

**For Official Use**

Received By : \_\_\_\_\_

Date of Receipt : \_\_\_\_\_

**APPLICATION FORM FOR****(I) ADDITIONAL CPF HOUSING GRANT FOR FAMILY/  
SINGLES UNDER JOINT SINGLES SCHEME****(II) ADDITIONAL CPF HOUSING GRANT FOR SINGLES UNDER SINGLE SINGAPORE  
CITIZEN SCHEME****IMPORTANT NOTES**

- This form may take you about 10 minutes to complete. You will need the following information to complete the form:
  - NRIC numbers of applicant(s), their spouse/ fiancé/ fiancée, and all working person(s) listed in the flat application;
  - Average gross monthly income of all working persons listed in the flat application.
- Please read the attached Conditions of the Additional CPF Housing Grant Scheme carefully before completing this form.
- Additional CPF Housing Grant applicants and all working persons listed in the flat application are to submit proof of their employment/income for the 1-year period prior to their application, e.g. payslips/letters from employer stating earned income, CPF statements, income tax assessment, etc.
- All applicant(s) and their spouse/ fiancé/ fiancée (if any), must sign the application form.

**SECTION I – PARTICULARS OF FLAT BOOKED (“the Flat”)**

<b>Address of Flat</b>	Apt Blk _____ Singapore ( )
<b>Flat Type</b>	
<b>Sales Registration No.</b>	

**SECTION II – PARTICULARS OF ADDITIONAL CPF HOUSING GRANT APPLICANT(S)\***

Name	NRIC No.	Citizenship	Grant Recipient^ (Please tick)
1.			
2.			
3.			
4.			

\*At least one of the Additional CPF Housing Grant applicants/ applicants' spouse must be in continuous employment for 1 year prior to the Flat application (*based on the date of the Flat application*), and is still employed at the time of application.

^Recipients must be Singapore Citizens. For Joint Singles Scheme/ Orphans Scheme applications, the recipient(s) must be at least 35 years old at the time of the Flat application.

<b>SECTION III – PARTICULARS OF OTHER WORKING PERSON(S) LISTED IN FLAT APPLICATION</b>		
<b>Name</b>	<b>NRIC No.</b>	<b>Period of Employment</b>
1.		
2.		
3.		
4.		
5.		
6.		

The average gross monthly household income of all working persons listed in the Flat application for the **1-year period** is: \$ \_\_\_\_\_

Notes:

- Average gross monthly household income must not be more than **\$5,000/-** for the Additional CPF Housing Grant under the Family/ Joint Singles Scheme, or not more than **\$2,500/-** under the Single Singapore Citizen Scheme
- For couples comprising a first-timer applicant with a second-timer applicant, or a Singapore Citizen with a non-Singapore citizen spouse (under the Non-Citizen Spouse scheme), they may qualify for the Additional CPF Housing Grant for Singles if half of their average gross monthly household income does not exceed **\$2,500/-**

**SECTION IV – DECLARATION AND ACCEPTANCE**

**(BY APPLICANT(S) AND THEIR SPOUSE/FIANCE/FIANCÉE)**

I/ We, the applicant(s)' spouse/ fiancé/ fiancée listed in this application hereby jointly and severally DECLARE that:-

