

**EDUCATION ENDOWMENT AND SAVINGS SCHEMES ACT
(CHAPTER 87A, SECTION 24)**

**EDUCATION ENDOWMENT AND SAVINGS SCHEMES
(EDUSAVE PUPILS FUND) REGULATIONS**

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[1st January 2008]

Citation

1. These Regulations may be cited as the Education Endowment and Savings Schemes (Edusave Pupils Fund) Regulations.

Definitions

2.—(1) In these Regulations, unless the context otherwise requires —

[Deleted by S 895/2023 wef 01/01/2024]

“adopted” means adopted by virtue of an order of court under any written law in Singapore or elsewhere;

“assistive learning device” means any item, device, equipment or system —

- (a) for use by an individual with a physical or sensory disability to perform an academic or learning function which may otherwise be difficult for that individual due to the physical or sensory disability; and
- (b) approved by the Edusave Scheme Administrator for a member;

[S 975/2021 wef 01/01/2022]

“autonomous school” means a Government school or a Government-aided school which is granted such degree of autonomy over its administration and curriculum as the Minister may determine;

“child” includes any adopted child and any illegitimate child;

“digital learning programme” means —

- (a) in relation to a secondary school, any digital learning programme that is approved by the Government for secondary schools, including the Personalised Digital Learning Programme;
- (b) in relation to a junior college, any digital learning programme that is approved by that junior college; and
- (c) in relation to a special education school, any digital learning programme that is approved by the Government for special education schools, including the Personalised Digital Learning Programme;

[S 736/2021 wef 01/10/2021]

[Deleted by S 735/2014 wef 10/11/2014]

“Government school” means a school organised and conducted directly by the Government;

[S 735/2014 wef 10/11/2014]

[Deleted by S 735/2014 wef 10/11/2014]

“Government-aided school” means a school (not being an independent school) which —

- (a) is established by a person other than the Government;
and
- (b) is conducted by a committee of management in receipt of a grant-in-aid from the Government to defray the costs and expenses of conducting the school;

[S 735/2014 wef 10/11/2014]

“independent school” means a school which —

- (a) is specified in any order made under section 3(1) of the School Boards (Incorporation) Act (Cap. 284A);
or
- (b) is set out in Part I of the Schedule;

[S 735/2014 wef 10/11/2014]

“integrated programme” means a programme which provides an integrated secondary and pre-university education;

[Deleted by S 735/2014 wef 10/11/2014]

“member” means a member of the Edusave Pupils Fund;

“miscellaneous fees” consists of all or any of the fees payable under regulation 91(1)(c) and (ca) of the Education (Schools) Regulations (Rg 1);

[S 895/2023 wef 01/01/2024]

“personal learning device” means a portable computing device that may be used for learning purposes, including a laptop or tablet computer;

[S 878/2020 wef 09/10/2020]

[Deleted by S 735/2014 wef 10/11/2014]

[Deleted by S 735/2014 wef 10/11/2014]

[Deleted by S 735/2014 wef 10/11/2014]

[Deleted by S 895/2023 wef 01/01/2024]

“secondary school” means a school for providing full-time secondary education, and includes any institution which provides secondary education under an integrated programme;

[S 878/2020 wef 09/10/2020]

“special education school” means a school which provides special education for students with physical or mental disabilities and which is set out in Part II of the Schedule;

[S 735/2014 wef 10/11/2014]

“specified educational institution” means an educational institution set out in Part III of the Schedule.

[S 895/2023 wef 01/01/2024]

[Deleted by S 895/2023 wef 01/01/2024]

(2) *[Deleted by S 735/2014 wef 10/11/2014]*

(3) For the purposes of the Act, the educational institutions set out in the Schedule are prescribed schools.

[S 735/2014 wef 10/11/2014]

Edusave Qualifying Ages

3. For the purposes of the Act, the Edusave Qualifying Ages means the age range that spans from 7 years old to 16 years old (both ages inclusive).

