

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

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## **Legislative History**

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

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(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 —

“approved annuity” means an annuity for life, purchased from an insurer, which is approved by the Board;

“approved bank” means any bank approved by the Board;

“bank” has the same meaning as in the Banking Act (Cap. 19);

“insurer” means any person registered under the Insurance Act (Cap. 142) to carry on insurance business in Singapore;

“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conditions as the Board may impose, authorise the whole or part of the amount standing to his credit in the Fund to be withdrawn from the Fund and used for the payment of the whole or part of the purchase price of the flat.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 monthly instalments**

4. 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conditions as the Board may impose, authorise the whole or part of the amount standing to his credit in the Fund to be withdrawn from the Fund and used for the payment of such monthly instalments.

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

5. 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.

#### **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 for payment of the monthly instalments of principal and interest towards 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.

(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**

**6B.**—(1) Where an officer, as owner of a flat purchased under the Ministry of Defence Housing Scheme, is liable to pay the monthly instalments of principal and interest towards a housing loan which has been obtained by him from the Government or the Minister for Finance to finance the purchase of the flat —

- (a) if the liability to pay arises on or after 1st February 1999, the Board, with the approval of the Minister, may —
  - (i) on the application of the officer or if it considers necessary; and
  - (ii) subject to such terms and conditions as it may impose, authorise the whole or part of the amount standing to the credit of the officer in his special account to be withdrawn by him for the payment of such monthly instalments; and
- (b) if the liability to pay arises on or after 1st July 2006, the Board may —
  - (i) on the application of the officer; and
  - (ii) subject to such terms and conditions as it may impose, authorise the whole or part of any amount standing to the credit of the officer in his special account which had been transferred from his medisave account under section 13(6) of the Act to be withdrawn by him for the payment of such monthly instalments.

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

### **Disbursements in connection with purchase, etc.**

**7.**—(1) Where an officer and his spouse or either of them are or is required to pay any stamp duties, fees or charges in connection with —

- (a) the purchase of a flat by them or by him or her, as the case may be, whether or not moneys were withdrawn under these Regulations for such purchase;
- (b) the transfer or assignment of a flat to them or to him or her, as the case

may be;

- (c) the creation or discharge of any mortgage on a flat purchased by, or transferred or assigned to, them or to him or her, as the case may be; or
- (d) the withdrawal of moneys under these Regulations,

the Board may, on their application or on his or her application, as the case may be, and subject to such terms and conditions as the Board may impose, authorise the whole or part of the amount standing to their credit in the Fund or the amount standing to his or her credit in the Fund to be withdrawn and used for that purpose.

(2) For the avoidance of doubt, where an officer and his spouse or either of them are or is required to pay any stamp duties, fees or other charges in connection with —

- (a) any divestment, by them or by him or her, as the case may be, whether by sale, transfer, assignment or otherwise, of any interest or title in a flat; or
- (b) the discharge of any mortgage on a flat upon the divestment by them or by him or her, as the case may be, of their interest or his or her interest in such flat,

no amount standing to their credit in the Fund or to his or her credit in the Fund shall be withdrawn for that purpose.

### **Moneys to be paid to certain recipients**

8. All moneys withdrawn under these Regulations shall be paid by the Board to the Government, the Minister for Finance or such other person as the Board thinks fit to receive such moneys.

### **Restriction on resale**

9. An officer who has withdrawn any money under these Regulations for the purchase of a flat or for the repayment of a housing loan 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, or 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.

### **Moneys withdrawn to be repaid to Board in certain circumstances**

10. Notwithstanding regulation 12, all moneys withdrawn by an officer under these Regulations (including any moneys lent to the officer under section 14A of the Act which have not been repaid) together with any interest that would have accrued thereto if the withdrawal had not been made shall become due and payable to the Board on the occurrence of any of the following events: