme) (Amendment No. 4) Regulations 2007**
Date of commencement : 1 January 2008
- 24. G. N. No. S 188/2009 — Central Provident Fund (Residential Properties Scheme) (Amendment) Regulations 2009**
Date of commencement : 1 May 2009
- 25. G. N. No. S 445/2009 — Central Provident Fund (Residential Properties Scheme) (Amendment No. 2) Regulations 2009**
Date of commencement : 1 October 2009
- 26. G.N. No. S 733/2011 — Central Provident Fund (Residential Properties Scheme) (Amendment) Regulations 2011**
Date of commencement : 30 December 2011
- 27. G.N. No. S 691/2012 — Central Provident Fund (Residential Properties Scheme) (Amendment) Regulations 2012**
Date of commencement : 1 January 2013
- 28. G.N. No. S 385/2013 — Central Provident Fund (Residential Properties Scheme) (Amendment) Regulations 2013**
Date of commencement : 1 July 2013
- 29. G.N. No. S 479/2013 — Central Provident Fund (Residential Properties Scheme) (Amendment No. 2) Regulations 2013**
Date of commencement : 1 August 2013
- 30. G.N. No. S 747/2013 — Central Provident Fund (Residential Properties Scheme) (Amendment No. 3) Regulations 2013**
Date of commencement : 15 December 2013

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

Date of commencement : 24 April 2015

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

Date of commencement : 1 January 2017

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

Date of commencement : 10 May 2019

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

Date of commencement : 1 April 2021

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

Date of commencement : 1 March 2022

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

Date of commencement : 1 July 2022

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

Date of commencement : 31 December 2021
1 April 2024

38. G.N. No. S 37/2025 — Central Provident Fund (Residential Properties Scheme) (Amendment) Regulations 2025

Date of commencement : 19 January 2025

39. 2025 Revised Edition — Central Provident Fund (Residential Properties Scheme) Regulations 1982

Date of operation : 17 December 2025

40. G.N. No. S 155/2026 — Central Provident Fund (Residential Properties Scheme) (Amendment) Regulations 2026

Date of commencement : 1 April 2026

COMPARATIVE TABLE
CENTRAL PROVIDENT FUND
(RESIDENTIAL PROPERTIES SCHEME)
REGULATIONS 1982

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.	2006 Ed.
2	2—(1)
—	(2) [<i>Deleted by S 691/2012</i>]
8—(2)	8—(1A)
(3)	(1B)
(4)	(2)
(5)	(3)
—	22—(4) [<i>Deleted by S 650/2016</i>]
26—(3)	26—(2A)
—	(2B) [<i>Deleted by S 691/2012</i>]
—	(2C) [<i>Deleted by S 691/2012</i>]
—	(2D) [<i>Deleted by S 691/2012</i>]
(4)	(3)
—	(3A) [<i>Deleted by S 691/2012</i>]
(5)	(4)
(6)	(5)
28—(3)	28—(2A)
—	(2B) [<i>Deleted by S 691/2012</i>]
—	(2C) [<i>Deleted by S 691/2012</i>]
—	(2D) [<i>Deleted by S 691/2012</i>]
(4)	(3)
(5)	(4)
—	(5) [<i>Deleted by S 691/2012</i>]