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## BILLS SUPPLEMENT

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**Notification No. B 34** — The Central Provident Fund (Amendment) Bill is hereby published for general information. It was introduced in Parliament on the 13th day of November 2000.

# **Central Provident Fund (Amendment) Bill**

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**Bill No. 34/2000.**

*Read the first time on 13th November 2000.*

A BILL

*intituled*

An Act to amend the Central Provident Fund Act (Chapter 36 of the 1999 Revised Edition).

Be it enacted by the President with the advice and consent of the Parliament of Singapore, as follows:

## **Short title and commencement**

1. This Act may be cited as the Central Provident Fund  
5 (Amendment) Act 2000 and shall come into operation on such date as the Minister may, by notification in the *Gazette*, appoint.

### **Amendment of section 2**

**2.** Section 2 of the Central Provident Fund Act (referred to in this Act as the principal Act) is amended by inserting, immediately after the word “employment” in the definition of “wages”, the words “but does not include such payments as the Minister may, by notification in the *Gazette*, specify”.

### **Amendment of section 4**

**3.** Section 4 of the principal Act is amended —

(a) by inserting, immediately after subsection (3), the following subsection:

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“(3A) The Minister, with the President’s concurrence under Article 22A (1) (b) of the Constitution, may appoint any member of the Board to be a temporary Chairman or temporary Deputy Chairman during the temporary incapacity from illness or otherwise, or during the temporary absence from Singapore, of the Chairman or Deputy Chairman, as the case may be.”; and

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(b) by inserting, immediately after subsection (10), the following subsection:

“(11) The Chairman may, by instrument in writing, authorise any member of the Board to exercise any power or perform any function conferred on the Chairman by or under this Act.”.

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### **Amendment of section 13**

**4.** Section 13 (1) of the principal Act is amended by deleting the words “or section 45 (2)” in paragraph (c) and substituting the words “, section 45 (2) or in accordance with any regulations made under section 77 (1) (m)”.

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### **Amendment of section 15**

**5.** Section 15 of the principal Act is amended —

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(a) by deleting the words “or both of them jointly” in the 1st line of subsection (9);

(b) by deleting the words “(or both of them)” in the 7th line of subsection (9);

(c) by deleting the words “or by them jointly,” in the 9th line of subsection (9);

(d) by inserting, immediately after subsection (9), the following subsection:

5 “(9A) Where a member and one or more related persons jointly own any immovable property of a value equal to or exceeding the minimum sum, the Board may permit the member —

10 (a) to withdraw the minimum sum or part thereof from his account with an approved bank or his retirement account; or

(b) to surrender his approved annuity, if the member and the related person or persons, as the case may be, agree to the creation of a charge on the immovable property owned by them to secure the payment to the Board of the minimum sum for any of the purposes mentioned in subsection (6).”;  
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(e) by inserting, immediately after subsection (10), the following subsection:

20 “(10A) Where a member and one or more persons jointly own any immovable property sold by a Housing Authority or by a lessee of a Housing Authority, the Board may permit the member —

25 (a) to withdraw the minimum sum or part thereof from his account with an approved bank or his retirement account; or

(b) to surrender his approved annuity, if the member and the person or persons, as the case may be, give an undertaking to refund to the Board an amount equal to the minimum sum or part thereof which the member is required to set aside for any of the purposes mentioned in subsection (6) in the event the property is sold or otherwise disposed of.”;  
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35 (f) by deleting the words “or both,” in subsection (15) (c) and substituting the words “, or the member and the related person or persons,”; and

(g) by deleting subsection (16) and substituting the following subsection:

“(16) In this section —

“approved”, in relation to a bank or an annuity from an insurer, means approved by the Board for the purposes of this section; 5

“Housing Authority” has the same meaning as in section 28;

“related person”, in relation to a member, means —

(a) his spouse; 10

(b) a child of the member, including an adopted child and a step-child;

(c) a father or mother of the member;

(d) a brother or sister of the member;

(e) a grandchild of the member; 15

(f) a grandparent of the member; or

(g) any other person who in the opinion of the Board should be regarded as a related person for the purposes of this section.”.

## **New section 15B**

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6. The principal Act is amended by inserting, immediately after section 15A, the following section:

### **“Setting aside additional sum**

**15B.**—(1) A member who is entitled to withdraw the sum standing to his credit in the Fund under section 15 (2) (a), (3) or (4) may, in addition to the minimum sum that the member is required to set aside under section 15, set aside in accordance with regulations made under this Act, the balance or any part of the balance of the sum which the member is entitled to withdraw under section 15 (2) (a), (3) or (4) (referred to in this section as the additional sum). 25 30

(2) The additional sum set aside under subsection (1) may be deposited with an approved bank or used to purchase an approved annuity from an insurer.