1. I/ We have read, understood and accepted the Conditions of the Additional CPF Housing Grant Scheme (“Conditions of the Scheme”) and declare that I/ we and the other working person(s) listed in this application am/ are able to comply with all the Conditions of the Scheme.
2. I/ We have never received any Additional CPF Housing Grant for any flat purchased previously.
3. I/ We agree and accept that among the other Conditions of the Scheme:
  - (a) The Additional CPF Housing Grant would be given fully to a sole citizen applicant and would be credited into his/ her CPF account.
  - (b) It would be disbursed equally to the husband and wife who are joint citizen applicants.
  - (c) For Singles under the Joint Singles Scheme, the Additional CPF Housing Grant will be disbursed equally to the recipients listed in Section II. Upon taking possession of the Flat, the same recipients and their spouses (if any) shall be treated as having enjoyed a housing subsidy. This is regardless of the manner of disposal of the Flat in future.
  - (d) Only Singapore citizens are eligible to receive the Additional CPF Housing Grant. Any applicant who is a Singapore Permanent Resident would not be eligible to receive the Additional CPF Housing Grant.
4. I/ We hereby undertake to abide by any HDB policies, terms and conditions as may be laid down from time to time relating to the sale and purchase of the Flat and/or Additional CPF Housing Grant Scheme
5. The HDB has the right to recover the Additional CPF Housing Grant (with interest) from me/ us if the Flat application is cancelled for any reason whatsoever or I/ we have failed to sign the Agreement for Lease/Take Possession of the Flat when required by the HDB to do so.
6. I/ We and all essential family member(s) listed in the Flat application satisfy all the prevailing eligibility conditions for buying a flat direct from the HDB.
7. I/ We and all essential family member(s) listed in the Flat application forming the family nucleus are first-timers as defined under the Conditions of the Scheme.
8. At least one of the applicants for the Additional CPF Housing Grant is in **continuous employment of one (1) year** prior to the time of application for the purchase of the Flat (based on the date of flat application), and is still employed at the time of application.

9. The average gross monthly household income for all working person(s) listed in the Flat application for the **1-year period does not exceed \$5,000/-** (Family/ Joint Singles Scheme) or **\$2,500/-** (Single Singapore Citizen Scheme).
10. I/ We understand and agree that if the Flat application is also processed under the Fiancé/ Fiancée Scheme, I/ we must produce without demand the requisite Marriage Certificate for inspection by the HDB on or before the date of taking possession of the Flat.
11. All the information given in this Additional CPF Housing Grant application form is true and correct, and I/ we have not suppressed any information.
12. I/ We agree and accept that, without affecting any other rights available to the HDB, the HDB has the right to reject/ cancel my/our Additional CPF Housing Grant application if the application is incomplete; information given in the application is incorrect; or if I/ we am/ are not eligible for the Additional CPF Housing Grant.
13. I/ We further agree and accept that the HDB shall have the right to unilaterally introduce new terms and conditions and/ or revise the Conditions of the Scheme at any time, even if such new terms and conditions would adversely affect my/ our eligibility to apply for the Additional CPF Housing Grant.

**SECTION V – PARTICULARS OF SPOUSE/ FIANCEE/ FIANCEE**

**& SIGNATURE OF ADDITIONAL CPF HOUSING GRANT APPLICANT(S)/ RECIPIENT(S)/ SPOUSE**

(Grant Recipient to sign on both Applicant and Grant Recipient columns)

Applicants' Signature	Grant Recipients' Signature	Particulars and Signature of Spouse/ Fiancee/ Fiancee	
(1)		Name: NRIC No:	
(2)		Name: NRIC No:	
(3)		Name: NRIC No:	
(4)		Name: NRIC No:	

Date: \_\_\_\_\_

**PLEASE READ THE CONDITIONS CAREFULLY**

**CONDITIONS OF THE ADDITIONAL CPF HOUSING GRANT SCHEME**

**NOTE:** The conditions stipulated hereunder (“Conditions of the Scheme”) shall be in addition to the HDB’s General Conditions for purchase of a flat under the applicable sales exercise or any other terms and conditions relating to the sale and purchase of an HDB flat.

