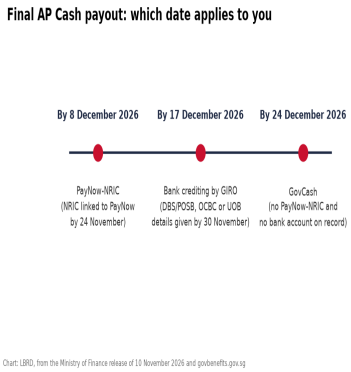

Chart: LBRD, from the Ministry of Finance release of 10 November 2026 and govbenefits.gov.sg

AP Cash of S$100 to S$250 lands from 8 December, and bank details for GIRO are due by 30 November

Description

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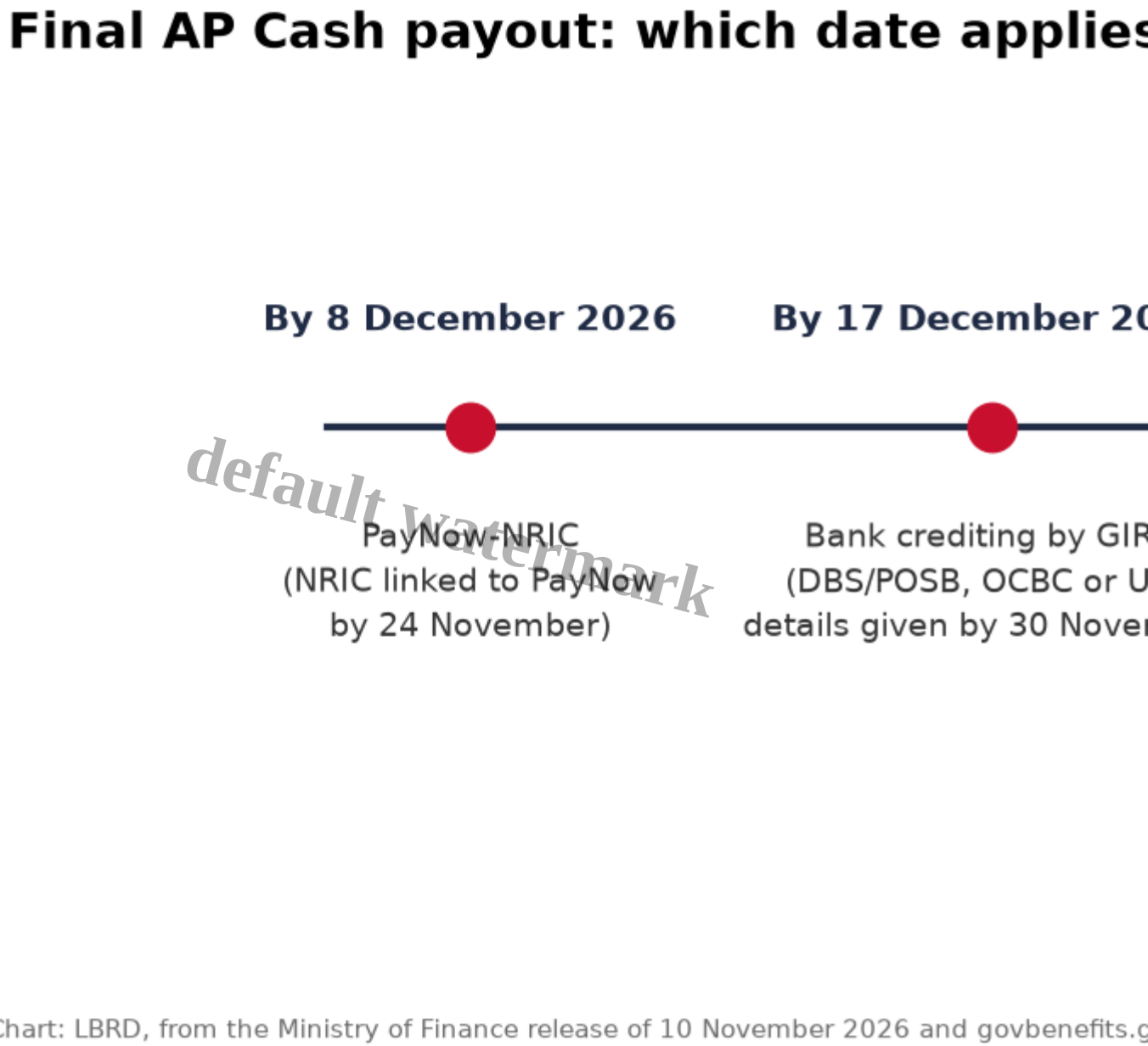
The last Assurance Package (AP) Cash payment, worth S$100 to S$250, reaches about three million adult Singaporeans from 8 December 2026. Citizens who have not linked their NRIC to PayNow have until Monday, 30 November, to give the government their bank details for a GIRO payment by 17 December. That route is open to DBS/POSB, OCBC and UOB account holders.

