CPF OA stays at 2.5% and HDB loan at 2.6% through 30 September

Description

CPF Board has kept the Ordinary Account interest rate at **2.5%** per annum and the HDB concessionary housing-loan rate at **2.6%** for **1 July to 30 September 2026**, with Special, MediSave and Retirement Account balances still on the **4%** floor.

The 26 May 2026 CPF Board release is the source. Both floors hold because the pegged market rates sit below those minimums. The HDB concessionary rate stays 0.1 percentage point above the OA floor.

Extra interest still applies

Members aged below 55 continue to earn an extra 1% on the first $60,000 of combined CPF balances (capped at $20,000 from the OA). Members aged 55 and above earn an extra 2% on the first $30,000 and an extra 1% on the next $30,000, again with the OA portion capped at $20,000. Extra interest earned on OA balances goes into the Special or Retirement Account.

What this quarter does not settle

These rates run through 30 September 2026. They do not set the October to December quarter. HDB concessionary borrowers on the 2.6% rate sit in this window; bank housing packages are a separate published figure.

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