

**For Official Use**

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**APPLICATION FORM FOR**
**(I) ENHANCED CPF HOUSING GRANT FOR FAMILY / SINGLES UNDER JOINT SINGLES SCHEME**
**(II) ENHANCED CPF HOUSING GRANT FOR SINGLES UNDER SINGLE SINGAPORE CITIZEN SCHEME**
**IMPORTANT NOTES**

1. This form may take you about 10 minutes to complete. You will need the following information to complete the form:  
Average gross monthly income of applicant(s), their spouse/ fiancé/ fiancée, and all working person(s) listed in the flat application.
2. Please read the attached Conditions of the Enhanced CPF Housing Grant Scheme carefully before completing this form.
3. Enhanced CPF Housing Grant applicants and all working persons listed in the flat application are to submit proof of their employment/income for the 1-year period prior to their application, e.g. payslips/letters from employer stating earned income, CPF statements, income tax assessment, etc.
4. All applicant(s) and their spouse/fiancé/fiancée (if any), must sign the application form.

**SECTION I – PARTICULARS OF FLAT BOOKED (“the Flat”)**

<b>Address of Flat</b>	Apt Blk _____ Singapore (_____)
<b>Flat Type</b>	
<b>Sales Registration No.</b>	

**SECTION II – PARTICULARS OF ENHANCED CPF HOUSING GRANT APPLICANT(S)\***

Name	NRIC No.	Citizenship	Grant Recipient^ (Please tick)	Employed at time of application (Please tick)
1.				
2.				
3.				
4.				

\*At least one of Enhanced CPF Housing Grant applicants/ applicants' spouse must be in continuous employment for 1 year prior to the Flat application (*based on the date of the Flat application*), and is still employed at the time of application.

^Recipients must be Singapore Citizens. For Joint Singles Scheme/ Orphans Scheme applications, the recipient(s) must be at least 35 years old at the time of the Flat application.

<b>SECTION III – PARTICULARS OF OTHER WORKING PERSON(S) LISTED IN FLAT APPLICATION</b>		
<b>Name</b>	<b>NRIC No.</b>	<b>Period of Employment</b>
<b>1.</b>		
<b>2.</b>		
<b>3.</b>		
<b>4.</b>		
<b>5.</b>		
<b>6.</b>		

The average gross monthly household income of all working persons listed in the Flat application for the **1-year period** is: \$ \_\_\_\_\_

Notes:

- Average gross monthly household income must not be more than \$9,000 under the Family/Joint Singles Scheme, or not more than \$4,500 under the Single Singapore Citizen Scheme
- For couples comprising a first-timer applicant with a second-timer applicant or a Singapore Citizen with a non-Singapore citizen spouse (under the Non-Citizen Spouse scheme), they may qualify if half of their average gross monthly household income does not exceed \$4,500.
- For Joint Singles Scheme applicants comprising a first-timer single and a second-timer single buying a short lease 2-room Flexi flat, they may qualify if the first-timer single average gross monthly household income does not exceed \$4,500.

**SECTION IV – DECLARATION AND ACCEPTANCE (BY APPLICANT(S) AND THEIR SPOUSE/FIANCE/FIANCÉE)**

I/ We, the applicant(s)' spouse/ fiancé/ fiancée listed in this application hereby jointly and severally DECLARE that:-

