



This form may take you 25 minutes to complete.

Form CPF-CA 10/2022

IMPORTANT: This form should be completed at any CPF Service Centre if you are in Singapore. An appointment of at least one working day in advance is required. Please read the Important Notes on Page 5 before completing the application. For applicants below age 21, please complete 'CPF Account Closure: Leaving Singapore Permanently (Child)' instead. It is an offence to make any false statement or to produce any document which is false for any purpose in connection with this application. Please sign against any amendment made. DO NOT use correction fluid/tape as it will render this form void. An incomplete form and/or supporting documents will delay the processing of your application.

- Please tick here if you are a non-Malaysian / Malaysian leaving Singapore & West Malaysia* permanently
 - Please tick here if you are a Malaysian residing / going to reside in West Malaysia*
- } Please tick only 1 box

* West Malaysia refers to states in Malaysia except Sabah, Sarawak and Labuan

1 Applicant's Particulars

Name as in Identification Document (IN BLOCK LETTERS) NRIC/CPF Account No.

Identification No. Foreign Passport No. Date of Birth

Contact No. Email

Overseas Address (if you are a Malaysian residing in West Malaysia, please provide the address shown on your Malaysian Identity Card)

Please attach all required supporting documents, as stated under Important Notes on Page 5.

2 Bank Details and Certification (the "Bank Account")

NOTE: No bank certification is required if you have a POSB, DBS, OCBC or UOB account maintained under your Singapore NRIC. The Bank Account must not be a trust account. The applicant will need to bear all bank charges for telegraphic transfer to an overseas Bank Account.

Bank's Name Bank Account No.

► For Telegraphic Transfer only

<p>Recipient's Bank Details</p> <p>Recipient's Account Name</p> <p>Recipient Bank's Address</p> <p>Recipient Bank's SWIFT Code</p> <p>Additional Bank Details e.g. IBAN, clearing code etc ► Optional</p>	<p>Intermediary Bank Details</p> <p>Intermediary Bank's Name ► Optional</p> <p>Intermediary Bank's SWIFT Code ► Optional</p> <div style="border: 1px solid black; padding: 5px; text-align: center;"> <p style="font-size: small;">For Bank's Use</p> <p>The Bank certifies that the Bank Account, signature/thumbprint, name and identification number on this form belong to the applicant.</p> <p>Name of Bank Officer Date</p> </div>
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Signature/Thumbprint of Applicant

Bank Officer's Signature and Bank's Stamp

3 Declaration and Agreement (It is mandatory to complete this page)

I confirm and declare as follows:

1. I have read the Important Notes as stated on Page 5 and Page 6 of this form. I understand and accept that this application is subject to CPF legislation and policies, and all such terms and conditions that may be imposed from time to time.
2. I satisfy all the conditions under (A) or (B) under “Conditions for Account Closure” under Important Notes at Page 5 of this form.
3. I apply to withdraw all the monies standing to my credit in (1) the CPF, (2) my CPF Investment Account, if any; and (3) all my investments under the CPF Investment Scheme-Ordinary Account and CPF Investment Scheme-Special Account, if any.
4. Upon the approval of this application by the Central Provident Fund Board (the “Board”):
 - a. If I have participated under the CPF Investment Schemes (CPFIS), the Board will instruct:
 - i. My agent bank to transfer all my CPFIS – Ordinary Account investments and cash balance* to me and to close my CPF Investment Account; and/or
 - ii. My product providers to transfer all my CPFIS – Special Account investments* to me;

