

CENTRAL PROVIDENT FUND ACT 1953  
(SECTION 23)

CENTRAL PROVIDENT FUND  
(EDUCATION SCHEME)  
REGULATIONS 1989

ARRANGEMENT OF REGULATIONS

Regulation

1. Citation
  2. Definitions
  3. Withdrawal for course of study
  4. Stoppage of withdrawal
  5. Refund of moneys to member's account
  6. Guarantor
  7. Bankruptcy
  8. Procedure for withdrawal
  9. Breach of Regulations
- 

[1 June 1989]

**Citation**

1. These Regulations are the Central Provident Fund (Education Scheme) Regulations 1989.

**Definitions**

2.—(1) In these Regulations —

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

“approved educational institution” has the meaning given by section 22(6) of the Act;

“incapacitated” means physically or mentally incapacitated —

- (a) from ever continuing in any employment; or
  - (b) in such other manner as the Minister may approve,
- and “incapacity” is to be construed accordingly;

“withdrawal” means any withdrawal made by a member under regulation 3(1), and “withdraw” is to be construed accordingly.

(2) For the purposes of section 22 of the Act and these Regulations, “course of study” means a full-time course of study which —

- (a) is conducted primarily at an approved educational institution; and
- (b) leads to an undergraduate degree (including an Honours degree) or a diploma (including an advanced Diploma) conferred by —
  - (i) that approved educational institution; or
  - (ii) another educational institution approved by the Minister for the purposes of this paragraph, being an educational institution which conducts a course leading to an undergraduate degree (including an Honours degree) or a diploma (including an advanced Diploma) in collaboration with that approved educational institution.

### **Withdrawal for course of study**

3.—(1) A member who is an applicable person may apply to the Board to withdraw such portion of the amount standing to the member’s credit in the Fund as may be approved by the Board for the payment of tuition fees for any course of study pursued by the member, the member’s child or the member’s relative at an approved educational institution.

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

(3) Where an application is made by a member to make withdrawals under these Regulations for the payment of tuition fees for any course of study pursued by the member, the member's child or the member's relative at an approved educational institution, the Board must not approve the application unless the member, or the member's child or relative concerned, gives an undertaking or furnishes a guarantee, or both, to the Board in accordance with section 22(3) of the Act.

(4) The amount which may be withdrawn by a member under paragraph (1) must not exceed the amount of the tuition fees payable by the member, the member's child or the member's relative (as the case may be) for a course of study at an approved educational institution.

### **Stoppage of withdrawal**

4.—(1) The Board must, as soon as practicable, cease to make any further withdrawals from the amount standing to the credit of a member in the Fund —

- (a) upon the Board being satisfied that the member is not an applicable person;
- (b) if the application under regulation 3(1) is approved on or after 1 April 2024 — upon the Board being satisfied that the member's child or relative (as the case may be) is not an applicable person, unless the Board is satisfied that there is good cause to allow further withdrawals in a particular case; or
- (c) on receipt of a notice under paragraph (2).

(2) A member may, at any time during the course of study pursued by the member or the member's child or relative (as the case may be) at an approved educational institution, by written notice inform the Board that the member no longer wishes to make any further withdrawals under these Regulations.

### **Refund of moneys to member's account**

5.—(1) Where a member has made any withdrawal under these Regulations for the member himself or herself, the member's child or

the member's relative to pursue a course of study at an approved educational institution, the member, or the member's child or relative (as the case may be) must refund to the account of the member in the Fund the amount so withdrawn including the whole or such part, as the Board may determine, of any interest that would have been payable on that amount if the withdrawal had not been made.

(2) Where a member, the member's child or the member's relative is required to refund to the Board to the account of the member in the Fund under paragraph (1) —

- (a) unless the Board otherwise allows in any particular case, the refund is to commence one year after the member, or the member's child or relative (as the case may be) has completed his or her course of study or, where the member, child or relative does not complete the course of study, one year from the date that member, child or relative leaves the approved educational institution; and
- (b) the refund must be made in one lump sum or by instalments either monthly or at other intervals in such manner as the Board may determine over a period not exceeding 12 years or such other period as the Board may allow in any particular case.

