

U-Save rebate January 2027: S$110 to S$190 by flat type, plus S&CC

Description

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The U-Save rebate in January 2027 is the fourth and last credit of this financial year, and the U-Save part is the same size as Octoberâ??s. HDB households will see S$110 to S$190 land in their utilities account, depending on flat type, with no form to fill in. Flats from 1-room to 5-room also get half a month of Service and Conservancy Charges (S&CC) knocked off.

Here is the full table, what the electricity tariff looks like for the same quarter, and the one thing worth checking on your bill.

Permanent GST Voucher Scheme

U-Save and S&CC Rebates in October 2026



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For more than one million Singaporean HDB households

[Enhanced] U-Save

(To help with utilities expenses)

1- and 2-room	3-room	4-room	5-room	Executive/ Multi-Generation
$190	$170	$150	$130	$110

S&CC Rebates

(To offset Service & Conservancy Charges)

1- to 2-room	3-room to Executive/Multi-Generation
1 month	0.5 month

How do I receive the payouts?

Those eligible will receive the U-Save and S&CC rebates automatically. No action is needed.

Source: Ministry of Finance, Singapore (October 2026 round infographic)

U-Save rebate January 2027 by flat type

The Ministry of Finance lists each credit as the regular GST Voucher U-Save plus a matching 2026 Additional U-Save of the same value. Added together, the January 2027 amounts are:

Flat type	U-Save, January 2027	S&CC rebate, January 2027	U-Save, FY2026 total
1- and 2-room	S$190	0.5 month	S$760
3-room	S$170	0.5 month	S$680
4-room	S$150	0.5 month	S$600
5-room	S$130	0.5 month	S$520
Executive / Multi-Generation	S$110	None	S$440

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The FY2026 total counts the April, July, October and January credits. For S&CC, the year adds up to 3.5 months for 1- and 2-room flats, 2.5 months for 3- and 4-room, 2 months for 5-room and 1.5 months for Executive and Multi-Generation flats.

If you want to see how earlier rounds worked, we covered the October 2026 double rebate and the July 2026 credit.

Who gets it, and where the money goes

You do not apply. U-Save goes straight into the utilities account that SP Services manages for your household, and S&CC goes to your account with your Town Council.

- U-Save needs at least one Singaporean owner or occupier in the flat. If the whole flat is rented out, you need a Singaporean tenant.
- Households where members own more than one property do not qualify for U-Save.
- S&CC is withheld if an owner or essential occupier has any interest in private property, if no Singaporean owns or lives in the flat, or if the whole flat is rented out.
- U-Save cannot be cashed out. Whatever is not used rolls over to offset future utilities bills.



Source: SP Group

What it means against the Q4 electricity tariff

SP Groupâ??s regulated tariff for 1 October to 31 December 2026 is 28.59 cents per kWh before GST, or 31.16 cents with GST. Of the pre-GST figure, 22.18 cents is energy cost and 6.10 cents is network cost. SPâ??s page does not yet list a rate for January to March 2027, so the next quarterâ??s number is still to come.

As a rough guide only, a 4-room flat using 300 kWh in a month would pay about S$93 for electricity at 31.16 cents. The S$150 January credit would cover that with room to spare, before water and gas. Your own bill will differ, so treat that as arithmetic, not a forecast.

If your bills still feel heavy, the PUB Water Saver Pack leak test is a free first step on the water side.

How to check your credit

1. For S&CC, log in to MyHDB with Singpass, then go to My Flat, Purchased/Rental Flat, and View Service & Conservancy Charges (S&CC) Rebate.

2. For U-Save, look at your SP Services bill or the SP app for the credit line, then call SP Group on 6671 7117 if it is missing.
3. For S&CC account queries, contact your Town Council.

Government officials will never ask you to transfer money or share bank log-in details over the phone. If a call about your rebate feels off, ring the ScamShield helpline on 1799. For the wider picture, our household support dates guide lists what else is due this season.

Date Created
24/11/2026
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