(3) Section 25 shall not apply to the additional sum set aside under subsection (1). 35

(4) In this section, “approved”, in relation to a bank or an annuity from an insurer, means approved by the Board for the purposes of this section.”.

### **Amendment of section 18**

5     **7.** Section 18 of the principal Act is amended —

(a) by deleting the word “or” at the end of paragraph (a);

(b) by deleting the words “or to pay money into his parent’s or spouse’s retirement account.” in paragraph (b) and substituting the word “; or”, and by inserting immediately thereafter the following paragraph:

“ (c) any person to pay money into his parent’s, grandparent’s or spouse’s retirement account.”; and

(c) by deleting the section heading and substituting the following section heading:

15             **“Provisions relating to maintenance of minimum sum and transfer or payment of moneys into retirement account”.**

### **Amendment of section 18B**

**8.** Section 18B (3) of the principal Act is amended by deleting “\$40,000” in paragraph (a) and substituting “\$65,000”.

### 20     **Amendment of section 19**

**9.** Section 19 of the principal Act is amended —

(a) by inserting, immediately after the word “parent’s” in the 2nd line of subsection (1), the word “; grandparent’s”;

25     (b) by inserting, immediately after the word “parent” in the penultimate line of subsection (1) and in the 1st line of subsection (2), the word “; grandparent”;

(c) by deleting the words “or spouse who made the payment” in subsection (2) and substituting the words “who made the payment, as the case may be”; and

30     (d) by deleting the section heading and substituting the following section heading:

**“Provisions relating to moneys transferred or paid to parent’s, grandparent’s or spouse’s retirement account on death”.**

### **Amendment of section 29**

**10.** Section 29 of the principal Act is amended —

- (a) by deleting subsection (4) and substituting the following subsections:

“(4) The Board may, on the application being made to it by a member, exempt the member from the Scheme. 5

(4A) Any exemption by the Board under subsection (4) shall be subject to such terms and conditions as may be prescribed by the Minister.”;

- (b) by deleting the words “60 years” in subsection (5) (a) and substituting the words “65 years”; and 10

- (c) by inserting, immediately after subsection (5), the following subsection:

“(5A) Notwithstanding subsection (5), the Scheme shall not apply to any member who is 60 years of age or above but below 65 years of age on the date of commencement of the Central Provident Fund (Amendment) Act 2000 unless that member opts, in such manner as the Board may determine, to join the Scheme.”. 15 20

### **Amendment of section 30**

**11.** Section 30 of the principal Act is amended —

- (a) by deleting the words “section 35” in the 4th line of subsection (2) and substituting the words “anything in this Act or in regulations made under this Part”; and 25

- (b) by inserting, immediately after the word “Scheme” in the 5th line of subsection (3) and in the penultimate line of subsection (4), the words “, if any,”.

### **Amendment of section 32**

**12.** Section 32 of the principal Act is amended by deleting subsections (3), (4) and (5) and substituting the following subsections: 30

“(3) The deduction referred to in subsection (2) shall have priority to all other deductions which the Board is authorised to make under this Act or any regulations made thereunder.

(4) Where the amount of the premium which a member is liable to pay under the Scheme exceeds the amount standing to his credit in the Fund, the deficiency may be paid in such manner and within such time as the Board may determine.

5 (5) Where a joint-owner of an immovable property is insured under the Scheme, the Board may permit a joint-owner who is a spouse of the first-mentioned joint-owner to use his contributions in the Fund to pay for the whole or part of the premium which the first-mentioned joint-owner is liable to pay under the  
10 Scheme.”.

### **Repeal of sections 34 and 35**

**13.** Sections 34 and 35 of the principal Act are repealed.

### **Amendment of section 36**

**14.** Section 36 of the principal Act is amended —

15 (a) by deleting the word “Where” in the 1st line of subsection (2) and substituting the words “Subject to subsections (3), (3A) and (3B), where”;

(b) by deleting subsections (2A) and (3) and substituting the following subsections:

20 “(3) For the avoidance of doubt, where the housing loan is taken from a Housing Authority or an approved mortgagee by 2 or more members of the Scheme in respect of property purchased jointly by the members, the monthly or other periodic loan instalments payable by the  
25 Board under subsection (2) on account of the incapacity of a member shall be in proportion to that member’s liability for the repayment of the housing loan as declared by that member to, and accepted by, the Board.

