

[NOTE: IN GENERAL, THE SPECIAL ACCOUNT OF CPF MEMBERS AGED 55 AND ABOVE WILL BE CLOSED FROM THE 2ND HALF OF JANUARY 2025]

**SUGGESTED STANDARD CLAUSES TO INCLUDE IN INJUNCTION ORDERS
(CPF ASSETS)**

Disposal of assets

1. The Defendant, whether by his/her* agents or employees or otherwise, must not remove from Singapore or in any way dispose of or deal with or diminish the value of any of his/her* assets which are in Singapore whether in his/her* own name or not and whether solely or jointly owned up to the value of S\$[]. This prohibition includes the following assets in particular:
 - (a) the monies in the Defendant's following Central Provident Fund ("CPF") accounts¹:
 - (i) Ordinary Account;
 - (ii) Special Account²;
 - (iii) Medisave Account; and
 - (iv) Retirement Account,
 - (b) the monies in the Defendant's Investment Account with an approved agent bank under the Central Provident Fund (Investment Schemes) Regulations (Rg 9);
 - (c) the investments made under the Central Provident Fund (Investment Schemes) Regulations (Rg 9); and
 - (d) The monies (if any) standing to the credit of the Defendant in the general moneys of the Central Provident Fund.

Exceptions To Injunction Order

2. This order does not prohibit the Defendant from using the monies in his/her* CPF accounts(s) for the following purposes only:
 - (a) for all payments required or permitted to be made under the:
 - (i) CPF (Dependants' Protection Insurance Scheme) Regulations (Rg 19);

* Delete as appropriate

¹ If the prohibition applies to a specific quantum, then parties should state which is/are the specific CPF Account(s) (i.e. Ordinary, Special², Medisave and/or Retirement Account) to which parties intend to apply the prohibition.

² In general, the CPF Special Account is only applicable to CPF members below the age of 55.

- (ii) CPF (Home Protection Insurance Scheme) Regulations (Rg 11);
 - (iii) CPF (Medisave Account Withdrawals) Regulations (Rg 17)³;
- and the relevant provisions under the Central Provident Fund Act, where applicable;
- (b) for all payments required or permitted to be made under the:
 - (i) MediShield Life Scheme Act 2015 and any subsidiary legislation made pursuant to that Act;
 - (ii) CareShield Life and Long-Term Care Act 2019 and any subsidiary legislation made pursuant to that Act; and
 - (c) for repayment or for periodic payments towards the repayment of any loan taken by the Defendant to finance or re-finance the purchase or acquisition of [state address of matrimonial home]⁴.

Third Parties

Deductions by the Central Provident Fund Board

- 3. The Central Provident Fund Board shall be entitled to make such deductions from the monies standing to the credit of the CPF account(s) of the Defendant for the following purposes only and need not enquire as to the application or proposed application of any monies withdrawn by the Defendant if the withdrawal appears to be permitted by this order :
 - (a) for the purposes stated in the exceptions to this order; and
 - (b) for the payment to the Government the amount which the Board is entitled to recover on behalf of the Government under sections 14, 14A and 57C of the CPF Act

³ In addition to permitted withdrawals for medical treatment, the CPF (Medisave Account Withdrawals) Regulations also permit withdrawals for Medisave Care, also known as Medisave Withdrawals for Long-Term Care. Information about the scheme can be found at cpf.gov.sg

⁴ If the intention is to permit the Defendant to utilise his/her CPF for **all** payments permitted to be made under the various CPF housing schemes (for example, but not limited to, payments to HDB as a deposit for the purchase of a HDB flat and payments for HDB upgrading works), parties may wish to delete para 2(c) and replace it with “(c) for all payments required or permitted to be made under the:

- (i) Central Provident Fund (Approved HDB-HUDC Housing Scheme) Regulations;
- (ii) Central Provident Fund (Approved Housing Schemes) Regulations;
- (iii) Central Provident Fund (Approved Middle-Income Housing Scheme) Regulations;
- (iv) Central Provident Fund (Non-Residential Properties Scheme) Regulations; and
- (v) Central Provident Fund (Residential Properties Scheme) Regulations.”