

目录

一、政策法规2

上海市住房公积金缴存管理办法2

关于在沪工作的外籍人员、获得境外永久（长期）居留权人员住房公积金个人住房贷款若干问题的通知..... 20

关于 2023 年度上海市调整住房公积金缴存基数、比例以及月缴存额上下限的通知 22

关于 2024 年度上海市调整住房公积金缴存基数、比例以及月缴存额上下限的通知 28

关于优化本市住房公积金租赁提取业务相关事项的通知 33

关于调整本市住房公积金个人住房贷款政策的通知 36

关于印发《关于本市提取住房公积金支付市场租赁住房房租操作细则》的通知 37

上海市灵活就业人员自愿缴存、提取和使用住房公积金实施办法 47

关于上海市住房公积金支持老旧电梯更新有关政策的通知 52

关于调整本市个人住房公积金贷款利率的通知 53

关于印发《上海市灵活就业人员自愿缴存、提取和使用住房公积金实施细则》的通知 54

二、业务指南 86

支付房屋租赁费用 86

住房公积金缴存基数调整（日常） 110

住房公积金缴存基数调整（年度） 111

住房公积金汇缴 112

住房公积金补缴（一般情形补缴） 113

长三角一体化示范区异地租赁提取..... 115

长三角一体化示范区提取住房公积金偿还异地购房贷款 119

提取还贷终止 122

提取还贷申请 126

提前结清公积金贷款（2020 年 8 月 1 日后受理的贷款） 133

离境提取（在沪工作的外籍、获得境外永久（长期）居留权和台港澳人员） 136

购买拥有所有权的自住住房 138

个人住房公积金账户信息修改（账户在单位的） 142

个人住房公积金账户信息修改（账户在“封存专户”） 144

个人住房公积金账户的设立（设立在单位） 146

个人住房公积金贷款申请 148

个人住房贷款政策 157

个人购买共有产权保障住房公积金贷款申请 169

单位住房公积金账户设立 176

单位补充住房公积金账户设立 177

贷款信息查询 179

出境定居 180

部分提前归还公积金贷款（2020 年 8 月 1 日后受理的贷款） 182

灵活就业人员缴存住房公积金签约..... 186

灵活就业人员住房公积金账户停缴.....	188
灵活就业人员住房公积金账户复缴.....	190
灵活就业人员住房公积金缴存信息变更	191
灵活就业人员住房公积金联系信息变更	193
灵活就业人员住房公积金缴存专户变更	194
灵活就业人员住房公积金账户转移.....	195
灵活就业人员住房公积金账户封存.....	196
个人住房公积金账户身份信息修改（账户在“灵活就业缴存住房公积金专户”）	197
灵活就业人员住房公积金自由提取.....	199
三、实用工具	200
市公积金中心周六业务受理网点及业务受理范围	200
上海市历年（补充）住房公积金缴存基数、比例、上下限一览表.....	202
上海市公积金管理中心业务网点	211
个人公积金贷款利率调整表	216

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一、政策法规

上海市住房公积金缴存管理办法

Measures of Shanghai Municipality on the Administration of Housing Provident Fund Contributions

沪公积金管委会〔2023〕3号

Shanghai Housing Provident Fund Management Committee [2023] No. 3

第一章 总则

Chapter 1 General Provisions

第一条 为加强本市住房公积金缴存管理，维护住房公积金所有者的合法权益，根据国务院《住房公积金管理条例》、《上海市住房公积金管理若干规定》等规定，结合本市实际，制定本办法。

Article 1 In order to strengthen the administration of housing provident fund contributions in this Municipality, safeguard the legitimate rights and interests of the owners of housing provident fund accounts, these Measures are formulated in accordance with the *Regulations on the Administration of the Housing Provident Fund*

released by the State Council and the *Provisions of Shanghai Municipality on the Administration of the Housing Provident Fund*, and in the light of the actual circumstances of this Municipality.

第二条 本办法适用于本市行政区域内住房公积金的缴存管理。

Article 2 These Measures apply to the management of housing provident fund contributions within the administrative area of this Municipality.

第三条 本市行政区域内的国家机关、事业单位、企业、民办非企业单基金会、社会团体等组织（以下统称单位）应当为其在职职工缴存住房公积金。

Article 3 Organizations such as state organs, public institutions, enterprises, private non-enterprise units, foundations, social groups, and other entities (hereinafter referred to as units) within the administrative area of this Municipality shall contribute to the housing provident fund for their employees.

依法缴存住房公积金的单位，可以为其在职职工缴存补充住房公积金。
Units that contribute to the housing provident fund in accordance with the law may also contribute to the supplementary housing provident fund for their employees.

第四条 以劳务派遣形式用工的，劳务派遣单位承担住房公积金缴存责任；劳务派遣单位与用工单位应当在劳务派遣协议中约定缴纳住房公积金的费用。

Article 4 For labor dispatch arrangements, the labor dispatching unit shall bear the responsibility for making housing provident fund contributions; the labor dispatching unit and the labor demand unit shall stipulate the amount of housing provident fund contributions to be paid in the labor dispatch agreement.

第五条 个体工商户及其雇用人员、非全日制从业人员以及其他灵活就业人员，可以由个人缴存住房公积金。

Article 5 Self-employed individual businessmen and their employed personnel, part-time workers, and other people in flexible employment may contribute to the housing provident fund on an individual basis.

