

User guide to make recurring cash top-ups to your retirement savings via GIRO

How to:

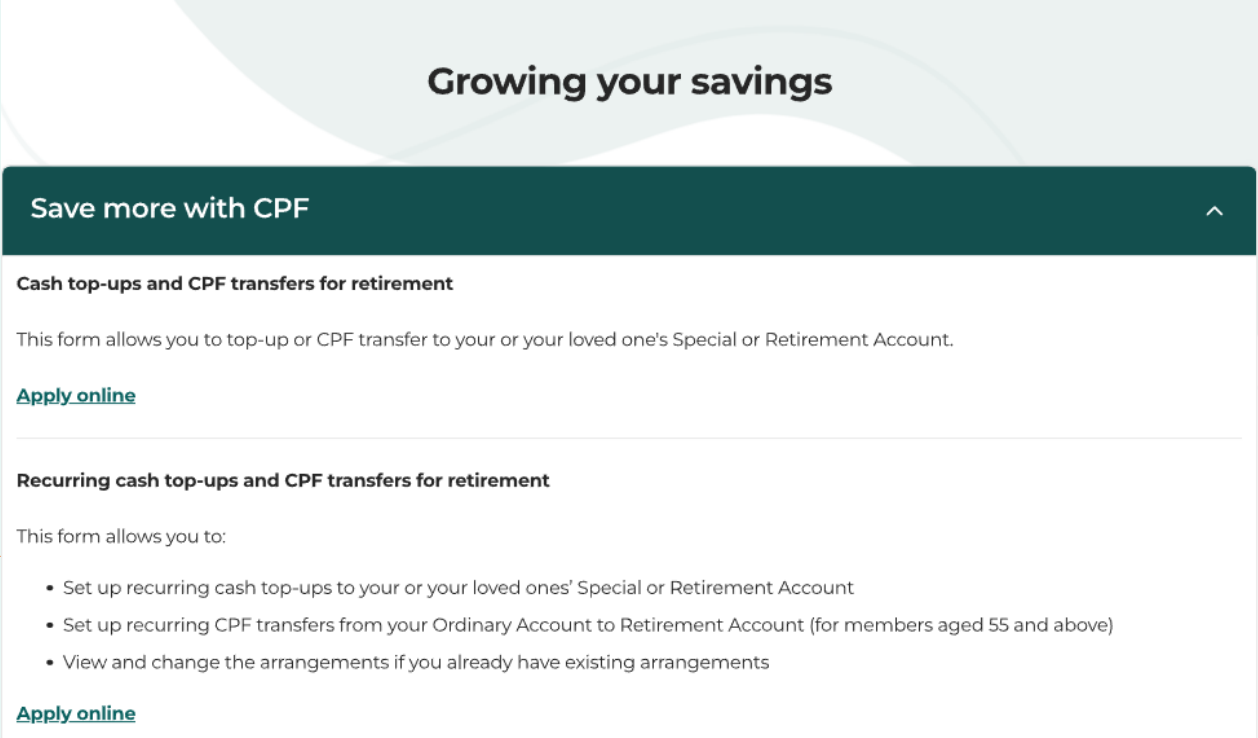
1. [Set up a GIRO arrangement to make cash top-ups](#)
2. [Set up instructions for recurring cash top-ups](#)
3. [View existing recurring cash top-ups](#)
4. [Change or delete existing recurring cash top-ups](#)

Forms and e-applications* :

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

Set up instructions for recurring cash top-ups:

<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](#)

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.

If you have not set up your GIRO bank account, please do so by clicking on “**Set up GIRO to make cash top-ups for retirement**”.

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 a GIRO arrangement to make cash top-ups

Home > Tools and services > Set up GIRO to make cash top-ups for retirement

Set up GIRO to make cash top-ups for retirement

1 Bank details 2 Review

Select bank

Bank currently used for GIRO
DBS
Account number ending with 4567

Please continue to maintain sufficient funds in your current bank account as deductions may still continue until your new GIRO arrangement is updated.

