



TERMS AND CONDITIONS FOR THE BABY BONUS AND LARGE FAMILIES SCHEMES

The Baby Bonus Scheme helps to manage the financial costs of raising a child in the early years. Under the Baby Bonus Scheme, a child may be eligible to receive a Cash Gift and/or Child Development Account (CDA) benefits (comprising Government co-matching contributions, a First Step Grant and/or CDA top-up(s)). Applications can be submitted online at <https://www.life.gov.sg/>.

The Large Families Scheme provides support for couples with three or more children and helps to defray child-raising expenses. A child who is eligible for the Baby Bonus Scheme will automatically be considered for the Large Families Scheme. Under the Large Families Scheme, an eligible child may receive the Increased CDA First Step grant, Large Family MediSave Grant, and Large Family LifeSG Credits.

In submitting this application for the Baby Bonus Scheme, you (i.e. the applicant) and your spouse (if applicable) shall be deemed to have agreed to these Terms and Conditions (T&Cs). For the avoidance of doubt, the T&Cs for the Child Development Account (CDA) are prescribed by the Director pursuant to regulation 5(3)(c) of Child Development Co-Savings Regulations (CDCR).

Definitions:

“Adoptive parent” means the —

- (a) Adoptive mother or adoptive father, where the child is adopted by a couple who is married at the time of the adoption; and
- (b) Sole adopter, where the child is adopted by him only;

“Approved expenses”, in relation to the CDA, means the permitted withdrawals set out under regulation 9(1) of the CDCR (which we have reproduced in [clause 4.2](#) below);

“Baby Bonus Scheme” means one or more of the following components, depending on a child’s eligibility —

- (a) **“Cash Gift”**: the prescribed scheme in regulation 15 of the CDCR, referring to the Government contributions in the form of cash deposited into the applicant’s nominated bank account or the Child Savings Account (CSA); and/or
- (b) **“CDA benefits”**: the Government contributions deposited into the CDA under the Child Development Co-Savings Scheme, which can be in the form of —
 - (i) **“Government co-matching”**: The co-payment sum paid by the Government, equivalent to any sum saved into the CDA by any person, up to a child’s eligible cap. Co-payment sums are not paid on the Government’s deposits such as the CDA First Step Grant and CDA top-up;
 - (ii) **“CDA First Step Grant”**: A cash grant automatically deposited into the CDA without the need to save first; and/or

- (iii) **“CDA top-up”**: A cash grant made by the Government from time to time for the development of a child¹;

“Bank account holder” means the person whose bank account has been nominated by the applicant for the Cash Gift to be deposited into (assuming there is no CSA available to receive the Cash Gift);

“Birth order”, in relation to a child, means the status of the child as the first, second, third, fourth, fifth or subsequent child of his natural mother or adoptive parent;

“CDA” means the Child Development Account, a bank account opened and maintained for a child under regulation 4(3) of the CDCR. The moneys deposited in a CDA may only be used for approved expenses;

“CDCA” means the Child Development Co-Savings Act 2001;

“CDCR” means the Child Development Co-Savings Regulations;

“Child Development Co-Savings Scheme” means the scheme defined in section 3(1) of the CDCA;

“Child LifeSG Credits” means payments made by the Government from time to time in the form of LifeSG credits paid to the trustee of an eligible child (or the child’s mother or father, if there is no Trustee);

“CSA” means the Child Savings Account, which is a joint savings account opened for the child with a managing agent for the purpose of receiving any cash payments from the Government (including MSF or any other Government agency) like the Cash Gift under the Baby Bonus Scheme, financial or education awards and/or the moneys remaining in a CDA upon the closure of the CDA which is not transferred to the Post-Secondary Education Account (PSEA);

“CSA Joint Account Holder” means the person who is the joint account holder of the CSA together with the child. Only the person acting as the child’s trustee may be appointed the CSA Joint Account Holder;

“Director” means a public officer appointed by the Minister for the purposes of administering any provision of the CDCA, who shall also be the public officer administering the Large Families Scheme (LFS) and Child LifeSG Credits (CLC);

“Eligible child” means a child who satisfies the eligibility criteria to receive benefits for one or more components under the Baby Bonus Scheme, Large Families Scheme or other support measures as at the eligibility assessment date if any;

“Estimated delivery date” or “EDD” means the estimated delivery date of a child as certified by a medical practitioner;

“Family nucleus”, for the purpose of determining eligibility for the LFLC, collectively refers to all natural, adopted and step-children who are alive as at the eligibility assessment date of the disbursement year :

¹ This is known as the Child Development Credit under regulation 6B of the CDCR.

- (a) whose CDAs the trustee (X) and his/her spouse are appointed trustees over; and
- (b) who do not have a CDA² but whom X and/or X's spouse has care and control over.

The following rules shall apply:

- (1) If X is **divorced**, the family nucleus will *exclude*:
 - (i) Any child whose CDA is under the X's former spouse, and
 - (ii) Any child who does not have a CDA and whom X does not have care and control over.
- (2) If X is **widowed**, the family nucleus will *include*:
 - (i) Any child whose CDA X is trustee of.
 - (ii) Any child whom X's deceased spouse served as trustee of.
 - (iii) Any child who does not have a CDA but whom X and/or X's deceased spouse has care and control over.
- (3) If X has **remarried**, the family nucleus will *include*:
 - (i) Any child whose CDA X or his new spouse is trustee of; and
 - (ii) Any child who does not have a CDA but whom X and/or X's new spouse has care and control over.

"Government" means the Government of Singapore, as represented by the Ministry of Social and Family Development (MSF);

"Large Families Scheme" means a scheme comprising one or more of the following components, —

- (a) **"Large Family MediSave Grant" (LFMG)**: the Government's contribution of up to \$5,000 into a mother's or eligible child's MediSave account, which will be paid in respect of each Singapore citizen child whose date of birth or EDD falls on or after 18 February 2025, and whose Birth Order is 3 or higher;
- (b) **"Increased CDA First Step Grant" (Increased CDA FSG)**: an additional cash grant of up to \$5,000 for each Singapore citizen child being third or subsequent in birth order and whose date of birth or EDD falls on or after 18 February 2025, automatically deposited into the child's CDA;
- (c) **"Large Family LifeSG Credits" (LFLC)**: payments made by the Government in the form of LifeSG credits (\$1,000) paid annually to the trustee of an eligible child in each year such child attains the age of one to six years;

"Marriage Criterion" in relation to:

- (a) A child who is not adopted: Means the criterion that the natural parents of the child were either lawfully married at the time of the child's conception or became lawfully married after the child was conceived, whether or not such marriage remains subsisting; and

² This refers to children who have not opened a CDA or whose CDAs have been closed.

(b) A child who is adopted: Means the criterion that the adoptive parent of the child was lawfully married at the time of his adoption, whether or not such marriage remains subsisting;

“Managing agent” means a person appointed by the Minister under regulation 4 of the CDCR to operate and administer the Child Development Co-Savings Scheme. Currently, the managing agents are the Development Bank of Singapore Limited (DBS), Oversea-Chinese Banking Corporation Limited (OCBC) and United Overseas Bank (UOB);

“Minister” means the Minister for Social and Family Development;

“Natural parent” in relation to a child, includes the father or mother who is identified in the registration of the birth of the child;

“Nominated bank account” means the bank account nominated by the applicant for the Cash Gift to be deposited into;

“Parent”, in relation to a child, includes a natural or adoptive parent, or a legal guardian of the child;

“Relevant time” means —

- (a) In relation to a child who is not adopted, the date on which he is born or the date on which he becomes a Singapore citizen, whichever is the later; and
- (b) In relation to a child who is adopted, the date on which he is adopted or the date on which he becomes a Singapore citizen, whichever is the later;

“Sibling” means the natural sibling, step-sibling or adopted sibling of a child;

“Stillborn child” has the meaning given by section 2(1) of the Registration of Births and Deaths Act 2021;

“Trustee” means the person nominated to manage an eligible child’s CDA. He/she will also be the default recipient to receive the Large Family LifeSG Credits administered under the Large Families Scheme and any Child LifeSG Credits disbursed by MSF.

1. Eligibility Criteria and Benefits

A. Baby Bonus Scheme

- 1.1 An application must be submitted to MSF before 31 December of the year the child turns 12 years old. The child must be born or born and adopted on or after 1 January 2009, and a Singapore citizen at the point of application. Please refer to [Table 1](#) for information on Baby Bonus benefits and eligibility criteria for a child who is not adopted. If your child is adopted, please refer to [Table 2](#).

1.2 Cash Gift

Child who is not Adopted

- 1.2.1 A child who is not adopted is eligible for the Cash Gift if the following criteria are satisfied:
- (a) The child was born alive to his mother;
 - (b) The child is a Singapore citizen at the time of his birth or becomes a Singapore citizen before the age of 12;
 - (c) The child is the first, second, third or fourth child (only applicable if his date of birth (DOB) or EDD occurs on or after 1 January 2009 and before 1 January 2015); **and**
 - (d) The child's natural parents meet the Marriage Criterion.
- 1.2.2 An eligible child will receive:
- (a) The full amount of the Cash Gift if both or either of his natural parents is a Singapore citizen at the time of his birth; or
 - (b) A pro-rated amount of the Cash Gift, if both the child's natural parents are not Singapore citizens at the time of his birth, and the child becomes a Singapore citizen:
 - (i) (for a child whose DOB or EDD occurs on or after 1 January 2009 and before 14 February 2023) Before the age of 24 months; or
 - (ii) (for a child whose DOB or EDD occurs on or after 14 February 2023) Before the age of 7.

Adopted Child

- 1.2.3 An adopted child is eligible for the Cash Gift if the following criteria are satisfied:
- (a) The child was adopted before the age of 12 by his adoptive parent(s);
 - (b) The child is a Singapore citizen at the time of his adoption or becomes a Singapore citizen before the age of 12;
 - (c) Is the first, second, third or fourth child of the adoptive parent(s) (only applicable if his date of birth (DOB) or EDD occurs on or after 1 January 2009 and before 1 January 2015); **and**
 - (d) The child's adoptive parent(s) meet the Marriage Criterion.
- 1.2.4 An eligible child will receive:
- (a) The full amount of the Cash Gift, provided:
 - (i) (for a child born and adopted on or after 1 January 2009 and before 13 July 2015) He is a Singapore citizen at the time of his adoption; or
 - (ii) (for a child born and adopted on or after 13 July 2015) At least one adoptive parent is a Singapore citizen at the time of his adoption.

- (b) A pro-rated amount of the Cash Gift, if:
 - (i) (for a child born and adopted on or after 1 January 2009 and before 13 July 2015) He becomes a Singapore citizen before the age of 24 months;
 - (ii) (for a child born and adopted on or after 13 July 2015 and before 14 February 2023) He becomes a Singapore citizen before the age of 24 months, and his adoptive parent(s) are not Singapore citizen(s) at the time of his adoption; or
 - (iii) (for a child born and adopted on or after 14 February 2023) He becomes a Singapore citizen before the age of 7, and his adoptive parent(s) are not Singapore citizen(s) at the time of his adoption.