第六条 与本市用人单位建立劳动（聘用）关系，持上海市海外人才居住证、港澳台居民居住证、《外国人永久居留身份证》《外国人工作许可证》《定居国外人员在沪就业核准证》等证件的外籍、获得境外永久（长期）居留权和香港澳门台湾在沪工作人员，在本人和单位协商一致的基础上，所在单位和个人可以按规定缴存住房公积金和补充住房公积金。

Article 6 Where the employees working in Shanghai are expatriates, have obtained permanent (long-term) residency rights abroad, and are Hong Kong, Macao, and Taiwan residents, and such employees have established labor (employment)

relations with local employers and hold such certificates as the Overseas Talent Residence Permit of Shanghai Municipality, Residence Permit for Hong Kong, Macao, and Taiwan Residents, Foreign Permanent Resident ID Card, Foreigners' Work Permit, or Approval Certificate for Employment of Personnel Settling Abroad to Work in Shanghai, they and their employers may, with the consent of both the employee and the employer after negotiation, make contributions to the housing provident fund and the supplementary housing provident fund according to regulations.

第七条 上海市住房公积金管理委员会（以下简称市公积金管委会）是本市住房公积金管理的决策机构，履行下列职责：

Article 7 The Shanghai Housing Provident Fund Management Committee (hereinafter referred to as the SHPFMC) is the decision-making body for the administration of the housing provident fund in this Municipality and shall perform the following duties:

（一）依据有关法律、法规和政策，制定和调整住房公积金缴存管理办法和具体管理措施，并监督实施；

(I) Formulating and adjusting methods of management and specific management measures for housing provident fund contributions in accordance with relevant laws, regulations and policies, and supervising their implementation;

（二）审批住房公积金归集计划及计划执行情况的报告；

(II) Examining and approving the reports on plans for the collection and unified management of the housing provident fund and their implementation;

（三）拟订住房公积金具体缴存比例和月缴存额上、下限；

(III) Proposing specific contribution rates of the housing provident fund as well as the upper and lower limits of the housing provident fund monthly contribution (amount);

（四）确定单位降低住房公积金缴存比例或者缓缴的条件；

(IV) Determining the conditions for a unit to reduce the contribution rate or defer the payment;

（五）国家和本市规定的其他职责。

(V) Other duties prescribed by the regulations of the State and this Municipality.

第八条 上海市公积金管理中心（以下简称市公积金中心）负责本市住房公积金缴存管理，履行下列职责：

Article 8 The Shanghai Provident Fund Management Center (hereinafter referred to as the SPFMC) is responsible for the management of housing provident fund contributions in this Municipality and shall perform the following duties:

(一) 编制、执行住房公积金归集计划;

(I) Drawing up and implementing plans for the collection and unified management of the housing provident fund;

(二) 负责办理住房公积金的缴存业务;

(II) Being responsible for handling housing provident fund contribution operations;

(三) 负责记载职工住房公积金缴存情况并进行核算;

(III) Being responsible for recording and accounting employees' contributions to the housing provident fund;

(四) 对单位住房公积金缴存情况实施监督检查;

(IV) Being responsible for supervising and inspecting the contributions to the housing provident fund made by units;

(五) 编制住房公积金归集计划执行情况的报告;

(V) Drawing up reports on the implementation of plans for the collection and unified management of the housing provident fund; and

(六) 承办市公积金管委会决定或者委托的其他职责。

(VI) Undertaking other duties as decided or entrusted by the SHPFMC.

市公积金中心各区管理部（以下简称管理部）负责承办住房公积金具体缴存业务。

The Management Departments in each district subordinate to the SPFMC (hereinafter referred to as the Management Department) are responsible for handling specific contribution operations to the housing provident fund.

第九条 市公积金中心按照规定委托受委托银行承办住房公积金缴存受理业务、办理住房公积金缴存金融业务。

Article 9 The SPFMC shall authorize the commissioned bank to handle housing provident fund contribution operations and related financial business in accordance with regulations.

第二章 账户设立、变更与注销

Chapter 2 Account Establishment, Change, and Cancellation

第十条 单位应当自设立之日起 30 日内，向管理部办理单位住房公积金账户设立。

Article 10 A newly established unit shall go to the Management Department to undertake the setting up of unit housing provident fund accounts within 30 days from the date of its establishment.

第十一条 单位录用职工的，应当自录用之日起 30 日内向受委托银行办理职工住房公积金账户的设立或者转移手续。每个职工在本市只能有一个住房公积金账户。职工拥有多个住房公积金账户的，应当办理账户合并。

Article 11 When a new employee is hired, a unit shall go through the formalities of opening or transferring his or her housing provident fund account at a commissioned bank within 30 days from the date of the employment. Each employee may have only one account in this Municipality. If an employee has multiple housing provident fund accounts, he or she shall go through the formalities for the merger of these accounts.

第十二条 单位名称、地址等登记事项发生变更的，应当自发生变更之日起 30 日内向管理部或者受委托银行办理单位住房公积金账户信息修改。

Article 12 In the event of any changes in the registered items such as unit name or address, the unit shall apply for modification of unit housing provident fund account information to the Management Department or commissioned bank within 30 days from the date of change.

第十三条 职工姓名、身份证号码等登记事项发生变更的，应当自发生变更之日起 30 日内向管理部或者受委托银行办理职工住房公积金账户信息修改。

Article 13 In the event of any changes in registered items such as employee name and ID number, the employee shall apply for modification of employee housing provident fund account information to the Management Department or commissioned bank within 30 days from the date of change.

第十四条 单位合并、分立、撤销、解散或者破产的，应当自发生上述情况之日起 30 日内由原单位或者清算组织向管理部办理单位住房公积金账户注销。

Article 14 In case a unit is merged, divided, dismantled, dissolved or bankrupted, the original unit or a liquidation organization shall undertake cancellation of registration at the Management Department within 30 days from the date of the occurrence of any of the above-mentioned situations.

单位未按前款规定办理注销手续的，经公示 30 日后单位仍未办理注销的，市公积金中心可以注销单位住房公积金账户。

If the original unit fails to go through cancellation formalities as required and remains so even after public notification for 30 days, the SPFMC may cancel its unit housing provident fund account.

