

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 for retirement](#)
2. [Set up instructions for recurring top-ups](#)
3. [Delete existing recurring top-ups](#)

Forms and e-applications*:

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

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Set up a GIRO arrangement to make cash top-ups for retirement:

<https://www.cpf.gov.sg/member/tools-and-services/forms-e-applications/set-up-giro-for-cash-top-ups-for-retirement>

Set up and manage recurring cash top-ups for retirement

You must have an existing GIRO arrangement before making recurring cash top-ups.

Step 1: Set up GIRO to make cash top-ups for retirement

This form allows you to set up or change your GIRO arrangement for recurring cash top-ups to you and your loved ones' Special or Retirement account.

[Apply online](#)

Step 2: Set up recurring top-ups

This form allows you to create and delete arrangements for recurring cash top-ups. If you wish to make changes to an existing recurring arrangement, delete the arrangement using the form and create a new one.

[Apply online](#)

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Set up instructions for recurring top-ups:

<https://www.cpf.gov.sg/member/tools-and-services/forms-e-applications/manage-recurring-cash-top-ups-for-retirement>

1. Set up a GIRO arrangement to make cash top-ups for retirement

Step 1:

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

The screenshot shows a web interface for setting up a GIRO arrangement. At the top, there is a breadcrumb trail: Home > Tools and services > Set up GIRO to make cash top-ups for retirement. Below this, the title 'Set up GIRO to make cash top-ups for retirement' is displayed. A progress indicator shows two steps: '1 Bank details' (active) and '2 Review'. The main content area is titled 'Select bank'. It indicates that the bank currently used for GIRO is DBS, with an account number ending in 4567. A warning message states: 'Please continue to maintain sufficient funds in your current bank account as deductions may still continue until your new GIRO arrangement is updated.' A dropdown menu for 'Bank name' is open, showing a list of banks: BANK OF CHINA LIMITED, Citibank Singapore Limited, DBS Bank Ltd, and HSBC Bank (Singapore) Ltd. The 'DBS Bank Ltd' option is highlighted. At the bottom, there are 'Back' and 'Next >' buttons.

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 >

Step 2:

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

Click "Submit".

Continue your GIRO arrangement set up on the bank's website.

Home > Tools and services > Forms and e-applications > 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

Review your application

Upon submission, you will be directed to your bank's website to complete the process.

Bank details

Bank Name
BANK OF CHINA LIMITED

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

Back Submit >

Set up GIRO to make cash top-ups for retirement

1 Bank selection — 2 Review

You're about to be directed to an external bank website

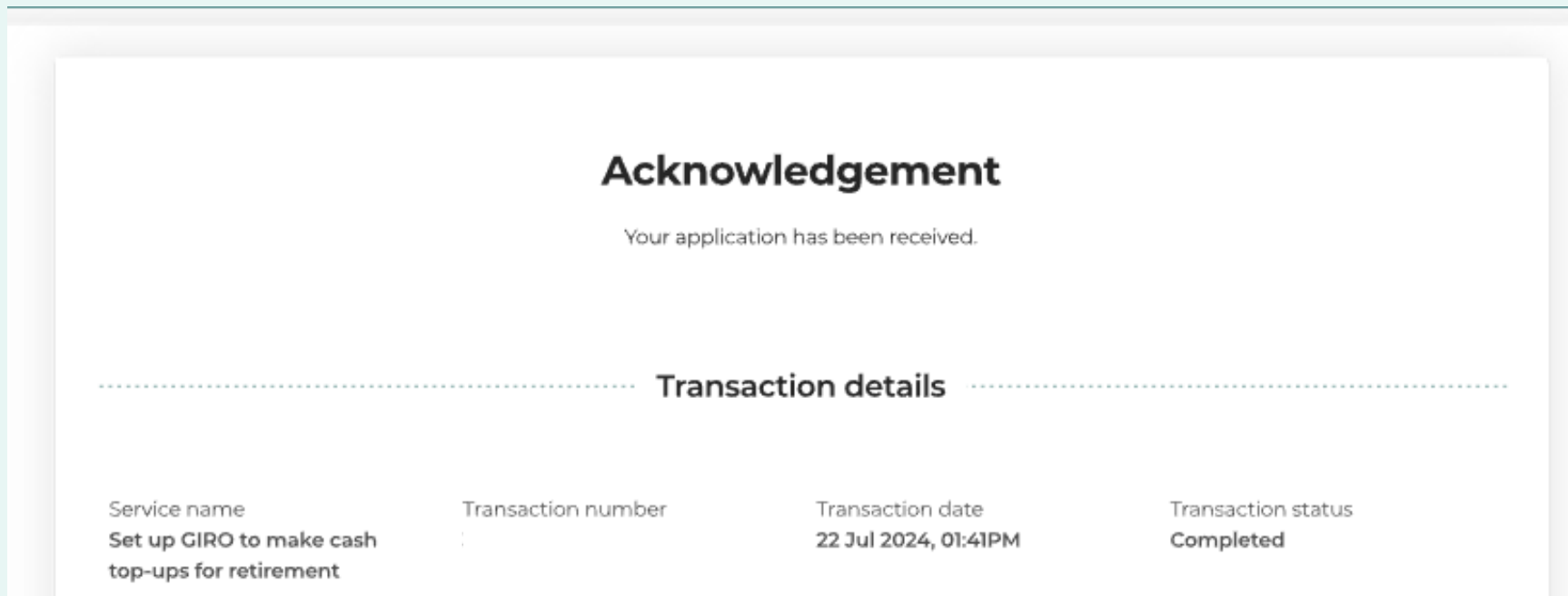
The application process will continue at your agent bank's website. After completion, you'll be directed to the Acknowledgement page on cpf.gov.sg.