1. I/ We have read, understood and accepted the Conditions of the Enhanced CPF Housing Grant Scheme ("Conditions of the Scheme") and declare that I/ we and all other person(s) listed in this application am/ are able to comply with all the Conditions of the Scheme.
2. I/ We have never received any Enhanced CPF Housing Grant for any flat purchased previously.
3. I/ We agree and accept that among the other Conditions of the Scheme:
  - (a) The Enhanced CPF Housing Grant would be given fully to a sole citizen applicant and would be credited into his/her CPF account.
  - (b) It would be disbursed equally to the husband and wife who are joint citizen applicants.
  - (c) For first-timer Singles under the Joint Singles Scheme, the Enhanced CPF Housing Grant will be disbursed equally to the recipients listed in Section II. Upon taking possession of the Flat, the same recipients and their spouses (if any) shall be treated as having enjoyed a housing subsidy. This is regardless of the manner of disposal of the Flat in future.
  - (d) Only Singapore citizens are eligible to receive the Enhanced CPF Housing Grant. Any applicant who is a Singapore Permanent Resident would not be eligible to receive Enhanced CPF Housing Grant.
4. I/ We hereby undertake to abide by any HDB policies, terms and conditions as may be laid down from time to time relating to the sale and purchase of the flat and Enhanced CPF Housing Grant Scheme.
5. The HDB has the right to recover the Enhanced CPF Housing Grant (with interest) from me/ us if the Flat application is cancelled for any reason whatsoever or I/ we have failed to sign the Agreement for Lease/ Take Possession of the Flat when required by the HDB to do so.

6. I/ We and all essential family member(s) listed in the Flat application satisfy all the prevailing eligibility conditions for buying a flat direct from the HDB.
7. I/ We and all essential family member(s) listed in the Flat application forming the family nucleus are first timers as defined under the Conditions of the Scheme.
8. At least one of the applicants for the Enhanced CPF Housing Grant is in **continuous employment of one (1) year** prior to the time of application for the purchase of the Flat (based on the date of flat application), and is still employed at the time of application.
9. The average gross monthly household income for all working person(s) listed in the Flat application for the **1-year period does not exceed \$9,000** (Family/ Joint Singles Scheme) or **\$4,500** (Single Singapore Citizen Scheme) for the Enhanced CPF Housing Grant.
10. I/ We understand and agree that if the Flat application is also processed under the Fiancé/ Fiancée Scheme, I/ we must register our marriage within 3 months after taking possession of the Flat.
11. All the information given in this Enhanced CPF Housing Grant application form is true and correct, and I/ we have not suppressed any information.
12. I/ We agree and accept that, without affecting any other rights available to the HDB, the HDB has the right to reject/ cancel my/ our Enhanced CPF Housing Grant application if the application is incomplete; information given in the application is incorrect; or if I/ we am/ are not eligible for the Enhanced CPF Housing Grant.
13. I / we agree and accept that we have to pay a minimum 5% downpayment using my/our CPF monies / cash, if the total grant amount given is more than 95% of the selling price of the new flat.
14. I/ We further agree and accept that the HDB shall have the right to unilaterally introduce new terms and conditions and/ or revise the Conditions of the Scheme at any time, even if such new terms and conditions would adversely affect my/ our eligibility to apply for the Enhanced CPF Housing Grant.

**SECTION V – PARTICULARS OF SPOUSE/ FIANCEE/ FIANCEE & SIGNATURE OF ENHANCED CPF HOUSING GRANT APPLICANT(S)/ RECIPIENT(S)/ SPOUSE**

(Grant Recipient to sign on both Applicant and Grant Recipient columns)

Applicants' Signature	Grant Recipients' Signature	Particulars and Signature of Spouse/ Fiancé/ Fiancée	
(1)		Name: NRIC No:	
(2)		Name: NRIC No:	
(3)		Name: NRIC No:	
(4)		Name: NRIC No:	

Date: \_\_\_\_\_

## **PLEASE READ THE CONDITIONS CAREFULLY**

### **CONDITIONS OF THE ENHANCED CPF HOUSING GRANT SCHEME**

**NOTE :** *The conditions stipulated hereunder ["Conditions of the Scheme"] shall be in addition to the HDB's General Conditions for purchase of a flat under the applicable sales exercise or any other terms and conditions relating to the sale and purchase of an HDB flat.*

