

IN THE FAMILY JUSTICE COURTS OF THE REPUBLIC OF SINGAPORE

FAMILY JUSTICE COURTS PRACTICE DIRECTIONS

AMENDMENT NO. 1 OF 2024

1. It is hereby notified for general information that amendments have been made to Part VI and Appendix A of the Family Justice Courts Practice Directions. The amendments are summarised below: -
 - (a) Amendments to paragraph 16 on Agreed Matrimonial Property Plan and Proposed Matrimonial Property Plan;
 - (b) Deletion of Form 197 (Standard Query to the Central Provident Fund Board) of Appendix A; and
 - (c) Amendments to Form 246A (Checklist for Consent Orders for Disposal or Transfer of Properties Funded With CPF Moneys) of Appendix A.
2. The amendments will take effect on 1 March 2024 and will be reflected at <https://epd2015-familyjusticecourts.judiciary.gov.sg> from 1 March 2024.
3. Please find attached a document reflecting the marked-up amendments to the Practice Directions.

Dated this 27th day of February 2024



KENNETH YAP YEW CHOH
REGISTRAR
FAMILY JUSTICE COURTS

Part VI – Proceedings for the Dissolution of Marriage under Part X of Women’s Charter

16. Agreed Matrimonial Property Plan and Proposed Matrimonial Property Plan

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- (7) ~~The additional CPF information may be obtained by serving the original copy of Form 197 in Appendix A to these Practice Directions on the CPF Board at the Public Housing Section Novena Square Office of the CPF Board. Solicitors who wish to complete Form 197 on behalf of their clients shall annex a covering letter to Form 197 stating that they are the solicitors representing the CPF member for whom the enquiries are made. The CPF Board shall give the respective parties the written answers to the request for additional CPF information within one month of the service of Form 197. [deleted]~~

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Appendix A

Form 197

Para 16

~~STANDARD QUERY TO THE CENTRAL PROVIDENT FUND BOARD~~

~~(Applicable for CPF Members aged 55 and above only)~~

~~Name: _____~~

~~Address : _____~~

~~_____~~

~~(Please specify the name and address of the CPF member or his/her solicitors. The reply from the CPF Board will be sent to this address.)~~

PART A ~~(To be completed by CPF Member or his/her solicitors.)~~

Name of CPF member:	
CPF Account No:	
Name of CPF member's spouse:	
CPF Account No. of CPF member's spouse:	
Date of Birth of CPF member:	
Age of CPF member:	
The HDB matrimonial asset ("the flat")	[] (state address) _____ _____ [] The CPF member has an agreement for lease with the HDB and has not taken possession of the flat.
Name and address of CPF member's solicitors	

Date	Name and Signature of CPF member/solicitors
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PART B *(To be completed by the CPF Board)*

CPF Account Number: _____

Query 1	Were CPF funds used for the purchase of the flat or for financing the purchase of the flat or for the payment of approved upgrading works carried out by HDB? If yes, what is the principal sum utilised and accrued interest on the principal sum utilised?								
Answer:	<p>No: <input type="checkbox"/></p> <p>Yes, as at (specify date): _____ <input type="checkbox"/></p> <p>_____</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 60%;"></td> <td style="text-align: right;"><i>Amount</i></td> </tr> <tr> <td>Principal sum utilised-</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>Accrued interest on the principal sum utilised</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>_____</td> <td></td> </tr> </table>		<i>Amount</i>	Principal sum utilised-	\$ _____	Accrued interest on the principal sum utilised	\$ _____	_____	
	<i>Amount</i>								
Principal sum utilised-	\$ _____								
Accrued interest on the principal sum utilised	\$ _____								