**ELIGIBILITY CONDITIONS FOR ADDITIONAL CPF HOUSING GRANT**

1. The Additional CPF Housing Grant will be given only **once** to Singapore Citizen applicants who buy an HDB flat.
2. The applicant(s) for the Additional CPF Housing Grant and all family member(s) listed in the flat application must satisfy all the prevailing eligibility conditions for buying a flat direct from the HDB. In addition, they must also meet the following conditions:
  - (a) The applicant(s) and essential family member(s) forming the family nucleus must be first-timers. A first-timer application is one where the applicant(s) and other essential family member(s) listed in the application to buy an HDB flat:-
    - (i) have not sold and are currently not the owners of any HDB flat bought directly from the HDB;
    - (ii) have not sold or are currently not the owner(s) of any HDB resale flat or a Design, Build and Sell Scheme (DBSS) flat bought under any CPF Housing Grant Scheme; or
    - (iii) have not enjoyed other form of housing subsidy, such as purchased an Executive Condominium from the Developer, enjoyed SERS benefits or privatisation of HUDC estate, or purchased an HDB flat under the Sale of Flats to Sitting Tenants Scheme.
  - (b) At least one of the Additional CPF Housing Grant applicants/ applicants’ spouse is in **continuous employment of one (1) year** prior to the time of application to buy the flat (based on the date of the flat application), and is still employed at the time of application.
  - (c) The average gross monthly household income for all working persons listed in the flat application for the **1-year period does not exceed \$5,000/-** (for Additional CPF Housing Grant applications made under the Family/ Joint Singles Scheme) or **\$2,500/-** (for Additional CPF Housing Grant applications made under the Single Singapore Citizen Scheme).

**DETERMINATION OF GRANT QUANTUM**

3. The HDB shall have the sole discretion to determine the quantum of the Additional CPF Housing Grant to be given to the applicant(s) in accordance with prevailing policies, rules and regulations. The average gross monthly household income for the 1-year period prior to the flat application will be used to determine the quantum of the grant which the applicant(s) is/ are eligible for under the Additional CPF Housing Grant Scheme as follows:

<b>First-Timer Family and Singles under Joint Singles Scheme</b>		<b>Singles under Single Singapore Citizen Scheme</b>	
<b>Average Gross Monthly Household Income</b>	<b>Additional CPF Housing Grant</b>	<b>Average Gross Monthly Household Income<sup>#</sup></b>	<b>Additional CPF Housing Grant</b>
Not exceeding \$1,500	\$40,000	Not exceeding \$750	\$20,000
\$1,501 to \$2,000	\$35,000	\$751 to \$1,000	\$17,500
\$2,001 to \$2,500	\$30,000	\$1,001 to \$1,250	\$15,000
\$2,501 to \$3,000	\$25,000	\$1,251 to \$1,500	\$12,500
\$3,001 to \$3,500	\$20,000	\$1,501 to \$1,750	\$10,000
\$3,501 to \$4,000	\$15,000	\$1,751 to \$2,000	\$7,500
\$4,001 to \$4,500	\$10,000	\$2,001 to \$2,250	\$5,000
\$4,501 to \$5,000	\$5,000	\$2,251 to \$2,500	\$2,500

<sup>#</sup>Based on the (i) recipient’s income; or (ii) half the average monthly household income over the one year prior to the time of application to buy the flat, if the recipient is married to a non-Singapore citizen spouse or if the applicants comprise a first-timer applicant with a second-timer applicant.

**DISBURSEMENT OF GRANT**

4. Only Singapore citizens are eligible to receive the Additional CPF Housing Grant. Any applicant who is a Singapore Permanent Resident will not be eligible to receive the Additional CPF Housing Grant. The current manner of disbursement is as follows:

Sole Citizen Applicant

The Additional CPF Housing Grant will be disbursed fully into his CPF account.

Joint Citizen Applicants (married couples)

Where a husband and wife are joint citizen applicants, the Additional CPF Housing Grant will be disbursed to them equally.

The Additional CPF Housing Grant can only be given to a maximum of two applicants who are husband and wife in a family nucleus. Where there are more than one eligible family nuclei, the applicants must decide on which family nucleus will receive the Additional CPF Housing Grant subject to the HDB’s prevailing policies, rules and regulations.

#### Joint Citizen Applicants (singles under Joint Singles Scheme)

The Additional CPF Housing Grant will be disbursed equally between two single citizen applicants who are both at least 35 years old at the time of the flat application. Upon taking possession of the booked HDB flat, the same two single citizen applicants and their spouses (if any) shall be treated as having bought a subsidised flat directly from the HDB.