1.3 CDA Account Opening

Child who is not Adopted

- 1.3.1 A child who is not adopted is eligible to open a CDA if:
 - (a) He was born on or after 1 January 2009;
 - (b) He was born alive to his mother;
 - (c) He is a Singapore citizen at the time of his birth or becomes a Singapore citizen before the age of 12; **and**
 - (d) His natural parents meet the Marriage Criterion (only applicable if the child's DOB or EDD occurs on or after 1 January 2009 and before 1 September 2016).

Adopted Child

- 1.3.2 An adopted child is eligible to open a CDA if:
 - (a) He was born and adopted on or after 1 January 2009;
 - (b) He was below the age of 12 at the time he was adopted;
 - (c) He is a Singapore citizen at the time of his adoption or becomes a Singapore citizen before the age of 12; **and**
 - (d) His adoptive parent(s) were persons who were lawfully married, or widowed or divorced at the time he was adopted (only if the child's DOB or EDD occurs before 1 September 2016, and he was adopted before that date).

1.4 Government Co-matching

- 1.4.1 A child who is eligible to open a CDA may receive the Government co-matching.
- 1.4.2 The maximum amount of the Government co-matching that an eligible child is entitled to receive will depend on:

Child who is not adopted

- (a) The child's birth order;
- (b) The time the child becomes a Singapore citizen;
- (c) Whether both or either of the child's natural parents is a Singapore citizen at the time of the child's birth; **and**
- (d) For certain birth cohorts, (i) the date of the first deposit into the CDA by any persons other than the Government, or (ii) whether any deposit was made into the CDA by any person other than the Government after a specified date.

Adopted child

- (a) The child's birth order;
- (b) The time the child becomes a Singapore citizen;
- (c) Whether both or either of the child's adoptive parents is a Singapore citizen at the time of the child's birth (only applicable if the child's DOB or EDD occurs on or after 13 July 2015); **and**
- (d) For certain birth cohorts, (i) the date of the first deposit into the CDA, by any person other than the Government, or (ii) whether any deposit was made into the CDA by any person other than the Government after a specified date.

1.5 CDA First Step Grant

- 1.5.1 The CDA First Step Grant was introduced for children born on or after 24 March 2016. A child who is eligible to open a CDA may receive the CDA First Step Grant.

Child who is not Adopted

- 1.5.2 An eligible child will receive:
- (a) The full amount of the CDA First Step Grant, if both or either of his natural parents is a Singapore citizen at the time of his birth; or
 - (b) A pro-rated amount of the CDA First Step Grant, if both his parents are not Singapore citizens at the time of his birth.

Adopted Child

- 1.5.3 An eligible adopted child will receive:
- (a) The full amount of the CDA First Step Grant, if he is a Singapore citizen at the time of his adoption, and at least one adoptive parent is a Singapore citizen at the time of his adoption; or
 - (b) Pro-rated amount of the CDA First Step Grant, if his adoptive parent(s) are not Singapore citizen(s) at the time of his adoption.

B. Large Families Scheme (LFS)

- 1.6 The LFS was introduced to provide more support for couples with three or more children, to support Singaporeans in fulfilling their parenthood aspirations, and create a conducive environment for families to thrive. Parents with a third or subsequent Singapore Citizen (SC) child enrolled onto the Baby Bonus Scheme and born on or after 18 February 2025 will receive (i) an increased Child Development Account First Step Grant of \$10,000 and (ii) a \$5,000 Large Family MediSave Grant. Families may also receive \$1,000 annually in Large Family LifeSG Credits (LFLC) in the years that the child turns one to six, if they meet the eligibility criteria.

There is no need for an applicant to apply to be on the LFS. An applicant who has successfully been enrolled onto the Baby Bonus Scheme will automatically be assessed for the LFS.

1.6.1 Increased CDA First Step Grant (Increased CDA FSG)***Child who is not Adopted***

- 1.6.1.1 A child is eligible to receive the Increased CDA FSG if the following criteria are satisfied:

- (a) The child was born alive to his mother;
- (b) The child is a Singapore citizen at the time of his birth or becomes a Singapore citizen before the age of 12;
- (c) The child's date of birth or EDD occurs on or after 18 February 2025; **and**
- (d) The child's Birth Order is 3 or higher at the time of his application .

1.6.1.2 An eligible child will receive:

- (a) The full amount of the Increased CDA FSG if both or either of his natural parents is a Singapore citizen at the time of his birth; or
- (b) A pro-rated amount of the Increased CDA FSG, if both the child's natural parents are not Singapore citizens at the time of his birth, and the child becomes a Singapore citizen before the age of 12.

Adopted child

1.6.1.3 A child is eligible to receive the Increased CDA FSG if the following criteria are satisfied:

- (a) The child was born alive to his mother;
- (b) The child is a Singapore citizen at the time of his birth or becomes a Singapore citizen before the age of 12;
- (c) The child's date of birth or EDD occurs on or after 18 February 2025; **and**
- (d) The child's Birth Order is 3 or higher at the time of his application.

1.6.1.4 An eligible child will receive:

- (c) The full amount of the Increased CDA FSG if both or either of his adoptive parents is a Singapore citizen at the time of his adoption; or
- (d) A pro-rated amount of the Increased CDA FSG, if both the child's natural parents are not Singapore citizens at the time of his adoption.

1.6.2 Large Family MediSave Grant (LFMG)

1.6.2.1 The LFMG will, by default, be paid into the MediSave account of the eligible child's natural or adoptive mother. She must fulfil the following criteria to receive the LFMG:

- (a) She must be alive at the date of disbursement; **and**
- (b) She must be a Singapore Citizen (SC) or Permanent Resident (PR) and have a Central Provident Fund (CPF) account.

1.6.2.2 If the eligible child's mother does not meet the eligibility criteria, the LFMG will be paid into the eligible child's MediSave account. The eligible child must be alive at the date of disbursement to receive the LFMG.

Child who is not Adopted

1.6.2.3 The LFMG will be paid to the recipient in accordance with clauses 1.6.2.1 and 1.6.2.2 if the following criteria are satisfied:

- (a) The child was born alive to his mother;
- (b) The child is a Singapore citizen at the time of his birth or becomes a Singapore citizen before the age of 12;
- (c) The child's date of birth or EDD is on or after 18 February 2025; **and**
- (d) The child's Birth Order is 3 or higher at the time of his application.

1.6.2.4 The LFMG will:

- (a) Be paid in full, if both or either of the child's natural parents is a Singapore citizen at the time of his birth; or
- (b) Be pro-rated, if both the child's natural parents are not Singapore citizens at the time of his birth, and the child becomes a Singapore citizen before the age of 12.

Adopted Child**1.6.2.5 The LFMG will be paid to the recipient in accordance with clauses 1.6.2.1 and 1.6.2.2 if the following criteria are satisfied:**

- (a) The child was born alive to his mother;
- (b) The child is a Singapore citizen at the time of his birth or becomes a Singapore citizen before the age of 12;
- (c) The child's date of birth or EDD is on or after 18 February 2025; **and**
- (d) The child's Birth Order is 3 or higher at the time of his application.

1.6.2.6 The LFMG will:

- (a) Be paid in full, if both or either of the child's adoptive parents is a Singapore citizen at the time of his adoption; or
- (b) Be pro-rated, if both the child's adoptive parents are not Singapore citizens at the time of his adoption, and the child becomes a Singapore citizen before the age of 12.

1.6.2.7 Any changes in the Increased CDA FSG eligibility will apply automatically to the LFMG since they follow the same eligibility criteria. Re-determination of eligibility may result in adjustment of payment benefits similar to the CDA FSG.**1.6.3 Large Family LifeSG Credits (LFLC)****1.6.3.1 The LFLC is intended to give greater support for families who are currently raising and caring for three or more living Singapore citizen children. The LFLC is disbursed in the form of credits into an eligible LFLC recipient's LifeSG application digital wallet.****1.6.3.2 The LFLC will by default be paid out to a trustee who is the child's natural, step, or adoptive father or mother. If there is no trustee, the LFLC will be paid to the eligible child's mother, or the father. The LFLC recipient³ must fulfil the following criteria to receive the LFLC:**

- (a) Must be the eligible child's natural, step, or adopted father or mother, as of the eligibility assessment date⁴ for the year's disbursement;

³Parents of a child should discuss and agree on how to use the credits for the benefit of the child and family. A change to the LFLC recipient will be subject to the Director's approval and discretion, and only allowed in exceptional cases (e.g. if the original recipient of the credits has been incarcerated or is deceased). Upon a change in recipient, a new LifeSG digital wallet account will be opened under the new recipient and only the unutilised portion of the credits will be transferred.

⁴ The LFLC eligibility assessment date is 1 August 2025 for the September 2025 disbursement. The 2025 assessment and disbursement of the LFLC will be conducted only for families with children born between 2019 to 2024. Subsequently, LFLC disbursements will be assessed annually on 1 March 2026. The 2026 assessment will take into account the children born on or after 1 January 2025. Any changes in families' eligibility that occur after the respective eligibility assessment date will only be taken into account when assessing the following year's LFLC disbursement.

- (b) Must be alive at point of disbursement; and
- (c) Have a Singpass-eligible identification to receive the LFLC disbursement paid into the recipient's LifeSG application digital wallet.

Child who is not Adopted

1.6.3.3 The following criteria must be satisfied as at the eligibility assessment date of the disbursement year:

- (a) The child is a Singapore citizen;
- (b) The child is the third or subsequent child by age within the family nucleus ;
- (c) The child is aged between one to six years; and
- (d) The child's natural or step-parents are married, divorced or widowed.

Adopted Child

1.6.3.4 The following criteria must be satisfied as at the eligibility assessment date of the disbursement year:

- (a) The child is a Singapore citizen;
- (b) The child is the third or subsequent child by age within the child's adoptive family nucleus;
- (c) The child is aged between one to six years; and
- (d) The child's adoptive parents are married, divorced or widowed.

1.6.3.5 Eligibility will be assessed annually and the family must meet the eligibility criteria by the eligibility assessment date⁵ to receive LFLC in the same year. Any changes in families' eligibility that occur after the eligibility assessment date will only be taken into account for the following year's LFLC disbursement.

C. Child LifeSG Credits (CLC)

1.7 The CLC was introduced for living Singapore citizen children (natural or adoptive) as a one-off broad-based support for Singaporean families with children to help defray household expenses.

1.7.3 A child must meet the following eligibility criteria for the CLC by the eligibility assessment dates for their respective birth cohort. The child must be:

- (a) Alive;
- (b) A Singapore citizen; and
- (c) Born on or after 1 Jan 2013 but before 1 Jan 2026.

1.7.4 The full amount of the CLC will be paid to the child's trustee's⁵ LifeSG application digital wallet by default. If the child does not have a trustee, the CLC will be paid into the child's adoptive or natural parent's⁶ LifeSG application digital wallet. The CLC will not be paid if the child has no eligible CLC recipient.

⁵ Parents of a child should discuss and agree on how to use the credits for the benefit of the child and family. A change to the LFLC recipient will be subject to the Director's approval and discretion, and only allowed in exceptional cases (e.g. if the original recipient of the credits has been incarcerated or is deceased). Upon a change in recipient, a new LifeSG digital wallet account will be opened under the new recipient and only the unutilised portion of the credits will be transferred.

⁶ Payment will be made to the child's adoptive or natural mother first. If the child's mother is not eligible, the payment will be made to the child's adoptive or natural father.

