

**CENTRAL PROVIDENT FUND ACT  
(CHAPTER 36, SECTION 23)**

**CENTRAL PROVIDENT FUND  
(EDUCATION SCHEME)  
REGULATIONS**

**ARRANGEMENT OF REGULATIONS**

**Regulation**

1. Citation
2. Definitions
3. Withdrawal for course of study
4. Stoppage of withdrawal
5. Refund of moneys to member's account
6. Guarantor
7. Bankruptcy
8. Procedure for withdrawal
9. Breach of Regulations

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[1st June 1989]

**Citation**

**1.** These Regulations may be cited as the Central Provident Fund (Education Scheme) Regulations.

**Definitions**

- 2.** In these Regulations, unless the context otherwise requires —
- “course of study” means the local course components of a full-time course leading to an undergraduate degree (including an Honours degree) or a diploma (including an advanced Diploma) conferred by an approved tertiary institution;
- “incapacitated” means physically or mentally incapacitated —
- (a) from ever continuing in any employment; or
  - (b) in such other manner as the Minister may approve,
- and “incapacity” shall be construed accordingly;

“withdrawal” means any withdrawal made by a member under regulation 3 (1), and “withdraw” shall be construed accordingly.

**Withdrawal for course of study**

**3.—**(1) A member may apply to the Board to withdraw such portion of the amount standing to his credit in the Fund as may be approved by the Board for the payment of tuition fees for any course of study pursued by the member, his child or relative at an approved tertiary institution.

(2) The Board may approve an application under paragraph (1) subject to such terms and conditions as it may impose.

(3) Where an application is made by a member to make withdrawals under these Regulations for the payment of tuition fees for any course of study pursued by the member, his child or relative at an approved tertiary institution, the Board shall not approve the application unless the member, his child or relative concerned gives an undertaking or furnishes a guarantee, or both, to the Board in accordance with section 22 (3) of the Act.

(4) The amount which may be withdrawn by a member under paragraph (1) shall not exceed the amount of the tuition fees payable by the member, his child or relative for a course of study at an approved tertiary institution.

**Stoppage of withdrawal**

**4.—**(1) A member may, at any time during the course of study pursued by him, his child or relative at an approved tertiary institution, by notice in writing inform the Board that he no longer wishes to make any further withdrawals under these Regulations.

(2) Upon receipt of such notice, the Board shall, as soon as practicable, cease to make any further withdrawals from the amount standing to the credit of the member in the Fund.

**Refund of moneys to member's account**

**5.—**(1) Where a member has made any withdrawal under these Regulations for himself, his child or relative to pursue a course of study at an approved tertiary institution, the member, his child or relative, as

the case may be, shall refund to the account of the member in the Fund the amount so withdrawn including any interest that would have accrued thereto if the withdrawal had not been made.

(2) Where a member, his child or relative is required to refund to the Board to the account of the member in the Fund under paragraph (1), the refund shall —

- (a) unless the Board otherwise allows, commence one year after the member, his child or relative, as the case may be, has completed his course of study or where the member, his child or relative does not complete the course of study, one year from the date the member, child or relative leaves the approved tertiary institution; and
- (b) be made in one lump sum or by monthly instalments in such manner as the Board may determine over a period not exceeding 12 years.

(3) A member, his child or relative shall not be required to refund to the Board any money withdrawn under these Regulations on the occurrence of any of the following events:

- (a) on the death of the member;
- (b) on the death or incapacity of the member's child or relative in respect of whom such withdrawals were made;
- (c) if —
  - (i) the member has applied, in such form as the Board may require, for the repayment to be waived under this sub-paragraph;
  - (ii) the Board is satisfied that the member is entitled to withdraw the sum standing to his credit in the Fund under section 15 (2), (3) or (4) or 27 (2) of the Act and has complied with the requirements for such withdrawal; and
  - (iii) the Board approves the member's application referred to in sub-paragraph (i); or
- (d) where the money was withdrawn under these Regulations by the member for a course of study pursued by him, if the Board is satisfied that the member has withdrawn the sum

standing to his credit in the Fund under section 15 (2), (3) or (4) or 27 (2) of the Act and has complied with the requirements for such withdrawal.

(4) In granting its approval under paragraph (3) (c) (iii), the Board may impose such terms and conditions as it thinks fit.

### **Guarantor**

**6.**—(1) Where a member, his child or relative is required by the Board to furnish a guarantee by any person under section 22 (3) (b) of the Act, the guarantor shall —

- (a) be a citizen or a permanent resident of Singapore;
- (b) not be below 21 years of age or above 60 years of age;
- (c) be gainfully employed with a minimum monthly income of \$500; and
- (d) not be an undischarged bankrupt.

(2) If a guarantor dies or becomes a bankrupt or is incapacitated at any time before the withdrawals are refunded to the Board under regulation 5 (1), the member, his child or relative, as the case may be, who furnishes the guarantee shall immediately by notice in writing inform the Board of the occurrence of the event and shall, if required by the Board, furnish a guarantee by another person acceptable to the Board.

(3) Notwithstanding paragraph (1), the Board may, in any particular case and subject to such terms and conditions as it may impose, waive all or any of the requirements to be satisfied by a guarantor under that paragraph.

### **Bankruptcy**

**7.**—(1) Where a member is adjudicated a bankrupt after he has made an application to make withdrawals under these Regulations for the payment of tuition fees for any course of study pursued by the member at an approved tertiary institution, the Board may, notwithstanding his bankruptcy, permit him to make withdrawals for the payment of the tuition fees, subject to such terms and conditions as the Board may impose.

(2) Where a member is an undischarged bankrupt, the Board may permit him to make withdrawals under these Regulations for the payment of tuition fees for any course of study pursued by his child or relative at an approved tertiary institution, subject to such terms and conditions as the Board may impose.

### **Procedure for withdrawal**

**8.**—(1) Every application by a member for withdrawals under these Regulations shall be made in such form and shall be supported by such information, evidence and documents as the Board may require.

(2) A member who has made an application for withdrawals under these Regulations shall be liable to pay any fees or charges in connection with the processing of the application which shall be of such an amount as may be determined by the Board and shall be paid from such withdrawals.

(3) Where the Board requires a member, his child or relative to furnish to the Board any information, documents or guarantee for any of the purposes under these Regulations, the member, his child or relative shall comply with the requirement or requirements within such time and in such manner as the Board may specify.

### **Breach of Regulations**

**9.** If a member, his child or relative commits a breach of any of the provisions of these Regulations or any of the terms or conditions imposed by the Board, or if for any purpose connected with these Regulations the member, his child or relative makes a false representation or furnishes any false information (referred to in this regulation as the breach), the Board may —

- (a) require the member, his child or relative, as the case may be, to repay to the account of the member in the Fund from whose account the withdrawals had been made, all moneys withdrawn by the member including any interest that would have accrued thereto if the withdrawal had not been made; or

*Central Provident Fund  
(Education Scheme)  
Regulations*

p. 6 2006 Ed.]

[CAP. 36, Rg 18

- (b) prohibit the member to make any withdrawals under these Regulations for such period as the Board may determine from the date the breach was committed by the member, his child or relative.

*[G.N. Nos. S 455/89; S 199/98; S 561/99; S 244/2000;  
S 124/2002; S 221/2004; S 372/2006]*

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