



## Press Release

### About 3 million adult Singaporeans to receive Assurance Package (AP) Cash in December 2025

1. Adult Singaporeans aged 21 and above in 2026 will receive between \$100 – \$600 in cash payments from 5 December 2025 onwards under the enhanced Assurance Package (AP).
2. At Budget 2023, a \$3 billion enhancement to the AP was announced, to increase the quantum of the AP Cash payments and help defray living expenses for Singaporean households and provide more support for lower- to middle-income families. The package includes cash payments disbursed to eligible adult Singaporeans each December from 2022 to 2026 as well as rebates, Community Development Council Vouchers, and MediSave top-ups.

#### Eligibility

3. **Adult Singaporeans aged 21 years and above will receive AP Cash in December every year from 2022 to 2026.** In total, eligible Singaporeans will receive between \$700 and \$2,250 of AP Cash over these five years.

Table 1: AP Cash Quantum for year 2022 to 2024 (Disbursed)

Singaporeans Aged 21 Years and Above in Reference Year	Disbursement Period	Owns 0 to 1 Property			Owns > 1 Property
		Assessable Income (AI)			
		AI ≤ \$34,000	\$34,000 < AI ≤ \$100,000	AI > \$100,000	
2023	Dec 2022	\$200	\$150	\$100	\$100
2024	Dec 2023	\$600	\$350	\$200	\$200
2025	Dec 2024	\$600	\$350	\$200	\$200

Table 2: AP Cash Quantum for year 2025 to 2026

Singaporeans Aged 21 Years	Disbursement Period	Owns 0 to 1 Property		Owns > 1 Property
		Assessable Income (AI)		

and Above in Reference Year		AI ≤ \$39,000 <sup>1</sup>	\$39,000 < AI ≤ \$100,000	AI > \$100,000	
2026	Dec 2025	\$600	\$350	\$100	\$100
2027	Dec 2026	\$250	\$150	\$100	\$100

4. Citizens can check their eligibility on the govbenefits website ([govbenefits.gov.sg](https://govbenefits.gov.sg)) by logging in with their Singpass.

### Modes of Payment for AP Cash

#### *Go Digital to Receive Cash Benefits Sooner*

5. 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.

6. Citizens are encouraged to link their NRIC to PayNow by 23 November 2025 if they have bank account(s) with the 16 participating banks in Singapore<sup>2</sup>. By doing so, eligible citizens will receive their AP Cash earlier, by 5 December 2025.

7. 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 29 November 2025. They will then receive the cash benefits via GIRO by 16 December 2025.

*Those who are not on PayNow-NRIC and/or do not have a valid bank account will receive their payment later via GovCash.*

8. Since 2022, GovCash has replaced cheques as the mode of payment to citizens who have not linked their NRICs to PayNow or provided their bank account details. Eligible citizens who have not linked their NRICs to PayNow, or provided a valid bank account will receive their cash benefits via GovCash by 22 December 2025. 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, 2) NRIC, and 3) passing the facial verification. They do not require an OCBC bank account to withdraw their payment at the OCBC ATMs.

9. Citizens on GovCash 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.

### Modes of Notification

10. Eligible recipients will be notified via the gov.sg SMS Sender ID before and after the AP Cash has been credited. Recipients without a Singpass-registered mobile number will be informed through a letter sent to their address on their Singapore Identity Card.

<sup>1</sup> The AI threshold was raised from \$34,000 to \$39,000 from August 2025 onwards.

<sup>2</sup> List of participating banks for PayNow-NRIC are listed in alphabetical order: Bank of China, CIMB, Citibank, DBS Bank / POSB, GXS Bank, HL Bank, HSBC Bank, ICBC, MariBank, Maybank, OCBC Bank, RHB Bank, Standard Chartered Bank, State Bank of India, Trust Bank and UOB. 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.

11. Government officials will **NEVER** ask you to transfer money or disclose bank log-in details over a phone call. Call the 24/7 ScamShield Helpline at 1799 if you are unsure if something is a scam.

12. For more information on AP Cash, citizens may visit [govbenefits.gov.sg](https://govbenefits.gov.sg) or call the hotline at 1800-2222-888.

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## About the Assurance Package

The Assurance Package (AP) complements the permanent GST Voucher (GSTV) scheme and provides help to Singaporean households with their living expenses.

The AP benefits will be paid over five years and comprises (i) cash payouts to all adult Singaporeans (AP Cash) in December 2022 to 2026, (ii) cash payouts to eligible seniors (AP Seniors' Bonus) in February 2023 to 2025, (iii) additional U-Save for eligible HDB households in 2023 to 2026 (AP U-Save), (iv) MediSave top-ups for Singaporeans aged 20 years and below and seniors aged 55 years and above in February 2023 to 2025 (AP MediSave), and (v) CDC Vouchers for all Singaporean households in January 2023 and January 2024. Under the AP, the Government will also top up \$5 million to the Citizens' Consultative Committee (CCC) ComCare Fund over Financial Year (FY) 2023 to FY2026, and provide a total of \$12 million over FY2022 to FY2025 to Self-Help Groups.

Additionally, the AP includes one-off cost-of-living (COL) support measures in 2023 to 2025 comprising (i) cash payouts to eligible adult Singaporeans in June 2023 (2023 COL Special Payment), December 2023 (AP Cash Special Payment), September 2024 (B2024 COL Special Payment), (ii) cash payouts to eligible senior Singaporeans in June 2023 (2023 COL Seniors' Bonus), (iii) additional CDC Vouchers for all Singaporean households in June 2024, January 2025, May 2025, and January 2026 (iv) additional U-Save rebates to eligible HDB households in 2023 to 2025, (v) additional S&CC Rebate to eligible HDB households in 2024 and 2025, and (vi) top-ups to the Child Development Account, Edusave Account, and Post-Secondary Education Account in 2023.

More information on the AP can be found at the govbenefits website ([govbenefits.gov.sg](https://govbenefits.gov.sg)).

## About Ministry of Finance

The Ministry of Finance aims to advance the well-being and development of Singapore through Finance. The Ministry strives to achieve a balanced budget through prudent and sustainable fiscal policies, foster a regulatory environment conducive to business and enterprise, ensure prudent investment of the Government's reserves and other public funds, and sets policies for government procurement, customs regulation, accounting standards and business regulation.

We achieve this together with our departments (Accountant-General's Department, Singapore Customs and Vital), and statutory boards/bodies (Accounting & Corporate Regulatory Authority, Inland Revenue Authority of Singapore, Tote Board and Singapore Accountancy Commission).

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