



Application to Top Up My Own/Recipient's Special Account Under the Minimum Sum Topping-Up Scheme

This form may take you 10 minutes to complete.
You will need the following information to complete the form:
(i) Your recipient's name as shown on identification document
(ii) Your recipient's Singapore NRIC No./ CPF Account No.
(iii) CPF Submission Number (Applicable only for top-up to employee)

IMPORTANT: Please read notes overleaf carefully before completing the application. It is an offence to make any false statement or to produce any document which is false for any purpose connected to this application. Please sign against any amendments made. Use of correction fluid/tape will render the application void.

PARTICULARS OF GIVER [as shown on identification document]	SINGAPORE NRIC NUMBER OR CPF ACCOUNT NUMBER
NAME:	*S/T [] [] [] [] [] [] [] [] [] [] - []
TELEPHONE NO: (H / O / HP) EMAIL:	MALAYSIAN NRIC NUMBER OR FOREIGN PASSPORT NUMBER
NAME OF COMPANY (Applicable only for top-up to employee)	CPF SUBMISSION NUMBER (Applicable only for top-up to employee)

(a) I hereby apply to top up the Special Account(s) of the recipient(s) who is/are below age 55:

Particulars	Recipient 1	Recipient 2	Recipient 3
Name [as shown on identification document]			
Singapore NRIC No./ CPF Account No.			
Relationship of recipient with giver	*Self/Grandparent/Parent/ Spouse/Sibling/Employee/ Others	*Self/Grandparent/Parent/ Spouse/Sibling/Employee/ Others	*Self/Grandparent/Parent/ Spouse/Sibling/Employee/ Others
Payment through Transfer from my Ordinary Account (To spouse's or sibling's Special Account only)	\$.....	\$.....	\$.....
Payment by Cheque #	\$..... Bank Name and Cheque No.	\$..... Bank Name and Cheque No.	\$..... Bank Name and Cheque No.

You can enjoy tax relief of up to \$7,000 per calendar year, if you use cash to top up for yourself, or receive cash top-ups from your employer. You can enjoy an additional tax relief of up to \$7,000 per calendar year, if you use cash to top up for your non-working siblings, non-working spouse, parents and grandparents. To qualify as a non-working siblings/spouse, he/she must have earned \$2,000 or less in the preceding year. Employers who make cash top-ups to employees will receive an equal amount of tax deduction for the cash top-ups made, in addition to the tax relief which is given to the employees.

Please tick if you are claiming tax relief for your non-working spouse/non-working sibling:

I understand that I can only claim tax relief for a non-working spouse/non-working sibling whose gross annual income is \$2,000 or less in the year preceding the year of contribution. For the purpose of claiming tax relief, I declare that my spouse/sibling has met the said condition. Information provided in this form will be conveyed to the Comptroller of Income Tax, Singapore. Under the Singapore Income Tax Act, there are penalties for failing to give a return, furnishing an incorrect return or making a false declaration.

- (b) I hereby declare that all the particulars given above are true and correct and that I must inform my recipient(s) on the IMPORTANT INFORMATION for recipient(s) as set out on page 3 of the application form.
- (c) I understand that:
- (i) My top-up is irrevocable.
 - (ii) In the event of the recipient's death, the remaining cash and CPF top-ups made before 1 November 08 will be returned proportionately to the givers' Ordinary Accounts. For cash top-ups made on/after 1 November 08, the remaining top-up monies will be treated as cash gifts and only remaining CPF top-ups made on/after 1 November 08 will be refunded proportionately to the givers' Ordinary Accounts.

Applicant's Signature/Right Thumb Impression

Date

FOR OFFICIAL USE ONLY	DATE RECEIVED
Accepted by Date Authorized by Code Date	
Processed by Date Checked by..... Date	
REMARKS	

IMPORTANT INFORMATION FOR APPLICANT

1. Before you make a top-up to your recipient's Special Account, please read the frequently asked questions on Minimum Sum Topping-Up Scheme at CPF website (www.cpf.gov.sg) > General Information > FAQs> Your Retirement Savings and Withdrawals > Minimum Sum Scheme > Topping-Up of the Special/Retirement Account under the Minimum Sum Topping-Up Scheme.
2. Your recipient(s) must be Singaporeans or Singapore Permanent Residents.
3. If you wish to top up, please complete the application form and submit the supporting documents and /or cheque (please see below) via post to:
CPF Minimum Sum Topping-Up Scheme (Retirement Schemes Department)
CPF Board
79 Robinson Road
CPF Building
Singapore 068897