*These investments and cash balance will no longer be protected from any claims by creditors and/or the Official Assignee.
 - b. If I have used my Retirement Account savings to purchase annuity/annuities under the Retirement Sum Scheme (RSS) or used my annuity/annuities to apply for exemption from setting aside a retirement sum, the Board will instruct:
 - i. The insurance company that such annuity/annuities will no longer subject to the RSS regulations; and
 - ii. the surrender value, if any, will be payable to me directly in the event of termination of the annuity/annuities or to my beneficiary upon my demise.
 - c. CPF refunds will not be required to be made to my CPF account for CPF monies withdrawn for my existing property (properties), including the accrued interest when I dispose of them. I will be responsible for informing HDB and/or my lawyers on the above if I have an ongoing sale transaction.
5. If I am covered under the Dependants’ Protection Scheme, my cover will be terminated from the day that I cease to be a Singapore Citizen or Permanent Resident, and any unused premiums will be refunded to me.
6. I will cease my participation in CPF LIFE and my CPF LIFE Plan will be terminated upon the approval of this application for CPF Account Closure. Please refer to “Section 5: Termination of CPF LIFE Plan” for more information.
7. If I provide my consent to revoke my authorisation to use my CPF savings and to waive the repayment of outstanding amount withdrawn from my CPF account under the CPF Education Loan Scheme, the repayment of CPF savings withdrawn from my CPF account under the CPF Education Loan Scheme will be waived upon the approval of this application for CPF Account Closure. Please refer to “Section 6: Revocation of Authorisation to use CPF Savings and Waiver of Repayment of CPF Savings Withdrawn under the CPF Education Loan Scheme” for more information.
8. I irrevocably authorise the Board to share my NRIC number and/or other identification number and Bank Account information with the Government and other public sector agencies (including statutory boards) and authorised agents of the Government (collectively, the “the Government and Paying Agencies”), for the purpose of crediting cash payments from the Government and Paying Agencies to me using the Bank Account.
9. I also authorise the Board to credit any payment due to me:
 - i. under the CPF Act and its subsidiary legislation; and
 - ii. from the Government in respect of which the Board is the administrator, agent or trustee, to the Bank Account.
10. I irrevocably consent to and authorise the Bank, including any officer thereof, to disclose to the Board and the Government and Paying Agencies any information whatsoever relating to me and to the Bank Account as is necessary for the purpose of verifying and making payment to my Bank Account. This consent shall survive the termination of the Bank Account with the Bank and may be relied on and enforced as fully and effectively by the Bank as if it was addressed to the Bank.
11. I understand that the Board, the Government and Paying Agencies have the absolute discretion to decide whether to verify information relating to me or my Bank Account. I will not hold the Board, the Government and Paying Agencies responsible if they decide not to perform such verification.

NRIC/CPF Account No./Identity Card No.

Date

____/____/____
D D / M M / Y Y

Signature/Thumbprint of Applicant

4 Instructions for Applicant's Discounted Singtel Shares

NOTE: This section is applicable to you if you have discounted Singtel (ST) shares.

I instruct the Central Provident Fund Board to **sell*** my discounted ST shares. I acknowledge that there will be brokerage charges deducted from the sale proceeds due to me.

*If you do not wish to sell your discounted ST shares, please contact the Board for alternative arrangements before submitting this CPF Account Closure application.

5 Termination of CPF LIFE Plan

NOTE: This section is applicable to you if you have been issued a CPF LIFE Plan. Upon the termination of your CPF LIFE Plan, the Board will pay you any CPF LIFE premium balance together with your CPF savings. The CPF LIFE premium balance is the total CPF LIFE premium that you have paid less the total payouts you have received from your CPF LIFE Plan. Termination is irreversible.

I authorise the Board to **terminate*** my CPF LIFE Plan.

*If you do not wish to terminate your CPF LIFE Plan, please contact the Board for alternative arrangements before submitting this CPF Account Closure application.

6 Revocation of Authorisation to use CPF Savings and Waiver of Repayment of CPF Savings Withdrawn under the CPF Education Scheme

NOTE: This section is applicable to you if you have authorised the use of CPF savings from your CPF account under the CPF Education Loan Scheme ("Scheme"). Please complete this section and tick the checkbox to consent to revoke your authorisation to use your CPF savings and to waive the repayment of the CPF savings withdrawn from your CPF account under this Scheme.

I hereby consent to revoke my authorisation to use my CPF savings and to waive the repayment of outstanding amount withdrawn* from my CPF account under the CPF Education Loan Scheme for the student(s) indicated below. I understand that this application to revoke my authorisation to use my CPF savings and to waive the repayment of CPF savings withdrawn from my CPF account under the CPF Education Loan Scheme is **irrevocable** once this CPF Account Closure application is approved by the Board.

Name of **Student 1** as in NRIC/Passport (Including Alias)

NRIC/CPF Account No.

Name of **Student 2** as in NRIC/Passport (Including Alias)

NRIC/CPF Account No.

Name of **Student 3** as in NRIC/Passport (Including Alias)

NRIC/CPF Account No.

*The amount waived does not include the amount that has already been repaid by the student.