30 (3A) The Board shall cease payment to the Housing Authority or the approved mortgagee under subsection (2) if the member of the Scheme is no longer incapacitated.

35 (3B) Where the Board ceases payment to the Housing Authority or the approved mortgagee under subsection (3A), the member of the Scheme shall remain insured



under the Scheme for such an amount as is prescribed under regulations made under this Part less any amount that the Board has paid under subsection (2).

(3C) Notwithstanding subsection (2), if the incapacity of the member of the Scheme is in the opinion of the Board likely to continue for more than 2 years, the Board shall pay the Housing Authority or the approved mortgagee such an amount as is determined in accordance with the formula —

$$(A + B) - C,$$

where A is the amount prescribed under regulations made under this Part to be payable at the time of incapacity of the member;

B is the amount of interest accrued on A as determined by the Board from the time the first monthly or periodic loan instalment is made under subsection (2) to the time the amount under this subsection is paid by the Board;

C is the total amount paid by the Board to the Housing Authority or the approved mortgagee under subsection (2).

(3D) Where a claim under the Scheme is made in respect of the incapacity of a member of the Scheme, the Board may backdate any payment to be made by the Board to the Housing Authority or the approved mortgagee under this section to the date on which the incapacity occurred.”; and

(c) by deleting paragraph (a) of subsection (5) and substituting the following paragraphs:

“(a) if the death or incapacity of the member —

(i) in the case of a member who was insured under the Scheme before the date of commencement of the Central Provident Fund (Amendment) Act 2000, occurs within one year from the date he is insured under the Scheme and the death is the result of suicide

or the incapacity is the result of deliberate self-injury; or

(ii) in the case of a member who was insured under the Scheme on or after the date of commencement of the Central Provident Fund (Amendment) Act 2000, is the result of suicide or deliberate self-injury committed within one year from the date that he is insured under the Scheme;

(aa) if the member suffered capital punishment for any criminal act committed within one year from the date that he is insured under the Scheme;

(ab) if the death or incapacity of the member, directly or indirectly, arose out of or is consequent upon or contributed by his own intentional criminal act committed within one year from the date that he is insured under the Scheme; or”.

### **Amendment of section 39**

**15.** Section 39 of the principal Act is amended —

(a) by deleting paragraph (a) and substituting the following paragraphs:

“(a) provide for the different classes of members of the Scheme and the rates of premium payable by such members;

(aa) provide for the manner and time for payment of premiums by the different classes of members of the Scheme;

(ab) provide for the period and commencement of cover under the Scheme;” and

(b) by inserting, immediately after paragraph (b), the following paragraph:

“(ba) provide for the amount of money payable by the Board under the Scheme where the prescribed premium has not been fully paid;”.

## **Amendment of section 49**

### **16. Section 49 of the principal Act is amended —**

(a) by deleting the words “takes up any employment” in the 6th and 7th lines of subsection (2) and substituting the words “is no longer incapacitated”; 5

(b) by inserting, immediately after subsection (3), the following subsection:

“(3A) Where the Board ceases payment under subsection (2), the insured person shall remain insured under the Scheme for the insured sum remaining unpaid at the date that he is no longer incapacitated.”; and 10

(c) by deleting paragraph (a) of subsection (4) and substituting the following paragraphs:

“(a) if the death or incapacity of the person —

(i) in the case of a person who was insured under the Scheme before the date of commencement of the Central Provident Fund (Amendment) Act 2000, occurs within one year from the date he is insured under the Scheme and the death is the result of suicide or the incapacity is the result of deliberate self-injury; or 15 20

(ii) in the case of a person who was insured under the Scheme on or after the date of commencement of the Central Provident Fund (Amendment) Act 2000, is the result of suicide or deliberate self-injury committed within one year from the date that he is insured under the Scheme; 25

(aa) if the person suffered capital punishment for any criminal act committed within one year from the date that he is insured under the Scheme; 30

(ab) if the death or incapacity of the person, directly or indirectly, arose out of or is consequent upon or contributed by his own intentional criminal act committed within one year from the date that he is insured under the Scheme;”. 35

### **Amendment of section 61**

17. Section 61 of the principal Act is amended by deleting subsection (2).

### **New section 61A**

5 18. The principal Act is amended by inserting, immediately after section 61, the following section:

#### **“Recovery of contributions upon conviction**

10 **61A.**—(1) The court before which any conviction under section 7 (3) or 61 (1) is had may in addition to the fine prescribed in those sections order the person convicted to pay the amount of any contributions together with any interest due thereon certified by an officer appointed by the Board in that behalf to be due from that person at the date of the conviction.