The Ministry of Finance (MOF) set out the payment on 10 November. It is the final payment under the S$3 billion enhancement to the Assurance Package announced at Budget 2023, which covers cash each December from 2022 to 2026 as well as rebates, CDC Vouchers and MediSave top-ups. Over the five years, an eligible citizen receives between S$700 and S$2,250 in AP Cash. The payment lands in the same window as the Budget 2026 CPF top-up for 782,000 seniors, which is also due by 8 December.



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AP Cash arrives by 8, 17 or 24 December, depending on the payment route. Chart: LBRD, from MOF and govbenefits.gov.sg

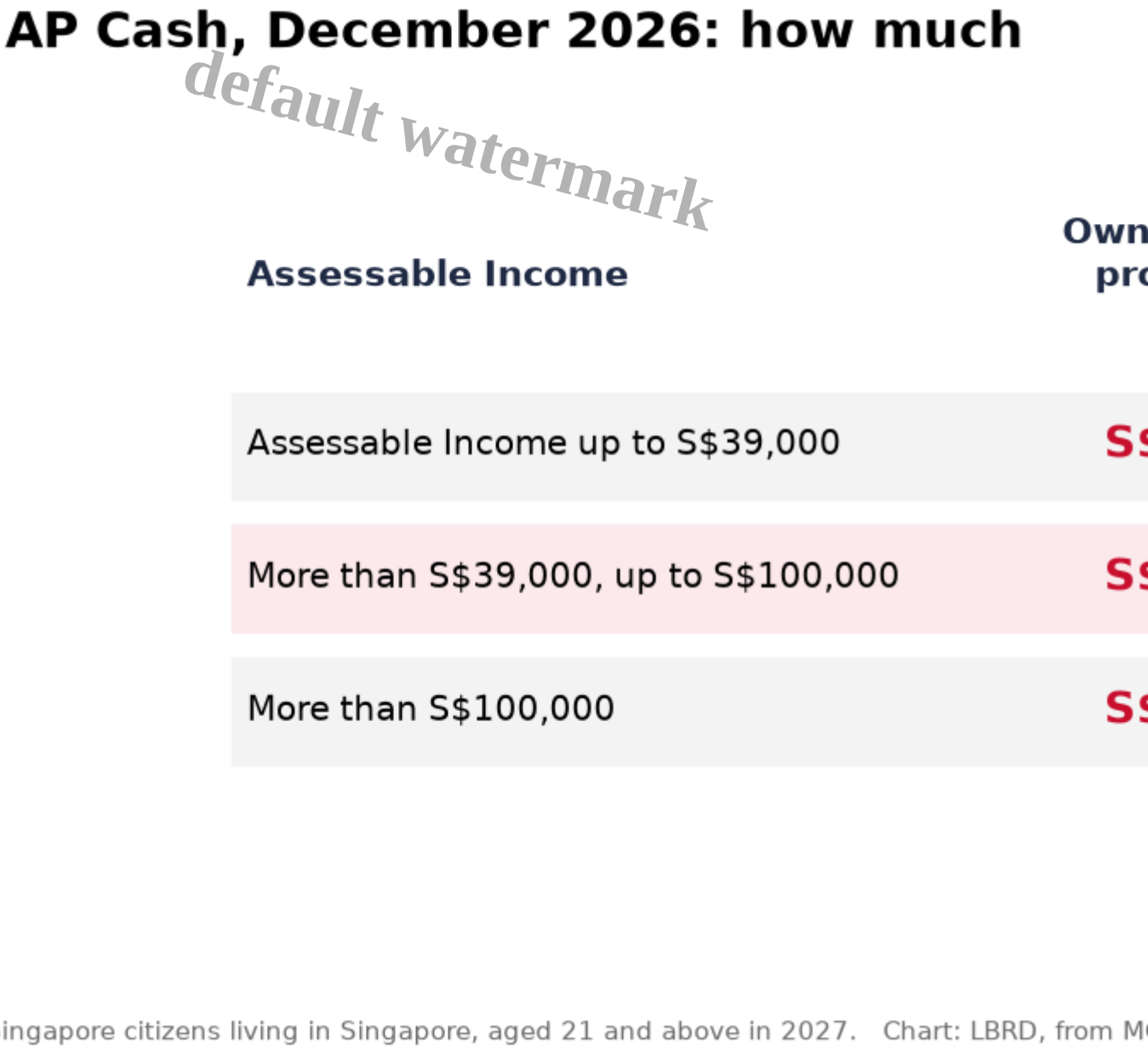
How much each person gets

Two things set the amount: Assessable Income, and how many properties a person owns. This round uses Assessable Income for Year of Assessment 2025, which is income earned in 2024.

- Assessable Income up to S$39,000, owning no more than one property: S$250
- More than S$39,000 and up to S$100,000, owning no more than one property: S$150
- More than S$100,000: S$100
- Owning more than one property, at any income: S$100

The payment is for Singapore citizens living in Singapore who are aged 21 and above in 2027. That reference year is why govbenefits.gov.sg files this round as the 2027 AP Cash, even though the money moves in December 2026. Shophouses, private homes and commercial or industrial premises all count towards the property total. Citizens living overseas do not qualify, and neither does anyone who also holds a foreign citizenship.

Assessable Income has to be on record before eligibility can be assessed. For someone whose figure is missing because they have not filed a tax return, the first step is to file with IRAS (1800 356 8300), then send the finalised figure through the govbenefits e-services with Singpass. New citizens granted citizenship between 1 August 2026 and 30 July 2027 are assessed automatically, with a notification letter by 30 November 2027.



