Central Provident Fund Board
cpf.gov.sg

CPF Account Closure for non-Singapore Citizens and non-Permanent Residents

This form may take you 25 minutes to complete.

Form CPF-CA 11/2026

IMPORTANT:

1. This form is only applicable if you are not a Singapore Citizen or Permanent Resident.
2. If you are in Singapore and are unable to submit your application via the alternative channels on Page 7, please make an appointment to complete the form at CPF Service Centre so that our officers can assist to witness your application and certify the supporting documents.
3. Please sign against any amendment made. DO NOT use correction fluid/tape as it will render this form void. 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.
4. Please read the Important Notes on Page 5 and Page 6 before completing the form.
5. **An incomplete form and/or supporting documents will delay the processing.**

1 Applicant's Particulars

Name as in Identification Document (IN BLOCK LETTERS)

Singapore NRIC/CPF Account No.

Foreign Identification No.

Foreign Passport No.

Date of Birth

D D / M M / Y Y

Contact No.

Email

Correspondence Address

Town/City

Country

2 Bank Details (the "Bank Account")

NOTE:

1. The Bank Account must **not** be a trust account.
2. For telegraphic transfer to an overseas Bank Account, please ensure that your bank accepts payment in Singapore dollars. Otherwise, the payment will be converted to US dollars. The applicant will need to bear all bank charges, including any foreign exchange rate differences and conversion charges.

Bank's Name

Bank Account No.

▼ *For Telegraphic Transfer only*

Recipient Bank Details

Applicant's Name on Bank Account

Recipient Bank's Address

Recipient Bank's SWIFT Code

Intermediary Bank Details ▼ *Optional*

Intermediary Bank's Name

Intermediary Bank's Address

Intermediary Bank's SWIFT Code ▼ *Optional*

Additional Bank Details e.g., IBAN/IFSC/BSB/Routing/Transit Inst/For Further Credit to, etc ▼ *Optional*

Please attach a copy of your bank letter/statement, showing clearly your full name and bank account number. Please complete all fields where necessary and provide full wiring instructions from your bank, including details of any intermediary bank (if required).

❸ Declaration and Agreement (It is mandatory to complete this section)

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 am currently not a Singapore Citizen or Permanent Resident.
3. I apply to the Central Provident Fund Board (the "Board") to withdraw all the monies standing to my credit in (1) the CPF, and (2) my CPF Investment Account, if any; and withdraw (3) all my investments under the CPF Investment Scheme-Ordinary Account and CPF Investment Scheme-Special Account, if any*, on the basis that I am not a Singapore citizen or Permanent Resident. I understand that, if I subsequently return to obtain Singapore Citizenship or Permanent Residency, I will need to refund the following amounts to my CPF account of CPF monies (as well as any accrued interest if applicable):
    i. previously withdrawn by me;
    ii. used for CPF schemes participation;
    iii. that should have been paid to my CPF account prior to account closure; and
    iv. used to pay outstanding tax and other permitted payments.

    *With effect from 1 April 2024, non-Singapore Citizens and non-Permanent Residents who were participating in the CPF schemes described in paragraph 4 below would have their participation automatically ceased.
4. Upon the approval of this application by the Board or upon automatic cessation of schemes participation (whichever is earlier), if I am participating in these CPF schemes or had authorised the use of my CPF savings for these CPF schemes, the following will apply:

    a. <u>CPF Investment Schemes (CPFIS)</u>

    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. <u>Retirement Sum Scheme (RSS)</u>*

    The Board will instruct:

    i. the insurance company that such annuity/annuities will no longer be 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.

    *If I have used my Retirement Account savings to purchase annuity/annuities under the RSS or used my annuity/annuities to apply for exemption from setting aside a retirement sum.

    c. <u>Subsequent sale, transfer of otherwise disposal of properties</u>

    CPF refunds will not be required to be made to my CPF account for the CPF monies I withdrew for my existing property (properties), including the accrued interest and any amount I pledged to make up my Full Retirement Sum 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. <u>Discounted Singtel (ST) shares</u>

    I acknowledge that any outstanding discounted ST shares owned by me are held in my designated shares account created in my name. By submitting this application, I authorise and instruct the Board to arrange for the sale of all such shares and to give such instructions, and take such steps, as may be necessary to effect the sale* on my behalf. I agree that the sale proceeds shall be paid to me together with my CPF savings.

