I am an undischarged bankrupt. Can I still choose to withdraw my Retirement Account savings using my property?

Whether you can withdraw your Retirement Account (RA) savings using your property depends on whether you own an HDB or private property.For HDB property ownersYou can choose to set aside your Full Retirement Sum (FRS) with a mixture of property (up to half your FRS) and cash, and withdraw part of your RA savings down to your Basic Retirement Sum (BRS*) if your HDB property can last you until 95.For private property ownersYou can choose to set aside your FRS with a mixture of property (up to half your FRS) and cash, and withdraw part of your RA savings down to your BRS* if your private property can last you until 95 and the expected housing refund is enough to restore your Full Retirement Sum (FRS).However, if you have not used your CPF savings for your property, or the expected housing refund is not enough to restore your FRS, you will not be able to withdraw your RA savings. This is because no additional charge can be created on your property. If you need more information, you can approach the Official Assignee.It is important to note that the amount of RA savings you can withdraw excludes interest earned, any government grants received and top-ups to your retirement savings. It also depends on your RA balance at the point of withdrawal. For example, if you are on CPF LIFE and have started your monthly payouts, any new inflows received in your RA will be used to increase your CPF LIFE premium to provide you with higher monthly payouts, and you will not be allowed to withdraw them in a lump sum.* Excluding interest, any government grants and top-ups made under the Retirement Sum Topping-Up Scheme.