Bank name

Select

- BANK OF CHINA LIMITED
- Citibank Singapore Limited
- DBS Bank Ltd
- HSBC Bank (Singapore) Ltd

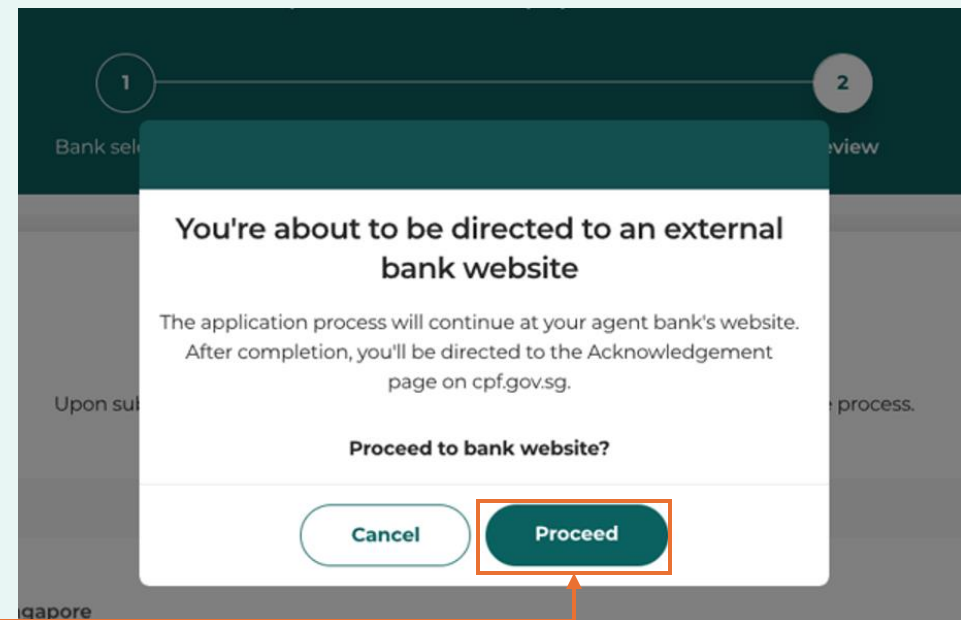
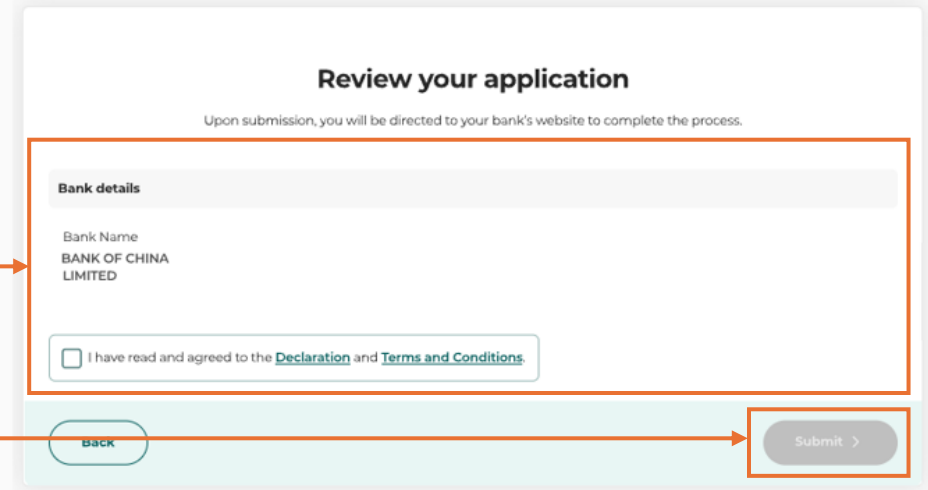
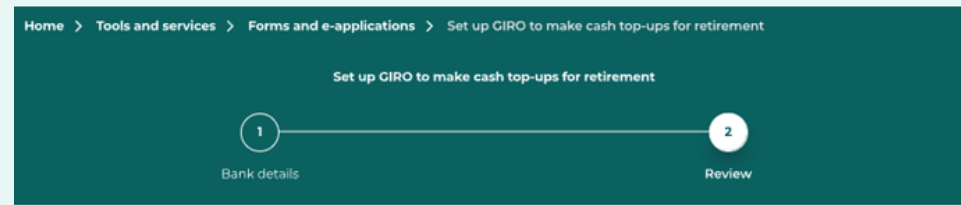
Back Next >

Select your **bank name** from the dropdown list.

