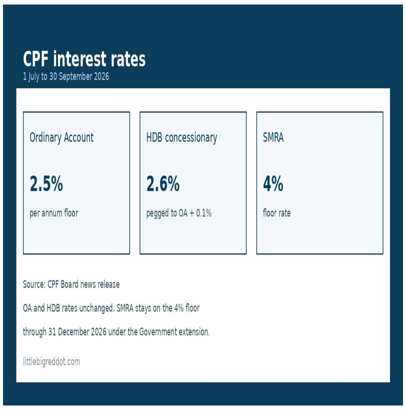

CPF OA stays at 2.5% and HDB loan rate at 2.6% for Jul-Sep 2026

Description

CPF Ordinary Account interest stays at 2.5 per cent per annum from 1 July to 30 September 2026, and the HDB concessionary loan rate stays at 2.6 per cent, CPF Board said in its quarterly interest-rate release.

Both figures are unchanged because the OA pegged rate remains below the legislated 2.5 per cent floor. The HDB concessionary rate is pegged 0.1 percentage points above the OA rate, so it holds at 2.6 per cent for the same quarter.

Special, MediSave and Retirement Account monies stay on the 4 per cent floor for the same 1 July to 30 September window. That SMRA floor has already been extended by the Government through 31 December 2026.

Members below 55 still earn an extra 1 per cent on the first S$60,000 of combined balances (capped at S$20,000 from the OA). Members 55 and above still earn an extra 2 per cent on the first S$30,000 and an extra 1 per cent on the next S$30,000. Extra interest earned on OA balances goes into the Special or Retirement Account.

This quarter ends on 30 September 2026. The next CPF Board interest-rate review covers 1 October to 31 December 2026 once that release is out on cpf.gov.sg.

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