第十五条 职工住房公积金账户封存或者停缴满半年以上且账户余额为零元的，职工可以申请注销本人住房公积金账户。职工未办理注销手续的，经公示 30 日后职工仍未办理注销的，市公积金中心可以注销职工住房公积金账户。

Article 15 In case an employee's housing provident fund account is sealed up or suspended for more than six months and the account balance is zero, the employee may apply for cancellation of his/her housing provident fund account. If the employee fails to go through cancellation formalities as required and remains so even after public notification for 30 days, the SPFMC may cancel the employee's housing provident fund account.

第三章 缴存

Chapter 3 Contributions

第十六条 住房公积金的缴存基数为职工本人上一年度月平均工资。职工月平均工资按国家统计局规定列入工资总额统计的项目计算。

Article 16 The base for housing provident fund contributions of an employee shall be adjusted to the monthly average salary of the employee in the previous year. The monthly average salary will be calculated as an item listed in the composition of gross salary by the National Bureau of Statistics.

新参加工作的职工从参加工作的第二个月开始，单位应当为其缴存住房公积金，缴存基数按当月的工资性收入核定。

For employees that are employed for the first time, their employers shall make housing provident fund contributions for them beginning from the second month of their employment, with their salary-based income for the second month as their contribution base.

单位新调入的职工从调入单位发放工资之日起缴存住房公积金，缴存基数按当月的工资性收入核定。

For employees that are newly re-employed, their employers shall make housing provident fund contributions for them from the date of salary payment, with their salary-based income for the first month as their contribution base.

第十七条 住房公积金缴存基数上限为上一年度本市全口径城镇单位就业人员平均工资的 3 倍，缴存基数下限为上一年度本市最低工资标准。

Article 17 The upper limit of the housing provident fund contribution base is three times the average salary of urban employees in full caliber in this Municipality in the previous year, and the lower limit of the contribution base is the minimum salary standard in this Municipality in the previous year.

第十八条 住房公积金月缴存额由职工住房公积金月缴存额和单位为职工缴存的住房公积金月缴存额两部分组成。

Article 18 The monthly contribution (amount) of the housing provident fund consists of two parts: the employee's monthly contribution (amount) and the employer's monthly contribution (amount) for the employee.

职工住房公积金月缴存额为缴存基数乘以职工住房公积金缴存比例。

The employee's monthly contribution (amount) is the contribution base multiplied by the employee's housing provident fund contribution rate.

单位为职工缴存的住房公积金月缴存额为缴存基数乘以单位住房公积金缴存比例。

The employer's monthly contribution (amount) for the employee is the contribution base multiplied by the employer's housing provident fund contribution rate.

第十九条 职工个人缴存的住房公积金，由所在单位每月从其工资中代扣代缴。

Article 19 The housing provident fund contributions made by an employee shall be withheld from his or her salary by the unit for which he or she serves.

单位应当于每月发放职工工资之日起 5 日内将单位缴存的和为职工代缴的住房公积金汇缴到市公积金中心在受委托银行开立的住房公积金专户内，由市公积金中心计入职工住房公积金账户。

A unit shall, within five days from the payday of each month, remit the housing provident fund payments by the unit together with those withheld by the unit for its

employees to the special housing provident fund accounts opened by the SPFMC at the commissioned bank, and the SPFMC shall have the contributions credited to the housing provident fund accounts of employees.

职工个人缴存的住房公积金和职工所在单位为职工缴存的住房公积金，属于职工个人所有。

Both the housing provident fund contributions made by employees on their own and those made by the employer for employees belong to employees themselves.

第二十条 职工新调入或者退工当月工作时间未足月的，如果当月单位发放其工资的，单位应当为其缴存住房公积金，缴存基数可以按其全月工资性收入核定；存在争议的，应当按其当月实际工资性收入核定（月缴存额不得低于当年度的月缴存额下限）。同一月份不得重复缴存。单位发放的当月工资不足以代扣职工应缴部分住房公积金，职工应当补足差额部分。

Article 20 For employees newly re-employed or leaving a job in the same month with less than a full month of work, in case the employer pays their salary for that month, the employer shall contribute to their housing provident fund accounts, with their total monthly salary-based income as the contribution base; in case of disputes, the contribution base shall be their actual monthly salary-based income for that month [the monthly contribution (amount) shall not be lower than the lower limit of the monthly contribution (amount) for the year]. The same month shall not be counted for duplicate contributions. If the salary paid by the employer for the month is not enough to cover the required housing provident fund contribution to be withheld for an employee, the employee shall make up the difference.

第二十一条 单位应当按时、足额缴存住房公积金，不得逾期缴存、少缴或者多缴。单位欠缴、少缴职工住房公积金的，应当按国家有关规定补缴住房公积金，将应缴未缴的住房公积金补缴入职工个人住房公积金账户。单位和职工应当分别承担各自应缴存的部分。

Article 21 A unit shall make housing provident fund contributions on schedule and in full, and the contributions may not be overdue, or underpaid, or overpaid. Where a unit is overdue in making contributions or underpays such contributions to the housing provident fund for its employees, it shall make up for the housing provident fund contributions it owed in accordance with national regulations, and such contributions shall be made to the employees' accounts. The unit as employer and its employees shall bear their respective contribution obligations.

已办理退休手续并享受养老保险待遇的职工、已死亡或者被宣告死亡的职工，不再缴存住房公积金。

Employees who have gone through the formalities of retirement and are receiving pension benefits, or who are deceased or have been declared dead, no longer need to contribute to the housing provident fund.

第二十二条 单位合并、分立、撤销、解散或者破产的，应当为职工补缴未缴和少缴的住房公积金。

Article 22 In the event of merger, division, dismantlement, dissolution, or bankruptcy, a unit shall make up for the unpaid or underpaid housing provident fund contributions for its employees.

单位发生合并、分立时，无力补缴住房公积金的，应当在办理有关手续前，明确住房公积金的补缴责任主体。

In case a unit is to be merged or divided and is incapable of making up for the contributions, the subject liable for paying what it owes the housing provident fund shall be clearly identified before the unit goes through the relevant formalities.