TYPES OF TOP-UPS	DOCUMENTS REQUIRED
<p>Topping up using Ordinary Account monies (To spouse's or sibling's Special Account only)</p>	<ol style="list-style-type: none"> 1. You can use your Ordinary Account savings to top up to your recipient as long as the net balances in your Ordinary and Special Accounts, including amount withdrawn for investments, is more than the prevailing Minimum Sum. 2. Your top-up amount will be based on your available CPF top-up amount or the top-up limit of your recipient, whichever is lower. The CPF top-up limit of your recipient is the <u>difference</u> between the prevailing Minimum Sum and his net balances in his Ordinary and Special Accounts, including CPF withdrawn for investments. 3. If you are topping up to your recipient for the first time, please send us photocopies of: <ol style="list-style-type: none"> a. your marriage certificate to prove your relationship with your spouse (applicable to top-up for spouse only) b. your birth certificate and your sibling's birth certificate to prove your relationship with your sibling (applicable to top-up for sibling only) <p>Please staple all copies of your supporting documents to your application form <u>Note: If you have topped-up previously to the same recipient's Special Account under the Minimum Sum Topping-up Scheme, you are not required to submit the supporting documents again.</u></p>
<p>Topping up using cash (To self, spouse's, sibling's, parent's, grandparent's, employee's and others' Special Account only)</p>	<ol style="list-style-type: none"> 1. Your top-up amount will be based on your proposed cash top-up amount or the top-up limit of your recipient, whichever is lower. The cash top-up limit of your recipient is the difference between the prevailing Minimum Sum and his net balances in his Ordinary and Special Accounts, including CPF withdrawn for investments. 2. Any excess cash balance, if any, will be refunded to you via cheque payment to your address in Board's record. 3. For cash top-ups made via cheque, the cheque for your intended top-up amount has to be made payable to "CPF Board". On the reverse side of your cheque, please remember to indicate: My CPF Account number : My Malaysian number or foreign passport number (if applicable) Recipient's CPF Account number: My contact number: If you are topping-up to your employee's Special Account ,please also provide: Name of Company and CPF Submission number.

4. Please note that you may be required to produce further evidence or supporting documents other than those listed above to support your application.
5. If your application is successful, the Board will send you a top-up statement.
6. Your application will be processed according to the service standards below:

Manual Transaction	E-Transaction
Application will be processed within 9 working days upon receipt of request (with verified relationships) and payment via cheque and/or e-payment.	Application will be processed within 7 working days upon receipt of request (with verified relationships) and payment via cheque and/or e-payment.

7. For cash top-ups credited to the CPF Account of non-working spouse, non-working sibling, parents, grandparents, yourself and by your employer in the year, you/your employer can claim tax relief/tax deduction in the following year's Tax Assessment. Information on your cash top-ups will be transmitted to IRAS and they will follow up on the granting of tax relief.
8. Members can enjoy tax relief of up to \$7,000 per calendar year, if they use cash to top up for themselves and/or receive cash top-ups from their employer. Members can enjoy an additional tax relief of up to \$7,000 per calendar year if members use cash to top up for their siblings, spouse, parents or grandparents. To qualify for tax relief for cash top-ups for siblings/spouse, the sibling/spouse must have earned \$2,000 or less in the preceding year.
9. To ensure that you will enjoy the tax relief, you are encouraged to do an early top-up within the year. **For year end cash top-up applications, cheques must be received by the Board by the last working day of the year if you want to enjoy tax relief. Payments received after the last working day will only be given tax relief in the year after the following year's assessment.**

IMPORTANT INFORMATION FOR RECIPIENTS- APPLICANT MUST INFORM RECIPIENT(S)

1. Top-up monies in Special Account are meant for a recipient's future retirement needs and therefore cannot be used for housing payments/ investments/ insurance premiums
2. The top-up amount and its accrued interest will be transferred to the recipient's Retirement Account when he/she turns age 55. Any excess top-up money beyond the recipient's required Minimum Sum can be withdrawn by the recipient in accordance with CPF withdrawal rules.
3. The total tax relief for the employee from the cash top-ups by employer and self is up to \$7,000 per calendar year. Any additional cash top-ups from his/her employer may be taxable.