

# 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/Step-parents/Adoptive parents/Parents-in-law;
  - b) Grandparents/Step-grandparents/ Adoptive grandparents/Grandparents-in-law;
  - c) ^Spouse; and/or
  - d) ^Siblings/Step-Siblings/Adoptive 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Age below 55	Current FRS - SA savings - Net SA savings withdrawn under CPF Investment Scheme (CPFIS) for investments that have not been completely disposed of	Applicable BHS - MA balance before the top-up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
<b>Cash Top-up Relief will NOT be eligible for:</b>	Cash top-ups that attract the <b>Matched Retirement Savings Scheme (MRSS)</b> from YA 2026	Cash top-ups that attract the <b>Matched MediSave Scheme (MMSS)</b> from YA 2027

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"

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

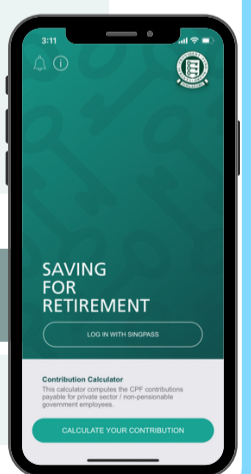
### 2. Cash top-ups and CPF transfers for retirement online form (using PayNow QR)

### 3. GIRO with CPF

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.