The Additional CPF Housing Grant can only be given to a maximum of two applicants. Where there are more than two eligible single citizen applicants, the applicants must decide on which two applicants will receive the Additional CPF Housing Grant subject to the HDB's prevailing policies, rules and regulations.

#### Disbursement of Additional CPF Housing Grant to Unmarried Child

Without prejudice to any other rights, the HDB may also in its sole discretion allow an unmarried child who is a co-applicant with his/ her parents to qualify for and to receive the Additional CPF Housing Grant, if the unmarried child is the only one who meets all the eligibility criteria for the grant, subject to the HDB's prevailing policies, rules and regulations. At least one of the unmarried child's parents must be a Singapore Citizen and the household must also meet the other eligibility criteria for the Additional CPF Housing Grant.

Where there is more than 1 unmarried child who is the co-applicant and meet all the requirements for the Additional CPF Housing Grant, the applicants must decide which unmarried child will receive the Additional CPF Housing Grant subject to the HDB's prevailing policies, rules and regulations.

#### Disbursement of Additional CPF Housing Grant to couples comprising a first-timer and a second-timer applicant

The Additional CPF Housing Grant for Singles will be disbursed solely into the CPF account of the eligible first-timer citizen, who shall be a co-applicant of the flat purchase. The amount of Additional CPF Housing Grant for Singles to be disbursed is determined based on half of the average monthly household income of all working persons listed in the flat application over the one year period, prior to the time of application to buy the flat.

Without prejudice to any other rights, if the eligible first-timer citizen is listed as an occupier in the flat or is a Singapore Permanent Resident and her second-timer spouse is the sole citizen applicant, the HDB may also in its sole discretion allow the second-timer citizen applicant to receive the Additional CPF Housing Grant, provided he has never received the Additional CPF Housing Grant for a flat purchased previously, subject to the HDB's prevailing policies, rules and regulations.

#### Disbursement of Additional CPF Housing Grant to Orphans

Where there is only **one** eligible single citizen applicant who is at least 35 years old at the time of the flat application and he meets the following conditions:

- (a) He is in continuous employment of one (1) year prior to the time of application to buy the flat (based on the date of the flat application), and is still employed at the time of application; and
- (b) His average gross monthly household income for the 1-year period does not exceed \$2,500/-;

the Additional CPF Housing Grant for Singles will be disbursed fully into his CPF account.

Where there are **two** eligible single citizen applicants who are at least 35 years old at the time of the flat application and they meet the following conditions:

- (a) At least one of the Additional CPF Housing Grant applicants is in continuous employment of one (1) year prior to the time of application to buy the flat (based on the date of the flat application), and is still employed at the time of application; and
- (b) The average gross monthly household income for all working persons listed in the flat application for the 1-year period does not exceed \$5,000/-;

the Additional CPF Housing Grant will be disbursed equally between both of them.

Where there are **more than two** eligible single citizen applicants who meet the above conditions, the applicants must decide on which two applicants will receive the Additional CPF Housing Grant, subject to the HDB's prevailing policies, rules and regulations.

### **USE OF THE GRANT**

5. The Additional CPF Housing Grant ("the Grant") must be used to pay for the flat purchase. The Grant can be used to pay for the CPF portion of the downpayment for the flat purchase, after the cash payment (if applicable) has been paid. Any un-used Grant can then be used to reduce the mortgage loan (if applicable). The Grant cannot be used for payment of the stamp/ registration fees or conveyancing fees.

### **OTHER CONDITIONS**

6. For applications under the Fiancé/ Fiancée Scheme, both the applicant or applicant/ recipient and his/ her fiancé/fiancée must be unmarried, widowed or divorced (with Divorce Certificate/ Decree Nisi Absolute/ Certificate of Making Interim Judgment Final (Divorce/ Nullity) granted) at the time of the flat application. They must produce, without demand, their Marriage Certificate for inspection by the HDB on or before the date of taking possession of the flat.