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

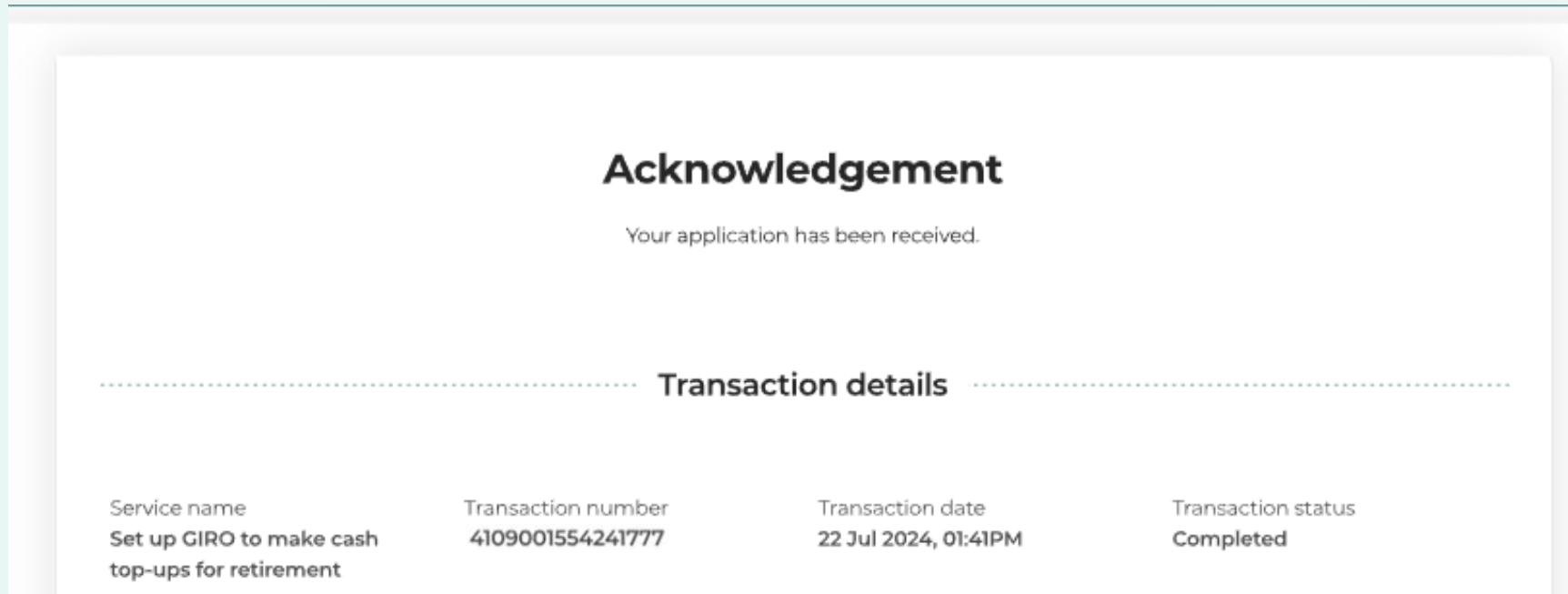
Click **Submit**.

A pop-up message will appear. Click
Proceed to continue your GIRO
arrangement set up on the bank's
website.



An **acknowledgement page** will be shown.

Please allow one day for your GIRO bank account to be updated in the Board's record. Thereafter, for new applicants, please submit a request to [make recurring cash top-ups](#) for your or your loved one's retirement.



The screenshot displays an acknowledgement page with the following content:

Acknowledgement

Your application has been received.

----- **Transaction details** -----

Service name	Transaction number	Transaction date	Transaction status
Set up GIRO to make cash top-ups for retirement	4109001554241777	22 Jul 2024, 01:41PM	Completed

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 >

2. Set up instructions for recurring cash top-ups

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 cash top-up"

Select "Myself" or "My loved one".

Manage recurring cash top-ups for retirement

1 Enter details ————— 2 Review

Recipient details

I wish to make a recurring top-up for

Myself My loved one

Back Next >

If you are topping up to your loved one:
Enter your recipient's details.
Click "Confirm details".

Manage recurring cash top-ups for retirement

1 Enter details ————— 2 Review

Recipient details

I wish to make a recurring top-up for

Myself My loved one

The recipient is my

Select

Recipient's NRIC number

Confirm details

Back Next >

Select "Monthly" or "Yearly".

Recurring top-up details

Top-up frequency

Monthly Yearly

Start month
Jul 2024

Enter amount

\$ 00.00


Enter the **amount**. For yearly top-up, select the **start month**.

Recurring top-up details

Top-up frequency

Monthly Yearly

Start month

MM/YYYY 

Enter amount

\$ 00.00

(For top-ups to spouse/sibling)
Declare if you wish to claim **tax relief**.

Do you want to claim for tax relief?
Cash top-ups to spouses and siblings are eligible for tax relief if their annual income last year did not exceed \$8,000, or if they are incapacitated due to physical or mental infirmity. See [tax relief criteria](#).

Yes, I want to claim tax relief.
I confirm that my recipient meets the tax relief criteria

No, I do not want to claim tax relief.