单位发生撤销、解散或者破产时，应当按照国家和本市有关规定，清偿欠缴职工的住房公积金。

In case a unit is dismantled, dissolved, or declared bankrupt in accordance with the law, the contributions it owed to the housing provident fund shall be paid off in the liquidation in accordance with national and municipal regulations.

第二十三条 符合下列条件之一的，单位可以申请降低单位和职工住房公积金缴存比例至 5%以下：

Article 23 A unit may apply for a reduction of contribution rate to less than 5% if any of the following conditions is met:

（一）连续经营亏损两年及以上的企业，职工月平均工资水平不高于上一年本市职工月平均工资 60%的；

(I) Enterprises with consecutive operating losses for two years or more, with the average monthly salary of employees being no higher than 60% of the average monthly salary of employees in this Municipality in the previous year;

（二）自设立之日起三年内符合国家规定的小型微型企业。

(II) Small and micro-enterprises (SMEs) meeting national regulations within three years from the date of establishment.

第二十四条 符合下列条件之一的，单位可以申请缓缴住房公积金：

Article 24 A unit may apply for a deferral of housing provident fund contributions if one of the following conditions is met:

（一）濒临破产、已停产或者已依法批准缓缴社会保险费的企业，可以申请缓缴住房公积金；

(I) Enterprises on the verge of bankruptcy, already suspended, or having been approved to defer payment of social insurance premiums, may apply for a deferral of housing provident fund contributions;

（二）已连续三年批准降低比例缴存或者上一年已批准缓缴的企业，经营仍然亏损且职工月平均工资水平不高于上一年本市职工月平均工资 60%的，可以申请缓缴住房公积金；

(II) Enterprises that have been approved to reduce the contribution rate continuously for three years or have been approved to defer contributions in the previous year, and are still operating at a loss, with the average monthly salary of employees being no higher than 60% of the average monthly salary of employees in this Municipality in the previous year, may apply for a deferral of housing provident fund contributions;

（三）经济效益差或者连续经营亏损两年及以上的企业，扣除职工应缴部分的住房公积金后职工工资未达到当年本市职工最低工资标准的，可以经职工本人同意后申请缓缴职工应缴部分的住房公积金。

(III) Enterprises with poor economic benefits or consecutive operating losses for two years or more, where the employees' salaries, after deducting the employees' share of housing provident fund contributions, do not reach the minimum salary standard for employees in this Municipality for the current year, may apply for a deferral of the employees' share of housing provident fund contributions with the employees' consent.

第二十五条 单位降低缴存比例或者缓缴的，待经济效益好转后，应当及时提高缴存比例或者恢复正常缴存并补缴缓缴期间的住房公积金。

Article 25 A unit that has been approved to lower the contribution rate or defer housing provident fund contributions shall timely raise the contribution rate or resume normal contributions and make up for the arrears they owed to the housing provident fund when the economic efficiency has improved.

第二十六条 单位申请降低缴存比例或者缓缴住房公积金的，应当经本单位职工代表大会或者工会审议通过并在本单位内部公示后，向管理部提出申请，按规定提供相关材料。管理部应当按规定将符合降低缴存比例或者缓缴条件的单位材料报市公积金中心审批，审批通过后可降低缴存比例或者缓缴。审批时限不得超过 10 个工作日。

Article 26 A unit applying to reduce the contribution rate or suspend housing provident fund contributions shall, upon discussion and approval by the employee representative congress or the trade union of the unit and after public notification within the unit, apply to the Management Department for such reduction or deferral and submit relevant materials as required. The Management Department shall, pursuant to relevant regulations, transfer the materials of the units qualified for reducing the contribution rate or deferring housing provident fund contributions to the SPFMC for review and approval. Upon verification and approval by the SPFMC, the unit may reduce the contribution rate or defer housing provident fund contributions. The verification period shall not exceed 10 working days

单位应当按照第三十四条的住房公积金缴存年度申请降低缴存比例和缓缴。降低缴存比例或者缓缴的期限为一年，期满后仍需降低缴存比例或者缓缴的，应当在期满之日前 30 日内重新申请办理。

A unit shall apply to reduce the contribution rate or defer housing provident fund contributions based on the contribution year as stipulated in Article 34. The period for reducing the contribution rate or deferring contributions shall be one year, and if the reduction or deferral is still required upon expiration, a new application shall be submitted for processing within 30 days before the expiration date.

市公积金中心应当严格按规定审批单位降低缴存比例或者缓缴的事项，每年专题向市公积金管委会报告。

The SPFMC shall rigorously review the applications made by units to reduce the contribution rate or defer contributions in accordance with regulations and report specially to the SHPFMC on an annual basis.

第二十七条 职工个人住房公积金账户出现多缴、错缴等差错缴存的，在经职工本人确认后，市公积金中心对职工个人住房公积金账户的错误缴存额办理退还或者补缴。

Article 27 In the event of overpayment, incorrect payment, or other errors in the housing provident fund account of an individual employee, upon confirmation by the employee, the SPFMC shall, based on the erroneously paid amount in the employee's housing provident fund account, make a refund for any overpayment or demand a supplemental payment for any deficiency.

第二十八条 市公积金中心应当设立单位和职工缴存住房公积金明细账，为缴存住房公积金的职工发放住房公积金的有效凭证。

Article 28 The SPFMC shall set up itemized accounts of housing provident fund contributions made by both units and employees, and issue valid certificates for housing provident fund contributions to employees who make contributions.

第二十九条 本市缴存住房公积金的职工因异地贷款等原因可以向市公积金中心申请出具异地贷款职工住房公积金缴存使用证明。

Article 29 Employees who make housing provident fund contributions in this Municipality may, due to reasons such as non-local loans, apply to the SPFMC for issuance of the Certificate of Contributions to and Use of the Housing Provident Fund for Employees of Non-local Loans.