#### **ELIGIBILITY CONDITIONS FOR ENHANCED CPF HOUSING GRANT**

1. The Enhanced CPF Housing Grant will be given only **once** to Singapore Citizen applicants who buy an HDB flat.
2. The applicant(s) for the Enhanced CPF Housing Grant and all family member(s) listed in the flat application must satisfy all the prevailing eligibility conditions for buying a flat direct from the HDB. In addition, they must also meet the following conditions:
  - (a) The applicant(s) and essential family member(s) forming the family nucleus must be first-timers. A first-timer application is one where the applicant(s) and other essential family member(s) listed in the application to buy an HDB flat:-
    - (i) have not sold and are currently not the owners of any HDB flat bought directly from the HDB;
    - (ii) have not sold or are currently not the owner(s) of any HDB resale flat or a Design, Build and Sell Scheme (DBSS) flat bought under any CPF Housing Grant Scheme; or
    - (iii) have not enjoyed other form of housing subsidy, such as purchased an Executive Condominium from the Developer, enjoyed SERS benefits or privatisation of HUDC estate, or purchased an HDB flat under the Sale of Flats to Sitting Tenants Scheme.
  - (b) At least one of the Enhanced CPF Housing Grant applicants/ applicants' spouse is in continuous employment of one (1) year prior to the time of application to buy the flat (based on the date of the flat application), and is still employed at the time of application.
  - (c) The average gross monthly household income for all working persons listed in the flat application for the 1-year period does not exceed \$9,000 for Enhanced CPF Housing Grant applications made under the Family/ Joint Singles Scheme or \$4,500 for Enhanced CPF Housing Grant applications made under the Single Singapore Citizen Scheme.
  - (d) The flat must have sufficient lease to cover the youngest applicant and/or spouse/fiancé(e)-occupier to the age of 95 to qualify for the full Enhanced CPF Housing Grant; otherwise, the Enhanced CPF Housing Grant will be pro-rated.

## DETERMINATION OF GRANT QUANTUM

3. The HDB shall have the sole discretion to determine, cancel or otherwise vary the quantum of the Enhanced CPF Housing Grant to be given to the applicant(s) in accordance with prevailing policies, rules and regulations. The average gross monthly household income for the 1-year period prior to the flat application will be used to determine the quantum of the grant, which the applicant(s) is/ are eligible for under the Enhanced CPF Housing Grant Scheme as follows:

### Enhanced CPF Housing Grant:

First-Timer Family and Singles under Joint Singles Scheme		Singles under Single Singapore Citizen Scheme	
Average Gross Monthly Household Income	Additional CPF Housing Grant	Average Gross Monthly Household Income <sup>#</sup>	Additional CPF Housing Grant
Not exceeding \$1,500	\$80,000	Not exceeding \$750	\$40,000
\$1,501 to \$2,000	\$75,000	\$751 to \$1,000	\$37,500
\$2,001 to \$2,500	\$70,000	\$1,001 to \$1,250	\$35,000
\$2,501 to \$3,000	\$65,000	\$1,251 to \$1,500	\$32,500
\$3,001 to \$3,500	\$60,000	\$1,501 to \$1,750	\$30,000
\$3,501 to \$4,000	\$55,000	\$1,751 to \$2,000	\$27,500
\$4,001 to \$4,500	\$50,000	\$2,001 to \$2,250	\$25,000
\$4,501 to \$5,000	\$45,000	\$2,251 to \$2,500	\$22,500
\$5,001 to \$5,500	\$40,000	\$2,501 to \$2,750	\$20,000
\$5,501 to \$6,000	\$35,000	\$2,751 to \$3,000	\$17,500
\$6,001 to \$6,500	\$30,000	\$3,001 to \$3,250	\$15,000
\$6,501 to \$7,000	\$25,000	\$3,251 to \$3,500	\$12,500
\$7,001 to \$7,500	\$20,000	\$3,501 to \$3,750	\$10,000
\$7,501 to \$8,000	\$15,000	\$3,751 to \$4,000	\$7,500
\$8,001 to \$8,500	\$10,000	\$4,001 to \$4,250	\$5,000
\$8,501 to \$9,000	\$5,000	\$4,251 to \$4,500	\$2,500

<sup>#</sup>Based on the (i) recipient's income; or (ii) half the average monthly household income over the one year prior to the time of application to buy the flat, if the recipient is married to a non-Singapore citizen spouse or if the applicants comprise a first-timer applicant with a second-timer applicant.