(3) A member, the member's child or the member's relative is not required to refund to the Board any money withdrawn under these Regulations if the Board is satisfied of the occurrence of any of the following events:

- (a) the death of —
  - (i) the member; or
  - (ii) the member's child or relative in respect of whom the withdrawals were made;
- (b) the incapacity of the member's child or relative in respect of whom the withdrawals were made;
- (c) the member is not an applicable person;

(d) if —

- (i) the member has applied, in such form as the Board may require, for the repayment to be waived under this sub-paragraph;
  - (ii) the member is entitled to withdraw the sum standing to the member's credit in the Fund under section 15(2)(a), (3) or (4), 15AA(1) or 27(2) of the Act and has complied with the requirements for such withdrawal; and
  - (iii) the Board approves the member's application referred to in sub-paragraph (i);
- (e) where the money was withdrawn under these Regulations by the member for a course of study pursued by the member, the member has withdrawn the sum standing to the member's credit in the Fund under section 15(3) or (4), 15AA(1) or 27(2) of the Act or section 15(2) of the Act as in force before, on or after 1 April 2024 and has complied with the requirements for such withdrawal.

(4) If any of the following charges has been constituted on a member's immovable property, and the member is not eligible for a waiver of repayment under paragraph (3)(d), the Board may reduce the amount required to be refunded to the account of the member in the Fund under paragraph (1), in whole or in part, up to the amount secured by the charge:

- (a) a charge constituted under section 15AB(13) of the Act, or section 15(11EB) of the Act as in force before 1 March 2022;
- (b) a charge constituted under section 21C(1)(d) of the Act, where the relevant charge mentioned in section 21C(1)(a) of the Act is —
  - (i) a charge mentioned in sub-paragraph (a); or
  - (ii) a charge that satisfies sub-paragraph (b).

[S 161/2026 wef 01/04/2026]

(5) In granting its approval under paragraph (3)(d)(iii), the Board may impose such terms and conditions as it thinks fit.

### **Guarantor**

6.—(1) Where the Board requires a member, the member's child or the member's relative to furnish a guarantee by any person under section 22(3)(b) of the Act, the guarantor must —

- (a) be a citizen or a permanent resident of Singapore;
- (b) not be below 18 years of age or above 60 years of age;
- (c) be gainfully employed with a minimum monthly income of \$500; and
- (d) not be an undischarged bankrupt.

(2) If a guarantor mentioned in paragraph (1) dies or becomes a bankrupt or is incapacitated at any time before the withdrawals are refunded to the Board under regulation 5(1), the member, the member's child or the member's relative (as the case may be) who furnished the guarantee must immediately by written notice inform the Board of the occurrence of the event and, if required by the Board, furnish a guarantee by another person acceptable to the Board.

(3) Despite paragraph (1), the Board may, in any particular case and subject to such terms and conditions as it may impose, waive all or any of the requirements to be satisfied by a guarantor under that paragraph.

### **Bankruptcy**

7.—(1) Where a member is adjudicated a bankrupt after he or she has made an application to make withdrawals under these Regulations for the payment of tuition fees for any course of study pursued by the member at an approved educational institution, the Board may, despite the member's bankruptcy, permit the member to make withdrawals for the payment of the tuition fees, subject to any terms and conditions that the Board may impose.

(2) Where a member is an undischarged bankrupt, the Board may permit the member to make withdrawals under these Regulations for the payment of tuition fees for any course of study pursued by the

member's child or relative at an approved educational institution, subject to any terms and conditions that the Board may impose.

### **Procedure for withdrawal**

**8.**—(1) Every application by a member for withdrawals under these Regulations must be made in such form and must be supported by such information, evidence and documents as the Board may require.

(2) A member who has made an application for withdrawals under these Regulations is liable to pay any fees or charges in connection with the processing of the application which are of such an amount as may be determined by the Board and must be paid from such withdrawals.

(3) Where the Board requires a member, the member's child or the member's relative to furnish to the Board any information, documents or guarantee for any of the purposes under these Regulations, the member, or the member's child or relative (as the case may be) must comply with the requirement or requirements within such time and in such manner as the Board may specify.

