

NON REFUNDABLE WITHDRAWAL RULES

MPF	Own Contribution / Member Contribution.						
CPF	Employer Contribution / Company Contribution.						
VPF	Voluntary Contribution.						
Availability	Amount available in member account. For NRPF withdrawals, availability includes CPF. For Refundable loans, availability is only MPF+VPF balance.						
Eligibility	Number of times of Basic+PP+DA+CDA.						
Min membership	The number of years that employee must be member of PF, whether CG PF or via transfer from some outside fund/RPFC.						
Maximum times	Maximum occasions during service period.						
Loan Code	Description	Documents required	Availability	Maximum Eligibility	Minimum Membership	Maximum times	Remarks
NON-REFUNDABLE WITHDRAWALS							
N1	Purchase of Plot	Online Application on ESS portal	CPF,VPF,MPF	24	5 years	1	If loan N1 is taken, then N2 will be given if construction is on plot purchased in N1 only
N2/N11	Purchase of Flat		CPF,VPF,MPF	36	5 years	1	
N2/N11	Construction of house		CPF,VPF,MPF	36	5 years	1	
N10	LIC Loans - payment of premium		MPF,VPF	N/A	5 years	1	
N3	Repayment of outstanding loans to financial institutions		CPF,VPF,MPF	36	10 years	Unlimited	
N4	Repairs to House		VPF,MPF	12	5 years	1	
N5	Marriage (Own)		50% of VPF,MPF	N/A	7 years	3	N5, N6, N7 combined can be taken a maximum of 3 times. This can mean 3 marriages/education, or 2 marriages+1 education, or 1 marriage + 2 education. Total loans of these three types cannot be more than 3.
N6	Marriage (Daughter, Son, Brother, Sister)		50% of VPF,MPF	N/A	7 years	3	
N7	Higher Education		50% of VPF,MPF	N/A	7 years	3	
N8	Illness		VPF,MPF	6	N/A	Unlimited	
N9	Pre-retirement withdrawal		90% of CPF,VPF,MPF	N/A	N/A	1	Age should be more than 59 years
N12	Covid-19		75% of CPF,VPF,MPF	3	N/A	1	