

Using the CPF Mobile application to make a cash top-up with PayNow



How to make a Cash Top-Up on the CPF Mobile app

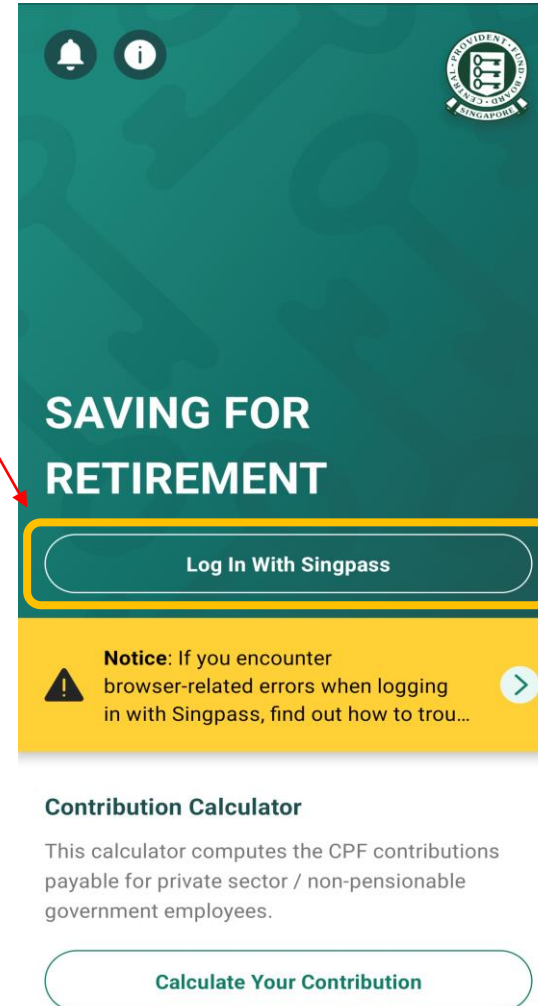
1

Tap on **CPF Mobile** app on mobile device.



2

Login with your SingPass.



singpass

Download apps from the official app stores

Please install the Singpass app from the official app stores only: Apple App Store, Google Play Store or Huawei AppGallery. Check that the app developer is "Government Technology Agency" before downloading.

