

For a property with remaining lease that covers the youngest owner using Ordinary Account savings to at least 95 years old, please confirm if

**A) You are taking a HDB loan for the purchase**

Build-to-Order (BTO)/Sale of Balance (SBF)/ Re-offer of balance (ROF) flat

You and your co-owners (if any) may use your respective Ordinary Account savings to pay your HDB loan

Resale flat, Design, Build and Sell Scheme (DBSS) flat

You and your co-owners (if any) can use your respective Ordinary Account savings up to the lower of the purchase price or the valuation price at the time of purchase.

If you still have an outstanding housing loan, you can continue to use your Ordinary Account savings to pay for it, as long as you set aside the applicable [Basic Retirement Sum](#) in your CPF accounts. This ensures you have a monthly income to support a basic standard of living during retirement.

Savings from your Retirement Account (if you are above 55), Special Account and Ordinary Account can be used to meet the Basic Retirement Sum requirement. If you are below age 55, the Basic Retirement Sum applicable to you is the current Basic Retirement Sum. This condition also applies to your co-owners (if any).

**B) You are taking a bank loan for the purchase**

You do not have any existing property that is financed with Ordinary Account savings

You and your co-owners (if any) may use your respective Ordinary Account savings up to the lower of the purchase price or the valuation price at the time of purchase.

If you still have an outstanding housing loan, you can continue to use your Ordinary Account savings to pay for it, as long as you set aside the applicable [Basic Retirement Sum](#) in your CPF accounts. This ensures you have a monthly income to support a basic standard of living during retirement.

Savings in your Retirement Account (if you are above 55), Special Account and Ordinary Account can be used to meet the Basic Retirement Sum requirement. If you are below age 55, the Basic Retirement Sum applicable to you is the current Basic Retirement Sum. This condition also applies to your co-owners (if any).

The total amount all owners are allowed to use for your property will increase by 20% of the lower of the purchase price or the valuation price of the property at the time of purchase. No further CPF usage is allowed thereafter.

You have an existing property that is financed with Ordinary Account savings

You can use your Ordinary Account savings after setting aside the applicable [Basic Retirement Sum](#) in your CPF accounts to provide you with a monthly income to support a basic standard of living during retirement, until the total CPF usage by all owners reaches the lower of the purchase price or the valuation price of the property at the time of purchase. Savings in your Retirement Account (if you are above 55), Special Account and Ordinary Account can be used to meet your Basic Retirement Sum requirement. No further CPF usage is allowed thereafter. If you are below age 55, the Basic Retirement Sum applicable to you is the current Basic Retirement Sum.

**C) You are not taking a loan for the purchase**

You do not have any existing property that is financed with Ordinary Account savings

You and your co-owners (if any) may use your respective Ordinary Account savings to pay for the purchase, up to the lower of the purchase price or the valuation price of the property at the time of purchase. No further CPF usage is allowed thereafter.

You have an existing property that is financed with Ordinary Account savings

You can use your Ordinary Account savings after setting aside the applicable [Basic Retirement Sum](#) in your CPF accounts to provide you with a monthly income to support a basic standard of living during retirement, until the total CPF usage by all owners reaches the lower of the purchase price or the valuation price of the property at the time of purchase. Savings in your Retirement Account (if you are above 55), Special Account and Ordinary Account can be used to meet your Basic Retirement Sum requirement. No further CPF usage is allowed thereafter. If you are below age 55, the Basic Retirement Sum applicable to you is the current Basic Retirement Sum.