I do not want my Special Account savings to be transferred to either the Retirement Account or the Ordinary Account. Can I withdraw it?

Savings from the Special Account (SA) that are transferred to your Retirement Account (RA) are not withdrawable as they are meant to provide you with payouts in retirement. Once you have set aside your Full Retirement Sum in RA, you may withdraw the remaining SA savings that are transferred to the Ordinary Account (OA). You may also continue to withdraw your RA savings above the Basic Retirement Sum (BRS) if you own an eligible property with remaining lease that lasts you until you are 95 or older.