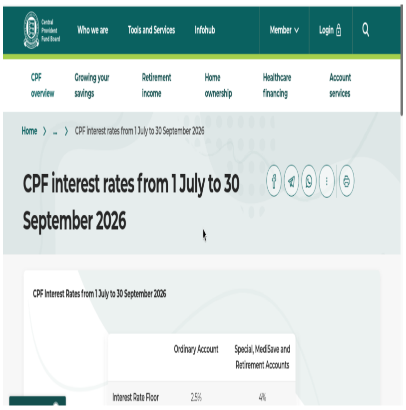


CPF Board keeps Ordinary Account interest at 2.5 per cent through 30 September 2026

Description

CPF Ordinary Account interest remains at the 2.5 per cent per annum floor from 1 July to 30 September 2026, and Special, MediSave and Retirement Account interest stays at the 4 per cent floor for the same quarter.

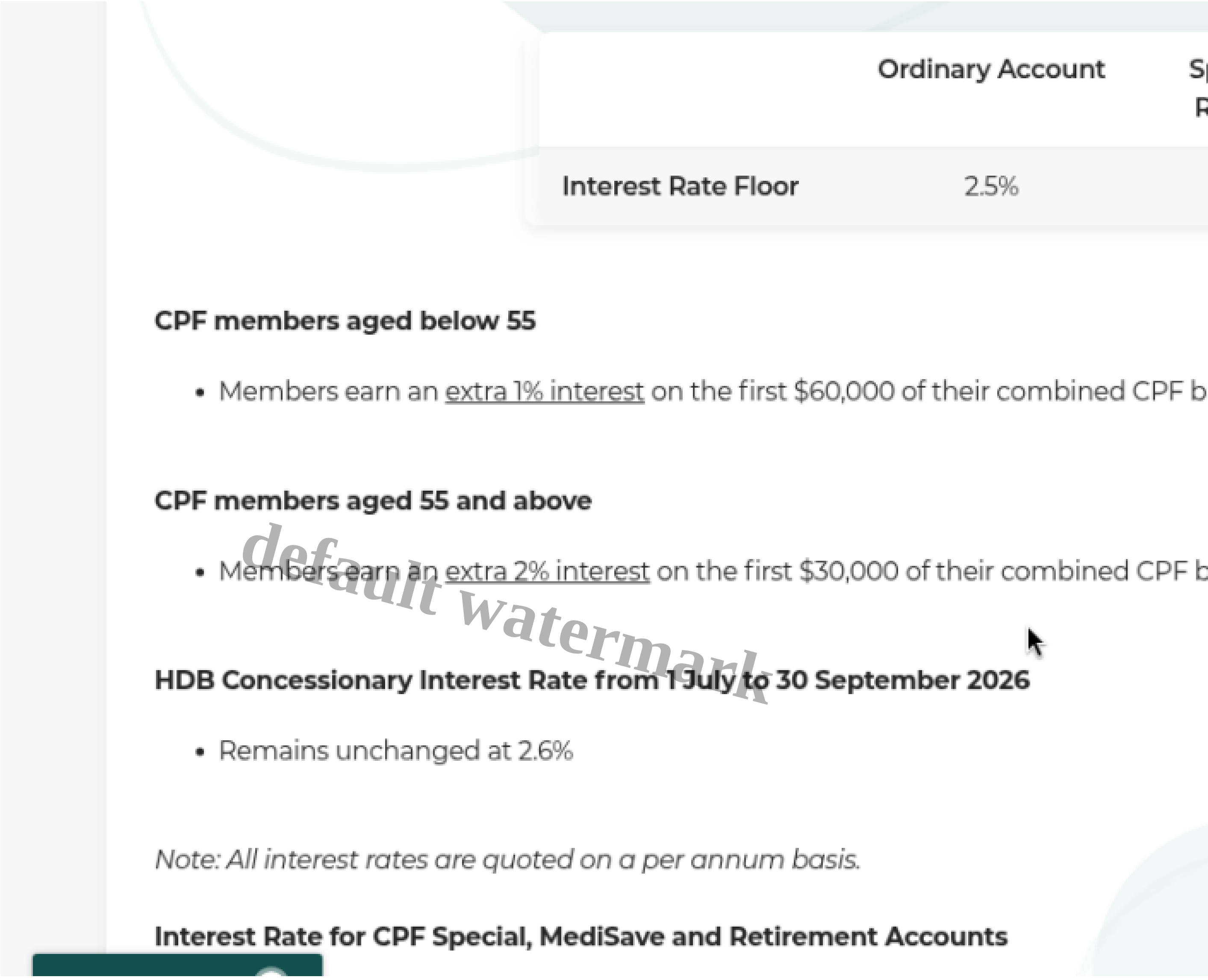
The Central Provident Fund Board set out those floors in its news release on rates from 1 July to 30 September 2026. The Boardâ??s page still showed the same print when checked on Tuesday (Sep 2).