[S 735/2014 wef 10/11/2014]

4. *[Deleted by S 735/2014 wef 10/11/2014]*

Purposes for which moneys in Edusave account may be withdrawn

5. The moneys standing to the credit of a member in his Edusave account may be withdrawn under section 12(2) of the Act for the purpose of paying —

- (a) where the member is a student of any independent school or special education school, such amount of the fees payable by him to the school which exceeds the school fees which would have been payable by him had he been a

student of a Government school or a Government-aided school;

[S 735/2014 wef 10/11/2014]

[S 895/2023 wef 01/01/2024]

- (b) where the member is a student of any Government school or Government-aided school, the miscellaneous fees payable by him to the school;

[S 895/2023 wef 01/01/2024]

- (c) where the member is a student of any specified educational institution, such fees and charges payable by him to the specified educational institution as may be approved by the Minister;

[S 735/2014 wef 10/11/2014]

- (d) where the member is a student of any junior college, such fees and charges payable by him to the junior college as may be approved by the Minister;

- (e) where the member is enrolled in an integrated programme in any prescribed school or junior college, such fees and charges payable by him to the prescribed school or junior college as may be approved by the Minister;

[S 735/2014 wef 10/11/2014]

- (f) where the member is a student of any prescribed school or junior college, for the whole or part of the expenses payable for any enrichment programme approved by the prescribed school or junior college;

[S 735/2014 wef 10/11/2014]

- (g) where the member is a student attending an educational institution in Singapore that is neither a prescribed school nor a junior college, for the whole or part of the expenses payable for an enrichment programme conducted wholly in Singapore, being a programme organised by the educational institution and of the type or within the category of programmes approved by the Edusave Scheme Administrator;

[S 735/2014 wef 10/11/2014]

- (h) where the member receives home-schooling in accordance with paragraph 3(1)(b) of the Compulsory Education (Exemption) Order (Cap. 51, O 1), for the cost incurred by the member's parent for organising or enrolling the member in an enrichment programme conducted wholly in Singapore and of the type or within the category of programmes approved by the Edusave Scheme Administrator;

[S 735/2014 wef 10/11/2014]

[S 878/2020 wef 09/10/2020]

- (ha) where the member is a student of any secondary school, junior college or special education school, the whole or part of the expenses payable for the following items relating to the purchase of a personal learning device for the member's use under a digital learning programme conducted by that secondary school, junior college or special education school:

- (i) the cost of the personal learning device and its accessories;
- (ii) applications or software to be installed on the personal learning device;
- (iii) hardware warranty for the personal learning device;
- (iv) insurance coverage for the personal learning device;

[S 878/2020 wef 09/10/2020]

[S 975/2021 wef 01/01/2022]

[S 736/2021 wef 01/10/2021]

- (hb) where the member is a student of any secondary school or junior college, the whole or part of the expenses payable for the following items relating to the purchase of an assistive learning device for the member's use:

- (i) the cost of the assistive learning device and its accessories;
- (ii) applications or software to be installed on the assistive learning device;

- (iii) hardware warranty for the assistive learning device;
- (iv) insurance coverage for the assistive learning device;
- and

[S 975/2021 wef 01/01/2022]

- (i) in any other case, for the cost incurred by a member's parent for organising or enrolling the member in an enrichment programme that is conducted wholly in Singapore and is approved by the Edusave Scheme Administrator.

[S 735/2014 wef 10/11/2014]

Application for withdrawal of moneys from Edusave account

6.—(1) Every application for the withdrawal of moneys from a member's Edusave account shall be made to the Edusave Scheme Administrator in such form as may be required by the Edusave Scheme Administrator.

(2) The duly completed application form and any supporting documents which may be required by the Edusave Scheme Administrator must be submitted to the Edusave Scheme Administrator —

- (a) where the member is a student of a prescribed school, junior college or other educational institution in Singapore, through the prescribed school, junior college or educational institution, as the case may be; and
- (b) in any other case, by the member's parent.

[S 735/2014 wef 10/11/2014]

(3) An application may be a standing order for withdrawals to pay the fees, charges and expenses mentioned in section 13(2) of the Act or regulation 5 and selected in the application form, whenever they become payable.

[S 242/2024 wef 01/04/2024]

(4) The member's parent, or, where the member is at least 21 years old, the member, may by written notice to the Edusave Scheme Administrator request the cancellation of a standing order.

