



Application to Withdraw CPF by Malaysians Residing in West Malaysia

Under Section 15 of the Central Provident Fund Act (Chapter 36)

Warning: It is an offence to make any false statement or to produce any document which is false for any purpose connected with this Act.

Note: Amendment made must be signed against by the member. Use of correction fluid/tape is not allowed.

PLEASE READ NOTES ON PAGES 3 & 4 BEFORE COMPLETING THE FORM.

This form may take you 8 minutes to complete.

PART 1 PARTICULARS OF MEMBER: (as shown on the Malaysia identity card)

Name: *Mr/Mdm/Ms _____ CPF Account Number _____
Date of Birth _____ Contact Number _____ *S/T [] [] [] [] [] [] [] [] - [] []
Overseas Forwarding Address _____
E-mail Address _____

PART 2 PARTICULARS OF PARENT / GUARDIAN (IF MEMBER IS BELOW 21 YEARS OLD).

Name: *Mr/Mdm/Ms _____ Identification/ passport no.: _____
Relationship to member: Father / Mother / Legal Guardian* Contact No.: _____

PART 3 DECLARATION

- I declare that I am / the member is* a Malaysian citizen holding a Malaysian identity card number _____ and I am / the member is* permanently residing in West Malaysia. I do / the member does* not hold a valid Singapore Work Permit or Employment Pass. I am / the member is* not an undischarged bankrupt and that (Please tick only one box):
 - I have attained the age of 55 years on _____.
 - I am below the age of 55 years but above 50 and have not been employed in Singapore during the preceding 2 years. My last date of employment in Singapore was _____.
 - I / the member* have/has* been examined and certified by _____
(Name of Registered Medical Practitioner)

to be physically/mentally incapacitated from ever continuing in any employment.
- In accordance with section 15 of the Central Provident Fund Act and Central Provident Fund (Investment Schemes) Regulations, I hereby apply to withdraw all the monies standing to my / the member's* credit in (a) the Central Provident Fund, (b) my / the member's* CPF Investment Account, if any, and (c) all my / the member's* investments under the CPF Investment Scheme – Ordinary Account and CPF Investment Scheme - Special Account, if any.
- I understand that:
 - Upon the approval of this application by the CPF Board, all the monies in my / the member's* CPF Investment Account (if any), and all my / the member's* investments under the CPF Investment Schemes (if any), will be automatically transferred to me / the member* by my / the member's* agent bank and / or product providers; and they will no longer be protected from any claims by my / the member's* creditors and / or the Official Assignee.
 - The Board may refund any unused MediShield premiums to me (by supplementary payment) at a later date if the Board is notified by me or a relevant authority to terminate my / the member's* MediShield cover later than this present application.
 - If I am covered under the CPF LIFE scheme (ie the Lifelong Income Scheme under Part IIIB of the CPF Act) and my present application to withdraw my CPF is approved, I can apply to terminate my annuity policy under the CPF LIFE Scheme. (Please refer to the Notes on page 4 for more information.)

PART 4 DISCOUNTED SINGTEL SHARES (Please complete this portion if applicable)

I hereby apply for the withdrawal of my discounted SingTel shares. I authorise the CPF Board to transfer all my discounted SingTel shares to my *individual / joint Central Depository (Pte) Ltd (CDP) securities account** as follows:

[1] [6] [8] [1] - [] [] [] [] - [] [] [] []

My joint CDP securities account (applicable only if the CDP account indicated above is a joint account) is held with:

*Name & NRIC Number (for Singapore Citizen & Permanent Resident) / Name & Passport Number (for foreigner)
I agree to pay the CPF Board the CDP transfer fee of \$10.70 (inclusive of 7% GST) by (please tick only one box):

NETS at any AXS station; eNETS through the CPF website under E-Services (e-Cashier); or

Cheque number _____ (Name of Bank _____) made payable to "CPF Board".

I understand that this application is **irreversible** and that once my discounted SingTel shares are transferred to me, they will no longer be protected from any claims by my creditors and/or the Official Assignee.

Please Turn Over

* Delete whichever is inapplicable

**If you do not have a CDP account, you may sell your discounted SingTel shares through SingPost or your broker. Upon approval of your withdrawal application, the Board will pay you the sale proceeds that have been credited into your CPF account.

IMPORTANT : An incomplete form and/or incomplete supporting documents will delay the processing of your application.

NOTES

CONDITIONS FOR WITHDRAWAL

To qualify for withdrawal under section 15(2)(c) of the CPF Act, a member must satisfy ALL the following conditions:

1. He is a Malaysian citizen.
2. He has left Singapore permanently to reside in West Malaysia.
3. He is either:
 - (a) 55 years old or above, or
 - (b) below 55 years old but above 50, and has not worked in Singapore in the two years before his application, or
 - (c) physically or mentally incapacitated from ever continuing in any employment or is found to be of unsound mind.
4. He does not hold a valid Singapore Work Permit or Employment Pass.

