

Dealing with the Central Provident Fund (CPF) money of someone who has passed away

(Information Sheet 1)
17 Oct 2020



How would you distribute the CPF Money?

If the person who passed away was a Muslim, we will distribute the money in line with Section 112 of the Administration of Muslim Law Act according to the school of the Muslim law they observed. The Certificate of Inheritance issued by the Syariah Court will list the beneficiaries and their share of the inheritance.

If the person who passed away was not a Muslim, we will distribute the CPF money in line with the Intestate Succession Act. The Act states that the movable property (for example, money in a bank account) will be distributed according to the law of the country in which the person was domiciled at the time of his death. (When we refer to where the person was domiciled, we mean where they intended their permanent home to be. It does not refer to their nationality or address.)

If the person who passed away was domiciled in Singapore at the time of their death, we will distribute the CPF money in line with the rules of distribution in the Intestate Succession Act as set out in the following table.

Rules of Distribution (Non-Muslims)

The person dies without a will leaving	Distribution
Husband or wife No children No parent	Whole share to surviving husband or wife.
Husband or wife Children	½ share to surviving husband or wife. ½ share to be shared equally among children. If they have already passed away, their children. Parents are not entitled.
Children No husband or wife	Whole share to be shared equally among children and, if they have already passed away, their children. Parents are not entitled.
Husband or wife Parent No children	½ share to surviving husband or wife. ½ share to be shared equally among surviving parents.
Parents No husband or wife No children	Whole share to be shared equally among surviving parents.
Brothers and sisters No husband or wife No children No parents	Whole share to be shared equally among brothers and sisters. If they have already passed away, their children.
Grandparents No husband or wife No children No parents No brothers or sisters or their children	Whole share to be shared equally among surviving grandparents.
Uncles and aunts No husband or wife No children No parents No brothers or sisters or their children No grandparents	Whole share to be shared equally among surviving uncles and aunts.

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45 Maxwell Road #07-11
Singapore 069118

E-helper Operating Hours:

Monday to Friday: 8.30am to 5.00pm

Website:

<https://pto.mlaw.gov.sg>

How do I know if my loved one has any CPF money and if they had made a valid nomination?

The money from the Central Provident Fund (CPF) of a person who has passed away will be distributed in line with the nomination they made during their lifetime.

You will need to check with the CPF Board whether the person who has passed away had made a valid nomination for their CPF money. If they had, the CPF Board will pay the money direct to the person or people they nominated (if those people are older than 18).

If the person who has passed away did not make a valid nomination, the CPF Board will send their CPF money to us, as required by law.

The CPF Board will also send us the CPF money of a person who has passed away if the person chosen to receive that money is under 18 years old (unless she is a widow).



What do I need to do for the CPF money to be distributed to me?

You will need to make an online application via our eService page at <https://eservices.mlaw.gov.sg/PTO/welco.me.xhtml> so that we can deal with the money.

You will also need to have your Singpass ready to access our online application form. You may apply for your Singpass at <https://www.singpass.gov.sg> if you do not have one. If you are not eligible for a Singpass, you may apply for a log-in ID and password through our website at <https://pto.mlaw.gov.sg>.



What are the documents I need to send to you?

Annexes A and B set out the list of documents we need. If you do not have any of them, your case officer will advise you on what to do after you have sent us your online application. For a reimbursement of funeral expenses, Annex C sets out the list of documents we need. You may pick up a copy of Annexes A, B and C from our office or view them on our website.

Common types of documents we need are shown below.

1. Death certificate of the person who has passed away (the deceased)
2. Birth certificate of the deceased
3. Marriage certificate of the deceased
4. Decree nisi absolute (if the deceased was divorced)
5. Birth certificate of beneficiary
6. NRIC of beneficiary
7. Death certificate of beneficiary (if the beneficiary has passed away)
8. Marriage certificate of the deceased's parents
9. Death certificate of parents (if they have passed away)
10. Certificate of inheritance (for Muslims only)
11. Payment can be received via PayNow (which has to be registered with your NRIC) or Direct Credit (for which you are to provide a copy of the front page of the bank passbook / bank statement). For Direct Credit to a third party bank account, both you and the account holder(s) must execute the indemnity form (Form 15), which is available at our website. For the other non-electronic modes of payment, you will bear all the charges imposed by the bank(s) which will be deducted directly from the inheritance.

If the person who has passed away was a Muslim, you will need to apply for the Certificate of inheritance at <https://www.syariahcourt.gov.sg>.

What fees do you charge for dealing with CPF money?

The fees we charge for dealing with CPF money are shown below.

Amount of CPF Money	Charge
For the first \$1,000	2.400%
For the next \$9,000	1.500%
For the next \$240,000	0.750%
For the next \$250,000	0.450%
For the amounts In excess of \$500,000	0.300%

These fees, which we will take from the CPF money, include GST and cannot be waived. You will have to pay a minimum fee of \$15.