    * Note:

    a. If you prefer to sell the shares yourself, please complete your sale via one of these sale modes before you submit this form.
    b. If you do not wish to sell the shares, please contact the Board for alternative arrangements before you submit this form.

❸ Declaration and Agreement (continued)

6. MediShield Life/ElderShield*

   I authorise the Board to terminate# my MediShield Life and/or ElderShield cover(s) upon the approval of this application for CPF Account Closure. Upon the termination of my MediShield Life cover, the Board will pay the premiums deducted from the unused insurance period to the MediShield Life's premium payer's CPF savings.

   * Only applicable if you are a non-Singapore Citizen/non-Permanent Resident covered under MediShield Life/ElderShield before 1 April 2024.

   # If you wish to continue your MediShield Life and/or ElderShield cover, please contact the Board for alternative arrangements before submitting this CPF Account Closure application.

7. I will lodge a report with the Board via the Board's online form if there are any CPF contributions owed to me by my employer(s).

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. I irrevocably consent to and authorise the Board to share my email address and any other relevant information provided by me in this form with the bank designated by the Board for the purpose of crediting any payment due to me.

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. I confirm and declare that the Bank Account details provided by me in this form are correct and complete.

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. In consideration of the Board releasing to me at my request the CPF monies which I am entitled to withdraw, I shall at all times indemnify the Board against all actions, proceedings, claims, damages, costs, expenses, foreign exchange rate losses, other losses and liabilities whatsoever which the Board may be liable to pay, incur, sustain or suffer as a result of the Board releasing the CPF monies to me or performing any transaction(s) relating to any CPF matter/scheme at my request and direction herein.

12. 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.

13. I confirm and declare that I have read, fully understood, and accept the paragraphs numbered 1 to 12, by signing below.

Singapore NRIC/CPF Account No./
Foreign Identity No.

Date

D D / M M / Y Y

Signature/Thumbprint of Applicant

4 Witness Certification

NOTE:

a. **Please fill in this section only if you are not completing this form at CPF Service Centre or submitting your application via the alternative channels on Page 7*.**

b. **Bring this form and original copies of the required supporting documents listed in the form, to have them witnessed and certified by an official from the Singapore Overseas Mission^, with his official stamp or seal duly affixed.**

c. **Alternatively, if you are residing in a country which is part of the Apostille Convention~:**

Step 1: Bring this form and required documents to a Notary Public (a legally authorized person who certifies documents) to have them witnessed and certified.

Step 2: Bring the notarised form and required documents (from step 1) to your country's designated Competent Authority (the government body responsible for issuing apostilles). They will issue an apostille certificate to officially validate your documents.

You may wish to refer to the list of Competent Authorities here.

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

Singapore NRIC/CPF Account/Foreign Identity 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

* We reserve the right to reject applications 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. Please make an appointment in advance before you visit the Singapore Overseas Mission. Walk-in applicants may not be served.

~ Check if your country of residence is part of the Apostille Convention.

5 What to Do Next?

Mail this form to:
Central Provident Fund Board
238B Thomson Road #08-00 Tower B Novena Square Singapore 307685

For Help

Call our hotline at
1800-227-1188 (within Singapore)
+65-6227-1188 (from overseas)

OR

Visit
cpf.gov.sg/AccountClosureFAQ
for more information

Have you

- ☐ read all Important Notes on Page 5 and Page 6?
- ☐ filled in all relevant fields?
- ☐ signed on pages 3 and 4?
- ☐ attached **all required documents,** as stated under Important Notes on Page 5?
- ☐ attached a copy of your bank letter/statement, **clearly** showing your full name and bank account number?
- ☐ obtained witness' certification, **if your application is not completed at CPF Service Centre or submitted via the alternative channels on Page 7**?

