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CENTRAL PROVIDENT FUND ACT 1953 (SECTION 77(2))

CENTRAL PROVIDENT FUND (NOMINATIONS) RULES 1986

ARRANGEMENT OF RULES

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[1 January 1987]

Citation

1. These Rules are the Central Provident Fund (Nominations) Rules 1986.

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THE LAW REVISION COMMISSION UNDER THE AUTHORITY
OF THE REVISED EDITION OF THE LAWS ACT 1983

17.12.2025

Definitions

1AA. In these Rules —

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

“designated shares” has the meaning given by section 2(1) of the Act.

Forms

1A.—(1) Any reference in these Rules to a numbered form is a reference to the current version of the form bearing the corresponding number provided on the website of the Board at <https://www.cpf.gov.sg>.

(2) Every form mentioned in these Rules must be completed —

(a) in accordance with the instructions specified in the form and by the Board; and

(b) in English or in any other language that the Board allows.

(3) The Board may refuse to accept any form that is not completed in accordance with paragraph (2).

Nomination by member

2.—(1) Subject to these Rules, a member who is an applicable person may —

(a) by executing a memorandum in Form A, 1A, 2A, 3A, 4A, 5A or 6A(1), nominate any person to receive —

(i) any portion of the amount payable on the member’s death out of the Fund in accordance with section 25(1)(a)(i) of the Act; or

(ii) any portion of any designated shares;

(b) by executing a memorandum in Form 6A(2), nominate any person to receive —

(i) any portion of the amount payable on the member’s death out of the Fund —

- (A) in accordance with section 25(1)(a)(i) of the Act; or
- (B) if, at the time the Board is satisfied that the memorandum is duly executed, that person is a citizen or permanent resident of Singapore, in accordance with section 25(1)(a)(ii) of the Act; or
- (ii) any portion of any designated shares;
- (c) by executing a memorandum in Form 6A(3), nominate any person to receive —
 - (i) any portion of the amount payable on the member's death out of the Fund —
 - (A) in accordance with section 25(1)(a)(i) of the Act;
 - (B) if, at the time the Board is satisfied that the memorandum is duly executed, that person is a citizen or permanent resident of Singapore, in accordance with section 25(1)(a)(ii) of the Act; or
 - (C) if, at the time the Board is satisfied that the memorandum is duly executed, each of the member and that person is a citizen or permanent resident of Singapore, and a certification under section 25(1C) of the Act has been issued in respect of that person and remains in force, in accordance with section 25(1)(a)(iii) of the Act; or
 - (ii) any portion of any designated shares; or
- (d) by executing a memorandum in electronic form by using the electronic system designated by the Board for that purpose, nominate any person to receive —
 - (i) any portion of the amount payable on the member's death out of the Fund in accordance with section 25(1)(a)(i) of the Act; or

(ii) any portion of any designated shares.

(2) Every nomination under paragraph (1) must be witnessed or attested to in the manner set out in the relevant form by 2 persons who satisfy the qualifications set out in rule 9.

Nomination on behalf of member

3.—(1) This rule applies where a member who is an applicable person lacks capacity within the meaning of section 4 of the Mental Capacity Act 2008, and the court makes an order under section 20(2)(a) of the Mental Capacity Act 2008 in relation to the executing under section 25(1) of the Act, on the member's behalf, of a memorandum nominating any person specified in the order to receive the whole or any portion of —

(a) the amount payable on the death of the member out of the Fund under section 20(1)(b) or (1A) of the Act; or

(b) any designated shares.

(2) The order must authorise a person (called in this rule the authorised person) to execute the memorandum on the member's behalf.

(3) Any nomination made pursuant to the order must —

(a) in the case of a nomination made before 1 January 2011 —

(i) be in Form 5A;

(ii) state that it is signed by the member acting by the authorised person;

(iii) be signed by the authorised person with the names of the member and the authorised person, in the presence of 2 witnesses;

(iv) contain an attestation by those witnesses to the signature of the authorised person; and

(v) be sealed with the official seal of the court; or

(b) in any other case —

(i) be in Form 6A(1) or 6A(2), and be supplemented with Form C; or

(ii) be in Form 6A(3).

