



Text Us Flow Chart (detailed)

Visit our website (cpf.gov.sg/service/write-to-us).

On your mobile device, ensure you have WhatsApp installed.

On desktop, log in to WhatsApp Web.

Click on the "Text Us" link in the paragraph (not the WhatsApp icon) to start a chat with CPF Board on WhatsApp.

This would launch the app with a prefilled message:

[Please do not edit this message] Welcome to CPF Board Text Us. To begin the chat, simply press the send button >>

Send the message without making any changes to start the chat.

Please key in the number of your selected option:
Please type only the number (1-5) that corresponds to your enquiry.

For these options, you can follow the flow below to chat with our Customer Service Executives.

Text Us agent support is not available for these enquiry types. If you need more help, the chatbot will guide you to the right channels.

Please type only the number (1-5) that corresponds to your enquiry.

- 1. CPF Contributions Payable
- 2. Direct Debit / GIRO
- 3. E-Submission
- 4. Employer CPF Refund/Adjustment
- 5. Change of Particulars
- 6. CPF Submission Number Application

[1] Scam reporting

[2] CPF matters for members

[5] Make an appointment

[3] Employer matters

[4] Account closure for foreigners

1. Growing Your Savings

- CPF Interest Rates
- CPF Top-ups
- CPF Investment
- Self-Employed Scheme
- Workfare Income Supplement Scheme

2. Retirement Income

- Monthly Payouts
- Retirement Withdrawals
- CPF LIFE
- Silver Support

3. Home Ownership

- Housing Scheme
- Home Protection Scheme

4. Healthcare Financing

- Basic Healthcare Sum
- MediSave
- MediShield Life
- ElderShield/CareShield Life

5. Account Services

- CPF Nomination Scheme
- Distribution of CPF savings upon member's passing
- Dependants' Protection Scheme
- Your CPF account and personal particulars
- Notifications

Please type only the number (1-5) that corresponds to your enquiry.

Did the top FAQs provided based on the topic you selected answer your question?

Yes

Yes

No

Please briefly describe your specific enquiry. This helps us provide the answer that best fits your enquiry more quickly.

If you encounter any error, please type '0' to start over.

Yes

Were the FAQ links provided based on your question helpful?

No

Are you chatting with us during operating hours?

Yes

Do you have any other questions?

No

Yes



Do you want to chat with our Customer Service Executives?

Yes

Please confirm if these are the last 4 digits of your NRIC.
XXXXX123A?

Singpass Authentication:
Optional, but recommended.

Chat with our Customer Service Executive.

No

Has your enquiry been fully addressed?

No

Yes

Chat session has ended. Need more help? Simply start a new chat with us during our operating hours.

Enquiry Types Not Supported via WhatsApp

For your convenience, please note that the following types of enquiries must be submitted through Write To Us (cpf.gov.sg/service/write-to-us):

- Complex cases that take more than one day to resolve
- Appeals needing assessment
- CPF employer and Business Partner enquiries
- Foreigner account closure enquiries
- Enquiries on behalf of someone else
- Policy feedback



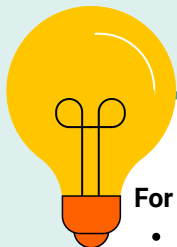
To help us focus on assisting our members, please do not ask for updates if we are still within our service standards. We will let you know if more time is needed.



Operating Hours

Mondays to Fridays
8:30am to 5:30pm

Eves of Christmas
New Year
Chinese New Year
8:30am to 1:00pm



Tips for Best Experience

For a Smoother Chat Experience

- This service works best on your mobile device with the WhatsApp app installed.
- You can switch between WhatsApp web and mobile anytime. You'll get notifications from WhatsApp when we reply.

Choose the Right Scheme

Selecting the correct scheme routes you to a Customer Service Executive who can assist you best.

Example:

- "CPF LIFE" for retirement payouts
- "Housing" for using CPF to buy a flat

Authenticate with Singpass

Completing Singpass authentication allows us to provide personalised information related to your CPF account. This protects your privacy by ensuring we disclose account details only to you.

During your chat

- After the Singpass authentication step, you'll enter the queue and we strive to respond within 3 hours. Feel free to share all relevant details about your enquiry while waiting so our Customer Service Executives can start helping you immediately when we reach your case.
- To end the chat, reply with "0". You can restart the chat anytime by clicking the "Text Us" link again.

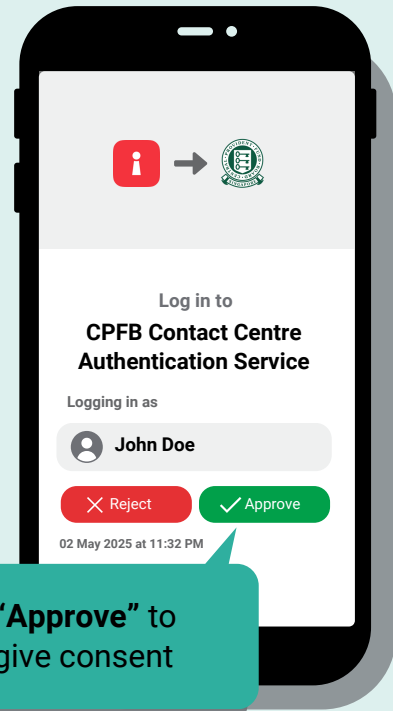
Response Time

If you haven't responded in a while, our Customer Service Executives may end the chat session to help others in queue. You can always restart the chat and we'll still have access to your previous conversation. For security reasons, all new conversations must be initiated by you.