For CPF Board's Use

Accepted and Checked by	Authorised by	Remarks
Name: Date:	Date:	

Important Notes

Original Supporting Documents (if applicable) for Account Closure

NOTE: If your application is not completed in person at CPF Service Centre or submitted via the alternative channels on Page 7, **your application and all original supporting documents** (if applicable) must be witnessed and certified true by either:

a. an official from a Singapore Overseas Mission with the official seal/stamp duly affixed; or

b. via apostille certification where you would have to first obtain certification by a Notary Public. Thereafter, your notarised documents must be certified by the designated Competent Authority of your country via the issuance of an apostille certificate.

1) Identification Documents	a. Both sides of your current Malaysian/foreign identity card or citizenship certificate b. Your current passport, showing your passport number, full personal particulars, signature and passport expiry date
2) Supporting Documents ***Note:*** We are using these documents to verify that you are the CPF account holder	Documents (where available) that were used during your employment/residence in Singapore: a. Singapore NRIC / Singapore Foreign Identity (FIN) Card (if any) b. All old passports, showing your passport number, full personal particulars and the page showing your Singapore NRIC number (if any) c. Singapore Driving Licence (if any) d. CPF letters showing your full name and CPF account number such as Statement of Account and notifications e. ICA renunciation letter (applicable for ex-SC/PR only)* f. ICA entry permit – Form 5 or Re-entry permit – Form 7 (applicable for ex-PR only) * Not required if you are a Malaysian
3) Bank Documents	a. Bank letters/statements, showing your full name and bank account number
4) Certification of Name Change (if applicable)	a. Deed poll/change of name certificate (for e.g., religious certificate) b. Marriage certificate ***Note:*** The document must clearly show your original/maiden name and your new/married name

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

Mode of Payment

1. Payment will be credited into the Bank Account as stated in Section 2 via:

    a. Interbank GIRO (IBG) to a Singapore bank account; or

    b. Telegraphic Transfer to an overseas bank account, where you will need to ensure that the bank accepts payment in Singapore dollars. Otherwise, the payment will be converted to US dollars. You will need to bear all bank charges, including any foreign exchange rate differences and conversion charges:

        i. for telegraphic transfer to an overseas bank account;

        ii. if you provide insufficient bank account details resulting in an unsuccessful telegraphic transfer.

2. Please attach a copy of your bank letter/statement, clearly showing your full name and bank account number, as indicated in Section 2.

Service Standards

We generally require 12 weeks of processing time from the date of our receipt of all required documents. This excludes the time taken to transfer your CPF savings to your bank account, as the transfer time depends on the payment mode:

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 are strongly encouraged to submit your application form and supporting documents online with Singpass verification, which is the fastest mode of application.

Please proceed to:

a. Login to Apply Online to Close CPF Accounts for Non-Singapore Citizens and Non-Permanent Residents using your Singpass and 2FA-authentication.
b. Complete the online application form and upload the required supporting documents (if required).
c. Verify that your application details are correct.
d. Proceed to Submit the online application.

2. **If you do not have a valid Singpass, but have a single-name POSB, DBS, OCBC or UOB account maintained under your Singapore NRIC**:
   You may submit your application form and supporting documents via "Write to Us" **without** Singpass verification.

Please proceed to:

a. Go to Write to Us. You do not need to login using Singpass.
b. Select the following details
   - I am: ***"A CPF Member"***
   - I want to submit: ***"Request"***
   - For whom: ***"Myself"***
   - Subject: ***"Account services"***
   - Category: ***"Account closure"***
   - Sub-category: ***"When you leave Singapore"***
   - Message: ***"Foreigners Account Closure Application Submission"***
c. 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"), fill in the details of this bank account[1].
   - You do not need to complete section 4 of the application form ("Witness Certification").

   Note: if the file sizes are too large, you may need to submit using separate enquiries.
d. Complete ***"My Contact Details"*** section.
e. Click ***Submit***.

[1] Note that this mode of application is only applicable for single-name POSB, DBS, OCBC, or UOB account maintained under your Singapore NRIC. No other payment method can be accepted.