

CPF CASH TOP-UP RELIEF

To qualify, taxpayers have to made the following cash top-up to their CPF account in the preceding year:
 - Special Account (SA)/ Retirement Account (RA) under the Retirement Sum Topping-Up Scheme (RSTU)
 - MediSave Account (MA)

Who can I top up for?

- **Your SA/RA/MA* AND/OR**
- **Your family members' SA/RA/MA***
 - a) Parents or Parents-in-law;
 - b) Grandparents or Grandparents-in-law;
 - c) Spouse^; and/or
 - d) Siblings^.



Note:

* If the individual making a top-up is a self-employed person (SEP), he/ she must be up-to-date with their MediSave payable.

^To qualify for tax relief, the spouse and/or siblings must not have an annual income more than S\$4,000 (for YA 2024 and before)/ S\$8,000 (for YA 2025 onwards) in the year preceding the year of top-up. This condition is not applicable to spouse or siblings with disability.

How much relief can I get?

Cash top-up made

Year of Assessment (YA)	For self	For family member	Maximum relief claimable
From YA 2023 onwards	\$8,000	\$8,000	\$16,000

Please also take note of the Full Retirement Sum (FRS) limit and Basic Healthcare Sum (BHS) to qualify for the tax relief.

Limit on cash top-up amount for computing tax relief

Age Group	To SA/RA under RSTU scheme	To Medisave Account (MA)
Age below 55	Current FRS - SA savings - Net SA savings withdrawn under CPF Investment Scheme (CPFIS) for investments that have not been completely disposed of	Applicable BHS - MA balance before the top-up
Aged 55 and above	Current FRS - RA savings	Applicable BHS - MA balance before the top-up

Note: A personal income tax relief cap of \$80,000 applies to the total amount of all tax reliefs claimed per YA. To find out more on FRS amount, you may refer to [CPF website](#).

Where can I do the top up?

For SA/RA top-up under RSTU

1. myCPF mobile app

Login with Singpass. Tap on the menu icon on the top left-hand corner > "Services" > "Cash Top-Up and CPF Transfers" > "Continue" > "Cash Top-Up"

2. **Cash top-ups and CPF transfers for retirement online form** (using PayNow QR)

3. GIRO with CPF

For more details on SA/RA top-up, please refer to [CPF website](#).

For MA top-up

Top up MediSave Account online form (using PayNow QR)

For more details on MA top-up, please refer to [CPF website](#).



When should I top up?

You will enjoy tax relief on your cash top-up the following year as long as your application with CPF is **received by 31st December**.

How to claim the relief?

You **do not** need to claim this relief. The relief is **granted automatically** to those who are eligible based on records sent to us by the CPF Board.