(4) A nomination made in accordance with this rule is subject to these Rules, and has the same effect for all purposes as if —

- (a) the member had the capacity to make a nomination under section 25(1) of the Act; and
- (b) the nomination had been made by the member in accordance with rule 2.

Nominations to receive retirement sum to take precedence

4. A nomination made by or on behalf of a member in accordance with rule 2 or 3 (as the case may be), whether made before, on or after 1 July 1995, is subject to any nomination made before 1 January 2013 by or on behalf of the member in accordance with the Central Provident Fund (Retirement Sum Scheme Nominations) Rules 2006.

Nominees and shares

5.—(1) A nomination may be in favour of one person or of several persons (who must be clearly designated in the nomination), and, where there is more than one nominee, may direct that the nominees are to take the money or any designated shares in specified shares.

(2) Where a nomination directs that 2 or more nominees are to take any designated shares in such portions as are specified in the nomination, and the distribution of those shares to those nominees in those portions will give rise to fractions of shares, the Board must —

- (a) distribute to those nominees in those portions only such of those shares the distribution in those portions of which will not give rise to fractions of shares; and
- (b) transfer the remaining shares to the surviving nominee who is first-named in the nomination.

6. *[Deleted by S 1/2020]*

Revocation of nomination

7. Any nomination made by or on behalf of a member in accordance with rule 2 or 3 (as the case may be) is revoked —

- (a) in accordance with section 25(5)(a) of the Act, by the member's marriage, whether the marriage was contracted before, on or after 15 May 1980;
- (b) by the death, in the member's lifetime, of the nominee or, where there is more than one nominee, of all the nominees;
- (c) in the case of an applicable person, by written notice of revocation made and given by the member in accordance with rule 8;
- (d) by a subsequent nomination made by the member, or on the member's behalf, in accordance with rule 2 or 3 (as the case may be); or
- (e) where the member lacks capacity within the meaning of section 4 of the Mental Capacity Act 2008, if —
 - (i) the court makes an order under section 20(2)(a) of the Mental Capacity Act 2008 providing for the revoking, on the member's behalf, of the nomination; and
 - (ii) a copy of the order (sealed with the official seal of the court) is received by the Board during the member's lifetime.

Notice of revocation of nomination

8.—(1) For the purposes of rule 7(c), a notice of revocation given by a member who is an applicable person must —

- (a) be made in Form B, 1B, 2B or 3B;
- (b) be signed by the member in the presence of 2 witnesses; and
- (c) contain an attestation by those witnesses to the signature of the member.

(2) The notice is of no effect unless it is received by the Board during the lifetime of the member.

Qualifications for person to witness or attest

9. For the purposes of rules 2(2), 3(3) and 8(1), a person may be a witness or make an attestation in respect of a nomination or notice of revocation if —

- (a) the person is an employee of the Board and (in the case of a nomination) does not take any benefit under the nomination; or
- (b) the person —
 - (i) in the case of a nomination, does not take any benefit under the nomination;
 - (ii) does not lack capacity within the meaning of section 4 of the Mental Capacity Act 2008; and
 - (iii) has attained 21 years of age.

Multiple nominees

10. Where there is more than one nominee and a nominee dies before the member, the nominee's share of the moneys or any designated shares must pass to the surviving nominees and must be shared among them in the same proportion as the respective shares of the surviving nominees bear to each other.

11. [*Deleted by S 286/2022*]

Saving

12. Any nomination made by a member under the Central Provident Fund Rules 1988 and received by the Board prior to 1 January 1987, if valid immediately before that date, is deemed to be a nomination made under these Rules.

COMPARATIVE TABLE
CENTRAL PROVIDENT FUND
(NOMINATIONS) RULES 1986

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.	1998 Ed.
—	THE SCHEDULE <i>[Deleted by S 46/2012]</i>