Query 2	Did the CPF member pledge the flat to secure withdrawal of any monies from his/her CPF Retirement Account? If yes, what is the amount pledged?								
Answer:	<p>No: <input type="checkbox"/></p> <p>Yes, as at (specify date): _____ <input type="checkbox"/></p> <p>_____</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 60%;"></td> <td style="text-align: right;"><i>Amount</i></td> </tr> <tr> <td>Principal amount pledged</td> <td style="text-align: right;">\$ _____</td> </tr> </table> <p><i>[Applicable for CPF members who turned age 55 before 1 July 1995]:</i></p> <table style="width: 100%; border: none;"> <tr> <td style="width: 60%;">Accrued interest on the principal amount pledged:</td> <td style="text-align: right;">\$ _____</td> </tr> </table>		<i>Amount</i>	Principal amount pledged	\$ _____	Accrued interest on the principal amount pledged:	\$ _____		
	<i>Amount</i>								
Principal amount pledged	\$ _____								
Accrued interest on the principal amount pledged:	\$ _____								
Query 3	Upon transfer, sale or otherwise disposal of the flat, is there any portion of the refunds that has to be transferred from the CPF member's Ordinary and/or Special Account(s) to his/her Retirement Account in order to meet the required Retirement Sum? If yes, what is the amount required to be set aside or topped up in the CPF member's Retirement Account to meet the Retirement Sum?								
Answer:	No: <input type="checkbox"/>								

~~Yes, as at (specify date): _____~~

~~Amount required to be transferred to the CPF member's Retirement Account~~

~~Amount
\$ _____~~

Query 4 ~~Certain CPF members (i.e. those who have received certain housing grants designated by HDB) will have a portion of the refunds credited to their Retirement Account and/or Special Account and Medisave Account directly ("Grant Members")~~
~~Is the CPF member a Grant Member? If yes, what is the amount that the CPF member is required to set aside or top-up in his/her Retirement Account and Medisave Account?~~

Answer: ~~No:~~

~~Yes, as at (specify date): _____~~

~~Amount required to be set aside/topped up in the CPF member's Retirement Account (up to the Retirement Sum applicable to the CPF member, and any excess amount will be credited to the CPF member's Special Account)~~

~~Amount
\$ _____~~

~~Amount required to be set aside/topped up in the CPF member's Medisave Account~~

~~\$ _____~~

[deleted]

Form 246A

Para 116

Checklist For Consent Orders For Disposal or Transfer of Properties Funded With CPF Moneys

~~How To Use This Checklist:~~

1. ~~You will have to sign this Checklist~~ This Form is to be used if:
 - a) You or the other party are going to apply for a **consent order** (“**Order**”) dealing with changes in ownership (e.g. sell, transfer etc.)¹ of a property (the “**Property**”) under section 112 or 121G of the Women’s Charter; **and**
 - b) Central Provident Fund (“**CPF**”) moneys have been withdrawn from any CPF account(s) in respect of the Property and/or the Property has been pledged to make up your or the other party’s applicable retirement sum (applicable only if you are aged 55 and above).
2. You do **not** need to sign this Checklist if the order is for the Property to be transferred (other than by way of sale) with **partial or no CPF** refunds.
3. The signed Checklist must be submitted to the courts at the same time as when you are submitting the draft consent order.

Important Notes:

- A. Once the courts have granted the Order, ~~it should be promptly~~ please refer to the CPF website under “Account Services > Division of CPF assets in a divorce > FAQs” to determine if the Order needs to be served on the Central Provident Fund Board² (the “**CPF Board**”). If so, please serve it promptly before the change in ownership of the Property.
- B. Changes in ownership of any HDB Flats will be subject to HDB rules and regulations.
- C. For more options on the division of CPF-related matrimonial assets, e.g. transferring a property (other than by way of sale) with partial or no refunds, please refer to the CPF Board’s Suggested Clauses in Order of Court available at the [Family Justice Singapore Courts²](#) website.
- D. For housing options post-divorce, please use the online calculators on HDB’s and CPF Board’s websites to guide you on the housing type that is suitable for you. If you are retaining the Property, please ensure you have adequate finances, including adequate ability to service your monthly housing instalments.

¹ Including sale, surrender, assignment, transfer other than by way of sale, compulsory acquisition and other changes in ownership of the Property.

² Please refer to:

(a) Regulation 7 of the CPF (Division of Fund-Related Assets in Matrimonial Proceedings) Regulations; and
(b) Regulation 13 of the CPF (Lifelong Income Scheme) Regulations.

