**Central Provident Fund (Ministry of Defence Housing Scheme) Regulations** 

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## CENTRAL PROVIDENT FUND ACT (CHAPTER 36, SECTION 77(1)(*h*))

## CENTRAL PROVIDENT FUND (MINISTRY OF DEFENCE HOUSING SCHEME) REGULATIONS

Rg 13

G.N. No. S 21/1987

#### **REVISED EDITION 2006**

(30th November 2006)

[1st February 1987]

### Citation

**1.** These Regulations may be cited as the Central Provident Fund (Ministry of Defence Housing Scheme) Regulations.

## Definitions

2. In these Regulations, unless the context otherwise requires —

[Deleted by S 655/2016 wef 01/01/2017]

[Deleted by S 655/2016 wef 01/01/2017]

[Deleted by S 655/2016 wef 01/01/2017]

"common property" has the same meaning as in section 3 of the Land Titles (Strata) Act (Cap. 158);

[S 586/2007 wef 31/10/2007]

"flat" includes any land adjacent to a flat that the Housing and Development Board has approved for purchase or acquisition as part of the flat;

[S 694/2012 wef 01/01/2013]

[Deleted by S 655/2016 wef 01/01/2017]

- "Minister for Finance" means the Minister for Finance incorporated under the Minister for Finance (Incorporation) Act (Cap. 183);
- "Ministry of Defence Housing Scheme" means any scheme approved by the Minister for the purchase of flats by officers of the Singapore Armed Forces;

"officer" has the same meaning as in the Singapore Armed Forces Act (Cap. 295).

### Withdrawal of moneys for purchase of flat

**3.** Where an application has been made by an officer to purchase a flat under the Ministry of Defence Housing Scheme and such application has been approved by the Government, the Board may, on the application of the officer and subject to such terms and conditions as the Board may impose, authorise the whole or part of the amount standing to his credit in the Fund to be withdrawn from the Fund and used for the payment of the whole or part of the purchase price of the flat.

### Withdrawal for payment of share in common property

**3A.** Where an officer, as owner of a flat purchased under the Ministry of Defence Housing Scheme, has accepted, or is deemed to have accepted, the transfer of all the estate and interest of the Government or the Minister for Finance in any common property relating to that flat pursuant to an application under section 126 of the Land Titles (Strata) Act, the Board may, on the application of the officer and subject to such terms and conditions as the Board may impose, authorise the whole or part of the amount standing to the officer's credit in the Fund to be withdrawn by him to pay the whole or part of —

- (a) the price for his acquiring a share in the common property; and
- (b) any cost, fee or other incidental expenses arising from the transfer of the common property or the withdrawal of moneys under this regulation.

[S 586/2007 wef 31/10/2007]

#### Withdrawal for payment of monthly instalments

4. Subject to regulation 6B, where an officer is required by any agreement under the Ministry of Defence Housing Scheme to pay monthly instalments of principal and interest on account of the purchase of such flat, the Board may, on the application of the officer and subject to such terms and conditions as the Board may impose, authorise the whole or part of the amount standing to his credit in the Fund to be withdrawn from the Fund and used for the payment of such monthly instalments.

[S 240/2015 wef 24/04/2015]

# Authorisation to pay whole or part of amount to Government or Minister for Finance

5. Subject to regulation 6B, where an officer has made an application to purchase a flat under the Ministry of Defence Housing Scheme and has obtained a housing loan from the Government or the Minister for Finance to finance the purchase of the flat, the Board may, on the application of the officer and subject to such terms and conditions as the Board may impose, authorise the whole or part of the amount standing to his credit in the Fund to be withdrawn from the Fund and paid to the Government or the Minister for Finance for the repayment of such housing loan.

[S 240/2015 wef 24/04/2015]

#### Withdrawal of spouse's contribution for payment of purchase price

6. Where a flat under the Ministry of Defence Housing Scheme is to be purchased in the joint names of an officer and his spouse who is also a member of the Fund, the Board may, on the application of the spouse and subject to such terms and conditions as the Board may impose, authorise the whole or part of the amount standing to the credit of the spouse in the Fund to be withdrawn from the Fund and used for the payment of the whole or part of the purchase price of the flat.

#### Loan by Government to officer

**6A.**—(1) Where the Board has, on or after 1st March 1999, credited into the ordinary account of any officer moneys lent by the Government to the officer pursuant to any approved loan scheme under section 14A of the Act, the Board may —

- (*a*) on the application of the officer; or
- (b) if it considers necessary,

and subject to such terms and conditions as it may impose, permit the officer to withdraw such moneys to pay the whole or part of the monthly instalments of principal and interest towards repayment of -

(i) any loan obtained by the officer to pay for his share in any common

property transferred by the Government or the Minister for Finance; or

 (ii) any housing loan which the officer has obtained from the Government or the Minister for Finance to finance the purchase of a flat under the Ministry of Defence Housing Scheme.

[S 586/2007 wef 31/10/2007]

(2) The total amount which an officer may withdraw under paragraph (1) to pay such monthly instalments shall be determined by the Board.

# Use of money in special account for payment of housing loan and share in common property transferred by Government or Minister for Finance

**6B.**—(1) This regulation applies where an officer is liable, as owner of a flat purchased under the Ministry of Defence Housing Scheme, to pay the monthly instalments of principal and interest towards —

- (a) a housing loan which has been obtained by the officer from the Government or the Minister for Finance to finance the purchase of the flat; or
- (b) a loan obtained by the officer to pay for the officer's share in any common property transferred by the Government or the Minister for Finance.

(2) Where this regulation applies in respect of an officer, the Board may authorise to be withdrawn from the moneys standing to the officer's credit in the officer's special account an amount not exceeding one of the following to pay the monthly instalments referred to in paragraph (1):

- (a) the balance remaining of moneys transferred from the officer's medisave account under section 13(6) of the Act to the officer's special account;
- (b) if the Minister approves the withdrawal, the total amount of moneys standing to the officer's credit in the officer's special account from time to time.

(3) The Board may authorise either or both of the amounts under paragraph (2)(a) and (b) to be withdrawn —

- (a) on the application of the officer or if the Board considers it necessary; and
- (b) subject to such terms and conditions as the Board may impose.

(4) The amounts that an officer may withdraw under paragraph (2)(a) or (b) are to be determined by the Board.

[S 240/2015 wef 24/04/2015]

### Disbursements in connection with purchase, etc.