



CPF top-ups and SRS contributions must land by 31 December for 2027 tax relief

Description

Taxpayers who want CPF cash top-up relief for the year of assessment 2027 must have their top-ups received by the CPF Board by Thursday 31 December, under [Inland Revenue Authority of Singapore \(IRAS\)](#) rules. The same 31 December cut-off applies to Supplementary Retirement Scheme (SRS) contributions.



Photo: CPF Board

CPF top-up relief limits

Cash top-ups made in 2026 count towards the year of assessment 2027. Relief is capped at S\$8,000 for top-ups to your own account and another S\$8,000 for top-ups to family members, for a total of S\$16,000.

Relief is given automatically, based on top-ups that CPF Board receives by 31 December. Top-ups to the Special or Retirement Account qualify only up to the current Full Retirement Sum, which is S\$220,400 for the year of assessment 2027. MediSave top-ups qualify only up to the Basic Healthcare Sum of S\$79,000.

Family top-ups

Top-ups for a spouse or sibling qualify only if that person earned S\$8,000 or less in the year before the top-up. This income condition does not apply to a spouse or sibling with a disability.

No relief is given for transfers from one CPF account to another, and top-ups cannot be refunded once made.

Matched top-ups excluded

Top-ups that receive government matching under the Matched Retirement Savings Scheme stopped qualifying for relief from the year of assessment 2026. MediSave top-ups made from 1 January 2026 that attract the Matched MediSave Scheme grant stop qualifying from the year of assessment 2027.

SRS contribution caps

The [SRS relief](#) cap is S\$15,300 a year for Singapore citizens and permanent residents, and S\$35,700 for foreigners. Contributions must reach the SRS account by 31 December, or by the bank operator's earlier cut-off.

No SRS relief is given for contributions withdrawn in the same year.

The S\$80,000 cap

All personal income tax reliefs, including CPF cash top-up and SRS relief, count towards an overall cap of S\$80,000 per year of assessment.

Date Created

28/10/2026

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