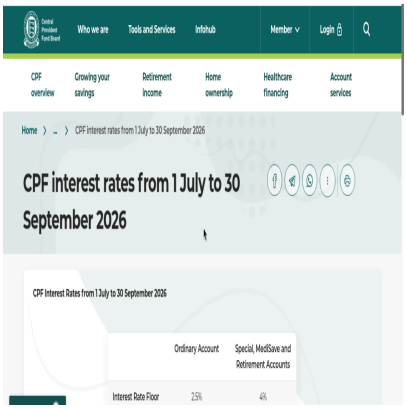


CPF Board keeps Ordinary Account interest at 2.5 per cent through 30 September 2026

Description

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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 said in its news release on rates for that period.

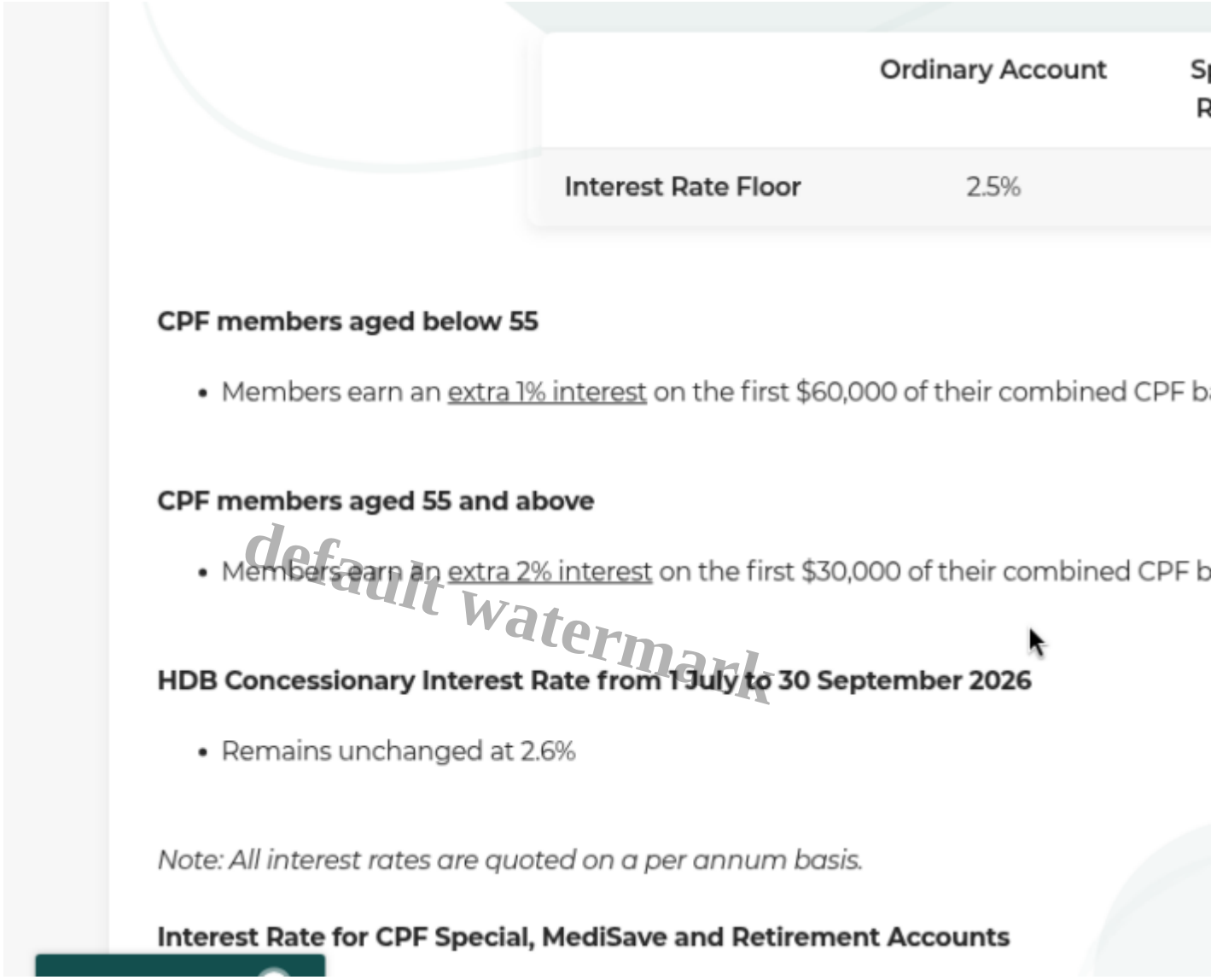


CPF interest rates from 1 July to 30 September 2026. Credit: CPF Board.