## DISBURSEMENT OF GRANT

4. Only Singapore Citizens are eligible to receive the Enhanced CPF Housing Grant. Any applicant who is a Singapore Permanent Resident will not be eligible to receive Enhanced CPF Housing Grant. The current manner of disbursement is as follows:

### Sole Citizen Applicant

The Enhanced CPF Housing Grant will be disbursed fully into his CPF account.

### Joint Citizen Applicants (married couples)

Where a husband and wife are joint citizen applicants, the Enhanced CPF Housing Grant will be disbursed to them equally.

The Enhanced CPF Housing Grant can only be given to a maximum of two applicants who are husband and wife in a family nucleus. Where there are more than one eligible family nuclei, the applicants must decide on which family nucleus will receive the Enhanced CPF Housing Grant subject to the HDB's prevailing policies, rules and regulations.

### Joint Citizen Applicants (first-timer singles under Joint Singles Scheme)

The Enhanced CPF Housing Grant will be disbursed equally between two first-timer single citizen applicants who are both at least 35 years old at the time of the flat application. Upon taking possession of the booked HDB flat, the same two first-timer single citizen applicants and their spouses (if any) shall be treated as having bought a subsidised flat directly from the HDB.

The Enhanced CPF Housing Grant can only be given to a maximum of two applicants. Where there are more than two eligible single citizen applicants, the applicants must decide on which two applicants will receive the Enhanced CPF Housing Grant, subject to the HDB's prevailing policies, rules and regulations.

#### Disbursement of Enhanced CPF Housing Grant to Parents applying with Unmarried Child

Without prejudice to any other rights, the HDB may also in its sole discretion allow parents to receive the Enhanced CPF Housing Grant, if the unmarried child is the only one who meets all the eligibility criteria for the grant, subject to the HDB's prevailing policies, rules and regulations. At least one of the unmarried child's parents must be a Singapore Citizen and the household must also meet the other eligibility criteria for the Enhanced CPF Housing Grant. The unmarried child must not move out of the Flat within 5 years after taking possession of the Flat.

Where there is more than 1 unmarried child who is the co-applicant and meet all the requirements for the Enhanced CPF Housing Grant, the applicants must decide which unmarried child cannot move out of the Flat within 5 years after taking possession of the Flat.

#### Disbursement of Enhanced CPF Housing Grant to couples comprising a first-timer and a second-timer applicant

The Enhanced CPF Housing Grant for Singles will be disbursed solely into the CPF account of the eligible first-timer citizen, who shall be a co-applicant of the flat purchase. The amount of Enhanced CPF Housing Grant for Singles to be disbursed is determined based on half of the average monthly household income of all working persons listed in the flat application over the one-year period, prior to the time of application to buy the flat.

Without prejudice to any other rights, if the eligible first-timer citizen is listed as an occupier in the flat or is a Singapore Permanent Resident and her second-timer spouse is the sole citizen applicant, the HDB may also in its sole discretion allow the second-timer citizen applicant to receive the Enhanced CPF Housing Grant, provided he has never received the Enhanced CPF Housing Grant for a flat purchased previously, subject to the HDB's prevailing policies, rules and regulations.

#### Disbursement of Enhanced CPF Housing Grant to Joint Singles Scheme applicants comprising a first-timer single and a second-timer single buying a short lease 2-room Flexi flat

The Enhanced CPF Housing Grant for Singles will be disbursed solely into the CPF account of the eligible first-timer single, who shall be a co-applicant of the flat purchase. The amount of Enhanced CPF Housing Grant for Singles to be disbursed is determined based on the average monthly household income of the first-timer single listed in the flat application over the one-year period, prior to the time of application to buy the flat.

#### Disbursement of Enhanced CPF Housing Grant to Orphans

Where there is only **one** eligible single citizen applicant who is at least 35 years old at the time of the flat application and he meets the following conditions:

- (a) He is in continuous employment of one (1) year prior to the time of application to buy the flat (based on the date of the flat application), and is still employed at the time of application; and
- (b) His average gross monthly household income for the 1-year period does not exceed \$4,500;

the Enhanced CPF Housing Grant for Singles will be disbursed fully into his CPF account.