15 (2) The court may order that the amount ordered to be paid under subsection (1) be recoverable —

(a) according to the law for the time being in force relating to the recovery of fines; or

(b) upon the application by the Board, in like manner as a judgment of a civil court for the payment of money.

20 (3) Where the court orders that the amount ordered to be paid under subsection (1) to be recoverable in the manner mentioned in subsection (2) (b), the court shall certify the amount to be paid and the Board may recover the amount so certified in any civil court of competent jurisdiction as though the  
25 amount were a judgment debt due to the Board.”.

### **Amendment of section 77**

19. Section 77 (1) of the principal Act is amended —

30 (a) by inserting, immediately after the word “purchase” wherever it appears in paragraphs (h) and (i), the words “or acquisition”; and

(b) by inserting, immediately after paragraph (n), the following paragraph:

35 “(na) to prescribe for the purposes of section 15B the manner of application to set aside the additional sum, the conditions on which the additional sum

may be set aside, the time at which the additional sum may be set aside, and the amount of and the manner in which the additional sum may be withdrawn;”.

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## EXPLANATORY STATEMENT

This Bill seeks to amend the Central Provident Fund Act (Cap. 36) for the following purposes:

- (a) to empower the Minister to exclude certain payments from contributions;
- (b) to allow the appointment of a temporary Chairman and a temporary Deputy Chairman in certain circumstances;
- (c) to empower the Chairman to authorise any member of the Central Provident Fund Board (the Board) to exercise any of his powers or functions under the Act;
- (d) to enable members to withdraw contributions from their special accounts for the purposes of approved investments;
- (e) to enable the withdrawal of the minimum sum or the surrender of any approved annuity by a member who co-owns immovable property with another person in certain circumstances;
- (f) to enable members to set aside an additional sum beyond the minimum sum in approved banks or for the purchase of an approved annuity;
- (g) to allow any person to pay money into his grandparent's retirement account and to provide for the effects of such payments;
- (h) to raise the age limit for the Home Protection Insurance Scheme to 65 years of age;
- (i) to clarify certain terms of the Home Protection Insurance Scheme and the Dependants' Protection Insurance Scheme and to make miscellaneous amendments to the Schemes for the better administration of the Schemes;
- (j) to revise the condition under which the Board is not liable to pay under the Home Protection Insurance Scheme or the Dependants' Protection Insurance Scheme in the case of death or incapacity resulting from suicide or self-injury;
- (k) to provide that the Board shall not be liable to pay under the Home Protection Insurance Scheme or the Dependants' Protection Insurance Scheme in the case of capital punishment, death or incapacity resulting from the insured person's own intentional criminal act, where the criminal act was committed within one year from the date that the insured person was insured under the respective Scheme;
- (l) to provide for additional means of the recovery of contributions by the Board upon conviction of a person who failed to pay contributions; and

- (m) to enable regulations to be made for a member to withdraw contributions to finance or re-finance loans taken in respect of immovable property or land which were acquired by the member other than by purchase.

Clause 1 relates to the short title and commencement.

Clause 2 amends section 2 to re-define “wages” to exclude such payments as the Minister may, by notification in the *Gazette*, specify (so that contributions need not be paid in respect of such payments).

Clause 3 amends section 4 —

- (a) to empower the Minister, with the President’s concurrence under Article 22A (1) (b) of the Constitution, to appoint any member of the Board to be a temporary Chairman or temporary Deputy Chairman during the temporary incapacity from illness or otherwise or during the temporary absence from Singapore of the Chairman or the Deputy Chairman, as the case may be; and
- (b) to empower the Chairman, by instrument in writing, to authorise any member of the Board to exercise any power or perform any function conferred on the Chairman by or under the principal Act.

Clause 4 amends section 13 (1) (c) to provide that the provisions under which withdrawals may be made from the special account maintained in respect of each member include any regulations made under section 77 (1) (m) (under which contributions and interest may be withdrawn by a member for purposes of approved investments). The effect is that a member may, if permitted by and in accordance with regulations made under the Act, withdraw moneys from his special account for approved investments.

