Budget 2026 CPF Top-Up pays up to S$1,500 in December for citizens born 1976 or earlier

Description

CPF Board will credit a Budget 2026 CPF Top-Up of up to S$1,500 in December 2026 to eligible Singapore citizens born in 1976 or earlier, paid into the Retirement Account or, if that account is not yet open, the Special Account.

CPF changes announced in Budget 2026. Photo: CPF Board

Who qualifies

You need to be a Singapore citizen residing in Singapore, aged 50 or above in 2026 (born 1976 or earlier). Your CPF retirement savings as at 31 December 2025 must sit below the 2026 Basic Retirement Sum of S$110,200. The Annual Value of your NRIC address as at that date must not exceed S$31,000, and you must not own more than one property as at 31 December 2025.

CPF retirement savings here means the sum of Retirement Account and CPF LIFE balances, or Ordinary Account plus Special Account balances if the Retirement Account has not been created. Owning more than one property, including some non-residential types, knocks you out of the scheme under the govbenefits rules.

How CPF savings work. Photo: CPF Board

How much lands in December

The amount is tiered by CPF savings and Annual Value. If your savings were under S$60,000 and your AV was not more than S$21,000, the top-up is S$1,500. The same savings band with AV above S$21,000 up to S$31,000 is S$500.

If your savings were at least S$60,000 but below S$110,200, and your AV was not more than S$21,000, the top-up is S$1,000. For AV above S$21,000 up to S$31,000, the published scheme is means-tested so higher-AV recipients receive the same higher-AV quantum (S$500 on the table for that column) regardless of where their CPF balance sits under the BRS, matching the CPF Board FAQ on why that band does not vary by savings level.

Budget 2026 measures on govbenefits.gov.sg. Photo: govbenefits

When and how it is paid

The credit lands in December 2026. No application is required if you meet the tests. CPF Board says eligible members will be notified that month, and you can also log in to the govbenefits site with Singpass then to check.

This top-up is separate from the Enhanced Budget 2026 Cost-of-Living Special Payment, which uses different age, income and AV tests and pays in cash. It is also separate from any HDB HFE or BTO document deadlines. The December credit is a CPF account top-up only.

The money stays in CPF. It is not a cash payout. Balances in the Retirement or Special Account earn CPF interest and feed retirement payouts later. Full eligibility wording and the tier table are on the CPF Budget 2026 explainer and the govbenefits Budget 2026 measures page.

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