第三十条 已在本市设立住房公积金账户且正常缴存的单位，因拟上市、融资、审计等原因，可以向市公积金中心申请出具单位住房公积金缴存情况证明。

Article 30 A unit that has established a housing provident fund account in this Municipality and is regularly making contributions may apply to the SPFMC for issuance of the Certificate of Contributions to and Use of the Housing Provident Fund for Units due to reasons such as preparing for listing, financing, or audits.

第三十一条 单位有权查询本单位住房公积金的缴存情况，职工有权查询本人住房公积金的缴存情况，市公积金中心应当提供便利服务。

Article 31 A unit has the right to inquire about its housing provident fund contributions, and its employees have the right to inquire about the contributions to their own housing provident fund accounts. The SPFMC shall provide convenient services for such inquiries.

第三十二条 市公积金中心、受委托银行、缴存单位及相关工作人员应当对职工的住房公积金账户信息保密。

Article 32 The SPFMC, commissioned banks, contributing units, and relevant staff shall keep confidential the information of employees' housing provident fund accounts.

第三十三条 职工和单位住房公积金的缴存比例、缴存基数、月缴存额上下限按照国家有关规定执行。具体缴存比例、月缴存额上下限每年由市公积金管委会拟订，报市人民政府批准后公布并执行。

Article 33 The contribution rate, contribution base, as well as upper and lower limits of monthly contribution (amount) of the housing provident fund for employees and units shall be implemented in accordance with the relevant national regulations. The specific contribution rate as well as upper and lower limits of monthly contribution (amount) shall be formulated by the SHPFMC every year, and shall be announced and implemented after approval by the Shanghai Municipal People's Government.

第三十四条 本市住房公积金缴存比例以及缴存基数的调整年度原则上为当年的7月1日至次年的6月30日。如需调整的，应当报经市公积金管委会批准，并向社会公布。

Article 34 In principle, the contribution year for adjusting the contribution rate and contribution base of the housing provident fund in this Municipality starts from July 1 of the current year and ends on June 30 of the next year. If adjustment is necessary, it shall be reported to the SHPFMC for approval and then announced to the public.

第三十五条 住房公积金自存入职工住房公积金账户之日起按照国家规定的利率计息。职工住房公积金账户封存期间，住房公积金照常计息。住房公积金存款的结息日为每年 6 月 30 日。

Article 35 The interests on the housing provident fund shall, on the basis of the interest rates specified by the State, be calculated from the date on which it is deposited into the housing provident fund accounts of employees, and shall be calculated as usual even if a housing provident fund account is sealed up. The 30th day of June shall be the date for the settlement of interests every year.

第四章 账户转移、封存、停缴

Chapter 4 Account Transfer, Sealing-up, and Suspension

第三十六条 职工与原单位终止劳动关系后被新单位录用的，原单位应当自劳动关系终止之日起 30 日内，将个人住房公积金账户转移到新单位为职工缴存住房公积金。

Article 36 Where an employee terminates employment relations with the original unit and is re-employed by a new unit, the original unit shall transfer the individual employee's housing provident fund account to the new unit for the latter to make contributions within 30 days from the date of termination of employment relations.

第三十七条 职工在本市稳定缴存住房公积金半年以上，并符合外省市公积金中心规定的转出条件的，可以向市公积金中心申请将在外省市缴存的住房公积金转移至本市。

Article 37 An employee who has stably made housing provident fund contributions in this Municipality for more than six months and meets the transfer conditions specified by the housing provident fund center of other provinces or cities may apply to the SPFMC for transferring the housing provident fund contributions deposited in other provinces or cities to this Municipality.

职工在外省市稳定缴存住房公积金半年以上，并符合以下条件的，可以向外省市公积金中心申请将在本市缴存的住房公积金转移至外省市：

An employee who has stably made housing provident fund contributions in other provinces or cities for more than six months and meets the following conditions may apply to the housing provident fund center of other provinces or cities for transferring

his or her housing provident fund contributions deposited in this Municipality to other provinces or cities:

（一）职工已与本市单位解除劳动关系，本市住房公积金账户处于封存或者停缴状态，且未被法院依法冻结；

(I) The employee has terminated employment relations with his or her unit in this Municipality, and his or her housing provident fund account in this Municipality is sealed up or suspended, and has not been legally frozen by the court;

（二）职工在本市无约定提取业务和未办结的提取业务，且无生效中的异地贷款职工住房公积金缴存使用证明；

(II) The employee neither has appointed or uncompleted withdrawal operations, nor has the valid Certificate of Contributions to and Use of the Housing Provident Fund for Employees of Non-local Loans in this Municipality;

（三）职工及配偶作为借款人或者共同借款人在本市无未结清的住房公积金债务。

(III) The employee or his or her spouse has no unsettled housing provident fund debt as a borrower or joint borrower in this Municipality.

第三十八条 凡符合以下情形之一的，单位应当为职工办理账户封存手续；

Article 38 A unit shall go through the sealing-up formalities for its employees under any of the following circumstances:

（一）职工与单位终止劳动关系，尚未重新就业的，职工住房公积金账户所在单位应当自劳动关系终止之日起 30 日内为职工住房公积金账户办理封存手续；

(I) Where the employee terminates the employment relation with his or her unit and is not re-employed by another unit, the original unit shall go through the formalities of sealing up his or her housing provident fund account within 30 days from termination of the employment relation;

（二）职工住房公积金账户所在单位因合并、分立而终止、注销或者单位撤销、解散、破产，职工尚未重新就业的，单位或者清算组织应当在单位终止或者注销前为职工住房公积金账户办理封存手续；

(II) In case the housing provident fund account of the employee is suspended or cancelled due to merger or division of his or her unit, or in case a unit is dismantled, dissolved or bankrupted and employees are not re-employed, the unit or a liquidation

organization shall go through the formalities of sealing up housing provident fund accounts for their employees prior to the suspension or cancellation of the unit;

(三) 职工劳动关系迁出本市，其外省市所在单位尚未为其设立住房公积金账户的，原单位应当为职工住房公积金账户办理封存手续。

(III) Where the employee's employment relations are moved out of this Municipality, and his or her unit in another province or city has not set up a housing provident fund account for the employee, the original unit shall go through the formalities of sealing up his or her housing provident fund account.