Parties/lawyers are required to serve the sealed copy of the order of court on the CPF Board in the manner stated in the Regulations. ~~Please also refer to the CPF Board’s online service for “Submit court order for division of matrimonial assets”.~~

Checklist

<p>1. I understand that the required CPF refunds must be made according to CPF laws dealing with refund of CPF moneys <u>at the time of completion of the transaction leading to the change in ownership of the Property.</u></p>	<input type="checkbox"/>
<p>2. I understand that the <u>transaction leading to the change in ownership of the Property cannot be completed if the required CPF refunds have <u>not</u> been made. If the proceeds are not enough to make the refunds, any shortfall must be topped up in <u>one lump sum in cash</u> on the date of completion of the Property transaction.</u></p>	<input type="checkbox"/>
<p>3. I understand that the total amount to be refunded upon sale of the Property, or transfer of the Property other than by way of sale with full CPF refunds, will generally be:</p> <p><u>2.</u></p> <p>a) the total amount(s) of CPF moneys used to buy the Property together with accrued interest; and</p> <p>b) any amount(s) for which the Property is pledged (if applicable) in order to make up the applicable retirement sum³.</p> <p><u>I understand that the transaction leading to the change in ownership of the Property cannot be completed if the required CPF refunds have not been made. If the proceeds are not enough to make the full required CPF refunds, the shortfall must be topped up in one lump sum in cash on the date of completion of the Property transaction.</u></p> <p><i>Notes:</i></p> <p>i) <i>If the Property is sold at or above market value and the sales proceeds after paying the outstanding housing loan (and HDB resale levy if applicable) are not enough to refund (a) plus (b), the shortfall need not be topped up in cash.</i></p> <p>ii) <i>The amount of required CPF refunds may differ depending on the transaction leading to change in ownership of the Property. For information on the required CPF refunds from <u>the sale of part share</u> of the Property or other Property transactions not stated here (e.g. surrender, compulsory acquisition, etc.), please refer to the CPF Board's website or contact the CPF Board.</i></p>	<input type="checkbox"/>
<p>4. I have checked⁴ and I know the following:</p>	<input type="checkbox"/>

³ ~~The~~ For parties aged 55 and above, the Property may have been pledged under the CPF Act to make up the applicable retirement sum. Please check with the other co-owners and the CPF Board as to whether any CPF refunds need to be made in respect of the pledge.

⁴ Parties should frequently check their updated CPF information in their CPF account(s) as all such information would be current as at the date of viewing. ~~Hence the amounts and~~ may change vary over time. Parties can access their CPF housing information by logging in to cpf.gov.sg/homeownershipdashboard.

<p><u>3.</u> a) the total amount(s) of CPF moneys used to buy the Property together with accrued interest;</p> <p>b) any amounts for which the Property is pledged (if applicable) in order to make up the applicable retirement sum; and</p> <p>c) that I have to share CPF information with the other party as required by the Family Justice Act, Family <u>Justice Courts and the applicable</u> Practice Directions and the courts.</p>	
<p>5. I know that until the date of <u>the transaction leading to the change in ownership of the Property:</u></p> <p><u>4.</u></p> <p>a) the amount of CPF moneys used for the Property may increase due to more CPF withdrawals being made or decrease due to voluntary housing refunds being made;</p> <p>b) interest will continue to accrue <u>on the amount of CPF moneys used</u> until the date of <u>completion of the transaction leading to the change in ownership</u>; and</p> <p>c) there may be refunds from financiers if excess CPF moneys have been paid to them.</p> <p>As a result, the amount to be refunded may be different on the date of completion of the transaction leading to the change in ownership as compared to the amount calculated as at the date I signed this Checklist.</p>	<input type="checkbox"/>

IMPORTANT: Please note that every case depends on its facts and is subject to prevailing laws, including CPF rules and regulations, as may be amended from time to time. If you are in doubt, please contact the CPF Board for clarifications on CPF-related matters.

<p>I have read and I understand this Checklist.</p> <hr style="width: 30%; margin-left: 0;"/> <p>Party's Signature</p> <p>Name:</p> <p>NRIC /Passport no.:</p> <p>Date:</p>
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