

# User guide to making recurring CPF transfers to self for members aged 55 and above

How to:

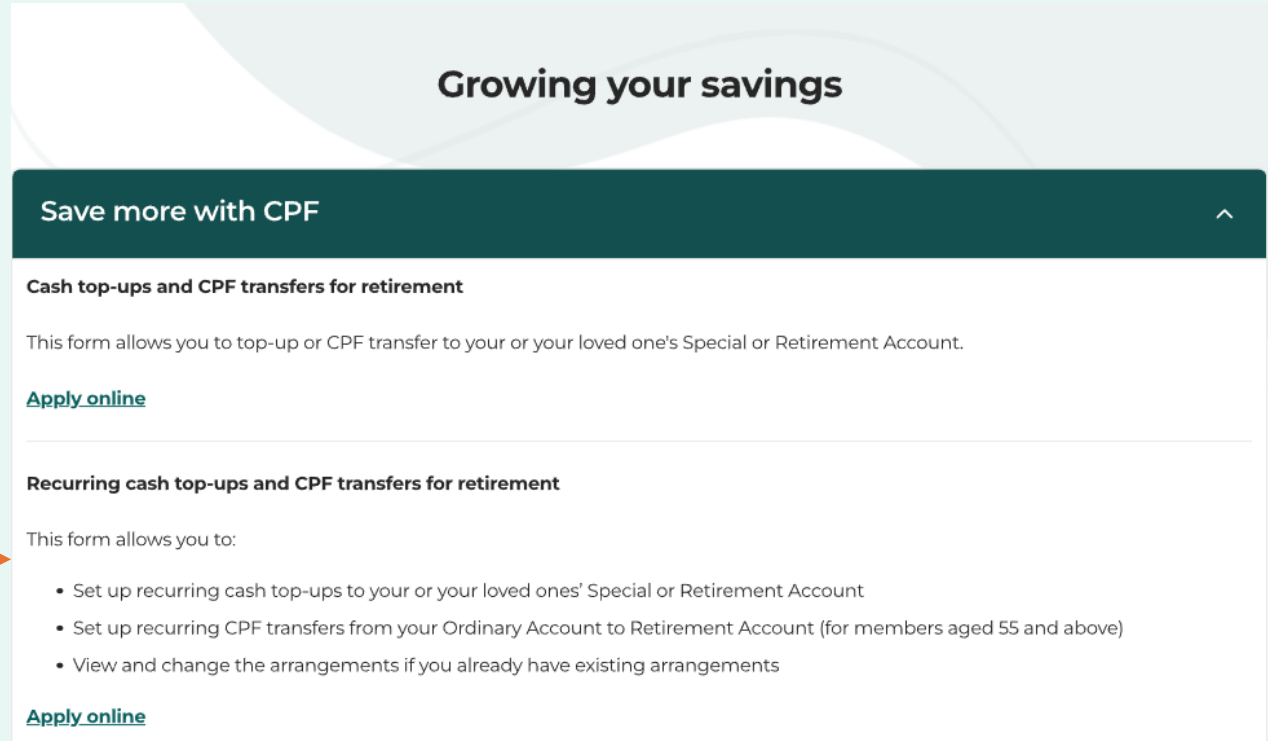
1. [Set up instructions for recurring CPF transfers](#)
2. [View existing recurring CPF transfers](#)
3. [Change or delete existing recurring CPF transfers](#)

# Forms and e-applications\* :

Login with your **Singpass** to access the form.

**Set up instructions for recurring CPF transfers:**

<https://www.cpf.gov.sg/member/tools-and-services/forms-e-applications>



**Growing your savings**

**Save more with CPF**

**Cash top-ups and CPF transfers for retirement**

This form allows you to top-up or CPF transfer to your or your loved one's Special or Retirement Account.

[Apply online](#)

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**Recurring cash top-ups and CPF transfers for retirement**

This form allows you to:

- Set up recurring cash top-ups to your or your loved ones' Special or Retirement Account
- Set up recurring CPF transfers from your Ordinary Account to Retirement Account (for members aged 55 and above)
- View and change the arrangements if you already have existing arrangements

[Apply online](#)

The cover page of the “**Manage recurring cash top-ups and CPF transfers for retirement**” form will be shown.

Check the box once you have read and accepted the Terms of Use, then click “**Start**”.