S$250 is the top payment, for Assessable Income up to S$39,000 and no more than one property. Chart: LBRD, from MOF

Three ways to be paid, three dates

PayNow-NRIC is the default. Citizens whose NRIC was linked to PayNow at one of the 16 participating banks by 24 November receive the cash by 8 December.

That linking date has passed, but a missed link does not mean a missed payment. Where the NRIC is not linked, MOFâ??s annex sends the money to the bank account used for earlier government payments, if there is one, or to GovCash.

Citizens without PayNow-NRIC who hold a DBS/POSB, OCBC or UOB account can submit the account details through the govbenefits website, with Singpass, by 30 November. They receive the cash by GIRO by 17 December.

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Citizens who are not on PayNow-NRIC and have no valid bank account on file are paid through GovCash by 24 December. The money can be withdrawn at any OCBC ATM with three things: the Payment Reference Number, retrieved by logging in to govbenefits with Singpass, the NRIC number, and a facial verification at the machine. No OCBC account is needed. GovCash can also be spent through the LifeSG app by scanning a merchantâ??s PayNow or NETS QR code, or moved to a PayNow-NRIC-linked bank account once one is registered.

SMS alerts, letters and scam calls

Recipients get an SMS from the gov.sg sender ID before and after the money is credited. Anyone without a Singpass-registered mobile number gets a letter at the address on their NRIC instead. Nobody needs to apply.

MOFâ??s standing warning applies to this round too: government officials will never ask anyone to transfer money or disclose bank log-in details over a phone call. The 24/7 ScamShield Helpline is 1799.

Citizens whose eligibility has recently been reassessed receive the payment within the following two months, with no further step needed. Questions on AP Cash go to the hotline at 1800-2222-888, and the scheme details sit at singaporebudget.gov.sg/ap-cash.

Date Created
27/11/2026
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