



5 Simple Steps to Invest in T-Bills Using Your CPF OA



1

Assess your suitability to invest under CPFIS by completing the [Self-Awareness Questionnaire \(SAQ\)](#).

2

Open your CPF Investment Account with any of the 3 CPFIS agent banks online

- [DBS's digibot](#)
- [OCBC's website](#)/mobile app
- [UOB's website](#)

Alternatively, you can do it in-person during banking hours.

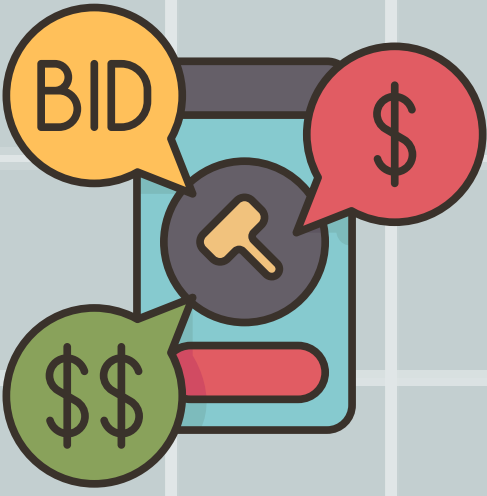


3

Invest in 6-month or 1-year T-bills of your choice

Check [MAS website](#) for upcoming T-bills auctions.

For more information, refer to [How to use your CPF for T-bills](#).



4

Wait for T-Bills Purchase Results

Your bank will notify you of the purchase results and your CPF OA will be deducted upon successful allotment.



5

Upon T-bills maturity, your CPFIS agent bank will credit the proceeds to your CPF Investment Account

You can re-invest or apply to return your monies in your CPF Investment Account to your CPF OA via your agent bank*

*Otherwise, the monies in your CPF Investment Account will be automatically returned to your CPF OA, if your CPF Investment Account is inactive for 2 consecutive months.



To learn more on how to invest your CPF monies, refer to [Investing your savings with CPF Investment Schemes](#).



All investments are subject to risk. Risk refers to the possibility of losing part of, or even all your investments due to financial market changes.

CPF Board does not endorse any product providers or investment products that are included under the CPF Investment Scheme.