Home > Tools and services > Forms and e-applications > Manage recurring cash top-ups and CPF transfers for retirement

GROWING YOUR SAVINGS

## Manage recurring cash top-ups and CPF transfers for retirement

**Use recurring top-ups to grow your and your loved ones' retirement savings.**

The more CPF retirement savings you build up, the higher your future monthly retirement payouts.

**Recurring Cash top-up**

Use this form to make small recurring cash top-ups to build up your retirement savings.

Cash top-ups are eligible for:

- Tax relief. Additional tax relief is applicable if you are making top-ups to a loved one. [See conditions for tax relief.](#)
- Matching grant from the Singapore Government for recipients aged from 55 and above. [See conditions for matching grants.](#)

**Recurring CPF transfer**

Use this form to make small, monthly recurring CPF transfers to build up your retirement savings.

- Currently, the recurring CPF transfer service is available for members who are age 55 and above.
- You can only make recurring CPF transfers to your own Retirement Account.

**Important notes:**

- Before you begin, ensure that you have updated your contact details in [Account settings](#).
- Top-ups are irreversible and will generally be paid to the recipient's Special Account or Retirement Account within 7 working days upon receipt of payment by CPF Board.
- If you wish to make changes to an existing recurring arrangement, delete the arrangement using the form and create a new one.
- For recurring cash top-ups, this service only allows you to create or delete recurring arrangement. If you have not set up your GIRO bank account, please do so via "[Set up GIRO to make cash top-ups for retirement](#)" before continuing with this form.
- For recurring cash top-ups, if you are a new applicant and have just submitted your request to set up your GIRO bank account, please allow one day for your GIRO bank account to be updated in the Board's record. Thereafter, please submit your request to create your recurring arrangement.

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

- Your recipient's NRIC number.

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

Start >

# 1. Set up instructions for recurring CPF transfers

Manage recurring cash top-ups and CPF transfers for retirement

Select action

**Add recurring cash top-up** +

Set up recurring cash top-ups using GIRO to your or your loved one's Special Account or Retirement Account. You need to first [set up a GIRO bank account](#) to use this service. Cash top-ups may be eligible for tax relief or matching grants from the government. Terms and conditions apply.

**Add recurring CPF transfer** +

Set up recurring CPF transfers from your Ordinary Account to your Retirement Account. This service is currently available to members age 55 and above. CPF transfers are not eligible for tax relief or matching grants.

Select "Add recurring CPF transfer"

Enter the **amount** to transfer  
monthly

Manage recurring cash top-ups and CPF transfers for retirement

1 Enter details ————— 2 Review

### Recipient details

I wish to make a recurring CPF transfer for  
**Myself**

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### Recurring CPF transfer details

You are making CPF transfers from Ordinary Account to [i](#)  
**Retirement Account**

Maximum amount you can transfer  
**\$2,532.86**  
[How is this derived?](#)

Start month  
**Mar 2025**

Transfer frequency  
**Monthly**

Enter amount  
\$ 00.00

⚠ CPF transfers are irreversible and cannot be transferred back to the originating CPF account. [Find out more](#)

[Back](#) [Next >](#)

Review your application details.  
Read the Declaration and Terms  
and Conditions.

Click "Submit".

Manage recurring cash top-ups and CPF transfers for retirement

1 Enter details ————— 2 Review

### Review your application

Please review these details before you proceed with the application.

**Application details**

Action	Recipient's NRIC number	Recipient relationship
Add recurring CPF transfer	S [redacted]	Self

**Recurring CPF transfer details**

Arrangement	Start month
\$30.00 monthly	Apr 2025

**Important notes**

**[If you are creating recurring arrangements]**

- Recurring CPF transfers will take place on the 18th of each month.
- CPF transfers are not eligible for [tax relief](#) and the [Matched Retirement Savings Scheme](#).
- Please ensure you have sufficient savings in your Ordinary Account for transfers.
- Ordinary Account savings reserved for housing payment will not be transferred.
- If there are 2 consecutive unsuccessful CPF transfers, the recurring arrangement will be stopped, and you will need to set up a new recurring arrangement to resume transfers.
- If you wish to enjoy tax relief on cash top-ups up to the Full Retirement Sum, please make a cash top-up first, before the CPF transfer. If you prefer using your CPF savings over cash (no tax relief), please make the CPF transfer first. Learn more about [tax relief](#).
- CPF transfers are irreversible. They are reserved to boost your recipient's monthly payouts in retirement and cannot be withdrawn for other purposes (e.g. for housing, investment, immediate needs after age 55).

