




	Who we are	Tools and services	Infohub	Member 	Login 	
CPF overview	Growing your savings	Retirement income	Home ownership	Healthcare financing	Account services	

Home > Tools and services > Forms and e-applications > Reserve Ordinary Account savings for housing payments

< Forms and e-applications

HOME OWNERSHIP

Reserve Ordinary Account savings for housing payments

Apply to reserve your ordinary account (OA) savings for housing payments before turning 55

We will take five working days to process your application. Please submit your application at least five working days (and not earlier than six months) before your 55th birthday. Your OA savings will be reserved and not transferred to your Retirement Account (RA) when you turn 55.

You do not need to reserve your OA savings if:

- You are above age 55; or
- You have met your Full Retirement Sum (FRS) in your Special Account (SA); or
- You have fully redeemed your housing loan.

Relevant FAQ:

[What happens to my CPF savings when I turn 55](#)

Please note:

If you wish to change your instructions, you may resubmit the application. For cancellation of your reservation instruction, please [write to us](#).



I have read and accepted the [Terms of Use](#) and [Terms and Conditions](#).

Start >

CPF Board

Business partners

Useful links

Careers

Contact us

Feedback

FAQ



Report vulnerability 

Privacy statement

Terms of use

Sitemap

Security best practices

© 2024, Government of Singapore

Last updated 04 Jul 2024