Where there are **two** eligible single citizen applicants who are at least 35 years old at the time of the flat application and they meet the following conditions:

- (a) At least one of the Enhanced CPF Housing Grant applicants is in continuous employment of one (1) year prior to the time of application to buy the flat (based on the date of the flat application), and is still employed at the time of application; and
- (b) The average gross monthly household income for all working persons listed in the flat application for the 1-year period does not exceed \$9,000;

the Enhanced CPF Housing Grant will be disbursed equally between both of them.

Where there are **more than two** eligible single citizen applicants who meet the above conditions, the applicants must decide on which two applicants will receive the Enhanced CPF Housing Grant, subject to the HDB's prevailing policies, rules and regulations.

## **USE OF THE GRANT**

5. The Enhanced CPF Housing Grant ("the Grant") must be used to pay for the flat purchase. The Grant can be used to offset the purchase price and reduce the mortgage loan for the flat purchase. The Grant cannot be used for the minimum cash downpayment (if any), stamp duty, registration fees, conveyancing fees and monthly mortgage instalment payments.
6. If the total grant amount received exceeds 95% of the purchase price of the flat, a minimum 5% of the purchase price must be paid from the recipient's own CPF monies and/or in cash. Any excess grant amount can be used to pay for items under the Optional Component Scheme and premiums that singles and Singapore Citizen/Singapore Permanent Resident households need to pay, before being credited into such CPF account or accounts of the recipient in accordance with the CPF Act and Regulations.

## DISPOSAL OF FLAT

7. Upon disposal of the flat, the Grant will be part of the CPF money that the Recipients have to return to their CPF Account. The first \$30,000 (applicable for singles) or first \$60,000 (applicable for families) or any other amount which the HDB may decide from time to time at its discretion will be credited to the Ordinary Account. Any excess amount will be credited to the Special Account / Retirement Account and Medisave Account. The return, use and withdrawal of the CPF money are governed by the CPF Act or any legislation and any rules or regulations made from time to time, the CPF Board's prevailing policies and, any rules or regulations that are in force from time to time.

## OTHER CONDITIONS

8. For applications under the Fiancé/ Fiancée Scheme, both the applicant or applicant/ recipient and his/ her fiancé/ fiancée must be unmarried, widowed or divorced (with Divorce Certificate/ Decree Nisi Absolute/ Certificate of Making Interim Judgment Final (Divorce/ Nullity) granted) at the time of the flat application. They must register their marriage within 3 months after taking possession of the flat.
9. If the marriage of the applicant/ recipient and his spouse (who is either an applicant or an essential family member) is subsequently annulled, the Enhanced CPF Housing Grant (with interest) must be repaid to the HDB. In addition, the HDB may require the flat to be surrendered to the HDB based on HDB's prevailing policies, rules and regulations.
10. In the event that any applicant/ recipient, any family members or any other person listed in the flat application and/ or the Enhanced CPF Housing Grant application:
  - (a) breaches any of the Conditions of the Scheme;
  - (b) makes any false declaration for the purpose of purchasing the flat or obtaining the Enhanced CPF Housing Grant;
  - (c) gives any false information or suppress information in the application form for the purchase of the flat or in the application for the Enhanced CPF Housing Grant or in any other written forms/ undertakings;
  - (d) is or becomes or renders himself ineligible to buy or retain the flat; and/ or
  - (e) is or becomes or renders himself ineligible for the Enhanced CPF Housing Grant

the HDB may, without prejudice to any other rights, cancel the flat application and/ or the Enhanced CPF Housing Grant application, compulsorily acquire the Flat and/ or recover the Enhanced CPF Housing Grant (with interest).

