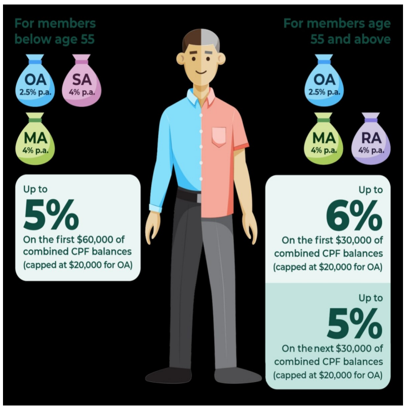


# CPF Interest in Q3 2026: Work Out What Your First S$60,000 Earns

### Description

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**Quick answer:** Separate base rates, balance caps, age bands and account routing before estimating annual interest This guide is for a cpf member checking how base and extra interest apply across accounts. It uses current first-party material and turns it into a practical check rather than a prediction or promotion.

## What is confirmed now

- CPF publishes account rates and extra-interest rules for members. (official source 1)
- For members below 55, an extra 1 percentage point can apply to the first S$60,000 of combined balances, capped at S$20,000 from OA. (official source 2)
- For members aged 55 and above, the first S$30,000 can receive an extra 2 percentage points and the next S$30,000 an extra 1 point, with the same OA cap. (official source 2)
- Account base rates and statutory floors must be separated from extra interest. (official source 2)
- CPF routes extra interest to specified retirement accounts under its rules. (official source 2)

The most useful starting point is the date-stamped official material, not a repost or an undated summary. Read the source page in full, note what it confirms and keep missing information visibly marked as pending. That simple separation prevents a precise-looking plan from being built on an assumption.

Separate information, assumption and personal choice. A sound household decision should survive a lower-return case, a delay and one unexpected cash need. The purpose is not to remove judgement. It is to make the judgement reproducible, so another household member, colleague or adviser can see why the choice was made.

## The decision in one page

| Gate | Question | Minimum record |
|---|---|---|

| | | |
|---|---|---|
| Age band | Evidence to verify | Record the answer, date and owner before committing. |
| Balance by account | Cost or commitment | Record the answer, date and owner before committing. |
| OA cap | Timing and dependency | Record the answer, date and owner before committing. |
| Rate period | Fallback if the assumption fails | Record the answer, date and owner before committing. |

Use all four gates. A strong answer in one column does not cancel a failure in another. For example, an attractive price cannot repair an impossible date, and a popular programme cannot replace an accessibility check. If a critical field remains unknown, set a follow-up date rather than quietly treating it as favourable.

## Worked below-55 and 55-plus interest examples with the OA cap shown separately

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Start with a base case that uses only facts you can trace. Add one conservative case and one stop condition. The conservative case should change a real variable such as demand, timing, availability, cash requirement or travel friction. The stop condition should be clear enough that no one has to debate it after money or time has already been committed.

A member cannot simply multiply every CPF dollar by the highest displayed rate. The calculation applies bands and account caps before annualising the result. Write the comparison in ordinary numbers or plain language. Avoid invented precision. A short range with an explanation is more useful than a single figure whose assumptions are hidden.

### How to run the comparison

1. Copy the confirmed facts from the official pages and record the access date.
2. List every assumption separately, including any price, duration, eligibility or availability that the source does not guarantee.
3. Choose the one outcome that matters most to the reader, then name a minimum acceptable result.
4. Test a delay or downside that is plausible, not dramatic.
5. Save the final decision and the condition that would trigger a fresh review.

## A rate-setting bridge from bank deposit averages and 10-year SGS yields to the statutory floors

- **Age band:** write the current fact, its source and what would change the decision.
- **Balance by account:** write the current fact, its source and what would change the decision.
- **OA cap:** write the current fact, its source and what would change the decision.
- **Rate period:** write the current fact, its source and what would change the decision.

A checklist is useful only when it produces evidence. â??Checkedâ?• should mean a link, confirmation, quotation, screenshot, document or named person can be found later. For changing information, include a time. For advice, identify who gave it and the scope of the question. For a household decision, record which assumption everyone accepted.

## What the official material does not prove

Use the memberâ??s actual balances and CPFâ??s current calculator or statement. This article does not reproduce every account-routing rule or individual circumstance. First-party sources are the authority for their own programme, rule or product, but they cannot promise personal suitability. They may also update terms after this article is published.

Do not fill a gap with a third-party estimate merely because it is convenient. Ask the official provider or use the gap as a reason to wait. If the choice affects a contract, regulated product, large payment, health, safety or legal right, obtain advice from the relevant qualified professional.

## A practical evidence pack

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Create a one-page file with the decision date, the two official links, the four gates, the chosen option and the next review point. Attach only the documents that change the decision. This keeps the file useful without turning it into an archive of unrelated material.

For a group decision, assign one owner to each unresolved field. Set a deadline that leaves time to choose an alternative. A missing answer on the morning of an event, at checkout or just before signing creates pressure to accept weak evidence.

## Questions readers often ask

### Is the headline fact enough to act?

No. It identifies the opportunity or event, but the four gates determine whether it fits the readerâ??s situation.

### When should the facts be checked again?

Check once when shortlisting and again immediately before booking, paying, applying, travelling or signing. For live schedules and inventory, check on the day.

### What should stop the decision?

Stop when a critical eligibility, safety, timing, affordability or availability field cannot be confirmed. A clean pause is cheaper than repairing an avoidable commitment.

## Related Little Big Red Dot reading

- [CPF Interest Rates From 1 July 2026: What Members Should Note]
- [CPF Board keeps Ordinary Account interest at 2.5 per cent through 30 September 2026]

## Bottom line

Separate base rates, balance caps, age bands and account routing before estimating annual interest Keep the official facts, assumptions and stop condition separate. That is the shortest route from an interesting announcement to a decision that can be explained and reviewed.

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