



Application to Withdraw CPF on Ground of Leaving Singapore and West Malaysia Permanently

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 identity card or travel document)

Name: *Mr/Mdm/Ms _____ CPF Account Number _____
Date of Birth _____ Citizenship _____ *S/T -
Foreign Passport Number _____ Malaysian IC Number (if applicable) _____
E-mail Address _____ Contact Number _____
Overseas Forwarding 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

1. I declare that I am / the member is* not a citizen of Singapore and that I am / the member is* about to leave/ have left* Singapore and West Malaysia permanently on _____ with no intention of returning for further employment or residence. I am / the member is* not an undischarged bankrupt. 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.
- 2 I understand that:
 - (i) 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.
 - (ii) 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.
 - (iii) 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:

- -

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.

<p>PART 5 BANK DETAILS OF APPLICANT †</p> <p>(i) Bank Account Number : _____ (Bank account must not be a trust account)</p> <p>Name of Bank : _____</p> <p>(ii) To be completed for payment via Telegraphic Transfer only:</p> <p>SWIFT Code : _____ (Can be obtained from the bank)</p> <p>Address of Bank : _____ _____</p>	<p>For Bank's Certification Only</p> <p>..... Bank Officer's Name, Signature, Bank's Stamp & Date</p>
<p>SIGNATURE / RIGHT THUMB PRINT OF APPLICANT †</p> <p>_____</p> <p>_____ Date</p>	<p>FOR CPFBS USE ONLY</p> <p>TT via _____</p> <p>Bank Code _____</p> <p>Branch Code _____</p>
<p>FOR OFFICIAL USE ONLY</p> <p>PART 6 RECEIPT OF APPLICATION BY CUS/WSD</p> <p>Accepted by _____ Date _____ (Name of Officer)</p> <p><input type="checkbox"/> A copy of this form and cheque* had been forwarded to IVD. (Applicable only if there is a request to transfer discounted SingTel shares)</p> <p>Income Tax Amount: _____</p> <p><input type="checkbox"/> Revised Mode of Payment (if any): * IBG / TT / CHQ / _____ Refer to W78A / dated: _____</p> <p>_____ Code</p> <p>Claim Authorised By _____ Date of Processing _____</p> <p>Keyed By _____ Verified By _____</p> <p>Remarks _____ _____</p>	<p>ACKNOWLEDGEMENT OF PAYMENT</p> <p>Date Collected _____</p> <p>Time _____ AM/PM *</p> <p>Payment received by: _____</p> <p>Witnessed By : _____</p> <p>DATE RECEIVED</p>

*Delete whichever is inapplicable.

† If member is below 21 years old, parent/ legal guardian to complete this section.

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

NOTES

CONDITIONS FOR WITHDRAWAL

1) If you are not a Singapore citizen/permanent resident and are about to leave or have left Singapore and West Malaysia permanently with no intention of returning to either country for employment or residence, you may apply to withdraw your CPF.

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.

2) If 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).

3) 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

	Citizenship Status of Member	Documents Required
A.	For a member who has renounced his Singapore citizenship to migrate to another country (other than West Malaysia).	<ol style="list-style-type: none"> 1. Foreign passport or foreign citizenship certificate (if there is no foreign passport). 2. A letter from the Immigration & Checkpoints Authority confirming the renunciation of your Singapore citizenship.
B.	For a member who is a Malaysian	<ol style="list-style-type: none"> 1. Malaysian identity card. 2. International passport showing the passport number, full personal particulars, signature and date of the expiry of the passport. 3. Evidence of foreign permanent residency or citizenship. 4. A letter from the Immigration & Checkpoints Authority, confirming the cancellation of your Singapore Permanent Residency (if you were also a permanent resident of Singapore).
C.	For a member who is not a citizen of Singapore or Malaysia.	<ol style="list-style-type: none"> 1. Foreign passport used during your employment/residence in Singapore. 2. Current foreign passport. 3. A letter from the Immigration & Checkpoints Authority, confirming the cancellation of your Singapore Permanent Residency (if you were also a permanent resident of Singapore).
All Members For verification of CPF account holder		<p>We need to authenticate your identity to ensure that you are the rightful owner of the CPF account before we update your particulars in our records and process your withdrawal. Hence, please furnish us the following document and information:</p> <ol style="list-style-type: none"> 1. The names of all the companies in Singapore whom you had worked for and the years in which you had started and stopped working for each company. 2. The names of your nominee(s) and your relationships with them if you had made a CPF nomination or indicate no CPF nomination made if you had not made a CPF nomination. 3. Deed poll / change of name certificate / marriage certificate if the name in your passport/citizenship certificate/bank account differs from that in our records. The document must show clearly your original/maiden name and your new/married name.

MODE OF PAYMENT

1. 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.
2. 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.)
3. 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.)
4. 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).
5. 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 :

1. 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
2. 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:

	Manual Transaction		E-Transaction	
	Interbank GIRO (IBG)	Non-IBG	IBG	Non-IBG
Application for Withdrawal on ground of leaving Singapore and West Malaysia permanently	15 working days	20 working days	10 working days	15 working days
The processing time excludes time taken for transmission of funds, estimated as follows: 1. IBG – Two working days 2. Telegraphic Transfer – 5 to 12 working days 3. 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)