Birth cohort	Month of disbursement	Eligibility Date	Assessment
Child born on or after 1 January 2013 but before 1 January 2025	July 2025	1 June 2025	
Child born on or after 1 January 2025 but before 1 January 2026	April 2026	1 March 2026	

1.7.5 The eligible child's CLC recipient:

- (a) Must be alive at the point of disbursement; and
- (b) Have a Singpass-eligible identification to receive the CLC disbursement paid into the LifeSG application digital wallet of the recipient.

Table 1: Summary of eligibility criteria and benefits for a child who is not adopted

(a) Child's Date of Birth (DOB) or EDD before 1 September 2016

Eligibility/Benefits		Child's DOB or EDD								
		From 1 January 2009 to 25 August 2012		From 26 August 2012 to 31 December 2014		From 1 January 2015 to 23 March 2016		From 24 March 2016 to 31 August 2016		
		A	B	C	D	E	F	G	H	
		Cash Gift	Government co-matching cap	Cash Gift	Government co-matching cap	Cash Gift	Government co-matching cap	Cash Gift	CDA	
									Government co-matching cap ⁷	First Step Grant
Eligibility Criteria (to be met)										
Status of Child	Born Alive	✓								
	Singapore Citizen	✓ (At birth or becomes a citizen before the age of 12)								
Natural Parents meet the Marriage Criterion		✓								
Level of Benefits										
Full Benefits (see Appendix 1) (Provided at least 1 parent is a Singapore citizen at the time of the child's birth)		1 st or 2 nd child: \$4,000	1 st or 2 nd child: \$6,000	1 st or 2 nd child: \$6,000	1 st or 2 nd child: \$6,000	1 st or 2 nd child: \$8,000	1 st or 2 nd child: \$6,000	1 st or 2 nd child: \$8,000	1 st or 2 nd child: \$3,000	\$3,000 (regardless of birth order)
		3 rd or 4 th child: \$6,000	3 rd or 4 th child: \$12,000	3 rd or 4 th child: \$8,000	3 rd or 4 th child: \$12,000	3 rd child	3 rd or 4 th child: \$12,000	3 rd child	3 rd or 4 th child: \$9,000	
		5 th child onwards: No Cash Gift	5 th child onwards: \$18,000	5 th child onwards: No Cash Gift	5 th child onwards: \$18,000	3 rd onwards: \$10,000	5 th child onwards: \$18,000	3 rd onwards: \$10,000	5 th child onwards: \$15,000	
Pro-rated Benefits (Where both parents are not Singapore citizens at the time of the child's birth)		See Appendix 2		See Appendix 3		See Appendix 4		See Appendix 5		

⁷ These caps apply to a child whose **first** deposit into the CDA (by any person other than the Government) is made **on or after 1 July 2016**.

If (i) earlier deposits into the child's CDA (by any person other than the Government) were made between 24 March 2016 and 30 June 2016 (both dates inclusive), and (ii) the child's DOB or EDD occurs on or after 24 March 2016 and before 1 July 2016, the Government co-matching caps listed under the column F apply.

Eligibility/Benefits		Child's DOB or EDD											
		From 1 September 2016 to 31 December 2020			From 1 January 2021 to 13 February 2023			From 14 February 2023 to 17 February 2025			On or after 18 February 2025		
		A	B		C	D		E	F		G	H	
		Cash Gift	CDA		Cash Gift	CDA		Cash Gift	CDA		Cash Gift	CDA	
Government co-matching cap	First Step Grant		Government co-matching cap	First Step Grant		Government co-matching cap ⁸	First Step Grant		Government co-matching cap	First Step Grant			
Eligibility Criteria (to be met)													
Status of Child	Born Alive	✓											
	Singapore Citizen	✓ (At birth or becomes a citizen before the age of 12)											
Natural Parents meet the Marriage Criterion		✓	No need to meet the Marriage Criterion		✓	No need to meet the Marriage Criterion		✓	No need to meet the Marriage Criterion		✓	No need to meet the Marriage Criterion	
Level of Benefits													
Full Benefits (see Appendix 1) (Provided at least 1 parent is a Singapore citizen at the time of the child's birth)		1 st or 2 nd child: \$8,000 3 rd child onwards: \$10,000	1 st or 2 nd child: \$3,000 3 rd or 4 th child: \$9,000 5 th child onwards: \$15,000	\$3,000 (regardless of birth order)	1 st or 2 nd child: \$8,000 3 rd child onwards: \$10,000	1 st child: \$3,000 2 nd child: \$6,000 3 rd or 4 th child: \$9,000 5 th child onwards: \$15,000	\$3,000 (regardless of birth order)	1 st or 2 nd child: \$11,000 3 rd child onwards: \$13,000	1 st child: \$4,000 2 nd child: \$7,000 3 rd or 4 th child: \$9,000 5 th child onwards: \$15,000	\$5,000 (regardless of birth order)	1 st or 2 nd child: \$11,000 3 rd child onwards: \$13,000	1 st child: \$4,000 2 nd child: \$7,000 3 rd or 4 th child: \$9,000 5 th child onwards: \$15,000	1 st or 2 nd child: \$5,000 3 rd child onwards: \$10,000 ⁹
Pro-rated Benefits (Where both parents are not Singapore citizens at the time of the child's birth)		See Appendix 5			See Appendix 6			See Appendix 7			See Appendix 8		

If no sum is deposited into the child's CDA (by any person other than the Government) on or after 1 August 2023, the Government co-matching caps listed under the column D apply.

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Table 2: Summary of eligibility criteria and benefits for an adopted child

(a) Child's DOB or EDD before 1 September 2016

Eligibility/Benefits		Child is Born and Adopted					
		From 1 January 2009 to 12 July 2015		From 13 July 2015 to 23 March 2016		From 24 March 2016 to 31 August 2016	
		A	B	C	D	E	F
		Cash Gift	Government co-matching cap	Cash Gift	Government co-matching cap	Cash Gift	CDA
Eligibility Criteria (to be met)							
Status of Child	Date of Adoption	Before the age of 12					
	Singapore Citizen	✓ (At the time of adoption or becomes a citizen before the age of 12)					
Adoptive Parent(s) meet the Marriage Criterion		✓					
Level of Benefits							
Full Benefits (See Appendix 10) (Provided at least 1 adoptive parent must be a Singapore citizen at the time of the child's adoption, for a child who is born and adopted on or after 13 July 2015)		There is no distinction between full or pro-rated benefits for this cohort of children. The benefits for this cohort are reflected in Appendix 9 .	1 st or 2 nd child: \$8,000 3 rd or 4 th child: \$10,000 5 th child onwards: No Cash Gift	1 st or 2 nd child: \$6,000 3 rd or 4 th child: \$12,000 5 th child onwards: \$18,000	1 st or 2 nd child: \$8,000 3 rd child onwards: \$10,000	1 st or 2 nd child: \$3,000 3 rd or 4 th child: \$9,000 5 th child onwards: \$15,000	\$3,000 (regardless of birth order)
Pro-rated Benefits (Where both adoptive parents are not Singapore citizens at the time of the child's adoption, for a child who is born and adopted on or after 13 July 2015)			See Appendix 11, Table (a)	See Appendix 11, Table (c)	See Appendix 11, Table (a)	See Appendix 11, Table (d)	

¹⁰ These caps apply to a child whose **first** deposit into the CDA (by any person other than the Government) is made **on or after 1 July 2016**.

If (i) earlier deposits into the child's CDA (by any person other than the Government) were made between 24 March 2016 and 30 June 2016 (both dates inclusive), (ii) the child's DOB or EDD occurs on or after 24 March 2016 and before 1 July 2016, and (iii) he is adopted between 24 March and 30 June 2016 (both dates inclusive), the Government co-matching caps listed under the column D apply.

(b) Child's DOB or EDD on or after 1 September 2016

Eligibility/Benefits		Child is Born and Adopted											
		From 1 September 2016 to 31 December 2020			From 1 January 2021 to 13 February 2023			From 14 February 2023 to 17 February 2025			On or after 18 February 2025		
		A	B		C	D		E	F		G	H	
		Cash Gift	CDA		Cash Gift	CDA		Cash Gift	CDA		Cash Gift	CDA	
Government co-matching cap	First Step Grant		Government co-matching cap	First Step Grant		Government co-matching cap ¹¹	First Step Grant		Government co-matching cap	First Step Grant			
Eligibility Criteria (to be met)													
Stat us of Chil d	Date of Adoption	Before the age of 12											
	Singapore Citizen	✓ (At the time of adoption or before the age of 12)											
Adoptive Parent(s) meet the Marriage Criterion		✓	No need to meet the Marriage Criterion		✓	No need to meet the Marriage Criterion		✓	No need to meet the Marriage Criterion		✓	No need to meet the Marriage Criterion	
Level of Benefits													
Full Benefits (see Appendix 10) (Provided at least 1 adoptive parent must be a Singapore citizen at the time of the child's adoption)		1 st or 2 nd child: \$8,000 3 rd child onwards: \$10,000	1 st or 2 nd child: \$3,000 3 rd or 4 th child: \$9,000 5 th child onwards: \$15,000	\$3,000 (regardless of birth order)	1 st or 2 nd child: \$8,000 3 rd child onwards: \$10,000	1 st child: \$3,000 2 nd child: \$6,000 3 rd or 4 th child: \$9,000 5 th child onwards: \$15,000	\$3,000 (regardless of birth order)	1 st or 2 nd child: \$11,000 3 rd child onwards: \$13,000	1 st child: \$4,000 2 nd child: \$7,000 3 rd or 4 th child: \$9,000 5 th child onwards: \$15,000	\$5,000 (regardless of birth order)	1 st or 2 nd child: \$11,000 3 rd child onwards: \$13,000	1 st child: \$4,000 2 nd child: \$7,000 3 rd or 4 th child: \$9,000 5 th child onwards: \$15,000	1 st or 2 nd child: \$5,000 3 rd child onwards: \$10,000 ¹²
Pro-rated Benefits (Where both adoptive parents are not Singapore citizens at the time of the child's adoption)		See Appendix 11, Table (a)	See Appendix 11, Table (d)	See Appendix 11, Table (a)	See Appendix 11, Table (e)	See Appendix 11, Table (b)	See Appendix 11, Table (f)	See Appendix 11, Table (b)	See Appendix 11, Table (g)				

¹¹ These caps apply to a child if there is **any** deposit into his CDA (by any person other than the Government) made **on or after 1 August 2023**.

If no sum is deposited into the child's CDA (by any person other than the Government) on or after 1 August 2023, the Government co-matching caps listed under the column D apply.

¹² Under the Large Families Scheme, a child of third or subsequent birth order born on or after 18 February 2025 will qualify for a \$5,000 increase in the CDA First Step Grant, bringing the total amount to \$10,000. Please visit the Large Families Scheme section on the LifeSG website (<https://www.go.gov.sg/lfs>) for more details.

1.8 CDA Top-ups

- 1.8.3 Notwithstanding the above, the Government may pay a CDA top-up into the CDA of any child who satisfies the eligibility criteria as determined by the Government for that one-off payment, under regulation 6B of the CDCR. For the avoidance of doubt, the Government may determine whether and when to pay any such payment, and such payment will not receive any Government co-matching.