Clause 5 amends section 15 —

- (a) to provide that a member may be permitted by the Board to withdraw the minimum sum or part thereof or surrender his approved annuity —
  - (i) if he and a related person (or persons) own immovable property of a value equal to or exceeding the minimum sum and the member and the related person (or persons) agree to the creation of a charge on the immovable property to secure payment to the Board of the minimum sum for any of the purposes mentioned in subsection (6) (relating to the setting aside of minimum sum) (new subsection (9A));
  - (ii) if he and one or more persons give an undertaking to refund to the Board an amount equal to the minimum sum or part thereof which the member is required to set aside for the purposes of subsection (6) in the event the property is sold or otherwise disposed of (new subsection (10A));
- (b) to provide definitions for the terms “approved” (which, in relation to a bank or an annuity from an insurer, means approved by the Board for the purpose of the section), “Housing Authority” and “related person”

(which means specified persons and such other persons who in the opinion of the Board should be regarded as related persons for the purposes of the section); and

(c) to make certain consequential amendments.

Clause 6 inserts a new section 15B which provides that a member who is entitled to withdraw the sum standing to his credit in the Central Provident Fund (the Fund) under section 15 (2) (a), (3) or (4) to set aside (in addition to the minimum sum) any additional sum in accordance with regulations made under the Act. The additional sum may be deposited with any bank approved by the Board or used to purchase any annuity approved by the Board from an insurer. However, section 25 (which permits a member to nominate the persons to receive moneys, shares, etc., upon death) shall not apply to the additional sum set aside.

Clause 7 amends section 18 to permit any person to pay money into his grandparent's retirement account (in addition to his parent's or spouse's retirement account).

Clause 8 amends section 18B to prescribe that the prescribed amount for the purposes of the section shall be \$65,000 instead of \$40,000. (A member who has less than the prescribed amount standing to the credit of his special account is permitted under the section to transfer sums from his ordinary account to his special account subject to specified limits).

Clause 9 amends section 19 to provide that moneys paid to a person's grandparent's retirement account under section 18 (as amended by clause 8) —

- (a) shall be deemed to be contributions for the purposes of the Act; and
- (b) on the death of the grandparent —
  - (i) shall not form part of the moneys payable out of the Fund on the grandparent's death; and
  - (ii) shall be credited to the account of the person who made the payment.

Clause 10 amends section 29 —

- (a) to provide that the Board may, on the application of a member, exempt the member from the Home Protection Insurance Scheme established and maintained under Part IV and that such exemptions shall be subject to such terms and conditions as the Minister may prescribe; and
- (b) to provide that the Home Protection Insurance Scheme shall not apply to any member who is 65 years of age or above (instead of the current 60 years of age or above). However, the Scheme shall not apply to any person who is 60 years of age or above but below 65 years of age on the date of commencement of the Central Provident Fund (Amendment) Act 2000 unless that member opts, in such manner as the Board may determine, to join the Scheme.

Clause 11 amends section 30 —

- (a) to make it clear that a member who is insured under the Home Protection Insurance Scheme in respect of any immovable property who purchases another immovable property shall cease to be covered under the Scheme in respect of the first-mentioned property notwithstanding anything in the Act or in regulations made under Part IV of the Act; and
- (b) to make it clear that a reference to the surrender value of cover under the Scheme only applies if there is such a surrender value.

Clause 12 amends section 32 to provide —

- (a) that the deduction of the premium prescribed for the Home Protection Insurance Scheme which the Board is entitled to make shall have priority over all other deductions which the Board is authorised to make under the Act or any regulations made thereunder;
- (b) that where the amount of premium which a member is liable to pay under the Scheme exceeds the amount standing to his credit in the Fund, the deficiency may be paid in such manner and within such time as the Board may determine; and
- (c) that where a joint-owner of an immovable property is insured under the Scheme, the Board may permit the spouse of the joint-owner who is also a joint-owner to use his contributions in the Fund to pay for the whole or part of the premium which the first-mentioned joint-owner is liable to pay under the Scheme.

Clause 13 repeals section 34 (relating to when premium under the Home Protection Insurance Scheme is due) and section 35 (relating to the period of cover of the Home Protection Insurance Scheme). (The Minister will be empowered to make regulations in respect of the matters covered in the repealed provisions under section 39 as amended by clause 15).