**[If you are deleting recurring arrangements]**

- To check your updated/existing recurring arrangements, you can return to the [Start page](#).
- If you had intended to **amend** your previous recurring arrangement, you will need to [set up a new recurring arrangement](#).
- Generally, for the deletion of your recurring arrangement to take effect in the same month, please submit the deletion before 18th of the month.

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

[Back](#) [Submit >](#)

An **acknowledgement page** will be shown.

## Manage recurring cash top-ups and CPF transfers for retirement

### Acknowledgement

Your application has been received.

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#### Transaction details

Service name Manage recurring cash top-ups and CPF transfers for retirement	Transaction number 3209001551952374	Transaction date 13 Mar 2025, 07:11PM	Transaction status Completed
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#### Application details

Action Add recurring CPF transfer	Recipient's NRIC number S- [REDACTED]	Recipient relationship Self
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#### Recurring CPF transfer details

Arrangement \$30.00 monthly	Start month Apr 2025
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#### Important notes

- You can view the status of your application in [Activities](#).
- For clarification, you can [write to us](#) and quote the transaction number.

[Return to start](#)

Click on “**Return to start**” to return to the cover page and **start** to view your recurring CPF transfer arrangement.

## 2. View existing recurring CPF transfers

Manage recurring cash top-ups and CPF transfers for retirement

### Select action

[Add recurring cash top-up](#) [Add recurring CPF transfer](#)

Set up recurring cash top-ups using GIRO to your or your loved one's Special Account or Retirement Account. You need to first [set up a GIRO bank account](#) to use this service. Cash top-ups may be eligible for tax relief or matching grants from the government. Terms and conditions apply.

Set up recurring CPF transfers from your Ordinary Account to your Retirement Account. This service is currently available to members age 55 and above. CPF transfers are not eligible for tax relief or matching grants.

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### Your recurring arrangements

You can change your existing recurring arrangement such as the amount and frequency of transaction by following the steps below:

1. Delete your existing recurring arrangement.
2. Create a new recurring arrangement via the same form with your revised amount and/or frequency of the transaction.