2 Determination and Re-determination of Birth Order

- 2.1 In determining or re-determining the birth order of an eligible child at the relevant time, the following shall be disregarded:
- (a) Any step-child of his mother or adoptive parent, as the case may be;
 - (b) where the sole adopter of the child is a man (but who is not a widower), any other child of the man who is his natural child or an adopted child who is not solely adopted by him;
 - (c) Any other child of his mother or adoptive parent, as the case may be, who is not a Singapore citizen at the relevant time;
 - (d) Any other child of his mother or adoptive parent, as the case may be, who has been adopted by another person (other than the spouse of the adoptive parent) at the relevant time; and
 - (e) Where the child whose birth order is being determined or re-determined is born before 13 July 2015 (called A), every stillborn child of A's mother or adoptive parent (as the case may be) at the relevant time.
- 2.2 The birth order of an eligible child who is not adopted at the relevant time is determined or re-determined, based on the chronological order of:
- (a) his date of birth;
 - (b) The date of birth of every other natural child of his mother, being a child who is a Singapore citizen at the relevant time;
 - (c) Where his mother has any adopted child, the date of adoption of that adopted child or the date on which that adopted child became a Singapore citizen, whichever is the later; and
 - (d) Where the child is born on or after 13 July 2015, the date of birth of every stillborn of his mother, where the mother or natural father of the stillborn was a Singapore citizen at the time of the stillbirth.
- 2.3 The birth order of an eligible adopted child at the relevant time is determined or re-determined based on the chronological order of:
- (a) His date of adoption or the date on which he becomes a Singapore citizen, whichever is later;
 - (b) The date of birth of every other natural child of his adoptive parent, being a child who is a Singapore citizen at the relevant time;
 - (c) Where his adoptive parent has any adopted child, the date of adoption of that adopted child or the date on which that adopted child became a Singapore citizen, whichever is the later; and
 - (d) Where the child is born and adopted on or after 13 July 2015, the date of birth of every stillborn of his adoptive parent, where the mother or natural father of the stillborn was a Singapore citizen at the time of the stillbirth.
- 2.4 Despite clauses 2.2 and 2.3, where the relevant times that apply to 2 or more children of a mother or an adoptive parent (as the case may be) are the same and result in those children having the same birth order, the birth order of each of those children is to be determined or

re-determined based on the chronological order of:

- (a) the date of birth of each child; and
- (b) if the date of birth is the same for any of those children, the time of birth of each of those children.

- 2.5 Where the mother or adoptive parent of an eligible child whose birth order is being determined or re-determined has had 4 or more other children before the relevant time but fewer than 4 of those children are living at the relevant time, the child whose birth order is being determined or re-determined shall be treated as if he is a fourth child for the purposes of the Baby Bonus Scheme, if he is born before 1 January 2015.
- 2.6 Where any of the following events occurs after a child first becomes eligible for the Baby Bonus Scheme, his birth order shall be re-determined in accordance with clause 2.2, 2.3 or 2.4, as applicable:
- (a) Any other child of his mother or adoptive parent, as the case may be, who was not a Singapore citizen at the relevant time, becomes a Singapore citizen;
 - (b) The child is adopted by another person (not being his mother or his step-father); or
 - (c) Before 1 September 2016, his mother or adoptive mother dies. Where this event occurs, the re-determination of his birth order shall be tied to his father or adoptive father, as the case may be.
- 2.7 Upon re-determination of birth order, a child can continue to receive Baby Bonus benefits if he still meets the eligibility criteria. If he ceases to be an eligible child, no further Cash Gift or CDA benefits will be paid in respect of the child. If the child is eligible for Government co-matching in the CDA, the maximum Government co-matching will be adjusted based on his newly determined birth order.

3 Applying for the Baby Bonus Scheme

- 3.1 A parent of the child may submit an application for the Baby Bonus Scheme any time before 31 December of the year the child turns 12 years old.
- 3.2 Before submitting the application, both parents of the child must discuss and agree on the following:
- (a) The child's trustee (who must be at least 18 years of age and is not a bankrupt); and
 - (b) The bank account to receive the Cash Gift, whether the CSA (see clause 3.3) or otherwise¹³.
- 3.3 With effect from 1 July 2024, a CSA will be automatically opened whenever a CDA is opened for a child. Both the CDA and CSA will be operated by the same managing agent. A new CSA will also be opened automatically whenever there is a change in trustee. The CSA is a regular joint savings account (jointly held under the names of the child and CSA Joint Account Holder).

¹³ The Cash Gift will be paid to a nominated bank account (that is not a CSA) under the following circumstances:

- (a) All enrolments before 1 July 2024; or
- (b) Enrolments after 1 July 2024, where the child is (i) enrolled in the period from 16 to 31 December of the year he turns the age of 12, or (ii) deceased.

The Cash Gift¹⁴ will be paid into the CSA by default in tranches¹⁵ or a lump sum¹⁶, depending on the age of the eligible child upon his successful enrolment on to the Baby Bonus Scheme.

- 3.4 For children who are already on the Baby Bonus Scheme, the Cash Gift will continue to be paid into the nominated bank account, unless a CSA is opened for the child. Once a CSA is opened, MSF will pay any remaining cash gift payment into the CSA. Parents may view their child's payment schedule at the Baby Bonus Family View (<https://go.gov.sg/bbfamilyview>).
- 3.5 An applicant is required to:
- (a) Provide true, correct and complete information and documents for the application to be processed;
 - (b) Declare that his/her spouse (if applicable) has agreed to the application;
 - (c) Agree that MSF and its appointed managing agents may collect, store, use and disclose all information (including information to enable MSF and its appointed managing agents to communicate with you and your spouse) and documents provided in the application, as relevant. This is for the purposes of processing the application (including but not limited to the disbursement of the Cash Gift and the opening of the eligible child's CDA and CSA), communicating with you and your spouse on matters pertaining to this application, its enrolment and e-services, the Baby Bonus Scheme and any related accounts held with the managing agent, as well as for the Government's policy review, outreach and research purposes¹⁷;
 - (d) Accept these T&Cs;
 - (e) Accept the T&Cs issued by the managing agent issued for the opening of a CSA and CDA;
 - (f) Comply with the CDCA and CDCR;
 - (g) Nominate another party (who must be at least 18 years old and is not a bankrupt) to be the CSA joint account holder and trustee if the applicant is deemed ineligible to open an account with the chosen managing agent; and
 - (h) Where the nominated trustee is different from the applicant, the nominated person is required to accept these T&Cs, the T&Cs issued by the managing agent for the CSA and CDA, and comply with the CDCA and CDCR; and
 - (i) Ensure that funds in the CDA and Cash Gift will be used for the benefit of the child or his sibling(s).
- 3.6 Unless otherwise instructed by the trustee, any remaining moneys in the CDA which is not transferred to the PSEA upon the closure of the CDA will be automatically paid into the first available bank account(s) in this order: (i) the CSA; (ii) a bank account in the child's name (whether held solely or jointly with the parent or trustee); (iii) a bank account in the trustee's name; or (iv) a bank account nominated by the trustee. If there are multiple accounts opened under (ii) or (iii), MSF will make the payment into the latest account opened.
- 3.7 Upon receiving an application, the Director shall determine the eligibility of the child for the Baby Bonus Scheme and the level of benefits, and parents will be notified accordingly.

¹⁴ The Cash Gift is disbursed every 6 months till the child turns six-and-a-half years old.

¹⁵ For example, if a parent applies for the Baby Bonus Scheme at an eligible child's birth, the first tranche will be paid within 10 working days from successful application.

¹⁶ For example, if a parent applies for the Baby Bonus Scheme after an eligible child turns 7 years old, the Cash Gift will be paid in a lump sum within 10 working days from successful application.

¹⁷ Under the Public Sector (Governance) Act 2018 (PSGA), personal data received may be shared, without consent, to other public sector agencies for reasons specified in section 4(2).

- 3.8 The Director may permit either parents or a third party (as applicable) to do the following, due to the death of a parent or both parents, or any other valid reason preventing (i) the submission of an application under clause 3.1 or (ii) the trustee from fulfilling his/her responsibilities:
- (a) Submit an application to be the trustee, without the agreement of the other parent or both parents; or
 - (b) Change the trustee, without the agreement of the existing account holder or trustee.
- 3.9 Once a new trustee has been approved by the Director, a CSA will be opened. The new trustee will be named as the CSA joint account holder of the new CSA. Any remaining cash payments will be paid into the new CSA.

4. Responsibilities of Trustee

- 4.1 An eligible child's CDA, which is a trust-minor account or any similar variant may be opened with one of the three managing agents (DBS, OCBC, UOB).
- 4.2 The trustee may use the CDA funds to pay for approved expenses for the child and/or his sibling(s) at an Approved Institution (AI)¹⁸ or for the payment of premiums of MediShield Life or MediSave-approved private integrated plans¹⁹, in accordance with the CDCA and the CDCR. The approved uses of the CDA at the respective AI categories include the following:
- (a) At **hospitals, and clinics**, for the payment of medical services provided to the child or his sibling;
 - (b) At **preschools**²⁰, **early intervention programme providers**²¹ and **special education schools**²², for the payment of basic fees and approved indirect education expenses listed in Appendix 12 provided to the child or his sibling;
 - (c) At **optical shops**, for the payment of optical appliances, optical-related eye care products and services provided to the child or his sibling;
 - (d) At **pharmacies**, for the payment of pharmaceutical items provided to the child or his sibling under the categories of (i) medication prescribed by a qualified practitioner or dispensed by an in-store pharmacist; (ii) surgical products; (iii) over-the-counter medication; (iv) dermatological products; and (v) vitamins and health supplements;
 - (e) At **providers of assistive technology devices (ATD)**, for the payment of (i) purchase or rental of ATD and accessories as recommended by a medical practitioner, allied health professional or social worker²³; (ii) the maintenance or repair of ATD; and (iii) professional assessment services in relation to the purchase, rental or loan of ATD. These purchases, rentals or services must be provided to the child or his sibling(s); and

¹⁸ Organisations are required to apply to be an AI at <https://go.gov.sg/applyforai>. AIs can be identified with the Baby Bonus Approved Institution sticker.

¹⁹ If premium is paid by MediSave, there must be cash top-up to the MediSave of the same or greater value before the CDA can be used to reimburse the parent.

²⁰ These refer to the following categories:

- (a) Early Childhood Development Centres (ECDCs) licensed by the Early Childhood Development Agency (ECDA);
- (b) Ministry of Education (MOE) Kindergarten (MKs) or MOE Kindergarten Care (KCare); and
- (c) Preschool services offered by Private Education Institutions registered with Committee for Private Education (CPE).

²¹ Early intervention programmes providers are required to be registered with ECDA.

²² Special education schools refer to MOE Special Education (SPED) schools registered under the Education Act 1957 and Private Education Institutions providing full-time special education for students with physical or intellectual disabilities registered under the Private Education Act 2009.

²³ trustee is required to show the proof of recommendation (e.g., doctor/therapist's memo) to the ATD provider.

(f) At approved **childminding operators**²⁴, for the payment of childminding services. CDA funds cannot be used to pay for miscellaneous expenses (such as deposits, meal provisions, diapers and educational materials) charged by the childminding operator.