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 cash top-up	S [REDACTED]	Self

Recurring cash top-up details

Arrangement	Start month
\$50.00 yearly	Aug 2025

Important notes

[If you are creating recurring arrangements]

- Your GIRO deduction will take place on the 15th of each month. If the 15th falls on a Saturday, Sunday or public holiday, the deduction will be made on the next working day.
- Please ensure there are sufficient funds in your bank account for GIRO deductions. Please also take into consideration of any payment limit on the GIRO deduction that you may have set with the bank. Some banks may charge an administrative fee for each unsuccessful deduction.
- If there are two consecutive unsuccessful GIRO deductions, the recurring top-up arrangement will be stopped, and you will need to set up a new recurring arrangement to resume deductions.
- If you wish to enjoy tax relief on cash top-ups up to the Full Retirement Sum, please make the cash top-up first, before a 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](#).
- The top-ups are irreversible and will be paid in the recipient's Special Account or Retirement Account (depending on their age) within 7 working days upon receipt of payment by CPF Board. If the top-up amount is more than the recipient's limit to receive, the excess amount will be refunded to you.
- The top-ups will boost the recipient's monthly payouts in retirement. If the recipient is on CPF LIFE, your top-up will automatically be used to increase their CPF LIFE premium.

[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 10th of the month.

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.

Click on **“Return to start”** to return to the cover page and **start** to view your recurring cash top-up arrangement.

Manage recurring cash top-ups and CPF transfers for retirement

Acknowledgement

Your application has been received.

Transaction details

Service name	Transaction number	Transaction date	Transaction status
Manage recurring cash top-ups and CPF transfers for retirement	3109001552638300	15 Mar 2025, 02:55PM	Completed

Application details

Action	Recipient's NRIC number	Recipient relationship
Add recurring cash top-up	S [REDACTED]	Self

Recurring top-up details

Arrangement	Start month
\$50.00 yearly	Aug 2025

Important notes

- You can view the status of your application in [Activities](#).
- Please ensure that your bank account has enough payment limit and balance for the deductions. Some banks may charge an administrative fee for each unsuccessful deduction.
- For clarification, you can [write to us](#) and quote the transaction number.

[Return to start](#)

3. View existing recurring cash top-ups

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.

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.

Monthly arrangements

Total monthly arrangements \$100,010.00

S Self		S Spouse	
Recurring cash top-up \$5.00 monthly Starting Apr 2025		Recurring cash top-up \$5.00 monthly Starting Apr 2025	

Under the “**Your recurring arrangements**” page, you can view your existing recurring cash top-up arrangement(s), if you have any.

4. Change or delete existing recurring cash top-ups

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

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.

Monthly arrangements

Total monthly arrangements **\$15.00**

\$ Self Recurring cash top-up \$5.00 monthly Starting Apr 2025	\$ Self Recurring CPF transfer \$10.00 monthly Starting Apr 2025
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To delete an arrangement, select the **trash can icon**. A confirmation message will appear. Click “**Proceed**” to delete the arrangement.

Monthly arrangement details

Total monthly arrangements	\$20.00
Cash top-ups	\$0.00
CPF transfers	\$20.00

Delete arrangement

If you wish to make changes to an existing recurring arrangement, delete the arrangement and create a new one.

Do you wish to delete the arrangement?

Cancel Proceed

Yearly arrangements

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
Delete recurring cash top-up	S[REDACTED]	Spouse

Recurring cash top-up details

Arrangement
\$100.00 yearly

Important notes

[If you are creating recurring arrangements]

- Your GIRO deduction will take place on the 15th of each month. If the 15th falls on a Saturday, Sunday or public holiday, the deduction will be made on the next working day.
- Please ensure there are sufficient funds in your bank account for GIRO deductions. Please also take into consideration of any payment limit on the GIRO deduction that you may have set with the bank. Some banks may charge an administrative fee for each unsuccessful deduction.
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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.

Transaction details

Service name	Transaction number	Transaction date	Transaction status
Manage recurring cash top-ups and CPF transfers for retirement	3609001552654486	15 Mar 2025, 03:40PM	Completed

Application details

Action	Recipient's NRIC number	Recipient relationship	Tax relief declaration
Delete recurring cash top-up	Si [REDACTED]	Spouse	Yes

Recurring top-up details

Arrangement
\$100.00 yearly

Important notes

- You can view the status of your application in [Activities](#).
- Please ensure that your bank account has enough payment limit and balance for the deductions. Some banks may charge an administrative fee for each unsuccessful deduction.
- 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.