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No. S 152

CENTRAL PROVIDENT FUND ACT 1953

CENTRAL PROVIDENT FUND (APPROVED HOUSING SCHEMES) (AMENDMENT) REGULATIONS 2026

In exercise of the powers conferred by section 77(1) of the Central Provident Fund Act 1953, the Minister for Manpower, after consulting with the Central Provident Fund Board, makes the following Regulations:

Citation and commencement

1. These Regulations are the Central Provident Fund (Approved Housing Schemes) (Amendment) Regulations 2026 and come into operation on 1 April 2026.

Amendment of regulation 2

2. In the Central Provident Fund (Approved Housing Schemes) Regulations 1986 (called in these Regulations the principal Regulations), in regulation 2(1) —

(a) after the definition of “approved housing scheme”, insert —

““continued section 21B(1) charge” means a continued charge constituted under section 21C(1)(d) of the Act, where the relevant charge mentioned in section 21C(1)(a) of the Act in relation to the continued charge is —

(a) a charge under section 21B(1) of the Act; or

(b) another continued section 21B(1) charge;” and

(b) after the definition of “Lease Buyback Scheme”, insert —

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

Amendment of regulation 13

3. In the principal Regulations, in regulation 13 —

(a) replace paragraph (5) with —

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

(b) in paragraph (7), in the definition of “relevant amount”, in paragraph (a), replace sub-paragraph (i) with —

“(i) the amount which the spouse of the member —

(A) has given an undertaking to refund to the Board under section 15AB(3) or (4) of the Act or a former provision; or

(B) is deemed to have given an undertaking to refund to the Board under section 21C(2) or 21D(1) of the Act,

in the event the house or flat is sold or otherwise disposed of; over”;

(c) in paragraph (7), in the definition of “relevant amount”, in paragraph (b), replace sub-paragraph (i) with —

“(i) the amount payment of which was secured by all of the charges on the

house or flat mentioned in section 27DA(1)(b) of the Act; over”; and

- (d) in paragraph (7), in the definition of “relevant amount”, in paragraph (c), replace sub-paragraph (i) with —

“(i) the amount payment of which was secured by all of the charges on the house or flat mentioned in section 27DB(1)(b) of the Act; over”.

Amendment of regulation 14

4. In the principal Regulations, in regulation 14(4) —

- (a) in the definition of “relevant amount”, in paragraph (a), replace sub-paragraph (i) with —

“(i) the amount which the spouse of the member —

(A) has given an undertaking to refund to the Board under section 15AB(3) or (4) of the Act or a former provision; or

(B) is deemed to have given an undertaking to refund to the Board under section 21C(2) or 21D(1) of the Act,

in the event the house or flat is sold or otherwise disposed of; over”;

- (b) in the definition of “relevant amount”, in paragraph (b), replace sub-paragraph (i) with —

“(i) the amount payment of which was secured by all of the charges on the house or flat mentioned in section 27DA(1)(b) of the Act; over”; and

(c) in the definition of “relevant amount”, in paragraph (c), replace sub-paragraph (i) with —

“(i) the amount payment of which was secured by all of the charges on the house or flat mentioned in section 27DB(1)(b) of the Act; over”.

Amendment of regulation 14A

5. In the principal Regulations, in regulation 14A —

(a) replace paragraph (3) with —

“(3) Paragraph (2) does not apply where the sale, transfer, assignment or disposal mentioned in that paragraph is a relevant transaction and a continued charge is constituted or an undertaking is deemed under section 21C(1)(d) or (2) of the Act (as the case may be) as a result of the sale, transfer, assignment or disposal.”;

(b) in paragraph (10), in the definition of “relevant amount”, in paragraph (a), replace sub-paragraph (i) with —

“(i) the amount which the spouse of the member —

(A) has given an undertaking to refund to the Board under section 15AB(3) or (4) of the Act or a former provision; or

(B) is deemed to have given an undertaking to refund to the Board under section 21C(2) or 21D(1) of the Act,

in the event the house or flat is sold or otherwise disposed of; over”;

(c) in the definition of “relevant amount”, in paragraph (b), replace sub-paragraph (i) with —

“(i) the amount payment of which was secured by all of the charges on the house or flat mentioned in section 27DA(1)(b) of the Act; over”; and

(d) in the definition of “relevant amount”, in paragraph (c), replace sub-paragraph (i) with —

“(i) the amount payment of which was secured by all of the charges on the house or flat mentioned in section 27DB(1)(b) of the Act; over”.

Amendment of regulation 15

6. In the principal Regulations, in regulation 15(3) —

(a) in the definition of “relevant amount”, in paragraph (a), replace sub-paragraph (i) with —

“(i) the amount which the spouse of the member —

(A) has given an undertaking to refund to the Board under section 15AB(3) or (4) of the Act or a former provision; or

(B) is deemed to have given an undertaking to refund to the Board under section 21C(2) or 21D(1) of the Act,

in the event the house or flat is sold or otherwise disposed of; over”;

(b) in the definition of “relevant amount”, in paragraph (b), replace sub-paragraph (i) with —

“(i) the amount payment of which was secured by all of the charges on the house or flat mentioned in

section 27DA(1)(b) of the Act; over”; and

(c) in the definition of “relevant amount”, in paragraph (c), replace sub-paragraph (i) with —

“(i) the amount payment of which was secured by all of the charges on the house or flat mentioned in section 27DB(1)(b) of the Act; over”.

Amendment of regulation 16B

7. In the principal Regulations, in regulation 16B(9), in the definition of “applicable charge”, after “21B(1),”, insert “21C(1)(d) or (2), 21D(1),”.

Replacement of regulation 17A

8. In the principal Regulations, replace regulation 17A with —

“Cancellation of charge under section 21B(11A) or 27F(2)(e) of Act

17A. The event prescribed for the purposes of sections 21B(11A) and 27F(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.”.

Amendment of regulation 20

9. In the principal Regulations, in regulation 20(1) and (2), replace “a charge constituted on a house or an HDB flat under section 21B of the Act” with “a charge constituted under section 21B of the Act or a continued section 21B(1) charge on a house or an HDB flat”.

Amendment of Schedule

10. In the principal Regulations, in the Schedule —

- (a) in items 2, 5, 8 and 11, in the first column, replace “paragraph (a)(i)” with “paragraph (a)(i)(A)”;
- (b) delete items 3, 4, 6, 7, 9, 10, 12 and 13;
- (c) in item 18, in the first column, replace “Regulation 17A(2)(a)” with “Regulation 17A(a)”;
- (d) in item 19, in the first column, replace “Regulation 17A(2)(b)” with “Regulation 17A(b)”.

[G.N. No. S 885/2025]

Made on 25 March 2026.

STANLEY LOH
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Singapore.*

[RESD/Cross-cutting Policy/CPFSL/2026;
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(To be presented to Parliament under section 78(2) of the Central Provident Fund Act 1953).