- 4.3 The trustee may deposit CDA funds into a Director-approved Singapore Dollar fixed or time deposit account opened by the trustee on behalf of the child with the child's managing agent. The full amount deposited in such account together with any interest paid must be returned to the CDA upon expiry of the term of such account or before the CDA is closed for any reason, whichever is earlier. The CDA funds cannot be used to pay for any penalties due to the trustee's premature withdrawal or termination of the fixed or time deposit accounts, as this is not a purpose authorised by the Baby Bonus Scheme. Should there be such unauthorised withdrawal and utilisation of the CDA funds, MSF may require the trustee to refund the amount so utilised to the child's CDA, or if there is no longer a CDA, to such other account for the child's benefit as the Director may determine.
- 4.4 The trustee may authorise and withdraw from the CDA to pay for approved expenses at an AI through (a) direct debit (GIRO) and (b) Network for Electronic Transfers (Singapore) Pte Ltd or "NETS", a service allowing for point-of-sale transfer of funds.
- 4.5 The trustee will be issued with a card ("Baby Bonus Card") by the managing agent with its T&Cs to allow for a withdrawal from the CDA for approved expenses via NETS. The Baby Bonus Card shall be terminated if the trustee is changed or the trustee changes the managing agent.
- 4.6 The CDA GIRO set-up authorised by the trustee for an AP/AI to accept payments for approved expenses shall be terminated when MSF revokes the approval granted to an AP/AI or when the AP/AI is no longer in operation.
- 4.7 The trustee must ensure that there are sufficient funds in the CDA for authorised direct debits, and bear any charges imposed by the relevant bank for failed direct debits.

5 Voluntary Substitution of Trustee and Change of Managing Agent

- 5.1 Where the trustee is the eligible child's parent and both parents agree to change the trustee, the trustee may be substituted with a person whom both parents have nominated.
- 5.2 Where the trustee is not the eligible child's parent, and both parents and the existing trustee agree to change the trustee, the trustee may be substituted with a person whom both parents have nominated.
- 5.3 Where the trustee is the eligible child's parent (A), and the other parent (B) is of the opinion that circumstances exist such that A is unable to act as the trustee and A's agreement for the substitution cannot practically be obtained, the trustee may be substituted with B or a trustee nominated by B if the Director is satisfied that those circumstances exist.
- 5.4 In the event of a new trustee is nominated (in accordance with clause 5.1, 5.2 or 5.3) a new CSA will be opened under the nominated person's and child's names and any remaining Cash Gift will be paid into this new CSA. The existing CSA will be converted by the managing agent

²⁴ This refers to childminding operators appointed under the scheme known as the Childminding Pilot for Infants, in respect of which there is an approved person.

into a normal joint savings account. The newly nominated trustee must comply with these T&Cs for the Baby Bonus Scheme, the CDA and CSA, and the CDCA and CDCR.

- 5.5 Where the trustee (who is also the CSA joint account holder) submits a request to change the managing agent, the existing CSA will be converted by the existing managing agent to a normal joint savings account. A new CSA managed by the new managing agent will be opened under the names of the existing trustee and the child. Any remaining Cash Gift will be paid into the new CSA opened with the new managing agent.
- 5.6 Any change in trustee (nominated in accordance with clause 5.1, 5.2 or 5.3) after the eligibility assessment date for the CLC and LFLC for the relevant year will only apply to the following year's disbursement (as applicable). The newly nominated trustee must comply with these T&Cs.

6. Change in Custody, Care and Control

- 6.1 Where the custody, care and control, or care and control, of an eligible child is granted under an order of court or by agreement between the child's parents to a person other than the trustee, or the person granted custody, care and control, or care and control, of the child must inform MSF as soon as practicable. The person granted custody, care and control, or care and control, of the child must comply with these T&Cs for the Baby Bonus Scheme, the CDCA and CDCR and take the necessary steps to be substituted as the trustee as soon as practicable.
- 6.2 Where a child is given up for adoption and the custody, care and control of an eligible child is granted to his adoptive parent (who is not his mother or step-father), the child's natural parents or adoptive parent(s) must inform MSF as soon as practicable. The adoptive parent(s) must comply with these T&Cs for the Baby Bonus Scheme, the CDCA and CDCR.
- 6.3 Unless otherwise provided in an order of court or directed by the Minister, the person granted custody, care and control, or care and control, of an eligible child will be the trustee.
- 6.4 If the custody, care and control, or care and control, of an eligible child is pending an order of court or agreement between his parents, the Director may suspend Cash Gift payments until the order of court or agreement is issued or finalised.
- 6.5 In the event the trustee is substituted (in accordance with clauses 6.1, 6.2 and 6.3 above), a new CSA will be opened under the new trustee's and child's names and any remaining Cash Gift will be paid into this new CSA. The existing CSA will be converted by the managing agent into a normal joint savings account. The new trustee must comply with these T&Cs for the Baby Bonus Scheme, CDA and CSA, the CDCA and CDCR.

7 Recovery of Payment by Government

7.1 CDA Payments

- 7.1.1 Where any payment by the Government has been made into the CDA of an eligible child under the Child Development Co-Savings Scheme and such payment is:
- (a) Made in reliance on any false or misleading statement, document or information made or provided by an applicant, a parent of the child or any other person;
 - (b) Made by reason of any error (however caused); or
 - (c) Utilised for purposes not authorised by the Child Development Co-Savings Scheme,

the Government may:

- (i) Recover such payment from any moneys in the child's CDA;
- (ii) Deduct or set off the amount of such payment from any other payment made or to be made by the Government under the Child Development Co-Savings Scheme or the Cash Gift scheme to the child's CDA;
- (iii) Deduct or set off the amount of such payment from any other payment made or to be made by the Government under the Cash Gift scheme to a parent of the child or a person nominated by the parent;
- (iv) Where such payment was made on account of any false or misleading statement, document or information made or provided by, or any error caused or permitted to be caused by, an applicant, a parent of the child or any other person (called the person in default), recover such payment from the person in default as a civil debt; or
- (v) Recover such payment from a parent or legal guardian of the child as a civil debt even if the parent or legal guardian is not the person in default under sub-clause (iv), if the Government is unable to recover such payment under sub-clause (i) or (iv) or make the deduction or set-off under sub-clause (ii) or (iii).

7.1.2 Where the trustee had utilised any moneys from the CDA for purposes not authorised by the Child Development Co-Savings Scheme, the Government may:

- (a) Require the trustee to refund the amount so utilised to the child's CDA, or if there is no longer a CDA, to such other account for the child's benefit as the Director may determine; and
- (b) Where an approved person, the trustee or any other person had deposited moneys into the CDA for the purpose of facilitating such utilisation for unauthorised purposes, recover as a civil debt from the approved person, the trustee or other person (as the case may be) any contributions made by the Government under a co-savings arrangement in section 3(3) of the CDCA relating to such deposited moneys.

7.2 Cash Gift

7.2.1 Where the Cash Gift has been paid into the CSA or a nominated bank account of an eligible child by the Government and such payment is:

- (a) Made in reliance on any false or misleading statement, document or information made or provided by an applicant, a parent of the child or any other person; or
- (b) Made by reason of any error (however caused);

the Government may:

- (i) Deduct or set off the amount of such payment from other payment made or to be made by the Government under the Cash Gift scheme to a parent of the child or a person nominated by the parent;
- (ii) Deduct or set off the amount of such payment from any CDA top-up or any Cash Grant to be paid into the child's CDA by the Government pursuant to regulation 6B of the CDCR;
- (iii) Where such payment was made on account of any false or misleading statement, document or information made or provided by, or any error caused or permitted to be caused by, an applicant, a parent of the child or any other person (called the person in default), recover such payment from the person in default as a civil debt; or
- (iv) Recover such payment from a parent or legal guardian of the child as a civil debt even if the parent or legal guardian is not the person in default, if the Government is unable to recover such payment under sub-clause (iii) or make the deduction or set-off under sub-clause (i) or (ii).

7.2.2 Where the Government is entitled to recover any payment from a child's CDA under clause 7.1.1, further withdrawals from the CDA will not be authorised until the payment due to the Government has been deducted from the moneys in the CDA and paid to the Government.

7.3 A person who makes a false statement or provides any false information to an officer of MSF for the purposes of receiving benefits under the Baby Bonus Scheme or the LFS may be guilty of an offence and on conviction, may be punished with imprisonment, or with a fine, or with both.

8. Death of an Eligible Child

8.1 If an eligible child dies,

- (a) Any remaining Cash Gift may be paid in one lump sum to the CSA joint account holder or nominated bank account holder (where there is no CSA);
- (b) The child shall cease to be a member of the Child Development Co-Savings Scheme and, where applicable, the Government and its managing agent shall cease any further co-matching in the CDA upon notification of the child's death from a verified source;
- (c) The child's CDA shall be closed and any moneys standing to his credit in the CDA shall be handled in accordance with section 6 of the CDCA; and
- (d) The CSA will be handled based on the managing agent's business practice.

8.2 If an eligible child dies after being assessed for eligibility but before LFS disbursement,

- (a) Any remaining benefits yet to be disbursed under the LFS in the calendar year of the child's death will be paid out to the eligible recipient;
- (b) Any remaining benefits yet to be disbursed for the LFLC under the LFS for subsequent years shall cease to be paid out;
- (c) Any remaining benefits yet to be disbursed for the CLC for subsequent years shall cease to be paid out.

9. Disputes

9.1 Any question or dispute arising from or in connection with the eligibility criteria or any exemptions under the Baby Bonus Scheme shall be referred to the Minister for decision within one month from the date the question or dispute arises and the Minister's decision shall be final and conclusive.

9.2 Any question or dispute arising from or in connection with the eligibility criteria or any exemptions under the LFS or CLC shall be referred to the Director for decision, and the Director's decision shall be final and conclusive.

10. Rights of Government

10.1 MSF and its managing agents may obtain such information as may be necessary to verify that the child is an eligible child and to ensure that these T&Cs are being observed by the parents of the child, the applicant, and the trustee. This includes the use of Government data sources to verify a child or family's eligibility for the purpose of the schemes covered in these T&Cs i.e. the Baby Bonus Scheme, Large Families Scheme and Child LifeSG Credits. For the avoidance of doubt, the Director may also exercise any of the powers to verify any statement, document or information as set out in section 15A of the CDCA with regard to the CDA benefits.

10.2 MSF may vary these T&Cs at any time by giving notice of the changes in such manner as MSF

sees fit. The amendments will apply on the date determined by MSF.

APPENDIX 1 – Baby Bonus benefits for an eligible child who is not adopted, and both or either of his natural parents is a Singapore citizen at the time of his birth

	Child's DOB or EDD																	
	From 1 January 2009 to 25 August 2012 ²⁵		From 26 August 2012 to 31 December 2014		From 1 January 2015 to 23 March 2016		From 24 March 2016 to 31 December 2020			From 1 January 2021 to 13 February 2023			From 14 February 2023 to 17 February 2025			On or after 18 February 2025		
Child's birth order	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
	Cash Gift (\$)	CDA Govt co-matching cap (\$)	Cash Gift (\$)	CDA Govt co-matching cap (\$)	Cash Gift (\$)	CDA Govt co-matching cap (\$)	Cash Gift (\$)	CDA First Step Grant (\$)	CDA Govt co-matching cap ²⁶ (\$)	Cash Gift (\$)	CDA First Step Grant (\$)	CDA Govt co-matching cap (\$)	Cash Gift (\$)	CDA First Step Grant (\$)	CDA Govt co-matching cap ²⁷ (\$)	Cash Gift (\$)	CDA First Step Grant (\$) ²⁸	CDA Govt co-matching cap (\$)
1 st	4,000	6,000	6,000	6,000	8,000	6,000	8,000	3,000	3,000	8,000	3,000	3,000	11,000	5,000	4,000	11,000	5,000	4,000
2 nd	4,000	6,000	6,000	6,000	8,000	6,000	8,000	3,000	3,000	8,000	3,000	6,000	11,000	5,000	7,000	11,000	5,000	7,000
3 rd	6,000	12,000	8,000	12,000	10,000	12,000	10,000	3,000	9,000	10,000	3,000	9,000	13,000	5,000	9,000	13,000	10,000	9,000

²⁵ For children born before the year 2012 (i.e. currently above the age of 12), please refer to past versions of the T&Cs for the Baby Bonus Scheme.