Log in with Singpass

Your trusted digital identity

Singpass app

Password login

Tap QR code to log in with Singpass app

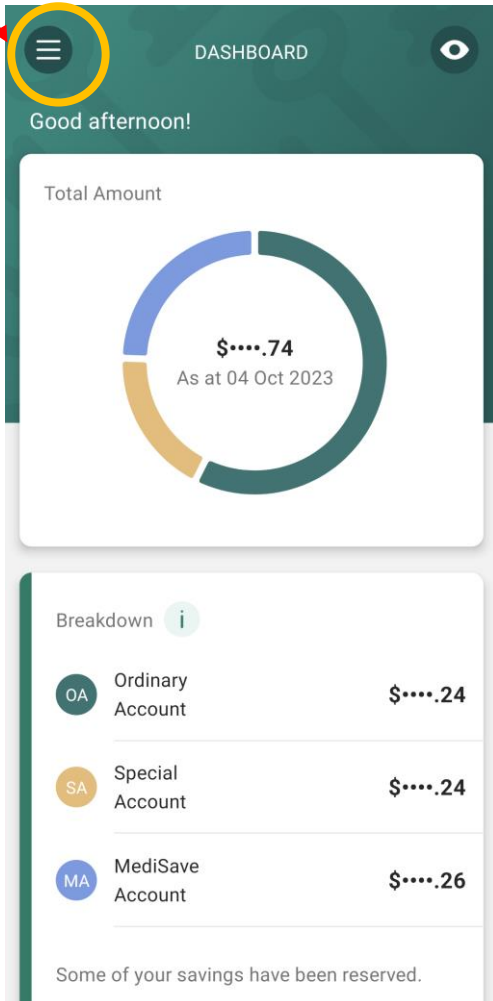


Register for Singpass

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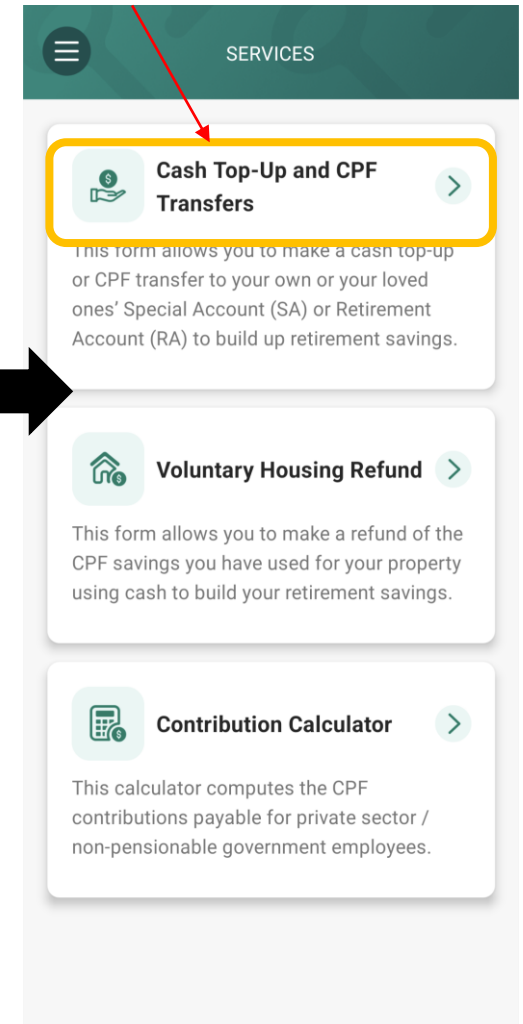
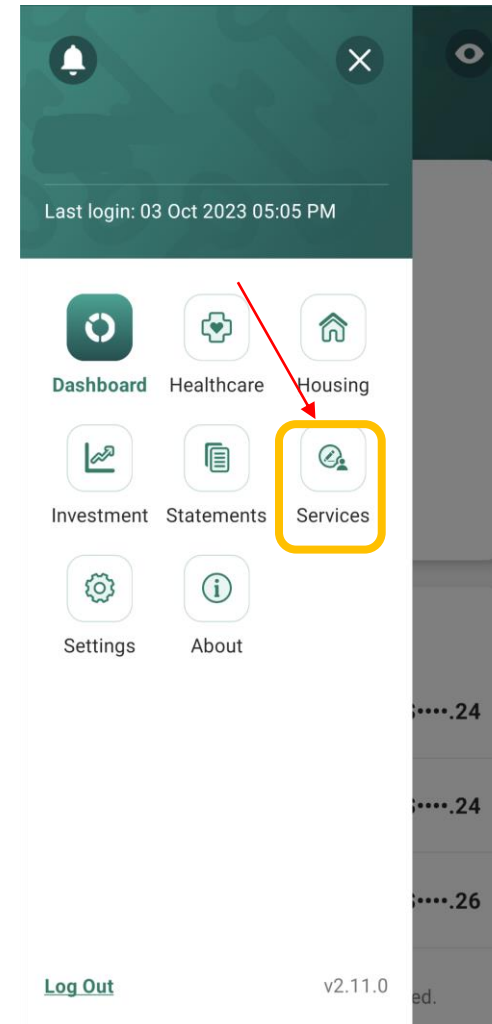
3

Tap on menu icon on top left hand corner.



4

Tap on Services > Cash Top-Up and CPF Transfers.



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5

Read the instructions.

Click **Continue**.

TOP-UP OR TRANSFER

Cash Top-Up and CPF Transfers

This form allows you to make a cash top-up or CPF transfer to your own or your loved ones' Special Account (SA) or Retirement Account (RA). This helps to build up retirement savings.

For cash top-ups, you may use PayNow or OCBC Digital. Please ensure that the amount that you plan to top up is within your bank's internet banking limits.

Note: Top-ups received by a CPF LIFE member will automatically be used to increase his CPF LIFE premium by the following month. This allows him to receive higher CPF LIFE monthly payouts for life. The member will receive his revised monthly payouts the following month after his premium has increased.

To complete the form, you will need:

- Relevant banking app and/or authentication token(s) depending on your choice of payment mode
- Your recipient's Singapore NRIC/CPF Account Number if you are making a top-up or CPF transfer to a loved one
- Identification documents are required for only first time CPF transfers to the recipients to prove your relationship with your loved ones (e.g. Birth and/or Overseas Marriage Certificate(s))

Continue

6

Select **Cash Top-Up**.

Select **Recipient**.
If you are topping up to your loved ones, select the correct relationship and key in their NRIC.

Key in your **Top-Up amount**.

Click **Next**.

TOP-UP OR TRANSFER

STEP 1 / 2

All fields are mandatory unless indicated as optional.

Select a method

Cash Top-Up CPF Transfer

Recipient

Self **Loved Ones**

Recipient is my

Select Relationship

NRIC / CPF Account Number

e.g. S1234567A

Top-Up or Transfer

Enter Amount

e.g. \$123.00

Referrer Detail

Did someone share this with you? Let us know.

Referrer Name (Optional)

e.g. Tan Ah Seng Joel

Next

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7

Review your top-up details.

Read the declaration and terms and conditions and **check the box** to indicate your agreement.

Click **Confirm** to submit your application.

TOP-UP OR TRANSFER

STEP 2 / 2

Review

Please review the details below:

Method
Cash Top-up to SA

Recipient Relationship

Amount
\$

Referrer Name

☐ I have read and agree to the [Declaration and Terms and Conditions](#).

You will be directed to select your payment mode when you click confirm.

Confirm

8

Select your preferred payment mode to make payment immediately.

TOP-UP OR TRANSFER

You will be brought to an external payment page/app upon choosing your payment mode below, so that you can complete the payment to CPF Board.

Note: If your payment is unsuccessful, please [write to us](#) with the transaction reference number for assistance.

Payment Mode

PAY NOW PayNow QR

Please save the QR code and upload it into your PayNow participating bank's app to make payment. Please make payment by the end of today.

or

OCBC Digital

Please note that there is a maximum limit of \$200,000 for this payment mode. Please ensure that your OCBC Digital Mobile App is updated before you proceed with the payment.

Save QR code to device if you have selected PayNow QR