Clause 14 amends section 36 —

- (a) to delete existing subsections (2A) and (3). Subsection (2A) is replaced by new subsection (3C); while subsection (3) is redundant as a consequence of the amendment to section 39 (as amended by clause 15);
- (b) to provide, for the avoidance of doubt, that where a housing loan is taken from a Housing Authority or an approved mortgagee by 2 or more members in respect of property purchased jointly by the members, the monthly or periodic loan instalments payable by the Board under subsection (2) on account of the incapacity of a member shall be in proportion to that member's liability for the repayment of the housing loan as declared by that member to, and accepted by, the Board (new subsection (3));
- (c) to provide that the Board shall cease the monthly or periodic loan instalments payable under subsection (2) (on the ground of incapacity of a member of the Home Protection Insurance Scheme) if the member is no longer incapacitated (new subsection (3A));



- (d) to provide that where the Board ceases the monthly or periodic loan instalments under new subsection (3A), the member shall remain insured under the Home Protection Insurance Scheme for such an amount as is prescribed under regulations made under this Part less any amount that the Board has paid under subsection (2) (new subsection (3B));
- (e) to provide that if the incapacity of a member of the Home Protection Insurance Scheme is in the opinion of the Board likely to continue for more than 2 years, the Board shall pay the Housing Authority or the approved mortgagee such an amount as is determined in accordance with a prescribed formula (new subsection (3C));
- (f) to provide that where a claim is made in respect of the incapacity of a member of the Home Protection Insurance Scheme, the Board may backdate any payment to the Housing Authority or the approved mortgagee under the section to the date on which the incapacity occurred (as opposed to the date on which the claim is made) (new subsection (3D)); and
- (g) to provide under subsection (5) that the Board shall not be liable to make any payment —
  - (i) in respect of any member who is insured under the Home Protection Insurance Scheme on or after the date of commencement of the Central Provident Fund (Amendment) Act 2000 if his death or incapacity is the result of suicide or deliberate self-injury committed within one year from the date that he is insured under the Scheme; and
  - (ii) in respect of any member of the Home Protection Insurance Scheme if the member suffered capital punishment for a criminal act, or if the member's death or incapacity, directly or indirectly, arose out of or is consequent upon or contributed by his own intentional criminal act, where the criminal act was committed within one year from the date that he is insured under the Scheme.

Clause 15 amends section 39 to empower the Minister to make regulations to provide for different classes of members of the Home Protection Insurance Scheme and the rates of premium payable by such members, the manner and time for payment of premiums and the period and commencement of cover under the Scheme and to provide the amount of money payable by the Board under the Scheme where the prescribed premium has not been fully paid.

Clause 16 amends section 49 —

- (a) to make it clear that where the Board ceases payment under subsection (2), the insured person shall remain insured under the Scheme for the insured sum remaining unpaid at the date the member is no longer incapacitated;

- (b) to provide that the Board shall not be liable to pay the insured sum —
  - (i) in respect of any person insured under the Dependants' Protection Insurance Scheme established and maintained under Part V on or after the date of commencement of the Central Provident Fund (Amendment) Act 2000 if his death or incapacity is the result of suicide or deliberate self-injury committed within one year from the date he is insured under the Scheme; and
  - (ii) in respect of any person insured under the Dependants' Protection Insurance Scheme if the person suffered capital punishment for a criminal act, or if the person's death or incapacity, directly or indirectly, arose out of or is consequent upon or contributed by his own intentional criminal act, where the criminal act was committed within one year from the date that he is insured under the Scheme; and
- (c) to make a technical amendment.

Clause 17 amends section 61 by deleting subsection (2) as a consequence of new section 61A.

Clause 18 inserts a new section 61A on recovery of contributions upon conviction. The new section provides that the court before which any conviction under section 7 (3) or 61 (1) is had may in addition to the fine prescribed in those sections order the person convicted to pay the amount of any contributions together with interest due thereon certified to be due from that person at the date of conviction. The court may order that the amount to be paid be recoverable according to the law for the time being in force relating to the recovery of fines or, upon the application of the Board, in the like manner as a judgment of a civil court for the payment of money. Where the amount is ordered by the court to be recovered in the like manner as a judgment of a civil court for the payment of money, provision is made for the court to certify the amount to be paid to the Board and for the amount so certified to be recoverable as though the amount were a judgment debt due to the Board.

Clause 19 amends section 77 (1) —

- (a) to provide that regulations may be made under paragraphs (h) and (i) to allow a member, amongst other things, to withdraw contributions for the repayment of loans taken to finance or re-finance the acquisition (in addition to the purchase) of immovable property or any land; and
- (b) to empower the Minister to make regulations in respect of the additional sum that may be set aside under new section 15B (inserted by clause 6).

## EXPENDITURE OF PUBLIC MONEY

This Bill will not involve the Government in any extra financial expenditure.

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