²⁶ These caps apply to a child whose **first** deposit into the CDA (by any person other than the Government) is made **on or after 1 July 2016**.

If (i) earlier deposits into the child's CDA (by any person other than the Government) were made between 24 March 2016 and 30 June 2016 (both dates inclusive), and (ii) the child's DOB or EDD occurs on or after 24 March 2016 and before 1 July 2016, the Government co-matching caps listed under the column F apply.

²⁷ These caps apply to a child if there is **any** deposit into his CDA (by any person other than the Government) made **on or after 1 August 2023**.

If no sum is deposited into the child's CDA (by any person other than the Government) on or after 1 August 2023, the Government co-matching caps listed under the column L apply.

²⁸ Under the Large Families Scheme, a child of third or subsequent birth order born on or after 18 February 2025 will qualify for a \$5,000 increase in the CDA First Step Grant, bringing the total amount to \$10,000. Please visit the Large Families Scheme section on the LifeSG website (<https://www.go.gov.sg/lfs>) for more details.

4 th	6,000	12,000	8,000	12,000	10,000	12,000	10,000	3,000	9,000	10,000	3,000	9,000	13,000	5,000	9,000	13,000	10,000	9,000
5 th and above	N.A.	18,000	N.A.	18,000	10,000	18,000	10,000	3,000	15,000	10,000	3,000	15,000	13,000	5,000	15,000	13,000	10,000	15,000

APPENDIX 2 – Pro-rated Baby Bonus benefits for an eligible child who is not adopted and whose DOB or EDD occurs on or after 1 January 2009 and before 26 August 2012, and both of his natural parents are not Singapore citizens at the time of his birth

(a) Pro-rated Cash Gift

Age (“X”) when child becomes a Singapore citizen	Cash Gift based on child’s birth order ²⁹ (\$)	
	1 st and 2 nd	3 rd and 4 th
X < 6 months old	4,000	6,000
6 ≤ X < 12 months old	3,000	4,500
12 ≤ X < 18 months old	2,000	3,000
18 ≤ X < 24 months old	1,000	1,500
X ≥ 24 months old	0	0

(b) Pro-rated Government co-matching cap

Age (“X”) when child becomes a Singapore citizen	Government co-matching cap based on child’s birth order (\$)		
	1 st and 2 nd	3 rd and 4 th	5 th and above
X < 1 year old	6,000	12,000	18,000
1 ≤ X < 2 years old	5,500	11,000	16,500
2 ≤ X < 3 years old	5,000	10,000	15,000
3 ≤ X < 4 years old	4,500	9,000	13,500
4 ≤ X < 5 years old	4,000	8,000	12,000
5 ≤ X < 6 years old	3,500	7,000	10,500
6 ≤ X < 7 years old	3,000	6,000	9,000
7 ≤ X < 8 years old	2,500	5,000	7,500
8 ≤ X < 9 years old	2,000	4,000	6,000
9 ≤ X < 10 years old	1,500	3,000	4,500
10 ≤ X < 11 years old	1,000	2,000	3,000
11 ≤ X < 12 years old	500	1,000	1,500
X ≥ 12 years old	0	0	0

²⁹ The 5th child onwards are not eligible for the Cash Gift.

APPENDIX 3 – Pro-rated Baby Bonus benefits for an eligible child who is not adopted and whose DOB or EDD occurs on or after 26 August 2012 and before 1 January 2015, and both of his natural parents are not Singapore citizens at the time of his birth

(a) Pro-rated Cash Gift

Age ("X") when child becomes a Singapore citizen	Cash Gift based on child's birth order ³⁰ (\$)	
	1 st and 2 nd	3 rd and 4 th
X < 6 months old	6,000	8,000
6 ≤ X < 12 months old	4,500	6,000
12 ≤ X < 18 months old	3,000	4,000
18 ≤ X < 24 months old	1,500	2,000
X ≥ 24 months old	0	0

(b) Pro-rated Government co-matching cap

Age ("X") when child becomes a Singapore citizen	Government co-matching cap (\$)		
	1 st and 2 nd	3 rd and 4 th	5 th and above
X < 1 year old	6,000	12,000	18,000
1 ≤ X < 2 years old	5,500	11,000	16,500
2 ≤ X < 3 years old	5,000	10,000	15,000
3 ≤ X < 4 years old	4,500	9,000	13,500
4 ≤ X < 5 years old	4,000	8,000	12,000
5 ≤ X < 6 years old	3,500	7,000	10,500
6 ≤ X < 7 years old	3,000	6,000	9,000
7 ≤ X < 8 years old	2,500	5,000	7,500
8 ≤ X < 9 years old	2,000	4,000	6,000
9 ≤ X < 10 years old	1,500	3,000	4,500
10 ≤ X < 11 years old	1,000	2,000	3,000
11 ≤ X < 12 years old	500	1,000	1,500
X ≥ 12 years old	0	0	0

³⁰ The 5th child onwards are not eligible for the Cash Gift.

APPENDIX 4 – Pro-rated Baby Bonus benefits for an eligible child, who is not adopted and whose DOB or EDD occurs on or after 1 January 2015 and before 24 March 2016, and both of his natural parents are not Singapore citizens at the time of his birth

(a) Pro-rated Cash Gift

Age ("X") when child becomes a Singapore citizen	Cash Gift based on child's birth order (\$)	
	1 st and 2 nd	3 rd and above
X < 6 months old	8,000	10,000
6 ≤ X < 12 months old	6,000	7,500
12 ≤ X < 18 months old	4,000	5,000
18 ≤ X < 24 months old	2,000	2,500
X ≥ 24 months old	0	0

(b) Pro-rated Government co-matching cap

Age ("X") when child becomes a Singapore Citizen	Government co-matching cap based on child's birth order (\$)		
	1 st and 2 nd	3 rd and 4 th	5 th and above
X < 1 year old	6,000	12,000	18,000
1 ≤ X < 2 years old	5,500	11,000	16,500
2 ≤ X < 3 years old	5,000	10,000	15,000
3 ≤ X < 4 years old	4,500	9,000	13,500
4 ≤ X < 5 years old	4,000	8,000	12,000
5 ≤ X < 6 years old	3,500	7,000	10,500
6 ≤ X < 7 years old	3,000	6,000	9,000
7 ≤ X < 8 years old	2,500	5,000	7,500
8 ≤ X < 9 years old	2,000	4,000	6,000
9 ≤ X < 10 years old	1,500	3,000	4,500
10 ≤ X < 11 years old	1,000	2,000	3,000
11 ≤ X < 12 years old	500	1,000	1,500
X ≥ 12 years old	0	0	0

APPENDIX 5 – Pro-rated Baby Bonus benefits for an eligible child, who is not adopted and whose DOB or EDD occurs on or after 24 March 2016 and before 1 January 2021, and both of his natural parents are not Singapore citizens at the time of his birth

(a) Pro-rated Cash Gift

Age ("X") when child becomes a Singapore citizen	Cash Gift based on child's birth order (\$)	
	1 st and 2 nd	3 rd and above
X < 6 months old	8,000	10,000
6 months ≤ X < 12 months old	6,000	7,500
12 months ≤ X < 18 months old	4,000	5,000
18 months ≤ X < 24 months old	2,000	2,500
X ≥ 24 months old	0	0

(b) Pro-rated CDA benefits³¹

Age ("X") when child becomes a Singapore citizen	CDA First Step Grant (\$) (for all birth orders)	Government co-matching cap based on child's birth order (\$)		
		1 st and 2 nd	3 rd and 4 th	5 th and above
X < 1 year old	3,000	3,000	9,000	15,000
1 ≤ X < 2 years old	2,750	2,750	8,250	13,750
2 ≤ X < 3 years old	2,500	2,500	7,500	12,500
3 ≤ X < 4 years old	2,250	2,250	6,750	11,250
4 ≤ X < 5 years old	2,000	2,000	6,000	10,000
5 ≤ X < 6 years old	1,750	1,750	5,250	8,750
6 ≤ X < 7 years old	1,500	1,500	4,500	7,500
7 ≤ X < 8 years old	1,250	1,250	3,750	6,250
8 ≤ X < 9 years old	1,000	1,000	3,000	5,000
9 ≤ X < 10 years old	750	750	2,250	3,750
10 ≤ X < 11 years old	500	500	1,500	2,500
11 ≤ X < 12 years old	250	250	750	1,250
X ≥ 12 years old	0	0	0	0

³¹ These caps apply to a child whose **first** deposit into the CDA (by any person other than the Government) is made **on or after 1 July 2016**.

If (i) earlier deposits into the child's CDA (by any person other than the Government) were made between 24 March 2016 and 30 June 2016 (both dates inclusive), and (ii) the child's DOB or EDD occurs on or after 24 March 2016 and before 1 July 2016, the Government co-matching caps listed in [Appendix 4](#) apply.

APPENDIX 6 – Pro-rated Baby Bonus benefits for an eligible child, who is not adopted and whose DOB or EDD occurs on or after 1 January 2021 and before 14 February 2023, and both of his natural parents are not Singapore citizens at the time of his birth

(a) Pro-rated Cash Gift

Age ("X") when child becomes a Singapore citizen	Cash Gift based on child's birth order (\$)	
	1 st and 2 nd	3 rd and above
X < 6 months old	8,000	10,000
6 ≤ X < 12 months old	6,000	7,500
12 ≤ X < 18 months old	4,000	5,000
18 ≤ X < 24 months old	2,000	2,500
X ≥ 24 months old	0	0

(b) Pro-rated CDA Benefits

Age ("X") when child becomes a Singapore citizen	CDA First Step Grant (\$) (for all birth orders)	Government co-matching cap based on child's birth order (\$)			
		1 st	2 nd	3 rd and 4 th	5 th and above
X < 1 year old	3,000	3,000	6,000	9,000	15,000
1 ≤ X < 2 years old	2,750	2,750	5,500	8,250	13,750
2 ≤ X < 3 years old	2,500	2,500	5,000	7,500	12,500
3 ≤ X < 4 years old	2,250	2,250	4,500	6,750	11,250
4 ≤ X < 5 years old	2,000	2,000	4,000	6,000	10,000
5 ≤ X < 6 years old	1,750	1,750	3,500	5,250	8,750
6 ≤ X < 7 years old	1,500	1,500	3,000	4,500	7,500
7 ≤ X < 8 years old	1,250	1,250	2,500	3,750	6,250
8 ≤ X < 9 years old	1,000	1,000	2,000	3,000	5,000
9 ≤ X < 10 years old	750	750	1,500	2,250	3,750
10 ≤ X < 11 years old	500	500	1,000	1,500	2,500
11 ≤ X < 12 years old	250	250	500	750	1,250
X ≥ 12 years old	0	0	0	0	0