7. If the marriage of the applicant/ recipient and his spouse (who is either an applicant or an essential family member) is subsequently annulled, the Additional CPF Housing Grant (with interest) must be repaid to the HDB. In addition, the HDB may require the flat to be surrendered to the HDB based on the HDB's prevailing policies, rules and regulations.
8. In the event that any applicant/ recipient, any family members or any other person listed in the flat application and/ or the Additional CPF Housing Grant application:
  - (a) breach any of the Conditions of the Scheme;
  - (b) make any false declaration for the purpose of purchasing the flat or obtaining the Additional CPF Housing Grant;
  - (c) give any false information or suppress information in the application form for the purchase of the flat or in the application for the Additional CPF Housing Grant or in any other written forms/ undertakings;
  - (d) become ineligible to buy or retain the flat; and/ or
  - (e) become or render himself ineligible for the Additional CPF Housing Grant

the HDB may, without prejudice to any other rights, cancel the flat application, compulsorily acquire the Flat and/ or recover the Additional CPF Housing Grant (with interest).

Without prejudice to the above or anything herein or any other rights of the HDB, if the applicant or applicant/ recipient(s) chooses to cancel the flat application with the approval of the HDB or if the flat application is cancelled for any reason whatsoever or if the applicant or applicant/ recipient(s) fail to sign the Agreement for Lease/ Take Possession of the Flat in accordance with the terms of the Agreement for Lease or within the period stipulated by the HDB when required by the HDB to do so, the recipient(s) must return the Additional CPF Housing Grant (with interest) to the HDB upon the cancellation of the flat application.

9. The HDB has the right to recover the Additional CPF Housing Grant (with interest) if the flat or any interest therein is sold, transferred, assigned or otherwise disposed of by the flat applicant(s) or by any mortgagee or any other person on or before the expiration of the 5-year or such other minimum occupation period as determined by the HDB in its absolute discretion.
10. The sale and purchase of the flat under the Additional CPF Housing Grant Scheme is subject to the HDB's prevailing policies, rules and regulations.
11. If the spouse/ fiancé/ fiancée has not been given the Additional CPF Housing Grant due to any reason whatsoever, e.g. he/ she is not listed as a co-applicant of the flat at the time of submission of the application for the Additional CPF Housing Grant, he/ she will not be given the Additional CPF Housing Grant subsequently under any circumstances whatsoever, even if he/ she subsequently becomes a co-applicant of the flat. In addition, he/ she will also not be eligible for any Additional CPF Housing Grant thereafter for any reason whatsoever.
12. Anyone who had already received the Additional CPF Housing Grant will not be eligible for another Additional CPF Housing Grant for any reason whatsoever except where specifically provided.
13. Notwithstanding and without prejudice to anything herein, a recipient of the Additional CPF Housing Grant for Singles under the Single Singapore Citizen Scheme can subsequently apply for another Additional CPF Housing Grant **within six months** of one of the following events:-
  - (a) He has married a first-timer Singapore Citizen or Singapore Permanent Resident spouse; or
  - (b) He has married and listed his non-Singapore citizen spouse as an occupier in his flat application, and his spouse subsequently obtains Singapore Citizenship or Singapore Permanent Resident status or gives birth to a Singapore Citizenship or Singapore Permanent Resident child, whichever is earlier.

The applicants for the Additional CPF Housing Grant must meet the Conditions of the Additional CPF Housing Grant Scheme prevailing at the time of application.

If the applicants have not taken possession of their booked HDB flat, they may apply to the HDB Sales Office for the full Additional CPF Housing Grant (for Family) within six months of their eligibility to do so. This is on condition that the Additional CPF Housing Grant for Singles given earlier is first recovered (with interest).

If the applicants have taken possession of their booked HDB flat, the first-timer spouse may apply to the HDB Branch managing their flat for the Additional CPF Housing Grant for Singles within six months of their eligibility to do so. They will not be eligible to request for the Additional CPF Housing Grant after the six months period has expired.