第三十九条 市公积金中心设立全市统一专户，对封存户实行集中管理。

Article 39 The SPFMC shall establish a unified special housing provident fund account to centrally manage sealed accounts in the entire Municipality.

单位或者清算组织在办理账户封存手续前，应当事先告知职工本人

Before going through the formalities of sealing up accounts, the unit or liquidation organization shall inform employees in advance.

第四十条 单位为职工办理住房公积金账户封存手续时，职工住房公积金账户信息缺失的，单位应当核对补齐相关信息。

Article 40 In case a unit discovers missing information in an employee's housing provident fund account when going through the formalities of sealing up housing provident fund accounts for employees, the unit shall verify and supplement the relevant information.

封存户职工个人身份信息与市公积金中心记载不一致的，职工可以持有效证明向管理部办理个人住房公积金账户信息修改手续。

In the event of inconsistency between the personal identity information of an employee whose housing provident fund account is sealed up and the records of the SPFMC, the employee may go through the formalities of modifying the personal information in his or her housing provident fund account with valid proof at the Management Department.

第四十一条 单位不为职工办理住房公积金账户封存、转移手续的，职工可以凭有效证明材料向市公积金中心申请督促办理，经督促单位在 10 日内仍不办理的，市公积金中心可以依职工申请办理。

Article 41 In case a unit fails to go through the formalities of sealing up or transferring the housing provident fund account for one of its employees, the employee may apply to the SPFMC to urge and supervise the handling of the account by

presenting valid documentary evidence. In case the unit fails to handle the matter within 10 days starting from the date when it is urged, the SPFMC shall handle the case based on the employee's application.

第四十二条 职工住房公积金账户不符合封存条件，但实际处于以下中断缴存情形之一的，单位可以办理停缴手续：

Article 42 In case an employee's housing provident fund account does not meet the sealing-up conditions but is actually under one of the following circumstances of interrupted contributions, the unit may go through the formalities of suspending his or her account:

（一）职工工作变动至新单位，其住房公积金账户在原单位尚未转移的；
(I) The employee is re-employed by a new unit, but his or her housing provident fund account is not transferred from the original unit.

（二）职工住房公积金账户符合销户提取条件，尚未办理提取手续的；

(II) The employee's housing provident fund account meets the conditions for cancellation and withdrawal, but the withdrawal formalities have not been completed.

（三）职工与单位暂时中止工资关系仍保留劳动关系的。

(III) The employee temporarily suspends the salary relation with the unit but still maintains the employment relation.

符合前款第（一）项情形的，停缴期限不超过六个月，单位应当根据职工实际情况及时办理账户封存、转出等手续，停缴期限到期后仍未办理相关手续的，职工住房公积金账户自动恢复正常；符合前款第（三）项情形的，停缴期限不超过十二个月，到期后需继续停缴的，单位应当在停缴期限到期前重新提出停缴申请。未重新提出申请或者审批未通过的，停缴期限到期后，职工住房公积金账户自动恢复正常。

For cases falling under item (I) of the preceding paragraph, the suspension period shall not exceed six months, and the unit shall go through the sealing-up or transfer formalities according to the actual situation of the employee in a timely manner. If the relevant formalities are still not completed after the suspension period expires, the employee's housing provident fund account shall automatically resume normal status. For cases falling under item (III) of the preceding paragraph, the suspension period shall not exceed twelve months, and in case it is necessary to continue the suspension after the suspension period expires, the unit shall submit a new application for suspension prior to the expiration of the suspension period. In case no new application is submitted or the application is not approved, the suspension period shall expire, and

the employee's housing provident fund account shall automatically resume normal status.

第五章 数字化服务

Chapter 5 Digital Services

第四十三条 市公积金中心应当积极创造条件推进住房公积金缴存业务数字化转型，深入开展“互联网+政务服务”，提高数字化管理服务能力，为缴存单位和职工提供便捷、高效服务。

Article 43 The SPFMC shall vigorously create conditions to drive the digital transformation of housing provident fund contribution operations, deeply implement the “Internet + government services” initiative, and enhance service capabilities for digital management, with the aim of providing convenient and efficient services for contributing units and employees.

第四十四条 市公积金中心应当运用数据共享赋能，防范缴存业务风险，加强监督管理，确保网上缴存业务办理规范有序运行，保障住房公积金资金、数据、系统安全。

Article 44 The SPFMC shall ensure the security of funds, data, and systems of the housing provident fund by utilizing data sharing empowerment, preventing risks in contribution operations, strengthening supervision and management, and guaranteeing the standard and orderly progress of online contribution operations.

第四十五条 市公积金中心应当按照国家深化“放管服”改革，持续优化营商环境要求，深化推进住房公积金缴存业务“一网通办”、“跨省通办”、“一件事一次办”等办理服务模式，推动长三角住房公积金一体化发展。

Article 45 The SPFMC shall, in accordance with the requirement of the State to deepen the reform of “delegating power, improving regulation, and upgrading services” and continuously optimize the business environment, push forward with the application of service models such as Government Online-Offline Shanghai, Cross-provincial Government Services, and One-stop Government Services to housing provident fund contribution operations, and facilitate the integrated development of the housing provident fund in the Yangtze River Delta.

第六章 监督

Chapter 6 Supervision

第四十六条 市公积金中心缴存管理应当接受国家和本市主管部门、财政、审计、单位和职工以及社会的监督。

Article 46 The management of contributions by the SPFMC shall be subject to supervision and inspection by the competent departments, the finance department, the audit department, units, employees, and the society.