APPENDIX 7 – Pro-rated Baby Bonus benefits for an eligible child, who is not adopted and whose DOB or EDD occurs on or after 14 February 2023 and before 17 February 2025, and both of his parents are not Singapore citizens at the time of his birth

(a) Pro-rated Cash Gift

Age ("X") when child becomes a Singapore citizen	Cash Gift based on child's birth order (\$)	
	1 st and 2 nd	3 rd and above
X < 6 months old	11,000	13,000
6 ≤ X < 12 months old	8,000	9,000
12 ≤ X < 18 months old	6,500	7,000
18 ≤ X < 2 years old	5,000	5,000
2 ≤ X < 2.5 years old	4,000	4,000
2.5 ≤ X < 3 years old	3,600	3,600
3 ≤ X < 3.5 years old	3,200	3,200
3.5 ≤ X < 4 years old	2,800	2,800
4 ≤ X < 4.5 years old	2,400	2,400
4.5 ≤ X < 5 years old	2,000	2,000
5 ≤ X < 5.5 years old	1,600	1,600
5.5 ≤ X < 6 years old	1,200	1,200
6 ≤ X < 6.5 years old	800	800
6.5 ≤ X < 7 years old	400	400
X ≥ 7 years old	0	0

b) Pro-rated CDA Benefits³²

Age ("X") when child becomes a Singapore citizen	CDA First Step Grant (\$) (for all birth orders)	CDA Government co-matching cap based on child's birth order (\$)			
		1 st	2 nd	3 rd and 4 th	5 th and above
X < 1 year old	5,000	4,000	7,000	9,000	15,000
1 ≤ X < 2 years old	4,600	3,670	6,420	8,250	13,750
2 ≤ X < 3 years old	4,200	3,340	5,840	7,500	12,500
3 ≤ X < 4 years old	3,800	3,010	5,260	6,750	11,250
4 ≤ X < 5 years old	3,400	2,680	4,680	6,000	10,000
5 ≤ X < 6 years old	3,000	2,350	4,100	5,250	8,750
6 ≤ X < 7 years old	2,600	2,020	3,520	4,500	7,500
7 ≤ X < 8 years old	2,200	1,690	2,940	3,750	6,250
8 ≤ X < 9 years old	1,800	1,360	2,360	3,000	5,000
9 ≤ X < 10 years old	1,400	1,030	1,780	2,250	3,750
10 ≤ X < 11 years old	1,000	700	1,200	1,500	2,500
11 ≤ X < 12 years old	600	370	620	750	1,250
X ≥ 12 years old	0	0	0	0	0

³² These caps apply to a child if there is **any** deposit into his CDA (by any person other than the Government) made **on or after 1 August 2023**.

If no sum is deposited into the child's CDA (by any person other than the Government) on or after 1 August 2023, the Government co-matching caps listed in [Appendix 6](#) apply.

APPENDIX 8 – Pro-rated Baby Bonus benefits for an eligible child, who is not adopted and whose DOB or EDD occurs on or after 18 February 2025, and both of his parents are not Singapore citizens at the time of his birth

(a) Pro-rated Cash Gift

Age ("X") when child becomes a Singapore citizen	Cash Gift based on child's birth order (\$)	
	1 st and 2 nd	3 rd and above
X < 6 months old	11,000	13,000
6 ≤ X < 12 months old	8,000	9,000
12 ≤ X < 18 months old	6,500	7,000
18 ≤ X < 2 years old	5,000	5,000
2 ≤ X < 2.5 years old	4,000	4,000
2.5 ≤ X < 3 years old	3,600	3,600
3 ≤ X < 3.5 years old	3,200	3,200
3.5 ≤ X < 4 years old	2,800	2,800
4 ≤ X < 4.5 years old	2,400	2,400
4.5 ≤ X < 5 years old	2,000	2,000
5 ≤ X < 5.5 years old	1,600	1,600
5.5 ≤ X < 6 years old	1,200	1,200
6 ≤ X < 6.5 years old	800	800
6.5 ≤ X < 7 years old	400	400
X ≥ 7 years old	0	0

b) Pro-rated CDA Benefits

Age ("X") when child becomes a Singapore citizen	CDA First Step Grant (\$)		CDA Government co-matching cap based on child's birth order (\$)			
	1 st and 2 nd	3 rd and above ³³	1 st	2 nd	3 rd and 4 th	5 th and above
X < 1 year old	5,000	10,000	4,000	7,000	9,000	15,000
1 ≤ X < 2 years old	4,600	9,200	3,670	6,420	8,250	13,750
2 ≤ X < 3 years old	4,200	8,400	3,340	5,840	7,500	12,500
3 ≤ X < 4 years old	3,800	7,600	3,010	5,260	6,750	11,250
4 ≤ X < 5 years old	3,400	6,800	2,680	4,680	6,000	10,000
5 ≤ X < 6 years old	3,000	6,000	2,350	4,100	5,250	8,750
6 ≤ X < 7 years old	2,600	5,200	2,020	3,520	4,500	7,500
7 ≤ X < 8 years old	2,200	4,400	1,690	2,940	3,750	6,250
8 ≤ X < 9 years old	1,800	3,600	1,360	2,360	3,000	5,000
9 ≤ X < 10 years old	1,400	2,800	1,030	1,780	2,250	3,750
10 ≤ X < 11 years old	1,000	2,000	700	1,200	1,500	2,500
11 ≤ X < 12 years old	600	1,200	370	620	750	1,250
X ≥ 12 years old	0	0	0	0	0	0

³³ Under the Large Families Scheme, a child of third or subsequent birth order born on or after 18 February 2025 will qualify for a \$5,000 increase in the CDA First Step Grant, bringing the total amount to \$10,000. Please visit the Large Families Scheme section on the LifeSG website (<https://www.go.gov.sg/lfs>) for more details.

APPENDIX 9 – Baby Bonus Benefits for an eligible adopted child born and adopted before 13 July 2015

(a) Cash Gift

Age ("X") when child becomes a Singapore citizen	Cash Gift based on child's birth order (\$)					
	Born and adopted on or after 1 January 2009 to 25 August 2012 ³⁴		Born and adopted on or after 26 August 2012 to 31 December 2014 ³⁵		Born and adopted on or after 1 January 2015 to 12 July 2015	
	1 st and 2 nd	3 rd and 4 th	1 st and 2 nd	3 rd and 4 th	1 st and 2 nd	3 rd and above
X < 6 months old	4,000	6,000	6,000	8,000	8,000	10,000
6 ≤ X < 12 months old	3,000	4,500	4,500	6,000	6,000	7,500
12 ≤ X < 18 months old	2,000	3,000	3,000	4,000	4,000	5,000
18 ≤ X < 24 months old	1,000	1,500	1,500	2,000	2,000	2,500
X ≥ 24 months old	0	0	0	0	0	0

(b) CDA benefits for child born and adopted on or after 1 January 2009 to 12 July 2015

Age ("X") when child becomes a Singapore citizen	Government co-matching contributions cap based on child's birth order (\$)		
	1 st and 2 nd	3 rd and 4 th	5 th and above
X < 1 year old	6,000	12,000	18,000
1 ≤ X < 2 years old	5,500	11,000	16,500
2 ≤ X < 3 years old	5,000	10,000	15,000
3 ≤ X < 4 years old	4,500	9,000	13,500
4 ≤ X < 5 years old	4,000	8,000	12,000
5 ≤ X < 6 years old	3,500	7,000	10,500
6 ≤ X < 7 years old	3,000	6,000	9,000
7 ≤ X < 8 years old	2,500	5,000	7,500
8 ≤ X < 9 years old	2,000	4,000	6,000
9 ≤ X < 10 years old	1,500	3,000	4,500
10 ≤ X < 11 years old	1,000	2,000	3,000
11 ≤ X < 12 years old	500	1,000	1,500
X ≥ 12 years old	0	0	0

³⁴ The 5th child onwards are not eligible for the Cash Gift.

³⁵ The 5th child onwards are not eligible for the Cash Gift.

APPENDIX 10 – Full Baby Bonus benefits for an eligible adopted child born and adopted on or after 13 July 2015, and at least one adoptive parent is a Singapore citizen at the time of his adoption

Child's birth order	Child's date of birth and adoption													
	13 July 2015 to 23 March 2016		24 March 2016 to 31 December 2020			1 January 2021 to 13 February 2023			From 14 February 2023 to 17 February 2025			On or after 18 February 2025		
	A	B	C	D	E	F	G	H	I	J	K	L	M	N
	Cash Gift (\$)	CDA Govt co-matching cap (\$)	Cash Gift (\$)	CDA First Step Grant (\$)	CDA Govt co-matching cap ³⁶ (\$)	Cash Gift (\$)	CDA First Step Grant (\$)	CDA Govt co-matching cap (\$)	Cash Gift (\$)	CDA First Step Grant (\$)	CDA Govt co-matching cap ³⁷ (\$)	Cash Gift (\$)	CDA First Step Grant (\$) ³⁸	CDA Govt co-matching cap (\$)
1 st	8,000	6,000	8,000	3,000	3,000	8,000	3,000	3,000	11,000	5,000	4,000	11,000	5,000	4,000
2 nd	8,000	6,000	8,000	3,000	3,000	8,000	3,000	6,000	11,000	5,000	7,000	11,000	5,000	7,000
3 rd	10,000	12,000	10,000	3,000	9,000	10,000	3,000	9,000	13,000	5,000	9,000	13,000	10,000	9,000
4 th	10,000	12,000	10,000	3,000	9,000	10,000	3,000	9,000	13,000	5,000	9,000	13,000	10,000	9,000
5 th and above	10,000	18,000	10,000	3,000	15,000	10,000	3,000	15,000	13,000	5,000	15,000	13,000	10,000	15,000

³⁶ These caps apply to a child whose **first** deposit into the CDA (by any person other than the Government) is made **on or after 1 July 2016**.

If (i) earlier deposits into the child's CDA (by any person other than the Government) were made between 24 March 2016 and 30 June 2016 (both dates inclusive), (ii) the child's DOB or EDD occurs on or after 24 March 2016 and before 1 July 2016, and (iii) he is adopted between 24 March and 30 June 2016 (both dates inclusive), the Government co-matching caps listed under the column B apply.

³⁷ These caps apply to a child if there is **any** deposit into his CDA (by any person other than the Government) made **on or after 1 August 2023**.

If no sum is deposited into the child's CDA (by any person other than the Government) on or after 1 August 2023, the Government co-matching caps listed under the column H apply.

³⁸ Under the Large Families Scheme, a child of third or subsequent birth order born on or after 18 February 2025 will qualify for a \$5,000 increase in the CDA First Step Grant, bringing the total amount to \$10,000. Please visit the Large Families Scheme section on the LifeSG website (<https://www.go.gov.sg/lfs>) for more details.

