

**Central Provident Fund (Ministry of Defence Housing Scheme) (Amendment)  
Regulations 2007**

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**No. S 510**

**CENTRAL PROVIDENT FUND ACT  
(CHAPTER 36)**

**CENTRAL PROVIDENT FUND (MINISTRY OF DEFENCE HOUSING SCHEME)  
(AMENDMENT) REGULATIONS 2007**

In exercise of the powers conferred by section 77 (1)(*h*) and (*ra*) of the Central Provident Fund Act, the Minister for Manpower, after consulting with the Central Provident Fund Board, hereby makes the following Regulations:

**Citation and commencement**

**1.** These Regulations may be cited as the Central Provident Fund (Ministry of Defence Housing Scheme) (Amendment) Regulations 2007 and shall come into operation on 1st October 2007.

**Deletion and substitution of regulations 9 and 10**

**2.** Regulations 9 and 10 of the Central Provident Fund (Ministry of Defence Housing

Scheme) Regulations (Rg 13) (referred to in these Regulations as the principal Regulations) are deleted and the following regulations substituted therefor:

**“Restriction on resale**

**9.—**(1) An officer who —

- (a) has withdrawn any moneys under these Regulations in respect of a flat; or
- (b) is required under section 27C (1) (iii) or 27E(1)(ii) of the Act to make a payment to the Fund upon the sale or disposal of a flat,

shall not, without the prior written permission of the Board, sell, transfer, assign or otherwise dispose of the flat or any of his estate or interest therein.

(2) An officer who has withdrawn any moneys under these Regulations in respect of a flat shall not, without the prior written permission of the Board, execute a mortgage in respect of the flat in favour of any person other than the Board, the Government or the Minister for Finance, or any one or more of them.

**Repayment of moneys in certain circumstances**

**10.—**(1) Notwithstanding regulation 12, where an officer —

- (a) has withdrawn any moneys under these Regulations in respect of a flat; or
- (b) is required under section 27C (1) (iii) or 27E(1)(ii) of the Act to make a payment to the Fund upon the sale or disposal of a flat,

in the event that the flat or any estate or interest therein is sold, transferred, assigned or otherwise disposed of —

- (i) by the Government or the Minister for Finance;
- (ii) by the officer without the prior written permission of the Board; or
- (iii) by any other person with or without the prior written consent of the Board,

such of the following amounts as may be applicable to the officer or, if both amounts are applicable to him, the aggregate of both amounts, shall become due and payable to his account in the Fund:

- (A) if sub-paragraph (a) applies to him, all moneys withdrawn by him in connection with the purchase of the flat (including any moneys lent to him under section 14A of the Act in connection with such purchase and withdrawn by him which have not been repaid), together with the

whole or such part, as the Board may determine, of any interest that would have been payable thereon if the withdrawal had not been made;

- (B) if sub-paragraph (b) applies to him, the relevant amount as defined in regulation 12(11).

(2) Notwithstanding regulation 12, all moneys withdrawn by an officer under these Regulations (including any moneys lent to him under section 14A of the Act and withdrawn by him which have not been repaid), together with the whole or such part, as the Board may determine, of any interest that would have been payable thereon if the withdrawal had not been made, shall become due and payable to the officer's account in the Fund in the event that —

- (a) the officer cancels his application to purchase the flat under the Ministry of Defence Housing Scheme;
- (b) any mortgage or encumbrance, other than a mortgage executed by the officer in favour of the Board, the Government or the Minister for Finance, or any one or more of them, is created over the flat without the prior written consent of the Board; or
- (c) the officer has committed a breach of any of the terms and conditions imposed by the Board in connection with the withdrawal of moneys under these Regulations.”.

### **Amendment of regulation 11**

3. Regulation 11 of the principal Regulations is amended —

- (a) by deleting sub-paragraph (a) of paragraph (1) and substituting the following sub-paragraph:

“(a) where such of the following amounts as may be applicable to the officer or, if both amounts are applicable to him, the aggregate of both amounts, has been paid to his account in the Fund:

- (i) in a case where the officer has withdrawn any moneys under these Regulations in respect of the flat, all moneys withdrawn by him in connection with the purchase of the flat (including any moneys lent to him under section 14A of the Act in

connection with such purchase and withdrawn by him which have not been repaid), together with the whole or such part, as the Board may determine, of any interest that would have been payable thereon if the withdrawal had not been made;

- (ii) in a case where the officer is required under section 27C(1) (iii) or 27E (1) (ii) of the Act to make a payment to the Fund upon the sale or disposal of the flat, the relevant amount as defined in regulation 12 (11);” and

(b) by deleting paragraph (2) and substituting the following paragraph:

“(2) Notwithstanding paragraph (1)(b) and (c), any moneys lent to an officer under section 14A of the Act and withdrawn by him which have not been repaid, together with the whole or such part, as the Board may determine, of any interest that would have been payable thereon if the withdrawal had not been made, shall continue to be due and payable to the officer’s account in the Fund on the occurrence of any event referred to in regulation 10 (1) or (2)(a), (b) or (c).”.

## **Amendment of regulation 12**

4. Regulation 12 of the principal Regulations is amended by deleting paragraphs (1) to (14) and substituting the following paragraphs:

“(1) The Board may, in its discretion and subject to such terms and conditions as it may impose, permit an officer who —

- (a) has withdrawn any moneys under these Regulations in respect of a flat; or
- (b) is required under section 27C(1) (iii) or 27E (1) (ii) of the Act to make a payment to the Fund upon the sale or disposal of a flat,

to sell, transfer, assign or otherwise dispose of the flat or any of his estate or interest therein to any person if —

- (i) the Government or the Minister for Finance approves such sale,

transfer, assignment or disposal; and

- (ii) the Board is satisfied that adequate arrangements have been made to secure the payment to the officer's account in the Fund of the amount specified in this regulation or such part thereof as the Board may determine.

(2) Subject to paragraphs (3), (9) and (10), where the officer making the sale, transfer, assignment or disposal is below the age of 55 years at the time of the sale, transfer, assignment or disposal, he shall pay to his account in the Fund, in such manner as the Board may determine, whichever is the lesser of the following amounts:

- (a) the net proceeds of the sale, transfer, assignment or disposal; or
- (b) such of the following amounts as may be applicable to him or, if both amounts are applicable to him, the aggregate of both amounts:
  - (i) where paragraph (1)(a) applies to him, all moneys withdrawn by him in connection with the purchase of the flat (including any moneys lent to him under section 14A of the Act in connection with such purchase and withdrawn by him which have not been repaid), together with the whole or such part, as the Board may determine, of any interest that would have been payable thereon if the withdrawal had not been made;
  - (ii) where paragraph (1)(b) applies to him, the relevant amount.

(3) Notwithstanding paragraph (2) but subject to paragraphs (9) and (10), where the officer making the sale, transfer, assignment or disposal —

- (a) is below the age of 55 years at the time of the sale, transfer, assignment or disposal; and
- (b) sells, transfers, assigns or disposes of the flat to an immediate family member without consideration or for a consideration below the market value of the flat,

he shall, unless the Board otherwise directs, pay to his account in the Fund, in such manner as the Board may determine, such of the following amounts as may be applicable to him or, if both amounts are applicable to him, the aggregate of both amounts:

- (i) where paragraph (1)(a) applies to him, all moneys withdrawn by him