

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

CENTRAL PROVIDENT FUND
(DIVISION OF FUND-RELATED ASSETS IN
MATRIMONIAL PROCEEDINGS)
REGULATIONS 2007

ARRANGEMENT OF REGULATIONS

Regulation

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[1 October 2007]

Citation

1. These Regulations are the Central Provident Fund (Division of Fund-Related Assets in Matrimonial Proceedings) Regulations 2007.

Definitions

2. In these Regulations —

“Board’s website” means the Board’s website at
<https://www.cpf.gov.sg>;

“closing time”, in relation to a working day, means —

- (a) if the working day is the eve of New Year’s Day, Chinese New Year or Christmas Day — 12 noon; or
- (b) in any other case — 5 p.m.;

“HDB flat” has the meaning given by section 2(1) of the Act;

“investment” means any investment made under any scheme in accordance with any regulations made under section 77(1)(n) of the Act;

“order of court” and “spouse” have the meanings given by section 27A of the Act;

“permitted person” means —

- (a) for any application under section 27B(1)(a)(ii)(B) or (b)(ii) of the Act — the spouse of a member;
- (b) for any notice under section 27B(5)(b) or 27H(e)(iii) of the Act — a member;
- (c) for any order of court — a member or the spouse of a member;
- (d) for any application under regulation 6(2)(b) — a member or the spouse of a member; or
- (e) any other person whom the Board permits to serve the relevant document mentioned in paragraph (a), (b), (c) or (d), as the case may be;

“relevant document” means —

- (a) any application under section 27B(1)(a)(ii)(B) or (b)(ii) of the Act;
- (b) any notice of payment or repayment to the Fund under section 27B(5)(b) of the Act relating to a specified charge or undertaking;
- (c) any notice under section 27H(e)(iii) of the Act for the purposes of section 27B(5) of the Act;
- (d) any order of court; or

(e) any application under regulation 6(2)(b);

“specified charge or undertaking” means a charge on, or an undertaking given in relation to, an immovable property (including an HDB flat) under section 15AB(1), (2), (3), (4), (10), (11) or (13) of the Act or a former provision, or section 21(1), 21A(1), 21B(1), 21C(1)(d) or (2), 21D(1), 27C(1)(i), 27D(1)(j), 27DA(1)(i), 27DB(2)(e), 27E(1)(h) or 27F(1)(h) of the Act;

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“working day” means any day other than a Saturday, Sunday or public holiday.

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.

Designated account

3.—(1) Where, under an order of court, the spouse of a member of the Fund has been awarded any amount standing to the credit of the member in the Fund (including any money which is payable or repayable to the Fund to the credit of the member), the designated account that is maintained, or to be maintained, for the spouse and to which any part of the amount is to be transferred under section 27B(1)(a)(i) of the Act, is —

- (a) if that part of the amount is to be transferred from the member’s ordinary account — the spouse’s ordinary account;
- (b) if that part of the amount is to be transferred from the member’s medisave account — the spouse’s medisave account;
- (c) if that part of the amount is to be transferred from the member’s special account or retirement account, and the spouse is not entitled under section 15(2), 15AA(1) or 27 of the Act or a former provision (as the case may be) to

withdraw the sum standing to the credit of the spouse in the Fund — the spouse’s special account; or

(d) if that part of the amount is to be transferred from the member’s special account or retirement account, and the spouse is entitled under section 15(2), 15AA(1) or 27 of the Act or a former provision (as the case may be) to withdraw the sum standing to the credit of the spouse in the Fund —

(i) in a case where section 15AA(3)(a) of the Act applies to the spouse because the spouse is suffering from a terminal illness or disease, or section 15AA(3)(b) or (c) of the Act or a former provision applies to the spouse (as the case may be) — the spouse’s ordinary account; or

(ii) in any other case —

(A) the spouse’s retirement account, for so much of that part of the amount as will not cause the amount standing to the credit of the spouse in the spouse’s retirement account to exceed —

(AA) where section 15AA(5) of the Act or section 15(2A), (7B) or (8A) of the Act as in force before 1 March 2022 applies to the spouse, the amount specified by the Minister under section 15AA(5)(a) of the Act or section 15(2A)(a), (7B)(a) or (8A)(a) of the Act as in force before 1 March 2022, as the case may be; or

(AB) where section 15(6) or (6A) of the Act applies to the spouse, the retirement sum which the spouse is required to set aside; and

(B) the spouse’s ordinary account, for any remainder of that part of the amount.