第四十七条 市公积金中心应当加强对单位住房公积金缴存情况的监督检查。对单位不依法办理住房公积金缴存登记，或者不为本单位职工办理住房公积金账户设立手续，逾期不缴住房公积金或者少缴住房公积金等行为，市公积金中心依照《住房公积金管理条例》、《上海市住房公积金管理若干规定》等规定予以处理。

Article 47 The SPFMC shall strengthen supervision and inspection of housing provident fund contributions made by units. Where, in violation of the laws, a unit fails to go through the formalities of housing provident fund contribution registration or those of opening housing provident fund accounts for its employees, is overdue in making contributions, or underpays contributions, the SPFMC shall handle such cases in accordance with the *Regulations on the Administration of the Housing Provident Fund* and the *Provisions of Shanghai Municipality on the Administration of the Housing Provident Fund*.

第四十八条 单位在办理住房公积金缴存业务时应当提供真实、合法、准确的相关证明材料。单位提供虚假材料的，市公积金中心依法将单位相关信息向社会公开并纳入征信系统；涉嫌犯罪的，依法移送司法机关。

Article 48 A unit shall provide relevant certification materials that are authentic, legal, and precise to go through the formalities of housing provident fund contribution operations. Where a unit provides false materials, the SPFMC shall publicly disclose the relevant information of the unit and include its illegal behavior in the credit system in accordance with the law; in the event of suspicion of a crime, the unit shall be transferred to the judicial authorities in accordance with the law.

第七章 附则

Chapter 7 Supplementary Provisions

第四十九条 补充住房公积金的账户管理、缴存、转移、封存、停缴等情况参照本办法执行。

Article 49 The account management, contributions, transfer, sealing-up, suspension, etc. of the supplementary housing provident fund shall refer to these measures.

第五十条 本办法由市公积金管委会负责解释。

Article 50 The SHPFMC is responsible for interpreting these measures.

第五十一条 本办法由市公积金中心负责组织实施。市公积金中心可以依据本办法制定操作细则。

Article 51 The SPFMC is responsible for organizing the implementation of these measures. The SPFMC may formulate detailed rules for implementation based on these measures.

第五十二条 本办法自 2023 年 4 月 1 日起施行。有效期五年。《关于印发〈上海市降低住房公积金缴存比例或缓缴住房公积金管理办法〉的通知》（沪公积金管委会〔2018〕7 号）、《关于在沪工作的外籍人员、获得境外永久（长期）居留权人员和台湾香港澳门居民参加住房公积金制度若干问题的通知》（沪公积金管委会〔2020〕4 号）同时废止。

Article 52 These measures shall come into force on April 1, 2023, and shall be valid for five years. The *Notice on Printing and Distributing the Management Measures for Reducing the Housing Provident Fund Contribution Rate or Deferring Housing Provident Fund Contributions* (SHPFMC [2018] No. 7) and the *Notice on Some Issues Concerning the Participation by Employees Working in Shanghai Who are Expatriates, Have Obtained Permanent (Long-term) Residency Rights Abroad, and are Taiwan, Hong Kong, and Macao Residents in the Housing Provident Fund System* (SHPFMC [2020] No. 4) shall be repealed simultaneously.

上海市住房公积金管理委员会

二〇二三年三月三十一日

Shanghai Housing Provident Fund Management Committee

March 31, 2023

关于在沪工作的外籍人员、获得境外永久（长期）居留权人员住房公 积金个人住房贷款若干问题的通知

Notice of Shanghai Municipality on Certain Issues Concerning Individual Housing
Provident Fund Loans for Employees Working in Shanghai Who are Expatriates and
Have Obtained Permanent (Long-Term) Right of Residence Abroad

沪公积金管委会〔2020〕7号

Shanghai Housing Provident Fund Management Committee [2020] No. 7

上海市公积金管理中心：

Shanghai Provident Fund Management Center:

为进一步发挥住房公积金制度对在本市工作的外籍人员、获得境外永久（长期）居留权人员基本住房需求的保障作用，根据国务院《住房公积金管理条例》相关规定，结合本市实际情况，现就有关事项通知如下：

With a view to giving more play to the role of the housing provident fund system in providing access to housing to employees working in Shanghai who are expatriates and have obtained permanent (long-term) right of residence abroad, in accordance with the relevant provisions of the *Regulations on the Administration of the Housing Provident Fund* released by the State Council, and in light of the current situation of this Municipality, the following matters are hereby notified:

1、外籍人员、获得境外永久（长期）居留权人员申请住房公积金个人住房贷款的资格、条件、额度、期限、利率及房屋套数认定标准参照本市住房公积金个人住房贷款现行规定执行。

1. Where an employee who is an expatriate or has obtained permanent (long-term) right of residence abroad applies for an individual housing provident fund loan, the eligibility, conditions, loan quota, loan period, mortgage interest rate and the standards for determining the number of housing units shall be determined as per the prevailing regulations of this Municipality.

2、外籍人员、获得境外永久（长期）居留权人员申请住房公积金个人住房贷款的，除提供本人有效证件、关系证明及购房材料等贷款申请材料外，还必须提供符合规定的中译名。

2. Employees who are expatriates and have obtained permanent (long-term) right of residence applying for individual housing provident fund loans shall provide a Chinese translation of their names in compliance with regulations in addition to valid identification documents, relationship proofs, housing purchase documents and other materials for applying for individual housing provident fund loans.

本通知自 2020 年 12 月 20 日起施行。

This notice shall come into effect as of December 20, 2020.