### **Breach of Regulations**

**9.** If a member, the member's child or the member's relative —

(a) commits a breach of any of the provisions of these Regulations or any of the terms or conditions imposed by the Board; or

(b) for any purpose connected with these Regulations makes a false representation or furnishes any false information,

(called in this regulation the breach), the Board may —

(c) require the member, or the member's child or relative (as the case may be) to repay to the account of the member in the Fund from whose account the withdrawals had been made, all moneys withdrawn by the member including the whole or such part, as the Board may determine, of any interest that would have been payable on the amount withdrawn if the withdrawal had not been made; or

- (d) prohibit the member from making any withdrawals under these Regulations for such period as the Board may determine from the date the breach was committed by the member, or the member's child or relative, as the case may be.

LEGISLATIVE HISTORY  
CENTRAL PROVIDENT FUND  
(EDUCATION SCHEME)  
REGULATIONS 1989

This Legislative History is provided for the convenience of users of the Central Provident Fund (Education Scheme) Regulations 1989. It is not part of these Regulations.

**1. G. N. No. S 455/1989 — Central Provident Fund (Education Scheme) Regulations 1989**

Date of commencement : 1 June 1989

**2. 1990 Revised Edition — Central Provident Fund (Education Scheme) Regulations**

Date of operation : 25 March 1992

**3. G. N. No. S 199/1998 — Central Provident Fund (Education Scheme) (Amendment) Regulations 1998**

Date of commencement : 1 April 1998

**4. G. N. No. S 561/1999 — Central Provident Fund (Education Scheme) (Amendment) Regulations 1999**

Date of commencement : 15 December 1999

**5. G. N. No. S 244/2000 — Central Provident Fund (Education Scheme) (Amendment) Regulations 2000**

Date of commencement : 1 July 2000

**6. G. N. No. S 124/2002 — Central Provident Fund (Education Scheme) (Amendment) Regulations 2002**

Date of commencement : 18 March 2002

**7. G. N. No. S 221/2004 — Central Provident Fund (Education Scheme) (Amendment) Regulations 2004**

Date of commencement : 23 April 2004

**8. G. N. No. S 372/2006 — Central Provident Fund (Education Scheme) (Amendment) Regulations 2006**

Date of commencement : 1 July 2006

**9. 2006 Revised Edition — Central Provident Fund (Education Scheme) Regulations**

Date of operation : 30 November 2006

**10. G. N. No. S 708/2007 — Central Provident Fund (Education Scheme) (Amendment) Regulations 2007**

Date of commencement : 1 January 2008

**11. G. N. No. S 512/2008 — Central Provident Fund (Education Scheme) (Amendment) Regulations 2008**

Date of commencement : 1 November 2008

**12. G. N. No. S 87/2009 — Central Provident Fund (Education Scheme) (Amendment) Regulations 2009**

Date of commencement : 1 March 2009

**13. G.N. No. S 578/2011 — Central Provident Fund (Education Scheme) (Amendment) Regulations 2011**

Date of commencement : 15 October 2011

**14. G.N. No. S 223/2021 — Central Provident Fund (Education Scheme) (Amendment) Regulations 2021**

Date of commencement : 1 April 2021

**15. G.N. No. S 125/2022 — Central Provident Fund (Education Scheme) (Amendment) Regulations 2022**

Date of commencement : 1 March 2022

**16. G.N. No. S 282/2024 — Central Provident Fund (Education Scheme) (Amendment) Regulations 2024**

Date of commencement : 1 April 2024

**17. G.N. No. S 553/2024 — Central Provident Fund (Education Scheme) (Amendment No. 2) Regulations 2024**

Date of commencement : 1 July 2024

**18. 2025 Revised Edition — Central Provident Fund (Education Scheme) Regulations 1989**

Date of operation : 17 December 2025

**19. G.N. No. S 161/2026 — Central Provident Fund (Education Scheme) (Amendment) Regulations 2026**

Date of commencement : 1 April 2026

**COMPARATIVE TABLE**  
**CENTRAL PROVIDENT FUND**  
**(EDUCATION SCHEME)**  
**REGULATIONS 1989**

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>
<del>5</del> —(4)	<del>5</del> —(3A)
(5)	(4)