CPF Board news release: interest rates from 1 July to 30 September 2026. Credit: CPF Board. Checked 2 September 2026.

ORDINARY AND SMRA FLOORS

The Ordinary Account (OA) rate is unchanged at 2.5 per cent per annum because the OA pegged rate sits below that floor. Special, MediSave and Retirement Accounts (SMRA) likewise remain at 4 per cent per annum, as the SMRA pegged rate stays below the 4 per cent floor.

The Board pegs SMRA interest to the 12-month average yield of 10-year Singapore Government Securities plus 1 per cent. When that peg prints below the floor, members receive the floor rather than the lower pegged figure. All rates in the release are quoted per annum.



	Ordinary Account	Sp R
Interest Rate Floor	2.5%	

CPF members aged below 55

- Members earn an extra 1% interest on the first $60,000 of their combined CPF b

CPF members aged 55 and above

- Members earn an extra 2% interest on the first $30,000 of their combined CPF b

HDB Concessionary Interest Rate from 1 July to 30 September 2026

- Remains unchanged at 2.6%

Note: All interest rates are quoted on a per annum basis.

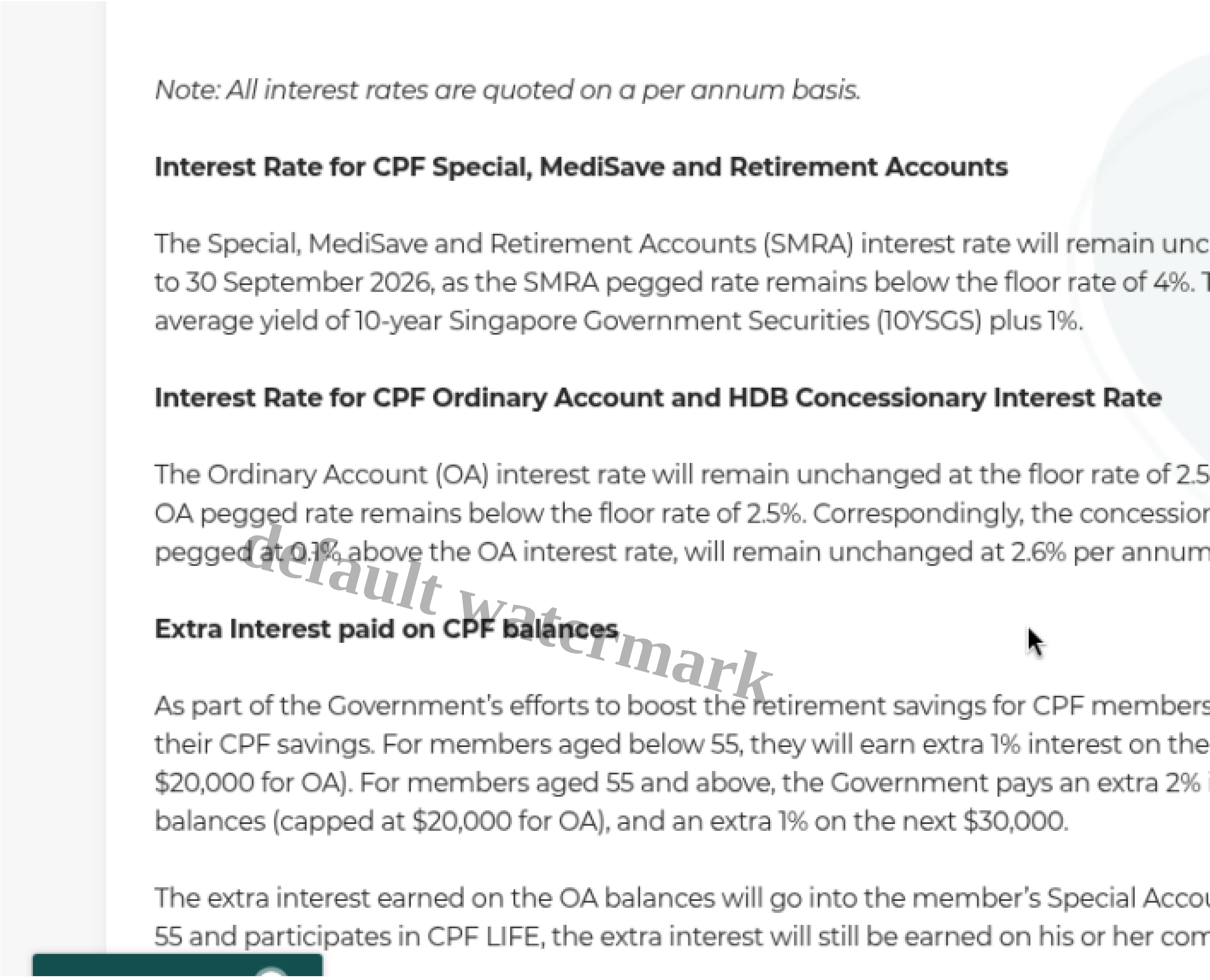
Interest Rate for CPF Special, MediSave and Retirement Accounts