[S 242/2024 wef 01/04/2024]

(5) The written notice mentioned in paragraph (4) must be submitted to the Edusave Scheme Administrator —

- (a) where the member is a student of a prescribed school, junior college or other educational institution in Singapore, through the prescribed school, junior college or educational institution, as the case may be; and
- (b) in any other case, by the member's parent, or, where the member is at least 21 years old, by the member.

[S 242/2024 wef 01/04/2024]

(6) A withdrawal under a standing order must not be made after the Edusave Scheme Administrator has cancelled the standing order.

[S 242/2024 wef 01/04/2024]

Manner of withdrawal and application of moneys withdrawn from Edusave account

7.—(1) Where the Edusave Scheme Administrator has approved an application to withdraw an amount of money from a member's Edusave account, the Edusave Scheme Administrator is to transfer, by electronic fund transfer, the amount approved from the Edusave account —

- (a) where the application was submitted through a prescribed school or junior college, to the designated bank account in Singapore of the prescribed school or junior college, as the case may be; or
- (b) where the application was submitted through an educational institution in Singapore that is neither a prescribed school nor a junior college, to the designated bank account in Singapore of the educational institution, or of the member or another person as the Edusave Scheme Administrator may approve in so far as the educational institution declines receiving payment of those moneys; or
- (c) in any other case, to the designated bank account in Singapore of that member, or of another person as the Edusave Scheme Administrator may approve.

(2) The prescribed school, junior college, educational institution or parent, as the case may be, must ensure that an amount equal to the amount transferred under paragraph (1) pursuant to an application to withdraw is applied to the purposes for which the application to withdraw was made.

[S 735/2014 wef 10/11/2014]

7A. *[Deleted by S 878/2020 wef 09/10/2020]*

Insufficiency of moneys in Edusave account

8. Where the balance in a member's Edusave account is insufficient to pay any fees, charges or expenses in respect of which an application has been made for the withdrawal of moneys from the member's Edusave account, the amount of such fees, charges or expenses which remains unpaid shall be paid for in cash by the parents or guardian of the member, if he has not attained the age of 21 years, or by the member, if he has attained the age of 21 years.

Where moneys withdrawn from Edusave account are not used for purpose of withdrawal

9.—(1) Where an amount transferred from a member's Edusave account to another person's designated bank account referred to in regulation 7(1) is not used or not fully used (called the unused amount), that other person must refund an amount equal to the unused amount.

(2) The unused amount must be refunded in such manner as the Edusave Scheme Administrator may require and the refund must be made —

- (a) to the Edusave Pupils Fund to the member's credit; or
- (b) where the member's Edusave account is closed when the refund is to be made and the member is a member of the PSE Fund, to the PSE Fund to the member's credit as a member of that Fund.

[S 735/2014 wef 10/11/2014]

Unclaimed moneys in Edusave Pupils Fund

10. Any amount in the Edusave Pupils Fund which is unclaimed may be transferred to the Endowment Fund in accordance with section 7(5) of the Act.

Statements of accounts

11.—(1) The Edusave Scheme Administrator shall issue a statement of account to every member at least once in every 12 months.

[S 735/2014 wef 10/11/2014]

(2) Every statement of account referred to in paragraph (1) shall be in such form and shall contain such particulars as the Edusave Scheme Administrator may determine.

[S 735/2014 wef 10/11/2014]

THE SCHEDULE

Regulation 2(1) and (3)

PART I

INDEPENDENT SCHOOLS

Educational Institution

- (1) Anglo-Chinese School (Independent)
- (2) Hwa Chong Institution
- (3) Methodist Girls' School
- (4) Nanyang Girls' High School
- (5) National University of Singapore High School of Mathematics and Science
- (6) School of the Arts
- (7) Singapore Chinese Girls' School
- (8) Singapore Sports School
- (9) St. Joseph's Institution
- (10) School of Science and Technology