NRIC/CPF Account No./Identity Card No.

Date

____/____/____
D D / M M / Y Y

Signature/Thumbprint of Applicant**

**The signature here applies to Sections 4, 5 and 6 (based on the relevant sections which are applicable to you)

7 Witness Certification (For Application Not Completed at a CPF Service Centre)

NOTE: Please fill in this section only if you are not completing this form at a CPF Service Centre or do not fulfil the conditions at Page 7*. The witness must be an official from a Singapore Overseas Mission with his official seal/stamp duly affixed.**


I certify that the applicant had signed the form in my presence.

NRIC/CPF Account/Identity Card No.	Date	Name of Witness	Date
_____	____/____/____ D D / M M / Y Y	_____	____/____/____ D D / M M / Y Y
Signature/Thumbprint of Applicant		Signature/Thumbprint of Witness and Official Seal/Stamp	
[Signature Area]		[Signature Area]	

* We reserve the rights to reject application and supporting documents not witnessed or certified true in accordance with our requirements.

** Locations of Singapore Overseas Missions can be found at mfa.gov.sg.

8 What to Do Next?



Complete and return this form to us by
visiting any CPF Service Centre (please make an appointment at least one working day in advance)
 or
mailing it to (if you are not completing this form at a CPF Service Centre):
Central Provident Fund Board
238B Thomson Road #08-00 Tower B Novena Square Singapore 307685



For Help



Call our hotline at
(+65) 6227-1188



OR



Visit our website at
cpf.gov.sg

Have you

- read all Important Notes on Page 5 and Page 6?
- filled in all relevant fields?
- signed on pages 1, 2 and 3?
- attached **all required supporting documents**, as stated under Important Notes on Page 5?
- attached an original bank statement, **if you have made any amendment to the Bank Name and/or Account No.?**
- obtained the witness' certification, **if your application is not completed at a CPF Service Centre?**

For Board's Use				
Accepted and Checked by		<input type="checkbox"/> A copy of this form had been forwarded to IVD. (Applicable only if there is a request to transfer SDS)		
Name: _____ Date: _____		<input type="checkbox"/> Revised Mode of Payment (if any): IBG / TT / CHQ Refer to NAC/SUPP/F/dated: _____		
Tax Amount	Authorised by: Date of Processing:	Code:	Keyed by:	Verified by:
Remarks				

Important Notes

Conditions for Account Closure

You must satisfy the conditions under either (A) or (B) to close your CPF account and withdraw your CPF:

(A) Non-Malaysians / Malaysians leaving Singapore & West Malaysia permanently	(B) Malaysians going to reside/residing in West Malaysia
<ol style="list-style-type: none"> 1. You are a foreigner leaving/have left Singapore and West Malaysia permanently with no intention to reside or work in either country; 2. You have renounced your Singapore Citizenship/Permanent Residency; and 3. You are a citizen/permanent resident of a foreign country. 	<ol style="list-style-type: none"> 1. You are a Malaysian citizen leaving/have left Singapore permanently to reside in West Malaysia; 2. You do not hold a valid Singapore Work Permit or Employment Pass; 3. You have renounced your Singapore Citizenship/Permanent Residency (if applicable); and 4. You are either: <ol style="list-style-type: none"> a) age 55 and above, or b) Between age 50 and 54 and have not worked in Singapore for two years before your application, or c) physically or mentally unable to work permanently as certified by a doctor.

If your application is not completed in person at a CPF Service Centre, **your application and all original supporting documents** (if applicable) must be witnessed and certified true by an official from a Singapore Overseas Mission with his official seal/stamp duly affixed.