Proceed to bank website?

Cancel Proceed

An **acknowledgement page** will be shown.

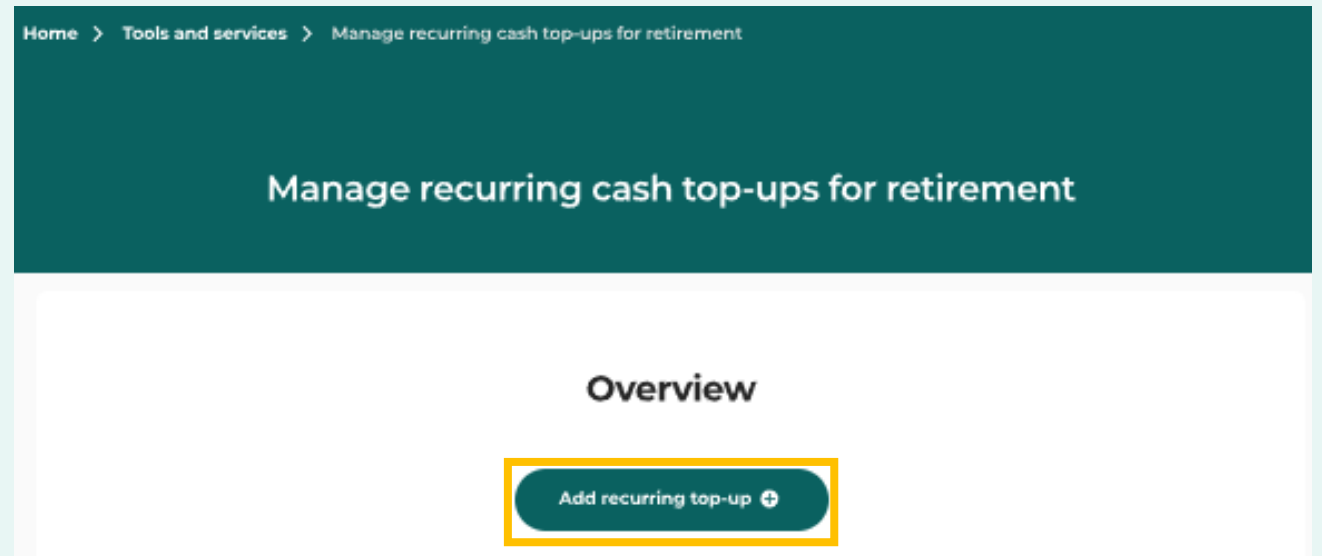
Please allow one day for your GIRO bank account to be updated in the Board's record. Thereafter, for new applicants, please submit a request to [make recurring cash top-ups](#) for your or your loved one's retirement.



2. Set up instructions for recurring top-ups

Step 1:

Click "**Add recurring top-up**".



Step 2:

Select "**Myself**" or "**My loved one**".

Top up to my 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

Back Next >

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 >

Step 3:

Select "Monthly" or "Yearly".

The screenshot shows a form titled "Recurring top-up details". Under "Top-up frequency", the "Monthly" radio button is selected and highlighted with a grey background, while the "Yearly" radio button is unselected. Below this, the "Start month" is set to "Jul 2024". The "Enter amount" field is highlighted with a yellow border and contains "\$ 00.00".

Step 4:

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

The screenshot shows the same "Recurring top-up details" form. Here, the "Yearly" radio button is selected and highlighted with a grey background, while the "Monthly" radio button is unselected. The "Start month" field is highlighted with a yellow border and contains "MM/YYYY" with a calendar icon on the right. The "Enter amount" field is also highlighted with a yellow border and contains "\$ 00.00".

Step 5 (Top up to spouse/sibling):

Declare if you wish to claim tax relief.

The screenshot shows a form titled "Do you want to claim for tax relief?". Below the title, there is explanatory text: "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](#)." There are two radio button options: "Yes, I want to claim tax relief." which is selected and highlighted with a grey background, and "No, I do not want to claim tax relief." which is unselected. Below the "Yes" option, there is a confirmation text: "I confirm that my recipient meets the tax relief criteria".

Step 6:

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

Click "**Submit**".

An **acknowledgement page** will be shown.

Review your application

Please review these details before you proceed with the application.

