

# Using the CPF website to make a Cash Top-Up to self/loved one's retirement savings

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Scan the **QR code**  
or click: [cpf.gov.sg/rstuform](https://cpf.gov.sg/rstuform).

Read the terms and conditions and click **Start**.

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GROWING YOUR SAVINGS

## Cash top-ups and CPF transfers for retirement

**Make cash top-ups or CPF transfers to your own or loved one's Special/ Retirement Account**

This will grow your own or loved one's CPF retirement savings and boost monthly payouts in retirement.

**Cash top-ups/CPF transfers will be paid as boosted monthly payouts**

These monies will be used to boost your monthly payouts, which you can choose to start to receive anytime between 65 to 70.

**Cash top-ups/CPF transfers cannot be withdrawn for other purpose**

E.g. Cannot be withdrawn for immediate needs from age 55, used for home financing or medical expenses.

**Important notes**

- The cash top-up or CPF transfer amount is credited to the Special Account if the recipient is below age 55, and in the Retirement Account if above 55.

**To complete the form, you will need:**

- Your recipient's NRIC, if you are making a cash top-up or CPF transfer to a loved one.
- Additional documents** if you are making a CPF transfer to a recipient for the first time.
- Your banking app, payment app, or authentication token if you are using PayNow.

I have read and accepted the [Terms of Use](#).

**Start >**

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**Step 1: Select method**

Here are your options

Select a method

- Cash top-up via PayNow QR
- CPF transfer  
This option is not eligible for tax relief and matching grants.

**Step 2: Recipient details**

I wish to make a top-up to

- Myself
- My loved one

The recipient is my

Select

Recipient's NRIC

e.g. S1234567A

**Top-up amount**

You are topping up your recipient's Retirement Account

Enter amount

SGD 00.00

Select **Cash top-up via PayNow QR**.

Select recipient, **self or loved ones\*** and key in **recipient details**.

Enter the **top-up amount**.

\*For top-ups to child or extended family member (e.g. uncle/ aunt), select relationship as "Others"

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Cash top-ups and CPF transfers for retirement

1 Select method 2 Enter details 3 Review

### Review your application

Please review these details before you confirm this application.

**Your details**

Your name	Your NRIC	Your contact number	Your email
Method PayNow QR	Account Special Account	Amount	

**You learnt of this service through**

Publicity and outreach	A referrer
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- Your top-up records will be submitted to IRAS. [Eligible top-ups](#) will qualify for tax relief automatically in the next year.
- Top-ups will boost your monthly payouts in retirement. If you are on CPF LIFE, your top-up will automatically be used to increase your CPF LIFE premium.
- Top-ups are irreversible and cannot be used for other purposes (e.g. housing) or withdrawn in lump-sum.
- After you click "Confirm", a PayNow QR code will be generated for you to complete the payment. Do not click "Back" on your web browser.

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

[Back](#) [Confirm >](#)

Review your application details and click on **confirm**.


Scan the QR code using your banking app or **save the QR code** and upload in your banking app.

An **acknowledgement page** will be shown.

### Acknowledgement

Thank you for your application.

Pending payment via PayNow QR



Payment by: 19 Nov 2025, 11:59 PM (GMT +08:00)

Payment amount

**Next steps:**

- To complete your payment, scan the PayNow QR code with a participating banking or payment app, or save the QR code on your device and upload it to a banking or payment app.
- This application will be processed once payment is received.
- This application will be cancelled if you do not complete the payment in time.

[Save QR code](#)

**Note:**

- Use only the "Scan" option of your banking or payment app. Do not use the UEN payment option to enter the CPF Board's UEN.
- Do not edit payment details in your banking or payment app during payment.
- Make only one payment with this QR code. Repeated payments made with this QR code will be refunded.

**Transaction details**

Service name Cash top-ups and CPF transfers for retirement	Method PayNow QR	Amount	Transaction date
Transaction number	Transaction status	Your NRIC	

- Successful transactions will be reflected in your [Retirement Savings Topping-Up history](#) and [Activities](#) within one working day.
- If your top-up is unsuccessful, please [write to us](#) for help.