If you satisfy all the conditions listed above, you may apply to withdraw your CPF savings. Please complete and return this form to CPF Board, Withdrawal Schemes Department, 79 Robinson Road, Singapore 068897 together with copies of the documents stated below.

If you wish to apply on medical grounds and you are below 21 years of age, your parent / legal guardian must make the application on your behalf. Please also furnish the following supporting documents:

- (i) A copy of your birth certificate or legal documentation of guardianship (including any relevant court order) as proof of relationship between you and your parent / legal guardian; and
- (ii) A copy of your parent / legal guardian's identification document(s).

If your application is completed overseas, all supporting documents must be certified true by either a Notary Public or an official from the Singapore High Commission / the Embassy of the Republic of Singapore with his official seal/stamp duly affixed. Certifications by a Justice of Peace are not acceptable.

DOCUMENTS FOR WITHDRAWAL

1. Malaysian identity card (both sides).
2. Malaysian passport showing your / the member's passport number and personal particulars (if applicable).
3. The page of your / the member's passport showing the cancellation of long term pass/dependant pass (if applicable).
4. Letter from the Immigration & Checkpoints Authority confirming that you / the member have / has renounced Singapore citizenship (if applicable).
5. Letter from the Immigration & Checkpoints Authority confirming the cancellation of your / the member's Entry Permit and Re-entry Permit and the renunciation of your / the member's Singapore permanent residency (if applicable).
6. Doctor's medical report dated within 6 months stating your / the member's current state of health, level of incapacity and disability to work (applicable if you / the member are / is applying on medical grounds).
7. Your / the member's bank passbook showing the name and bank account number, if payment is to be credited to your / the member's bank account. If your / the member's CPF monies are to be credited to a foreign bank outside Singapore, please also provide the full bank address and SWIFT code.

MODE OF PAYMENT

- Interbank GIRO** - Payment will be credited to the applicant's bank account as stated in the application. No bank certification is required if yours is a POSBank account opened under your Singapore NRIC.

Otherwise, please get your bank to certify the account information on page 2 of the form or send us your original bank statement.
- Telegraphic Transfer** - Payment can be made to the applicant's overseas bank account by telegraphic transfer. Please ensure that your bank can accept the payment in Singapore Dollars. Please provide a SWIFT code and get your bank to certify the account information on page 2 of the form or send us your original bank statement. (Note: You will need to bear all bank charges.)
- If the bank account information is not furnished or is incomplete, we will issue a cheque in Singapore Dollars. (Note: For overseas bank clearance of the cheque, you will need to bear all bank charges.)
- Upon approval of the application, your / the member's CPF funds or part thereof will be forwarded to Inland Revenue Authority of Singapore (IRAS) to settle your / his income tax liabilities (if any).
- If you are below 21 years of age, payment will be made to your parent / legal guardian.

CPF LIFE SCHEME

If your application to withdraw your CPF is approved and you are covered under the LIFE Balanced Plan, LIFE Plus Plan or LIFE Basic Plan, you will be given more details to decide whether to :

- Terminate your annuity policy and receive a discounted refund of the unused premium. [The unused premium is the premium paid for the annuity policy less any monthly annuity payout you have received]; or
- Retain your annuity policy under the CPF LIFE Scheme, and receive the monthly payouts from the annuity payout start age for as long as you live. You will need to maintain a personal/joint bank account for the crediting of your CPF LIFE monthly payout. Please do not provide overseas bank account and trust accounts.

Termination of your annuity policy is subject to your compliance with such terms and conditions as the CPF Board may impose and subject to the approval of the CPF Board.

Please note that there will be no refund if you are covered under the LIFE Income Plan or if your premium has been fully paid out in the monthly annuity payouts. As such, you should not terminate your annuity policy. If you do not terminate your annuity policy, you will receive monthly payouts from the annuity payout start age for as long as you live.

PROCESSING TIME

Upon receipt of your application and complete set of supporting documents, your application will be processed according to the service standards below:

Application for Withdrawal by Malaysian Citizens	Manual Transaction		E-Transaction	
	Interbank GIRO (IBG)	Non-IBG	IBG	Non-IBG
(a) who are 55 years old and above (b) below 55 years old but above 50 and have not worked in Singapore in the preceding 2 years	22 working days	27 working days	20 working days	25 working days
(c) on medical ground	<ul style="list-style-type: none"> Upon receipt of the application & supporting documents, we will request a medical report from the Board's doctors within 15 working days. Once the medical report is received, we will approve / reject your application within 7 working days. 			

The processing time excludes time taken for transmission of funds, estimated as follows:

- IBG – Two working days
- Telegraphic Transfer – 5 to 12 working days
- Cheque – It will be sent within five working days after processing.

CONTACT DETAILS

Website / Email

Website: www.cpf.gov.sg
Email : closing-account@cpf.gov.sg

Call Centre

1800-227-1188 (local)
65-6227-1188 (overseas)