Original Supporting Documents (if applicable) for Account Closure

1) Passports	Current & all old passports (used during your employment/residence in Singapore), with pages showing: <ol style="list-style-type: none"> a. Your passport number, full personal particulars, signature and passport expiry date b. the cancellation of long-term pass/dependent pass (if applicable)
2) Identification Document	<ol style="list-style-type: none"> a. Both sides of your currently valid Malaysian/foreign identity card or citizenship certificate b. Supporting documents showing your NRIC/UIN number with photo ID (e.g. Singapore NRIC, Singapore passport, Singapore Driving License, Singapore Foreign Identity Card etc) c. Any other supporting documents showing your NRIC/UIN number (e.g. ICA renunciation letter, Singapore marriage certificate, Singapore birth certificate, CPF Statement of Account, CPF letters, ICA entry permit – Form 5 or Re-entry permit – Form 7) <p><u>For Malaysians who are permanently residing in a foreign country outside of Singapore and West Malaysia:</u></p> <ol style="list-style-type: none"> b. Proof of permanent residency or citizenship in residing country
3) Certification of Name Change (if applicable)	<ol style="list-style-type: none"> a. Deed poll/change of name certificate/marriage certificate if the name in your passport/citizenship certificate/bank account differs from that in our records. The document must show clearly your original/maiden name and your new/married name.
4) Medical Reports (if applicable)	Only applicable for Malaysians applying under medical ground, to provide: <ol style="list-style-type: none"> a. Doctor’s medical report stating your current state of health, level of incapacity and inability to work, dated within 6 months of your application.

We may request additional documents/information where necessary, for further verification.

Mode of Payment

1. Payment will be credited into the Bank Account as stated in Section 2 via:
 - a. Interbank GIRO (IBG) for a Singapore bank account; or
 - b. Telegraphic Transfer for an overseas bank account. You will need to ensure that the bank accepts payment in Singapore dollars.
2. Please obtain your bank's certification of your Bank Account information at Section 2 or mail us your original bank statement for verification. Online bank statements are not acceptable. Bank certification is not required for a Singapore POSB, DBS, OCBC or UOB bank account maintained under your Singapore NRIC.
3. If the bank account information is not provided or is incomplete, you will need to bear all bank charges levied in connection with this transaction, including any charges or fees levied for the rejection of any payment should the bank account information be inaccurate.
4. Upon approval of your application, your CPF savings or part thereof will be forwarded to Inland Revenue Authority of Singapore (IRAS) to settle your liabilities (if any).

Service Standards

1. We will require 7 weeks of processing time once we receive your application, on condition that all supporting documents/information are complete and in order. This excludes the time taken for transmission of funds, which is estimated as follows:
 - a. IBG: 2 working days
 - b. Telegraphic Transfer: 5 to 12 working days

Alternative Channels to Submit your Account Closure Application

1. If you have a valid Singpass:

You can submit your application form and supporting documents via “My Mailbox”

Please proceed to:

- a. Login to [My Mailbox](#) using your Singpass and 2FA-authentication.
- b. Click on **+New Enquiry**.
- c. Select subject **Withdrawals due to Death / Leaving Singapore**, and category **Appeal – Withdrawal on Ground of Leaving Singapore and West Malaysia Permanently**.
- d. Upload your completed application form (Form [CPF-CA](#)) and required supporting documents as stated under Important Notes on Page 5 of the application form:
 - You do not need to complete section 7 of the application form (“Witness Certification”).*Note: if the file sizes are too large, you may need to submit using separate enquiries.*
- e. Click **Submit**.

In addition, please take note of the following information:

- i. **If you have a POSB, DBS, OCBC or UOB bank account maintained under your Singapore NRIC:**
 - a. At section 2 of the application form (“Bank Details and Certification”), fill in the details of this bank account.
- ii. **However, if your POSB/DBS/OCBC/UOB bank account is not maintained under your Singapore NRIC, or you intend to receive your CPF monies in another bank account, please submit:**
 - a. Your bank statement showing your bank account information and your residential address; and
 - b. An additional document e.g. utilities/phone bill etc which matches your residential address on your bank statement.

2. If you do not have a valid Singpass, but have a personal POSB, DBS, OCBC or UOB account maintained under your Singapore NRIC:

You can submit your application form and supporting documents via “Write to Us”

Please proceed to:

- a. Go to [Write to Us](#).
- b. Select from **A CPF member**.
- c. Select subject **Withdrawals due to Death / Leaving Singapore**, and category **Appeal – Withdrawal on Ground of Leaving Singapore and West Malaysia Permanently**.
- d. Upload your completed application form (Form [CPF-CA](#)) and required supporting documents as stated under Important Notes on Page 5 of the application form:
 - At section 2 of the application form (“Bank Details and Certification”), fill in the details of this bank account.
 - You do not need to complete section 7 of the application form (“Witness Certification”).*Note: if the file sizes are too large, you may need to submit using separate enquiries.*
- e. Fill in your personal details.
- f. Click **Submit**.