Without prejudice to the above or anything herein or any other rights of the HDB, if the applicant or applicant/ recipient(s) chooses to cancel the flat application with the approval of the HDB or if the flat application is cancelled for any reason whatsoever or if the applicant or applicant/ recipient(s) fail to sign the Agreement for Lease/ Take Possession of the Flat in accordance with the terms of the Agreement for Lease or within the period stipulated by the HDB when required by the HDB to do so, the recipient(s) must return the Enhanced CPF Housing Grant (with interest) to the HDB upon the cancellation of the flat application.

11. All applicants/ recipients, any family members or any other person listed in the flat application must fulfill the Conditions of the Enhanced CPF Housing Grant Scheme applicable at the time of flat application and as may be amended or varied from time to time as HDB deems fit. Before taking possession of the booked HDB flat, the applicants must notify HDB of any changes to the flat application via the Further Particulars (FP) Form or Change of Family Nucleus (COFN) Form. The information given in the FP or COFN Forms are in addition to the information given in the original flat application for the purchase of the booked flat.
12. Any changes to the flat application as indicated in the FP or COFN Forms may affect the applicant's / recipient's eligibility for application for the Enhanced CPF Housing Grant, and the applicant(s) / recipient(s) may not be eligible to retain any Enhanced CPF Housing Grant disbursed. Where the applicant/recipient is ineligible to retain the Enhanced CPF Housing Grant, the amount disbursed will be recovered (with interest). HDB has the right to
  - (a) re-assess the eligibility of the applicant(s) / recipient(s) to retain the Enhanced CPF Housing Grant; or
  - (b) recover the disbursed Enhanced CPF Housing Grant (with interest) before the applicant(s) may make a fresh application for Enhanced CPF Housing Grant.
13. In the event that the applicant(s) wish to make a fresh application for the Enhanced CPF Housing Grant, the average gross monthly household income for the 1-year period prior to the flat application will be used to determine the quantum of grant which the applicant(s) is / are eligible for under the Enhanced CPF Housing Grant Scheme prevailing at the time of flat application.
14. The HDB has the right to recover the Enhanced CPF Housing Grant (with interest) if the flat or any interest therein is sold, transferred, assigned or otherwise disposed of by the flat applicant(s) or by any mortgagee or any other person on or before the expiration of the 5-year or such other minimum occupation period as determined by the HDB in its absolute discretion.

15. The sale and purchase of the flat under the Enhanced CPF Housing Grant Scheme is subject to the HDB's prevailing policies, rules and regulations.
16. If the spouse/ fiancé/ fiancée has not been given the Enhanced CPF Housing Grant due to any reason whatsoever, e.g. he/ she is not listed as a co-applicant of the flat at the time of submission of the application for the Enhanced CPF Housing Grant, he/ she will not be given the Enhanced CPF Housing Grant subsequently under any circumstances whatsoever, even if he/ she subsequently becomes a co-applicant of the flat. In addition, he/ she will also not be eligible for any Enhanced CPF Housing Grant thereafter for any reason whatsoever.
17. Anyone who had already received the Enhanced CPF Housing Grant will not be eligible for another Enhanced CPF Housing Grant for any reason whatsoever except where specifically provided.
18. Notwithstanding and without prejudice to anything herein, a recipient of the Enhanced CPF Housing Grant for Singles under the Single Singapore Citizen Scheme can subsequently apply for another Enhanced CPF Housing Grant **within six months** of one of the following events:-
  - (a) He has married a first-timer Singapore Citizen or Singapore Permanent Resident spouse; or
  - (b) He has married and listed his non-Singapore citizen spouse as an occupier in his flat application, and his spouse subsequently obtains Singapore Citizenship or Singapore Permanent Resident status, or gives birth to a Singapore Citizenship or Singapore Permanent Resident child, whichever is earlier.

The applicants for the Enhanced CPF Housing Grant must meet the Conditions of the Enhanced CPF Housing Grant Scheme prevailing at the time of application. If the applicants have not taken possession of their booked HDB flat, they may apply for the full Enhanced CPF Housing Grant (for Family) within six months of their eligibility to do so. This is on condition that the Enhanced CPF Housing Grant for Singles given earlier is first recovered (with interest).