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 are quoted per annum.

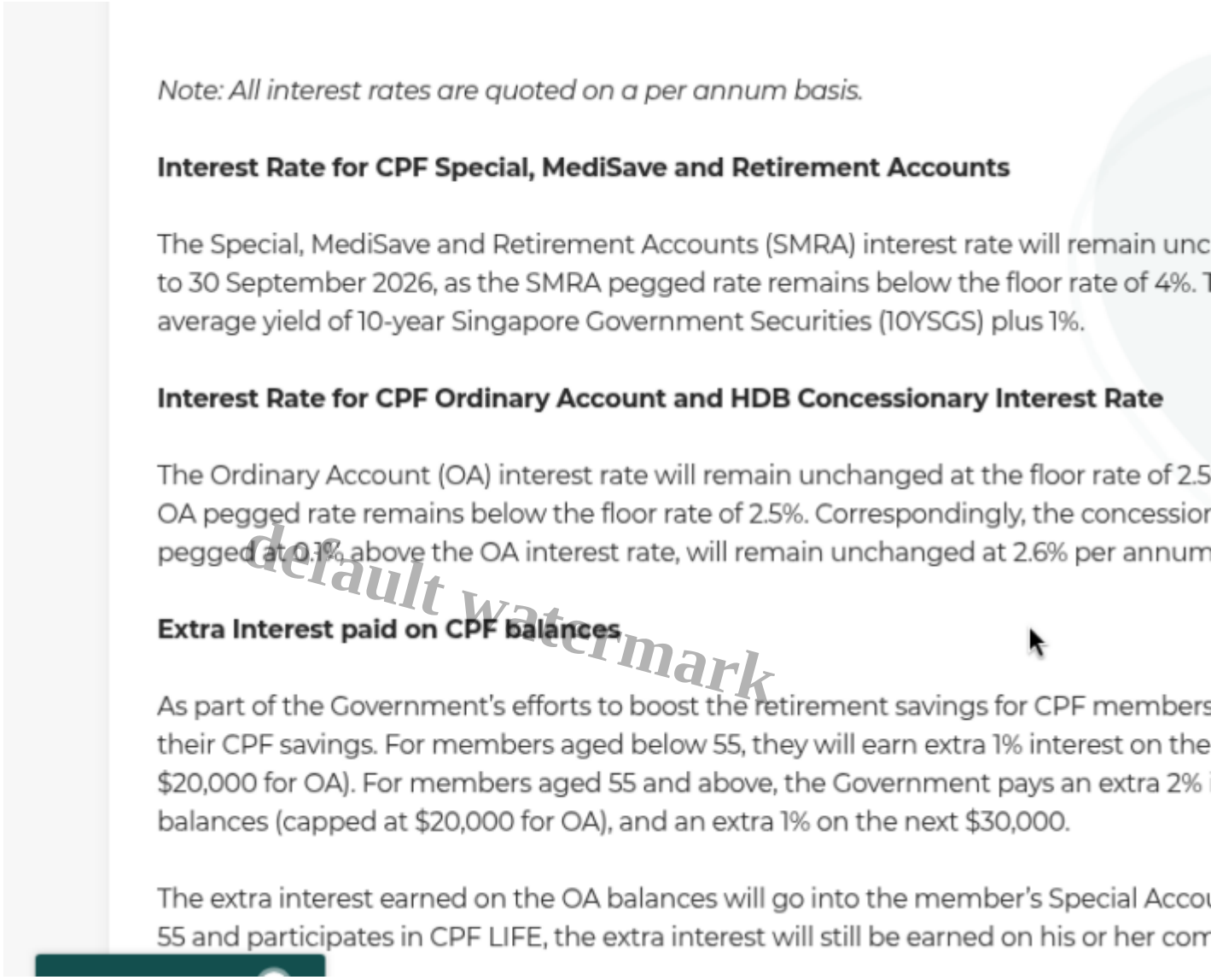


Ordinary Account floor 2.5 per cent and SMRA floor 4 per cent for 1 July to 30 September 2026. Credit: CPF Board.

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 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 rates do not change either figure.



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.

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 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, the extra 1 per cent applies to the full S$60,000 band. Balances above that band earn only the base account rates for the quarter. 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.

The rates cover the quarter ending 30 September 2026.

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