Application details			
Action	Recipient's NRIC number	Recipient relationship	Tax relief declaration
Add recurring top-up		Sibling	Yes

Recurring top up details	
Arrangement	Start month
\$1.00 monthly	Aug 2024

Important notes

If you are creating a new recurring arrangement:

- After two consecutive unsuccessful GIRO deduction, the recurring top-up arrangement may be stopped, and you will need to set up a new recurring arrangement to resume deductions.

If you are deleting a recurring arrangement:

- Deduction for this month will still proceed if you submit your request 2 working days before the current month's deduction date.

General:

- 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.
- The top-ups are irreversible and will generally 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.
- Top-ups 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).

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

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

Acknowledgement

Your application has been received.

Transaction details

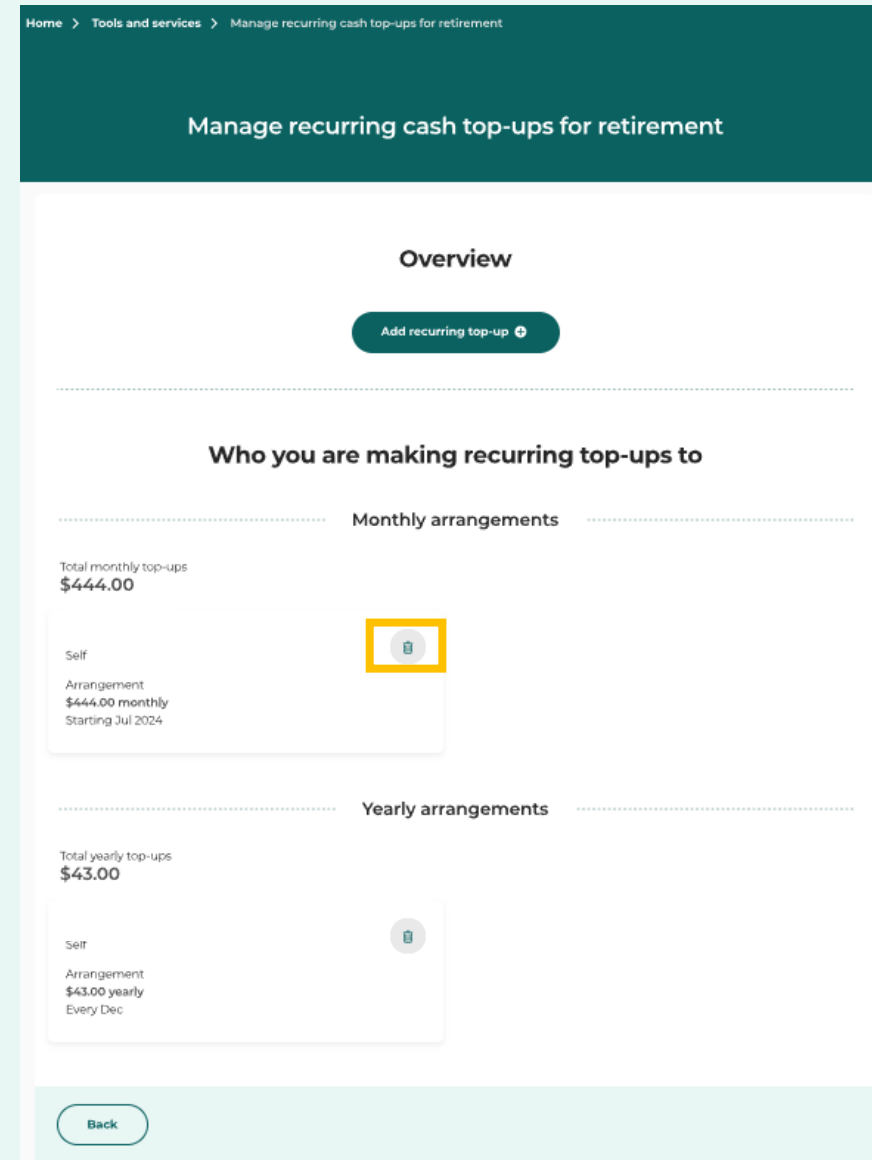
Service name	Transaction number	Transaction date	Transaction status
Manage recurring cash top-ups for retirement		17 Jul 2024, 10:10AM	Completed

Application details			
Action	Recipient's NRIC number	Recipient relationship	Tax relief declaration
Add recurring top-up		Sibling	Yes

3. Delete existing recurring top-up arrangement to myself/ my loved ones

Step 1:

Click on the **trash bin icon**.



Step 2:

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

Click "Submit".

An acknowledgement page will be shown.

Review your application

Please review these details before you proceed with the application.

Application details

Action	Recipient's NRIC number	Recipient relationship
Delete recurring top-up		Sibling

Recurring top up details

Arrangement
\$1.00 monthly

Important notes

If you are creating a new recurring arrangement:

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

Back Submit >

Acknowledgement

Your application has been received.

Transaction details

Service name	Transaction number	Transaction date	Transaction status
Manage recurring cash top-ups for retirement		17 Jul 2024, 10:13AM	Completed

Application details

Action	Recipient's NRIC number	Recipient relationship	Tax relief declaration
Delete recurring top-up		Sibling	Yes