(2) The designated account that is maintained, or to be maintained, for the spouse of a member of the Fund and to which the Board must credit any amount paid on or after 1 January 2013 by the spouse to the

Fund under section 27C(1)(g), 27D(1)(h), 27DA(1)(g) or 27DB(2)(c) of the Act, is the spouse's special account.

(3) Where a member of the Fund has withdrawn any money standing to the member's credit in the Fund for all or any of the purposes referred to in section 21(1), 21A(1) or 21B(1) of the Act in relation to any immovable property or HDB flat (called in this paragraph the original property), and an order of court is made requiring the transfer (other than by way of sale) of the member's estate or interest in the original property (or a replacement property of the original property, if any) to his or her spouse, the designated account that is maintained, or to be maintained, for the spouse and to which the Board must credit any amount paid on or after 1 January 2013 by the spouse to the Fund under section 27E(1)(f) or 27F(1)(f) of the Act, is —

- (a) in any case where the transfer (other than by way of sale) is completed before 1st January 2013, and the member is required to comply with section 15(6)(a) of the Act at the time the transfer is completed — the spouse's special account; or
- (b) in any other case —
 - (i) where the money was withdrawn solely from the member's ordinary account or retirement account, or was withdrawn partly from the member's ordinary account and partly from the member's retirement account — the spouse's ordinary account; or
 - (ii) where the money was withdrawn solely from the member's special account, or was withdrawn partly from the member's special account and partly from either or both of the member's ordinary account and retirement account —
 - (A) the spouse's special account, for the amount of the money 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 that

amount if the withdrawal had not been made;
and

- (B) the spouse's ordinary account, for any remainder of the amount paid by the spouse.

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Form of relevant document, etc.

4.—(1) Every relevant document (other than an order of court) must be in the form required by the Board.

(2) Every relevant document must be supported by any information, evidence or document that the Board requires, that is submitted within the time required by the Board.

5. [*Deleted by S 600/2018*]

Transfer of investments

6.—(1) For the purposes of section 27G(2) of the Act, the interest of a member of the Fund in an investment must not be transferred to his or her spouse —

- (a) before the eighteenth anniversary of the day of the spouse's birth; or
- (b) if, at the time of the intended transfer, the spouse does not satisfy any requirement under the Central Provident Fund (Investment Schemes) Regulations 2000 for the making of that investment.

(2) For the purposes of section 27G of the Act, where a member of the Fund has made any investment, and an order of court is made requiring the transfer of the member's interest in the investment to his or her spouse —

- (a) any brokerage, fee or other expense incurred in the transfer must be borne by —
 - (i) the member; or
 - (ii) if the order of court requires the spouse to bear the brokerage, fee or expense, the spouse; and

- (b) the Board may, on the application of the member or spouse required under sub-paragraph (a) to bear the brokerage, fee or expense and subject to such terms and conditions as the Board may impose, authorise the whole or any part of the moneys standing to the credit of the member or spouse (as the case may be) in the Fund to be withdrawn and used to pay the brokerage, fee or expense.

Service or notification of relevant documents

7.—(1) A relevant document is served on, or is notified to, the Board only if —

- (a) the requirements of regulation 4 are satisfied; and
 - (b) the relevant document is served or is notified (as the case may be) by a permitted person in accordance with this regulation.
- (2) Except as otherwise provided by paragraphs (3) and (4) —
- (a) a relevant document must be served on, or be notified to, the Board (as the case may be) by sending an electronic communication of the relevant document using an electronic online system designated by the Board for the service or notification of that relevant document (called in this regulation the designated electronic online system), in accordance with any terms and conditions specified on the Board’s website; and
 - (b) service or notification (as the case may be) in accordance with sub-paragraph (a) takes effect on the working day that the relevant document is capable of being retrieved, by an officer or employee of the Board using the designated electronic online system, before the closing time.
- (3) Despite paragraph (2) —
- (a) a relevant document may be served on, or be notified to, the Board (as the case may be) by leaving the relevant document at the address for service or notification specified on the Board’s website if —