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#### Monthly arrangements

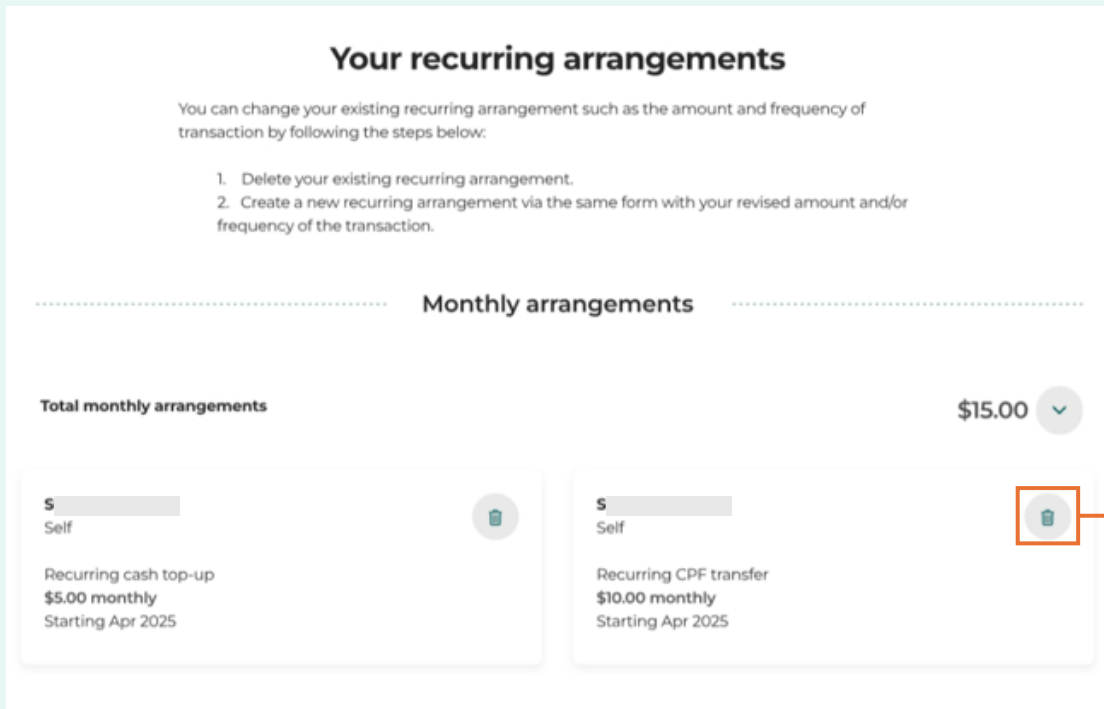
Total monthly arrangements \$15.00

<p><b>S</b> [Redacted] Self</p> <p>Recurring cash top-up \$5.00 monthly Starting Apr 2025</p>	<p><b>S</b> [Redacted] Self</p> <p>Recurring CPF transfer \$10.00 monthly Starting Apr 2025</p>
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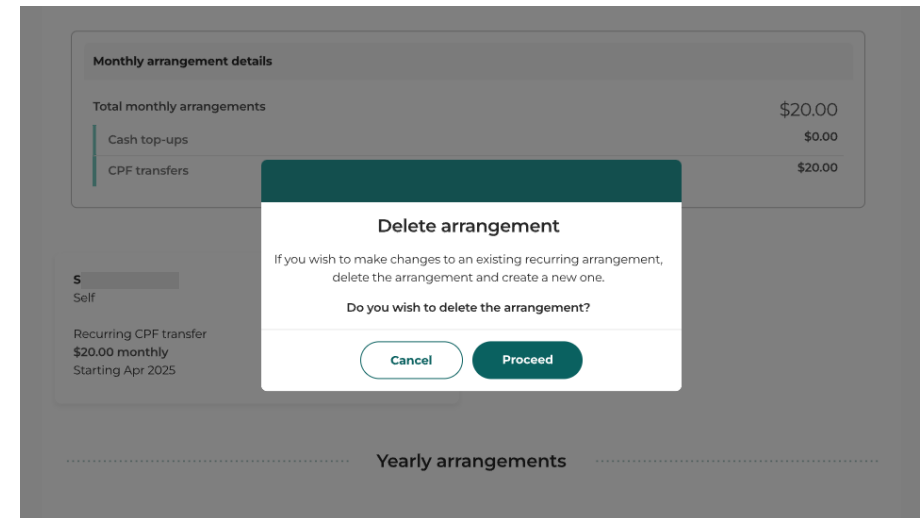
Under the “Your recurring arrangements” page, you can view your existing recurring CPF transfer arrangement(s), if you have any.

### 3. Change or delete existing recurring CPF transfers

Under the “**Your recurring arrangements**” page, you can delete an existing arrangement.



To delete an arrangement, select the **trash can icon**. A confirmation message will appear. Click “**Proceed**” to delete the arrangement.



## Review your application

Please review these details before you proceed with the application.

### Application details

Action	Recipient's NRIC number	Recipient relationship
Delete recurring CPF transfer	S [REDACTED]	Self

### Recurring CPF transfer details

Arrangement  
\$2.00 monthly

### Important notes

#### [If you are creating recurring arrangements]

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- Please ensure you have sufficient savings in your Ordinary Account for transfers.
- Ordinary Account savings reserved for housing payment will not be transferred.
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- CPF transfers are irreversible. They are reserved to boost your recipient's monthly payouts in retirement and cannot be withdrawn for other purposes (e.g. for housing, investment, immediate needs after age 55).

#### [If you are deleting recurring arrangements]

- To check your updated/existing recurring arrangements, you can return to the [Start page](#).
- If you had intended to **amend** your previous recurring arrangement, you will need to [set up a new recurring arrangement](#).
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I have read and agree to the [Declaration](#) and [Terms and Conditions](#)

Back

Submit >

Review your application details.  
Read the Declaration and Terms  
and Conditions.

Click "Submit".

An **acknowledgement page** will be shown.

## Manage recurring cash top-ups and CPF transfers for retirement

### Acknowledgement

Your application has been received.

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#### Transaction details

Service name	Transaction number	Transaction date	Transaction status
Manage recurring cash top-ups and CPF transfers for retirement	3309001552046210	14 Mar 2025, 09:35AM	Completed

#### Application details

Action	Recipient's NRIC number	Recipient relationship
Delete recurring CPF transfer	S [REDACTED]	Self

#### Recurring CPF transfer details

Arrangement  
\$20.00 monthly

#### Important notes

- You can view the status of your application in [Activities](#).
- For clarification, you can [write to us](#) and quote the transaction number.

[Return to start](#)

Click on **Return to start** if you wish to set up a new arrangement.