14. Unless otherwise determined by the HDB in its absolute discretion and subject to the HDB's prevailing policies, rules and regulations, interest payable on the Additional CPF Housing Grant under the Conditions of the Scheme is computed based on what the Additional CPF Housing Grant would have earned in the CPF ordinary account from the date the Additional CPF Housing Grant was disbursed to the end of the month in which payment is made, provided always that the HDB reserves the right to vary the computation from time to time in accordance with prevailing policies, rules and regulations.

15. Notwithstanding and without prejudice to anything herein,

- (a) the HDB shall have the right to recover the Additional CPF Housing Grant (with interest) in its absolute discretion at any time on written demand to the recipients and when HDB exercises the said right or otherwise under the Conditions of the Scheme, the HDB shall be entitled in its sole discretion to deem that the recipients have not fulfilled or otherwise breached the Conditions of the Scheme. The right shall include but is not limited to the right to instruct, without the need for any authorization by the recipients, the Central Provident Fund Board (CPF Board) to deduct and pay to the HDB the outstanding housing grant with interest, from the CPF monies standing in the recipients' Ordinary Accounts (OA). In the event of insufficient funds in the recipients' Ordinary Accounts at the point of deduction, the recipients shall pay the shortfall in cash to the HDB.
- (b) If the Additional CPF Housing Grant (with interest) or any part thereof remains unpaid or outstanding after written demand for payment by the HDB under the Conditions of the Scheme or otherwise at any time as the HDB deems fit in its absolute discretion, this shall constitute a debt owed by the recipient(s) to the HDB/ Government.
- (c) The HDB shall be entitled to commence enforcement action, including compulsory acquisition of the flat, against the recipients to recover the full outstanding debt (inclusive of interest) without further notice to the recipients. In addition, the recipients shall indemnify the HDB from and against all costs and expenses, including all legal costs on a solicitor and client basis.
- (d) The recipient(s) and his/ her spouse/ fiancé/ fiancée (even if the spouse/ fiancé/ fiancée is not a recipient) will not be allowed to buy any HDB/ DBSS flat or Executive Condominium unit, or take over the lease of an existing flat/ unit until all amounts outstanding and payable to the HDB have been paid in full.

16. In the event of any inconsistency between the Conditions of the Scheme and the General Conditions for purchase of a flat under the applicable sales exercise or any other terms and conditions as may be applicable or laid down by the HDB from time to time relating to the sale and purchase of an HDB flat, the Conditions of the Scheme shall prevail unless otherwise determined by the HDB in its absolute discretion.

17. The HDB reserves the right to add, delete and/ or vary any of the conditions of the Additional CPF Housing Grant Scheme at any time it deems fit.

18. Words importing the singular number or the masculine gender herein shall include the plural number or the feminine gender where applicable and vice versa.

**CAUTION: IN ADDITION TO OTHER REMEDIES, THE HOUSING & DEVELOPMENT ACT (CHAPTER 129) PROVIDES THAT ANY PERSON WHO MAKES A FALSE STATEMENT IS LIABLE TO A FINE NOT EXCEEDING \$5,000/- OR IMPRISONMENT FOR A TERM NOT EXCEEDING 6 MONTHS OR BOTH.**

**HDB'S PRIVACY POLICY**

HDB collects personal data from you to administer HDB's public housing programmes and services. We may share necessary data with other Government agencies, unless such sharing is prohibited by legislation. This is to enable us to serve you in the most convenient, efficient and effective way. We will NOT share your personal data with non-Government entities, except where such entities have been authorised to carry out specific Government services.

If you would like to find out more about HDB's Data Protection and Privacy Policy, you can visit our website [www.hdb.gov.sg](http://www.hdb.gov.sg) for more details.

***NOTE: The Conditions of the Additional CPF Housing Grant Scheme contained above are current at the time of printing and are subject to HDB's prevailing policies, rules and regulations in force from time to time.***

**Updated: 17 Dec 2014**