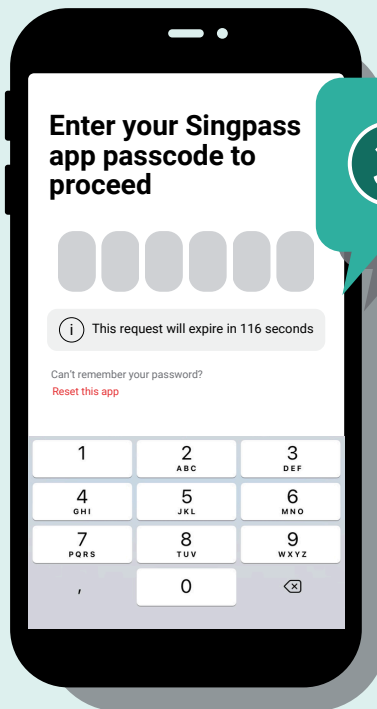
Authenticate using Singpass app in 4 simple steps



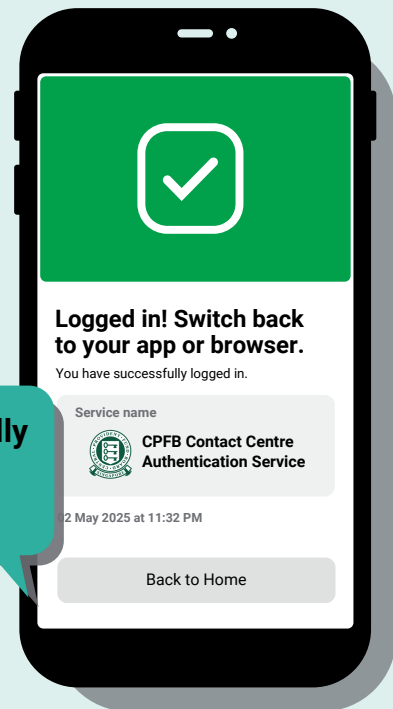
1 Click on the push notification*



2 "Approve" to give consent



3 Verify your identity using your fingerprint, face recognition or 6-digit passcode



4 You have successfully authorised the authentication.

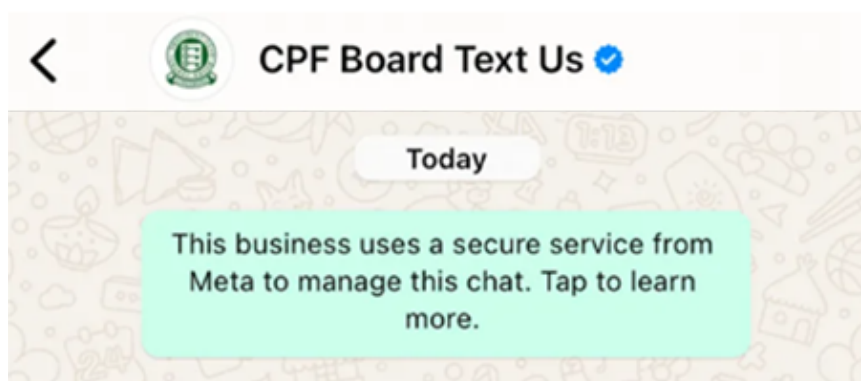
You can download the Singpass app from the App Store or Play Store. You can log in to your Singpass app using your fingerprint, face recognition or a 6-digit passcode.

For more details on the set-up, please refer to the instructional guides ([iOS users](#) and [Android users](#)) at singpass.gov.sg

*Please ensure that you have enabled Notifications on your mobile phone settings if you are using the Singpass app. Please visit cpf.gov.sg/enablenotification for details.

How to identify CPF Board

To protect yourself from scams, please note that CPF Board messages will only come from our official WhatsApp Business account "**CPF Board Text Us**". You can verify it's us by checking for the **blue verification badge** and confirming the number is **6031 5753**.



Messages from CPF Board may contain links to the CPF website or other Government websites. Please check that the domain of such links end with "**.gov.sg**" before clicking on them.

Scammers may **impersonate Government Officials**. Scammers may **cite your personal information** (e.g. name or NRIC number) to appear legitimate. **Do not automatically trust** someone just because he/she has your personal information and **remain vigilant and cautious when receiving calls/emails/messages**.

* To determine if a link will lead you to a malicious website or is reliable, you can hover your mouse over the link to view the full address.

For mobile devices, you can hold your finger down on the link so that a window pops out and shows you the full address.

Government officials will NEVER ask you to transfer money or disclose bank log-in details over a phone call. Call the 24/7 ScamShield Helpline at 1799 if you are unsure if something is a scam.

To learn more about protecting yourself against scams, please visit www.scamshield.gov.sg and www.cpf.gov.sg/AntiScamMeasures

