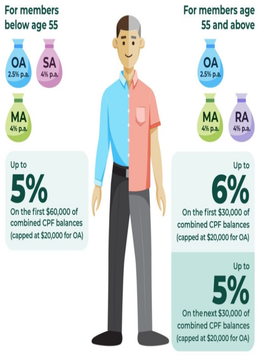
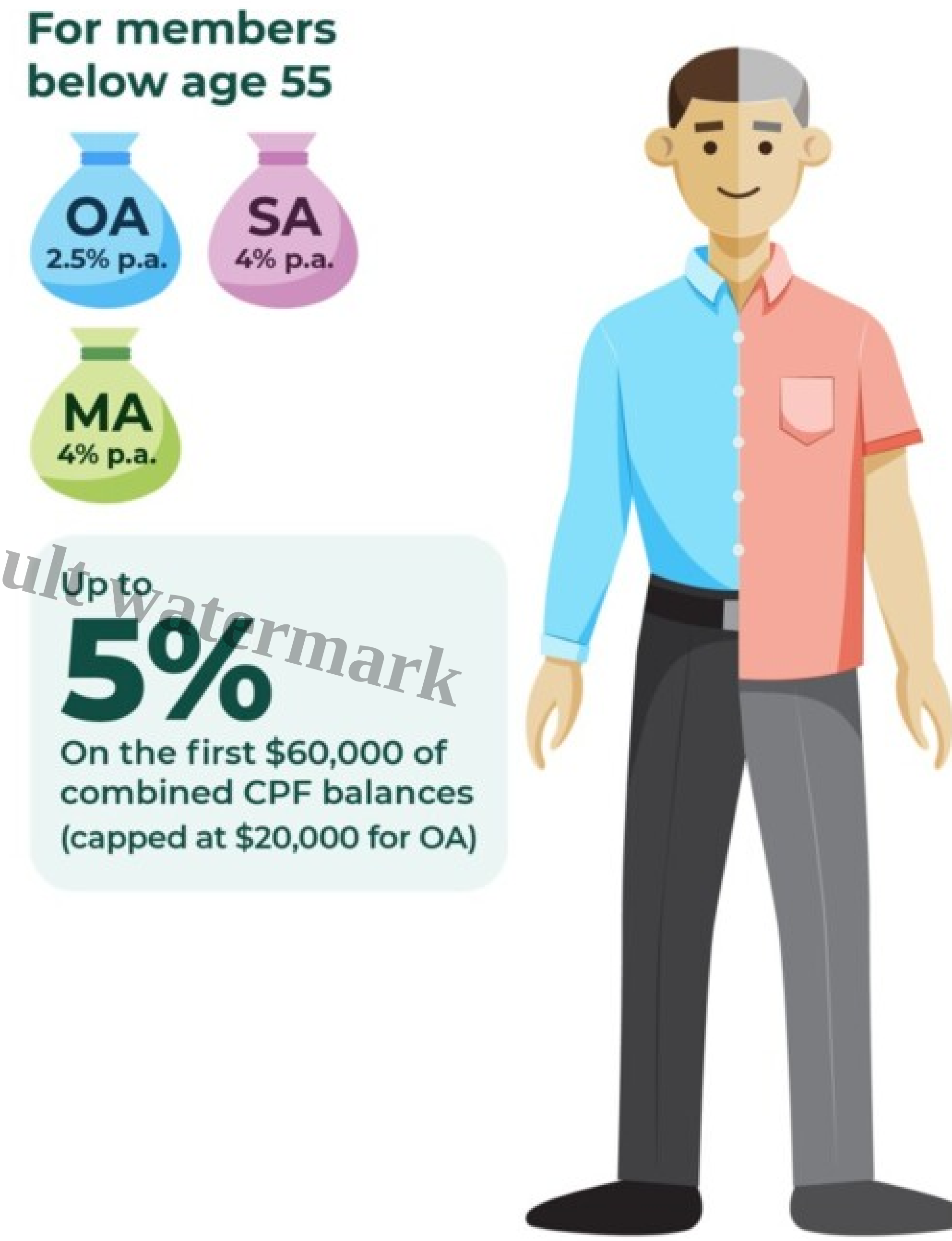


CPF 4% floor extended to end-2027; OA 2.5% and HDB loan 2.6% hold for Oct-Dec

Description

CPF Board said on Tuesday, 22 September 2026 that the **4% floor** on Special, MediSave and Retirement Account (SMRA) savings is extended for another year, to **31 December 2027**. From 1 October to 31 December 2026, the Ordinary Account (OA) rate stays at **2.5% p.a.**, the SMRA rate stays at **4% p.a.** and the HDB concessionary loan rate stays at **2.6% p.a.**



CPF interest rates and extra interest for members below 55 and aged 55 and above. Graphic: CPF Board

CPF Board and HDB said in a joint statement that the extension will help members grow their retirement savings and give them certainty on their CPF returns amid an uncertain economic and interest rate environment.

Why the rates stay on the floor

The SMRA rate is pegged to the 12-month average yield of 10-year Singapore Government Securities plus 1%. That pegged rate remains below 4%, so members stay on the floor rate for the October to December quarter.

The OA pegged rate also remains below its 2.5% floor. The HDB concessionary loan rate is pegged at 0.1 percentage point above the OA rate, so it stays at 2.6%.

Extra interest continues

Members aged below 55 earn an extra **1%** on the first **$60,000** of their combined CPF balances, capped at **$20,000** for the OA. Members aged 55 and above earn an extra **2%** on the first **$30,000**, again capped at $20,000 for the OA, and an extra **1%** on the next **$30,000**.

Extra interest earned on OA balances goes into the Special Account or Retirement Account. Members above 55 who are on CPF LIFE still earn extra interest on their combined balances, including the savings used for CPF LIFE.

Date Created
25/09/2026
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