

Birth registration, Baby Bonus and CDA steps

Claim everything your newborn is entitled to, in the right order, in one sitting on LifeSG. Six steps, each ticked off as you go.

1

Before the birth: Set up PayNow for your child's payouts

From April 2027, SG Child Support Package payouts go to the bank account linked to your child's PayNow ID (their NRIC or birth certificate number). LifeSG says not to link that PayNow ID to the CDA.

Done

2

Have the details ready

Both parents' names, ID numbers, occupations, citizenship and marriage details; your baby's name and birth details; a credit or debit card (LifeSG asks for one; ICA's page also lists PayNow). One parent starts the application, the other confirms.

Done

3

Register the birth on LifeSG within 42 days

S\$18 per child. A digital birth certificate is issued. Online registration is for babies born in Singapore to a biological parent; without a card, register in person at ICA with both parents' ID and your marriage certificate.

Done

4

Enrol in the same flow

If your child is eligible, the Baby Bonus (or, for births from 1 April 2027, the SG Child Support Package) is an optional part of birth registration. You give a parent's bank account, your preferred CDA bank (POSB/DBS, OCBC or UOB) and the trustee's details. Missed it? Apply later through LifeSG.

Done

5

Open the CDA and child savings account

After enrolment you get an email and a LifeSG notification with your bank's steps. The parent who registered becomes the CDA trustee. The First Step Grant is paid in automatically within 2 weeks of opening, with no deposit needed.

Done

6

Save into the CDA to get the match

The Government matches what you save, dollar for dollar, up to your child's cap. CDA money is spent at approved childcare centres, kindergartens, clinics and other approved institutions; it cannot be withdrawn as cash.

Done

Our CDA bank and trustee

Monthly CDA saving plan

S\$ _____ a month, until the cap is reached

Which support your baby gets

The scheme depends on the birth date. Find your baby's row, then check the exact figures on LifeSG, which decides eligibility.

1 Born before 1 April 2027: Baby Bonus Scheme

Birth order	Cash, with the top-up	CDA First Step Grant	CDA co-matching cap
1st child	S\$10,000	S\$5,000	S\$4,000, then S\$5,000 from 1 Oct 2027
2nd child	S\$10,000	S\$5,000	S\$7,000 if saved by 30 Sep 2027
3rd and 4th	S\$10,000	S\$10,000 if born from 18 Feb 2025	S\$9,000 if saved by 30 Sep 2027
5th and later	S\$10,000	S\$10,000 if born from 18 Feb 2025	S\$15,000 if saved by 30 Sep 2027

- The Cash Gift is paid into the Child Savings Account until 31 March 2027, then the Baby Gift replaces it. A top-up by 30 April 2027 brings the total cash to S\$10,000, whatever the birth order.
- You can save up to your child's existing co-matching cap until 30 September 2027. From 1 October 2027 every cap is S\$5,000, so a first child's S\$4,000 cap rises to S\$5,000.
- Children enrolled in the Baby Bonus move to the SG Child Support Package automatically from April 2027.

2 Born on or after 1 April 2027: SG Child Support Package

Support	Amount	How it is paid
Baby Gift	S\$10,000	2 tranches within 12 months of birth
CDA First Step Grant	S\$5,000	Paid in once the CDA is opened
CDA Co-Matching	Up to S\$5,000	Dollar for dollar on what you save
Child Credits	S\$2,000 a year, ages 1 to 16	First payout April 2027, then on each birthday

3 Our record

Step	Date done	Notes
Birth registered		
CDA and child savings account opened		
First Step Grant received		

LifeSG decides eligibility. Figures are for Singapore citizen children with lawfully married parents and may differ in other cases. Check LifeSG before you plan around a number.

Sources: LifeSG, Register your child's birth, life.gov.sg/services-tools/birth-registration; LifeSG, Baby Bonus Scheme, life.gov.sg/family-parenting/benefits-support/baby-bonus-scheme; LifeSG, Baby Bonus Child Development Account (CDA), life.gov.sg/family-parenting/benefits-support/baby-bonus-scheme/cda; LifeSG, SG Child Support Package, life.gov.sg/family-parenting/benefits-support/sg-child-support-package. The Baby Bonus, CDA and SG Child Support Package pages were checked 12 October 2026, the birth registration page 10 October 2026; LifeSG pages show no last-updated date. LifeSG's Baby Bonus page still lists the S\$11,000 and S\$13,000 Cash Gift schedule; this sheet follows the newer SG Child Support Package page.