Ordinary Account floor 2.5 per cent and SMRA floor 4 per cent for 1 July to 30 September 2026. Credit: CPF Board. Checked 2 September 2026.

HDB CONCESSIONARY LOAN RATE

The concessionary interest rate for HDB housing loans remains 2.6 per cent per annum for the same period. That rate is pegged at 0.1 percentage point above the OA interest rate, so it moves with the OA floor when the peg sits underneath.

On that published peg, an HDB concessionary loan at 2.6 per cent sits 0.1 percentage point above the OA floor of 2.5 per cent. The July to September release does not change either figure. Separate HDB BTO income ceiling rules from 24 August 2026 sit on a different track and do not alter this loan-rate peg.



Note: All interest rates are quoted on a per annum basis.

Interest Rate for CPF Special, MediSave and Retirement Accounts

The Special, MediSave and Retirement Accounts (SMRA) interest rate will remain unc
to 30 September 2026, as the SMRA pegged rate remains below the floor rate of 4%. T
average yield of 10-year Singapore Government Securities (10YSGS) plus 1%.

Interest Rate for CPF Ordinary Account and HDB Concessionary Interest Rate

The Ordinary Account (OA) interest rate will remain unchanged at the floor rate of 2.5
OA pegged rate remains below the floor rate of 2.5%. Correspondingly, the concession
pegged at 0.1% above the OA interest rate, will remain unchanged at 2.6% per annum

Extra Interest paid on CPF balances

As part of the Government's efforts to boost the retirement savings for CPF members
their CPF savings. For members aged below 55, they will earn extra 1% interest on the
$20,000 for OA). For members aged 55 and above, the Government pays an extra 2% i
balances (capped at $20,000 for OA), and an extra 1% on the next $30,000.

The extra interest earned on the OA balances will go into the member's Special Accou
55 and participates in CPF LIFE, the extra interest will still be earned on his or her com

HDB concessionary housing loan rate remains 2.6 per cent per annum for the same quarter, pegged 0.1 percentage point above OA. Credit: CPF Board. Checked 2 September 2026.

EXTRA INTEREST BELOW 55

Members continue to earn extra interest on CPF balances. Members aged below 55 earn an extra 1 per cent on the first S$60,000 of combined balances, with Ordinary Account balances counted toward that band capped at S$20,000.

On a stated combined balance of S$60,000 for a member below 55, with S$20,000 of that balance in the Ordinary Account and S$40,000 across the other accounts in the combined total, the extra 1 per cent applies to the full S$60,000 band under the Boardâ??s published caps. Balances above that band earn only the base account rates for the quarter. The example uses the Boardâ??s stated caps; a different split between accounts changes which dollars sit inside the Ordinary Account cap.

EXTRA INTEREST FROM AGE 55

Members aged 55 and above earn an extra 2 per cent on the first S$30,000 of combined balances, again with Ordinary Account balances capped at S$20,000 for that calculation, and an extra 1 per cent on the next S$30,000. Combined, the extra-interest bands cover the first S$60,000 of combined balances for that older cohort, at two different extra rates.

That age split matters when a member is weighing a transfer into the Retirement Account, because the extra-interest bands and the OA cap are stated against combined balances, not against a single account in isolation.

WHERE EXTRA INTEREST GOES

Extra interest earned on Ordinary Account balances is credited to the memberâ??s Special Account or Retirement Account. For a member aged above 55 who participates in CPF LIFE, extra interest is still earned on combined CPF balances, including savings used for CPF LIFE. How those LIFE-linked balances sit inside a premium, payout and death-bequest calculation is a separate arithmetic from the quarterly interest print itself.

The Board points members to its CPF Interest Rates page for computation detail. The release covers the quarter ending 30 September 2026.

Date Created
02/09/2026
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