CPF Trusted Contacts: Choose Alerts Without Sharing Control

Description

A CPF member aged 21 or older can appoint up to two eligible Trusted Contacts to receive copies of notifications for important account transactions. The contact can spot and question an unexpected change, but does not gain control of the CPF account and is not responsible for guaranteeing that every scam is stopped.

The practical task is to choose suitable Trusted Contacts and understand the boundary between notification and account authority. A sound decision separates the controlling condition from convenience, then records the evidence before money, travel, work or a deadline makes the choice harder to reverse.

Match the decision to the situation

You want independent transaction awareness

Choose a contact who will recognise unusual activity and reach you quickly. Confirm the condition before treating that route as settled.

The person expects power to stop transactions

Explain that notification is not account authority. Confirm the condition before treating that route as settled.

The contact details are often stale

Update and test the communication route first. Confirm the condition before treating that route as settled.

Suspicious activity is detected

Use CPFâ??s official security and reporting channels immediately. Confirm the condition before treating that route as settled.

Choose for judgement, not seniority

CPF Trusted Contacts guide states the controlling point used here: Eligibility, copied notifications, contact channels and limits of responsibility for Trusted Contacts. The best contact understands your normal plans and will query an out-of-pattern notice. Discuss expected transactions and escalation.

For choose for judgement, not seniority, this becomes consequential when â??You want independent transaction awarenessâ?• applies. The next move is to choose a contact who will recognise unusual activity and reach you quickly, but only after the underlying condition has been verified and dated.

Know what is copied

Alerts can cover important withdrawals and changes such as contact, bank account or withdrawal limits. Review the current notification list.

For know what is copied, record the result as confirmed, pending or not applicable. If it is still pending, do not let a convenient assumption close the gap; identify the person or service that can resolve it and the last safe time to ask.

Protect privacy

A copied alert reveals transaction context to another person. Choose someone who will handle the information discreetly.

For protect privacy, this becomes consequential when â??The contact details are often staleâ?• applies. The next move is to update and test the communication route first, but only after the underlying condition has been verified and dated.

Keep control with the member

CPF Board launch release states the controlling point used here: CPF Board launched the service on 2 February 2026 and allows members to appoint up to two Trusted Contacts. A Trusted Contact does not receive login credentials or authority to transact. Never share Singpass or CPF access.

For keep control with the member, record the result as confirmed, pending or not applicable. If it is still pending, do not let a convenient assumption close the gap; identify the person or service that can resolve it and the last safe time to ask.

Build a response rule

Delay matters when an alert is suspicious. Agree on how the contact will reach you and whom to call.

For build a response rule, this becomes consequential when â??You want independent transaction awarenessâ?• applies. The next move is to choose a contact who will recognise unusual activity and reach you quickly, but only after the underlying condition has been verified and dated.

Review the appointment

Relationships, health and contact details change. Reconfirm both contacts at least annually.

For review the appointment, record the result as confirmed, pending or not applicable. If it is still pending, do not let a convenient assumption close the gap; identify the person or service that can resolve it and the last safe time to ask.

A Trusted Contact selection scorecard for availability, judgement and privacy

Start with Choose for judgement, not seniority, then test Know what is copied and Protect privacy. Show the input, the condition applied and the resulting action in separate columns. If a number is calculated, retain the arithmetic; if a route is selected, retain the branch that ruled out the alternative.

Input or condition	Evidence to keep	Decision it changes
You want independent transaction awareness	Discuss expected transactions and escalation.	Choose a contact who will recognise unusual activity and reach you quickly
The person expects power to stop transactions	Review the current notification list.	Explain that notification is not account authority
The contact details are often stale	Choose someone who will handle the information discreetly.	Update and test the communication route first

A suspicious-alert response ladder that preserves account control

Use Keep control with the member, Build a response rule and Review the appointment as the verification pass. Check the live condition, note the time checked and keep the response or document that supports the conclusion. Unknowns remain visible until resolved; they should not be replaced by a guessed price, deadline, eligibility result, service level or operating detail.

Worked example

A member plans a large retirement withdrawal and tells both Trusted Contacts beforehand. Weeks later, one contact receives an unexpected bank-account-change alert. Because the family has agreed on a response rule, the contact calls the member through a known number and the member checks CPF through the official app rather than following a link in the alert.

The example is a calculation or decision model, not a guarantee. Change one material input at a time, preserve the original inputs and recheck the live authority or operator page before relying on the result.

Before you commit

1. Choose a contact who will recognise unusual activity and reach you quickly.
2. Explain that notification is not account authority.
3. Update and test the communication route first.
4. Use CPFâ??s official security and reporting channels immediately.
5. Save the date and evidence used for every material condition.
6. Stop and ask the controlling authority, operator or qualified professional if a disputed fact changes the outcome.

Separate product classification, objective, time horizon, capacity for loss, liquidity need and total cost. A product can be permitted for sale and still be unsuitable for the person, amount or holding period.

Limits

A Trusted Contact is an additional safeguard, not a guarantee or substitute for securing Singpass, devices and contact channels.

For an adjacent live guide, see CPF Nomination Witnesses: Complete the 7-Day Step. If the next decision shifts to a second practical issue, Singapore Probate eService: Documents, Fees and the S$400 Deposit provides the relevant progression without duplicating this primary intent.

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