THE SCHEDULE — *continued*

PART II

SPECIAL EDUCATION SCHOOLS

Educational Institution

- (1) AWWA School @ Napiri (formerly known as AWWA School)
- (2) [*Deleted by S 1073/2024 wef 02/01/2025*]
- (3) APSN Chaoyang School (formerly known as Chaoyang School)
- (4) Eden School (formerly known as Singapore Autism School)
- (5) MINDS Fernvale Gardens School (formerly known as Fernvale Gardens School)
- (6) Grace Orchard School
- (7) [*Deleted by S 733/2013 wef 01/01/2014*]
- (8) APSN Katong School (formerly known as Katong School)
- (9) MINDS Lee Kong Chian Gardens School (formerly known as Lee Kong Chian Gardens School)
- (10) Lighthouse School (formerly known as Singapore School for the Visually Handicapped)
- (11) Metta School
- (12) Pathlight School (Ang Mo Kio)
- (13) Rainbow Centre Margaret Drive School (formerly known as Rainbow Centre — Margaret Drive School)
- (14) Rainbow Centre Yishun Park School (formerly known as Rainbow Centre — Yishun Park School)
- (15) [*Deleted by S 46/2020 wef 15/01/2020*]
- (16) Cerebral Palsy Alliance Singapore School (East) (formerly known as Cerebral Palsy Alliance Singapore School)
- (17) St. Andrew's Autism School
- (18) APSN Tanglin School (formerly known as Tanglin School)
- (19) MINDS Towner Gardens School (formerly known as Towner Gardens School)
- (20) MINDS Woodlands Gardens School (formerly known as Woodlands Gardens School)

THE SCHEDULE — *continued*

- (21) APSN Delta Senior School (formerly known as Delta Senior School)
- (22) Rainbow Centre Admiral Hill School (formerly known as Rainbow Centre — Admiral Hill School)
- (23) St. Andrew's Mission School
- (24) AWWA School @ Bedok
- (25) Cerebral Palsy Alliance Singapore School (West)
- (26) Eden School (Campus 2)
- (27) Maitri School
- (28) Pathlight School (Tampines)
- (29) Anglo-Chinese School (Academy)

*[S 825/2025 wef 05/01/2026]
[S 1073/2024 wef 02/01/2025]
[S 937/2023 wef 01/12/2023]
[S 937/2023 wef 27/11/2023]
[S 937/2023 wef 01/04/2023]
[S 937/2023 wef 03/10/2022]
[S 975/2021 wef 01/01/2022]
[S 736/2021 wef 14/06/2021]
[S 736/2021 wef 21/04/2021]
[S 736/2021 wef 06/04/2021]
[S 46/2020 wef 15/01/2020]
[S 733/2013 wef 01/01/2014]
[S 665/2017 wef 01/09/2013]
[S 589/2010 wef 01/01/2009]*

PART III

SPECIFIED EDUCATIONAL INSTITUTIONS

Educational Institution

- (1) Assumption Pathway School (formerly known as Assumption Vocational Institute)
- (2) NorthLight School
- (3) Crest Secondary School

THE SCHEDULE — *continued*

(4) Spectra Secondary School

[S 733/2013 wef 01/01/2014]

[S 603/2012 wef 01/01/2013]

*[G.N. Nos. S 750/2007; S 553/2008; S 321/2009;
S 589/2010]*

LEGISLATIVE HISTORY
EDUCATION ENDOWMENT AND SAVINGS SCHEMES
(EDUSAVE PUPILS FUND) REGULATIONS
(CHAPTER 87A, RG 1)

This Legislative History is provided for the convenience of users of the Education Endowment and Savings Schemes (Edusave Pupils Fund) Regulations. It is not part of this Scheme.

