CPF Interest Rates From 1 July 2026: What Members Should Note

Description

CPF members have a fresh quarterly reference point: interest rates for 1 July to 30 September 2026 are now published by CPF.

This matters for households comparing cash savings, CPF top-ups, MediSave balances and retirement planning. The practical step is not to chase a headline rate, but to know which CPF account each balance sits in before making housing, healthcare or top-up decisions.

What The Update Covers

The release covers CPF account interest rates for the third quarter of 2026. Members should read it alongside their own Ordinary Account, Special Account, MediSave Account and Retirement Account balances, because the effect depends on account mix and age.

For more personal finance explainers, follow our Money coverage.

- Interest-rate period: 1 July to 30 September 2026.
- Accounts to review: OA, SA, MA and RA where applicable.
- Best place to start: CPF statement balances and planned housing or healthcare use.
- Reader need: compare what stays liquid with what is reserved for retirement or medical use.

Why It Matters For Housing And Healthcare

A member using CPF for housing should pay attention to the Ordinary Account because that is where mortgage and property payments usually draw from. A member building healthcare buffers will care more about MediSave and upcoming expected medical needs.

Retirement Account and Special Account balances matter for longer-term planning, especially when a household is deciding whether to make voluntary top-ups or keep cash outside CPF.

What To Do Before July

Before the quarter starts, review upcoming CPF deductions, planned top-ups and any housing instalment changes. That is more useful than reacting only after interest is credited.

Couples should compare both members accounts rather than planning from a single balance. CPF planning is often a household decision even when each account remains individual.

Date Created
10/06/2026
Author
rachelng