APPENDIX 11 – Pro-rated Baby Bonus benefits for an eligible adopted child born and adopted on or after 13 July 2015, and his adoptive parent(s) are not Singapore citizen(s) at the time of his adoption

Pro-rated Cash Gift

(a) Child born and adopted on or after 13 July 2015 and before 14 February 2023

Age ("X") when child becomes a Singapore citizen	Cash Gift based on child's birth order (\$)	
	1 st and 2 nd	3 rd and above
X < 6 months old	8,000	10,000
6 ≤ X < 12 months old	6,000	7,500
12 ≤ X < 18 months old	4,000	5,000
18 ≤ X < 24 months old	2,000	2,500
X ≥ 24 months old	0	0

(b) Child born and adopted on or after 14 February 2023

Age ("X") when child becomes a Singapore citizen	Cash Gift based on child's birth order (\$)	
	1 st and 2 nd	3 rd and above
X < 6 months old	11,000	13,000
6 ≤ X < 12 months old	8,000	9,000
12 ≤ X < 18 months old	6,500	7,000
18 ≤ X < e 2 years old	5,000	5,000
2 ≤ X < 2.5 years old	4,000	4,000
2.5 ≤ X < 3 years old	3,600	3,600
3 ≤ X < 3.5 years old	3,200	3,200
3.5 ≤ X < 4 years old	2,800	2,800
4 ≤ X < 4.5 years old	2,400	2,400
4.5 ≤ X < 5 years old	2,000	2,000
5 ≤ X < 5.5 years old	1,600	1,600
5.5 ≤ X < e 6 years old	1,200	1,200
6 ≤ X < 6.5 years old	800	800
6.5 ≤ X < 7 years old	400	400
X ≥ 7 years old	0	0

Pro-rated CDA benefits

(c) Child born and adopted on or after 13 July 2015 and before 24 March 2016

Age ("X") when child becomes a Singapore citizen	Government co-matching cap based on child order (\$)		
	1 st and 2 nd	3 rd and 4 th	5 th and above
X < 1 year old	6,000	12,000	18,000
1 ≤ X < 2 years old	5,500	11,000	16,500
2 ≤ X < 3 years old	5,000	10,000	15,000
3 ≤ X < 4 years old	4,500	9,000	13,500
4 ≤ X < 5 years old	4,000	8,000	12,000
5 ≤ X < 6 years old	3,500	7,000	10,500
6 ≤ X < 7 years old	3,000	6,000	9,000

7 ≤ X < 8 years old	2,500	5,000	7,500
8 ≤ X < 9 years old	2,000	4,000	6,000
9 ≤ X < 10 years old	1,500	3,000	4,500
10 ≤ X < 11 years old	1,000	2,000	3,000
11 ≤ X < 12 years old	500	1,000	1,500
X ≥ 12 years old	0	0	0

(d) Child born and adopted on or after 24 March 2016 and before 1 January 2021³⁹

Age ("X") when child becomes a Singapore citizen	CDA First Step Grant (\$) (for all birth orders)	Government co-matching cap based on child's birth order (\$)		
		1 st and 2 nd	3 rd and 4 th	5 th and above
X < 1 year old	3,000	3,000	9,000	15,000
1 ≤ X < 2 years old	2,750	2,750	8,250	13,750
2 ≤ X < 3 years old	2,500	2,500	7,500	12,500
3 ≤ X < 4 years old	2,250	2,250	6,750	11,250
4 ≤ X < 5 years old	2,000	2,000	6,000	10,000
5 ≤ X < 6 years old	1,750	1,750	5,250	8,750
6 ≤ X < 7 years old	1,500	1,500	4,500	7,500
7 ≤ X < 8 years old	1,250	1,250	3,750	6,250
8 ≤ X < 9 years old	1,000	1,000	3,000	5,000
9 ≤ X < 10 years old	750	750	2,250	3,750
10 ≤ X < 11 years old	500	500	1,500	2,500
11 ≤ X < 12 years old	250	250	750	1,250
X ≥ 12 years old	0	0	0	0

(e) Child born and adopted on or after 1 January 2021 and before 14 February 2023

Age ("X") when child becomes a Singapore citizen	CDA First Step Grant (\$) (for all birth orders)	Government co-matching cap based on child's birth order (\$)			
		1 st	2 nd	3 rd and 4 th	5 th and above
X < 1 year old	3,000	3,000	6,000	9,000	15,000
1 ≤ X < 2 years old	2,750	2,750	5,500	8,250	13,750
2 ≤ X < 3 years old	2,500	2,500	5,000	7,500	12,500
3 ≤ X < 4 years old	2,250	2,250	4,500	6,750	11,250
4 ≤ X < 5 years old	2,000	2,000	4,000	6,000	10,000
5 ≤ X < 6 years old	1,750	1,750	3,500	5,250	8,750

³⁹ These caps apply to a child whose **first** deposit into the CDA (by any person other than the Government) is made **on or after 1 July 2016**.

If (i) earlier deposits into the child's CDA (by any person other than the Government) were made between 24 March 2016 and 30 June 2016 (both dates inclusive), (ii) the child's DOB or EDD occurs on or after 24 March 2016 and before 1 July 2016, and (iii) he is adopted between 24 March and 30 June 2016 (both dates inclusive), the Government co-matching caps listed in Table (c) of this Appendix apply.

6 ≤ X < 7 years old	1,500	1,500	3,000	4,500	7,500
7 ≤ X < 8 years old	1,250	1,250	2,500	3,750	6,250
8 ≤ X < 9 years old	1,000	1,000	2,000	3,000	5,000
9 ≤ X < 10 years old	750	750	1,500	2,250	3,750
10 ≤ X < 11 years old	500	500	1,000	1,500	2,500
11 ≤ X < 12 years old	250	250	500	750	1,250
X ≥ 12 years old	0	0	0	0	0

(f) Child born and adopted from 14 February 2023 and before 17 February 2025

Age ("X") when child becomes a Singapore citizen	CDA First Step Grant (\$) (for all birth orders)	Government co-matching cap based on child's birth order ⁴⁰ (\$)			
		1 st	2 nd	3 rd and 4 th	5 th and above
X < 1 year old	5,000	4,000	7,000	9,000	15,000
1 ≤ X < 2 years old	4,600	3,670	6,420	8,250	13,750
2 ≤ X < 3 years old	4,200	3,340	5,840	7,500	12,500
3 ≤ X < 4 years old	3,800	3,010	5,260	6,750	11,250
4 ≤ X < 5 years old	3,400	2,680	4,680	6,000	10,000
5 ≤ X < 6 years old	3,000	2,350	4,100	5,250	8,750
6 ≤ X < 7 years old	2,600	2,020	3,520	4,500	7,500
7 ≤ X < 8 years old	2,200	1,690	2,940	3,750	6,250
8 ≤ X < 9 years old	1,800	1,360	2,360	3,000	5,000
9 ≤ X < 10 years old	1,400	1,030	1,780	2,250	3,750
10 ≤ X < 11 years old	1,000	700	1,200	1,500	2,500
11 ≤ X < 12 years old	600	370	620	750	1,250
X ≥ 12 years old	0	0	0	0	0

(g) Child born and adopted on or after 18 February 2025

Age ("X") when child becomes a Singapore citizen	CDA First Step Grant (\$)		CDA Government co-matching cap based on child's birth order (\$)			
	1 st and 2 nd	3 rd and above ⁴¹	1 st	2 nd	3 rd and 4 th	5 th and above
X < 1 year old	5,000	10,000	4,000	7,000	9,000	15,000
1 ≤ X < 2 years old	4,600	9,200	3,670	6,420	8,250	13,750
2 ≤ X < 3 years old	4,200	8,400	3,340	5,840	7,500	12,500
3 ≤ X < 4 years old	3,800	7,600	3,010	5,260	6,750	11,250
4 ≤ X < 5 years old	3,400	6,800	2,680	4,680	6,000	10,000
5 ≤ X < 6 years old	3,000	6,000	2,350	4,100	5,250	8,750
6 ≤ X < 7 years old	2,600	5,200	2,020	3,520	4,500	7,500
7 ≤ X < 8 years old	2,200	4,400	1,690	2,940	3,750	6,250

⁴⁰ These caps apply to a child if there is **any** deposit into his CDA (by any person other than the Government) made **on or after 1 August 2023**.

If no sum is deposited into the child's CDA (by any person other than the Government) on or after 1 August 2023, the Government co-matching caps listed in Table (e) of this Appendix apply.

⁴¹ Under the Large Families Scheme, a child of third or subsequent birth order born on or after 18 February 2025 will qualify for a \$5,000 increase in the CDA First Step Grant, bringing the total amount to \$10,000. Please visit the Large Families Scheme section on the LifeSG website (<https://www.go.gov.sg/lfs>) for more details.

$8 \leq X < 9$ years old	1,800	3,600	1,360	2,360	3,000	5,000
$9 \leq X < 10$ years old	1,400	2,800	1,030	1,780	2,250	3,750
$10 \leq X < 11$ years old	1,000	2,000	700	1,200	1,500	2,500
$11 \leq X < 12$ years old	600	1,200	370	620	750	1,250
$X \geq 12$ years old	0	0	0	0	0	0

APPENDIX 12 – Approved list of indirect education expenses that can be paid using CDA

S/N	Indirect education expenses	ECDC (Class A or B licence); MOE Kindergarten Care	ECDC (Class C licence); preschools registered with CPE as Private Education Institution; MOE kindergartens	SPED schools (Registered with MOE/CPE)	Early intervention programmes(Registered with MSF ⁴²)
1	Uniforms and attire	Yes	Yes	Yes	Yes
2	Insurance	Yes	Yes	Yes	Yes
3	Registration fee	Yes	Yes	N.A.	Yes
4	Bedding materials	Yes	N.A.	N.A.	Yes
5	Materials/books	N.A.	Yes	Yes	Yes
6	Local in-person or online excursion/ field trips	Yes	Yes	Yes	Yes
7	Transport	Yes	Yes	Yes	Yes
8	Deposit to be made for the child's enrolment (must be refunded back into CDA)	Yes	Yes	N.A.	Yes
9	Examination/assessment fees	N.A.	N.A.	Yes	Yes
10	MSF-funded Early Intervention Programmes: <ul style="list-style-type: none"> • Learning Support • Development Support • Development Support-Plus • Integrated Childcare Programme • Inclusive Support Programme 	Yes	Yes	N.A.	N.A.

⁴² An early intervention programme means a programme intended for children with one or more developmental needs, that is registered with MSF. MSF only registers early intervention programmes **for children up to 6 years old**. Therefore, CDA moneys may not be used to pay for early intervention programmes for children above 6 years old.

11	E-learning management system/ online parent communication system	Yes	Yes	N.A.	N.A.
12	Meals during programme time	N.A.	Yes	N.A.	N.A.

APPENDIX 13 – Pro-rated Large Family MediSave Grant (LFMG) benefits for an eligible child

s/n	Age ("X") when child becomes a Singapore citizen	LFMG (\$) (for BO3 and higher child born on/after 18 Feb 2025)
0	$X < 1$ year old	5,000
1	$1 \leq X < 2$ years old	4,600
2	$2 \leq X < 3$ years old	4,200
3	$3 \leq X < 4$ years old	3,800
4	$4 \leq X < 5$ years old	3,400
5	$5 \leq X < 6$ years old	3,000
6	$6 \leq X < 7$ years old	2,600
7	$7 \leq X < 8$ years old	2,200
8	$8 \leq X < 9$ years old	1,800
9	$9 \leq X < 10$ years old	1,400
10	$10 \leq X < 11$ years old	1,000
11	$11 \leq X < 12$ years old	600
12	$X \geq 12$ years old	0