1. G. N. No. S 750/2007 — Education Endowment and Savings Schemes (Edusave Pupils Fund) Regulations 2007

Date of commencement : 1 January 2008

2. G. N. No. S 553/2008 — Education Endowment and Savings Schemes (Edusave Pupils Fund) (Amendment) Regulations 2008

Date of commencement : 1 June 2008

3. G. N. No. S 553/2008 — Education Endowment and Savings Schemes (Edusave Pupils Fund) (Amendment) Regulations 2008

Date of commencement : 23 June 2008

4. G. N. No. S 553/2008 — Education Endowment and Savings Schemes (Edusave Pupils Fund) (Amendment) Regulations 2008

Date of commencement : 1 July 2008

5. G. N. No. S 553/2008 — Education Endowment and Savings Schemes (Edusave Pupils Fund) (Amendment) Regulations 2008

Date of commencement : 31 July 2008

6. G. N. No. S 553/2008 — Education Endowment and Savings Schemes (Edusave Pupils Fund) (Amendment) Regulations 2008

Date of commencement : 1 January 2009

7. G. N. No. S 589/2010 — Education Endowment and Savings Schemes (Edusave Pupils Fund) (Amendment) Regulations 2010

Date of commencement : 1 January 2009

8. G. N. No. S 321/2009 — Education Endowment and Savings Schemes (Edusave Pupils Fund) (Amendment) Regulations 2009

Date of commencement : 1 January 2010

9. 2010 Revised Edition — Education Endowment and Savings Schemes (Edusave Pupils Fund) Regulations

Date of operation : 31 January 2010

10. G. N. No. S 603/2012 — Education Endowment and Savings Schemes (Edusave Pupils Fund) (Amendment) Regulations 2012

Date of commencement : 1 January 2013

11. G.N. No. S 665/2017 — Education Endowment and Savings Schemes (Edusave Pupils Fund) (Amendment) Regulations 2017

Date of commencement : 1 September 2013

12. G. N. No. S 733/2013 — Education Endowment and Savings Schemes (Edusave Pupils Fund) (Amendment) Regulations 2013

Date of commencement : 1 January 2014

13. G. N. No. S 735/2014 — Education Endowment and Savings Schemes (Edusave Pupils Fund) (Amendment) Regulations 2014

Date of commencement : 10 November 2014

14. G.N. No. S 46/2020 — Education Endowment and Savings Schemes (Edusave Pupils Fund) (Amendment) Regulations 2020

Date of commencement : 15 January 2020

15. G.N. No. S 878/2020 — Education Endowment and Savings Schemes (Edusave Pupils Fund) (Amendment No. 2) Regulations 2020

Date of commencement : 9 October 2020

16. G.N. No. S 736/2021 — Education Endowment and Savings Schemes (Edusave Pupils Fund) (Amendment) Regulations 2021

Date of commencement : 6 April 2021

**17. G.N. No. S 736/2021 — Education Endowment and Savings Schemes
(Edusave Pupils Fund) (Amendment)
Regulations 2021**

Date of commencement : 21 April 2021

**18. G.N. No. S 736/2021 — Education Endowment and Savings Schemes
(Edusave Pupils Fund) (Amendment)
Regulations 2021**

Date of commencement : 14 June 2021

**19. G.N. No. S 736/2021 — Education Endowment and Savings Schemes
(Edusave Pupils Fund) (Amendment)
Regulations 2021**

Date of commencement : 1 October 2021

**20. G.N. No. S 975/2021 — Education Endowment and Savings Schemes
(Edusave Pupils Fund) (Amendment No. 2)
Regulations 2021**

Date of commencement : 1 January 2022

**21. G. N. No. S 937/2023 — Education Endowment and Savings Schemes
(Edusave Pupils Fund) (Amendment No. 2)
Regulations 2023**

Date of commencement : 3 October 2022
1 April 2023
27 November 2023
1 December 2023

**22. G.N. No. S 895/2023 — Education Endowment and Savings Schemes
(Edusave Pupils Fund) (Amendment)
Regulations 2023**

Date of commencement : 1 January 2024

**23. G.N. No. S 242/2024 — Education Endowment and Savings Schemes
(Edusave Pupils Fund) (Amendment)
Regulations 2024**

Date of commencement : 1 April 2024

**24. G.N. No. S 1073/2024 — Education Endowment and Savings Schemes
(Edusave Pupils Fund) (Amendment No. 2)
Regulations 2024**

Date of commencement : 2 January 2025

**25. G.N. No. S 825/2025 — Education Endowment and Savings Schemes
(Edusave Pupils Fund) (Amendment)
Regulations 2025**

Date of commencement : 5 January 2026