- (i) the designated electronic online system is not in operation; or
 - (ii) a permitted person cannot use that system for any other reason; and
 - (b) service or notification (as the case may be) in accordance with sub-paragraph (a) takes effect 3 working days after the day the relevant document is received, by an officer or employee of the Board at the address mentioned in that sub-paragraph.
- (4) For the purposes of section 27B(5)(b) of the Act, the Board is notified of any payment or repayment to the Fund relating to a specified charge or undertaking in the following manner:
- (a) where the payment or repayment is made electronically by the Housing and Development Board to the Board —
 - (i) when the Board receives from the Housing and Development Board an electronic notification that such payment or repayment has been received from or for the member; or
 - (ii) if an electronic notification mentioned in sub-paragraph (i) is not received, when the electronic record of such payment or repayment is capable of being retrieved by an officer or employee of the Board;
 - (b) where the payment or repayment is made electronically by any other person to the Board — when the electronic record of such payment or repayment is capable of being retrieved by an officer or employee of the Board;
 - (c) where the payment or repayment is made using a cashier's order, cheque or any other payment instrument designated by the Board (each called in this paragraph a payment instrument) —
 - (i) if the payment instrument is delivered to any office of the Board — when the payment instrument is

received at the office of the Board by an officer or employee of the Board; or

- (ii) if the payment instrument is delivered to any bank designated by the Board — when the electronic record of such payment or repayment is capable of being retrieved by an officer or employee of the Board.

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. Regulation 2 (definition of “specified charge or undertaking”)	Section 15(9), (9A), (10), (10A), (11D), (11E) or (11EB) of the Act as in force before 1 March 2022
2. Regulation 3(1)(c) and (d)	Section 15(2)(d), (e), (f) or (g) of the Act as in force before 1 March 2022
3. Regulation 3(1)(d)(i)	Section 15(8)(d), (e) or (f) of the Act as in force before 1 March 2022

LEGISLATIVE HISTORY
CENTRAL PROVIDENT FUND
(DIVISION OF FUND-RELATED ASSETS IN
MATRIMONIAL PROCEEDINGS)
REGULATIONS 2007

This Legislative History is provided for the convenience of users of the Central Provident Fund (Division of Fund-related Assets in Matrimonial Proceedings) Regulations 2007. It is not part of these Regulations.

1. G. N. No. S 502/2007 — Central Provident Fund (Division of Fund-Related Assets in Matrimonial Proceedings) Regulations 2007

Date of commencement : 1 October 2007

2. G. N. No. S 144/2008 — Central Provident Fund (Division of Fund-Related Assets in Matrimonial Proceedings) (Amendment) Regulations 2008

Date of commencement : 1 April 2008

3. 2008 Revised Edition — Central Provident Fund (Division of Fund-related Assets in Matrimonial Proceedings) Regulations

Date of operation : 2 June 2008

4. G. N. No. S 88/2009 — Central Provident Fund (Division of Fund-Related Assets in Matrimonial Proceedings) (Amendment) Regulations 2009

Date of commencement : 1 March 2009

5. G.N. No. S 710/2012 — Central Provident Fund (Division of Fund-Related Assets in Matrimonial Proceedings) (Amendment) Regulations 2012

Date of commencement : 1 January 2013

6. G.N. No. S 234/2015 — Central Provident Fund (Division of Fund-Related Assets in Matrimonial Proceedings) (Amendment) Regulations 2015

Date of commencement : 24 April 2015

7. G.N. No. S 787/2015 — Central Provident Fund (Division of Fund-Related Assets in Matrimonial Proceedings) (Amendment No. 2) Regulations 2015

Date of commencement : 25 January 2016

8. G.N. No. S 658/2016 — Central Provident Fund (Division of Fund-Related Assets in Matrimonial Proceedings) (Amendment) Regulations 2016

Date of commencement : 1 January 2017

9. G.N. No. S 600/2018 — Central Provident Fund (Division of Fund-Related Assets in Matrimonial Proceedings) (Amendment) Regulations 2018

Date of commencement : 1 October 2018

10. G.N. No. S 225/2021 — Central Provident Fund (Division of Fund-Related Assets in Matrimonial Proceedings) (Amendment) Regulations 2021

Date of commencement : 1 April 2021

11. G.N. No. S 558/2021 — Central Provident Fund (Division of Fund-Related Assets in Matrimonial Proceedings) (Amendment No. 2) Regulations 2021

Date of commencement : 1 August 2021

12. G.N. No. S 123/2022 — Central Provident Fund (Division of Fund-Related Assets in Matrimonial Proceedings) (Amendment) Regulations 2022

Date of commencement : 1 March 2022

13. G. N. No. S 264/2024 — Central Provident Fund (Division of Fund-Related Assets in Matrimonial Proceedings) (Amendment) Regulations 2024

Date of commencement : 31 December 2021
1 April 2024

14. 2025 Revised Edition — Central Provident Fund (Division of Fund-Related Assets in Matrimonial Proceedings) Regulations 2007

Date of operation : 17 December 2025

15. G.N. No. S 160/2026 — Central Provident Fund (Division of Fund-Related Assets in Matrimonial Proceedings) (Amendment) Regulations 2026

Date of commencement : 1 April 2026