19. Unless otherwise determined by the HDB in its absolute discretion and subject to the HDB's prevailing policies, rules and regulations, interest payable on the Enhanced CPF Housing Grant under the Conditions of the Scheme is computed based on what the Enhanced CPF Housing Grant would have earned in the CPF Ordinary Account / Special Account / Medisave Account / Retirement Account (where applicable) from the date the Enhanced CPF Housing Grant was disbursed to the end of the month in which payment is made, provided always that the HDB reserves the right to vary the computation from time to time in accordance with prevailing policies, rules and regulations.
20. Notwithstanding and without prejudice to anything herein,
  - (a) the HDB shall have the right to recover the Grant (with interest) in its absolute discretion at any time on demand. When the HDB exercises the said right or otherwise under the Conditions of the Scheme, including but not limited to a situation where the HDB has reason to believe that the Recipient has not fulfilled or otherwise breached the Conditions of the Scheme, the HDB shall instruct the Central Provident Fund Board (CPF Board) to deduct the CPF monies from the Recipient's CPF accounts in accordance with the Central Provident Fund Act to repay the outstanding Grant with interest without the need for any authorisation by the applicant. In the event of insufficient funds in the Recipient's CPF accounts at the point of deduction, the Recipient shall pay the shortfall via subsequent CPF deductions or in cash.
  - (b) If the Enhanced CPF Housing Grant (with interest) or any part thereof remains unpaid or outstanding after written demand for payment by the HDB under the Conditions of the Scheme or otherwise at any time as the HDB deems fit in its absolute discretion, this shall constitute a debt owed by the recipient(s) to the HDB/ Government.
  - (c) The HDB shall be entitled to commence enforcement action, including compulsory acquisition of the flat, against the recipients to recover the full outstanding debt (inclusive of interest) without further notice to the recipients. In addition, the recipients shall indemnify the HDB from and against all costs and expenses, including all legal costs on a solicitor and client basis.
  - (d) The recipient(s) and his/ her spouse/ fiancé/ fiancée (even if the spouse/ fiancé/ fiancée is not a recipient) will not be allowed to buy any HDB/ DBSS flat or Executive Condominium unit, or take over the lease of an existing flat/ unit until all amounts outstanding and payable to the HDB have been paid in full.
21. In the event of any inconsistency between the Conditions of the Scheme and the General Conditions for purchase of a flat under the applicable sales exercise or any other terms and conditions as may be applicable or laid down by the HDB from time to time relating to the sale and purchase of an HDB flat, the Conditions of the Scheme shall prevail unless otherwise determined by the HDB in its absolute discretion.
22. The HDB reserves the right to add, delete and/ or vary any of the Conditions of the Scheme at any time it deems fit.
23. Words importing the singular number or the masculine gender herein shall include the plural number or the feminine gender where applicable and vice versa.



**CAUTION: IN ADDITION TO OTHER REMEDIES, THE HOUSING & DEVELOPMENT ACT (CHAPTER 129) PROVIDES THAT ANY PERSON WHO MAKES A FALSE STATEMENT IS LIABLE TO A FINE NOT EXCEEDING \$5,000/- OR IMPRISONMENT FOR A TERM NOT EXCEEDING 6 MONTHS OR BOTH.**

#### **HDB'S PRIVACY POLICY**

HDB collects personal data from you to administer HDB's public housing programmes and services. We may share necessary data with other Government agencies, unless such sharing is prohibited by legislation. This is to enable us to serve you in the most convenient, efficient and effective way. We will NOT share your personal data with non-Government entities, except where such entities have been authorised to carry out specific Government services.

If you would like to find out more about HDB's Data Protection and Privacy Policy, you can visit our website [www.hdb.gov.sg](http://www.hdb.gov.sg) for more details.

***NOTE:*** *The Conditions of the Enhanced CPF Housing Grant Scheme contained above are current at the time of printing and are subject to HDB's prevailing policies, rules and regulations in force from time to time.*

Updated: 25 Sep 2019