# How to invest with CPF?

Hello friends, how are you doing?

In this video, I will show you how to invest with CPF.

To start investing in CPF, you will need to open a CPF Investment Account. You can open a CPF investment account with DBS, OCBC or UOB Bank.

In the remaining video, I will use DBS Bank as an example, by opening a CPF Investment Account with DBS. The process should be roughly the same with the other two banks.

Please note that you can open an CPF Investment Account even though your Ordinary account is less than $20,000 and your Special Account is less than $40,000. Because you can only invest anything that is in excess of $20,000 for OA or $40,000 for SA. Meaning that if you have $25,000 in your OA account. You can only use the $5000 for investment. The remaining $20,000 have to be kept in the OA account to earn 3.5% interest rate per annum.

That said, even if you do not have $20,000 in OA or $40,000 in SA, you can still open a CPF Investment Account first, to get yourself ready for the future.

For a start, you will need to visit one of the DBS branches, and tell them that you want to