

Modes Of Receiving Payment for AP Cash

Link your NRIC to PayNow or Update Bank Account Information to Receive Cash Benefits Sooner

1 Since 2021, the Ministry of Finance has been using PayNow-NRIC as the primary mode of payment for citizens who have linked their NRIC to PayNow through their bank. PayNow-NRIC provides added convenience and privacy for citizens to receive the cash benefits in their bank account, without having to disclose their bank account details to the sender.

2 Citizens are encouraged to link their NRIC to PayNow by 23 November 2024 if they have bank account(s) with the 14 participating banks in Singapore¹. By doing so, eligible citizens will receive their AP Cash earlier, from 5 December 2024.

3 Citizens without PayNow-NRIC linked bank accounts but have a DBS/POSB, OCBC, or UOB bank account, may provide their bank account information at the govbenefits website by 27 November 2024. They will then receive the cash benefits via GIRO from 16 December 2024.

Citizens not on PayNow-NRIC and without a valid bank account provided will receive their payment later via GovCash.

4 Eligible citizens who have not linked their NRICs to PayNow, or provided a valid bank account will receive their cash benefits via GovCash. Citizens on GovCash may withdraw their AP Cash at any OCBC ATMs island-wide by entering their 1) Payment Reference Number (PRN), which can be retrieved by logging into the govbenefits website with their Singpass from 24 December 2024, 2) NRIC, and 3) passing the facial verification. They do not require an OCBC bank account to withdraw their payment at the OCBC ATMs.

5 GovCash recipients can also use the LifeSG app to make payment to merchants by scanning their PayNow/NETS QR code, or transfer payment(s) to their bank account via PayNow-NRIC if they subsequently register for this service.

Mode Of Payment for MediSave and Retirement Savings Bonus

6 These payments will be automatically credited to citizens' CPF Accounts from 18 December 2024.

¹ List of participating banks for PayNow-NRIC are listed in alphabetical order: Bank of China, CIMB, Citibank, DBS Bank / POSB, GXS Bank, HSBC Bank, ICBC, MariBank, Maybank, OCBC Bank, RHB Bank, Standard Chartered Bank, Trust Bank and UOB Bank. If the PayNow-NRIC is not linked with any of the participating banks, the payment will either be directly credited to the bank account that was previously used for past payments (if any), or via GovCash.