上海市公积金管委会

2020 年 11 月 12 日

Shanghai Housing Provident Fund Management Committee

November 12, 2020

关于 2023 年度上海市调整住房公积金缴存基数、比例以及月缴存额上
下限的通知

**Notice of Shanghai Municipality on Adjustment of Housing Provident Fund
Contribution Base and Rates as Well as Upper and Lower Limits of Monthly
Contributions for Fiscal Year 2023**

沪公积金管委会〔2023〕9 号

Shanghai Housing Provident Fund Management Committee [2023] No. 9

各住房公积金缴存单位：

To All Units Liable to Make Housing Provident Fund Contributions:

根据《住房公积金管理条例》、《上海市住房公积金管理若干规定》和《上海市住房公积金缴存管理办法》相关规定，结合本市实际，经市住房公积金管理委员会通过，现就 2023 年度本市调整住房公积金缴存基数、比例以及月缴存额上下限等有关事项通知如下：

In accordance with relevant stipulations in the *Regulations on the Administration of the Housing Provident Fund*, the *Provisions of Shanghai Municipality on the Administration of the Housing Provident Fund*, and the *Measures of Shanghai Municipality on the Administration of Housing Provident Fund Contributions*, we have made adjustments to policies pertaining to housing provident fund contribution bases, contribution rates as well as upper and lower limits of monthly contributions in light of the current situation of this Municipality, after deliberation and ratification by the Shanghai Housing Provident Fund Management Committee. We hereby notify you of the aforesaid adjustments for fiscal year 2023:

一、缴存基数及其计算口径

I. Contribution Base and Calculation Method

各单位应当按照上海市统计局计算职工月平均工资的口径计算职工月平均工资，并以职工月平均工资作为该职工住房公积金缴存基数，核定住房公积金月缴存额。各单位应当在核定职工住房公积金月缴存额后一个月内，将核定情况告知职工本人，以维护职工的合法权益。

All units shall calculate their employees' average monthly salaries according to the average monthly salary calculation method adopted by Shanghai Municipal Bureau of Statistics, and determine housing provident fund monthly contributions by using employees' average monthly salaries as payment bases. All units shall inform their employees of the ratification results within one month after having employees' housing provident fund monthly contributions ratified so as to protect their legitimate rights and interests.

自 2023 年 7 月 1 日起, 本市职工住房公积金的缴存基数由 2021 年月平均工资调整为 2022 年月平均工资。2023 年 1 月 1 日起新参加工作的职工, 以该职工参加工作的第二个月的当月全月工资性收入或以其新参加工作以来实际发放的月平均工资作为其住房公积金缴存基数。2023 年 1 月 1 日起新调入的职工, 以调入后发放的当月全月工资性收入或以其实际发放的月平均工资作为其住房公积金缴存基数。

As of July 1, 2023, employees' housing provident fund contribution bases shall be adjusted from the average monthly salaries of 2021 to the average monthly salaries of 2022. For an employee starting his or her first job as of January 1, 2023, the second month's salary-based income or the year-to-date average monthly salary actually taken since employment shall be used as the housing provident fund contribution base. For an employee newly re-employed by the present unit as of January 1, 2023, the first month's salary-based income upon the re-employment or the average monthly salary actually taken after the re-employment shall be used as the housing provident fund contribution base.

住房公积金缴存基数最高不超过 36549 元, 最低不低于 2590 元。

The housing provident fund contribution base shall neither exceed RMB 36,549, nor fall below RMB 2,590.

二、缴存比例

II. Contribution Rates

(一) 住房公积金缴存比例

(I) Housing Provident Fund Contribution Rates

单位和职工住房公积金缴存比例为各 5%~7% (取整数)。单位可以在上述比例范围内, 自主确定住房公积金具体缴存比例。

The housing provident fund contribution rates of employees and units shall both be 5% to 7% (whole number). Contributing units may determine the contribution rate within the range at their own discretion.

(二) 补充住房公积金缴存比例

(II) Supplementary Housing Provident Fund Contribution Rates

缴存住房公积金的单位可以按照自愿原则参加补充住房公积金制度。单位和职工补充住房公积金缴存比例为各 1%~5% (取整数), 具体缴存比例由单位根据实际情况确定。

Contributing units may opt to participate in the supplementary housing provident fund system on a voluntary basis, with the contribution rates of employees and units for the supplement housing provident fund both ranging from 1% to 5% (whole number). Actual contribution rates shall be decided upon by contributing units according to their actual situation.

(三) 降低住房公积金缴存比例或缓缴

(III) Reduced Contribution Rates or Deferred Contributions

符合规定情形的企业，可以按照《上海市住房公积金缴存管理办法》（沪公积金管委会〔2023〕3号）等相关规定，申请降低住房公积金缴存比例或缓缴。

Applications may be submitted by eligible enterprises for approval of reduced contribution rates or deferred housing provident fund contributions pursuant to relevant rules specified in the *Measures of Shanghai Municipality on the Administration of Housing Provident Fund Contributions* [SHPFMC (2023) No.3].

三、月缴存额

III. Monthly Contribution Amounts

住房公积金月缴存额是缴存基数分别乘以所在单位和职工本人的住房公积金缴存比例之和。

Housing provident fund monthly contribution amount = the contribution base multiplied by the employee's housing provident fund contribution rate + the contribution base multiplied by the unit's housing provident fund contribution rate.

补充住房公积金月缴存额计算方法同上。

The same method applies to the calculation of the supplementary housing provident fund monthly contribution amount.

四、月缴存额上下限

IV. Upper and Lower Limits of Monthly Contribution Amounts

(一) 住房公积金月缴存额上下限

(I) Upper and Lower Limits of Housing Provident Fund Monthly Contribution Amounts

住房公积金缴存比例为各 7%的，对应的住房公积金月缴存额上限为 5116 元。

Should the housing provident fund contribution rates of an employee and his or her unit be both 7%, the corresponding upper limit of the monthly contribution amount is RMB 5,116.

住房公积金缴存比例为各 7%的，对应的住房公积金月缴存额下限为 362 元。

Should the housing provident fund contribution rates of an employee and his or her unit be both 7%, the corresponding lower limit of the monthly contribution amount

is RMB 362.

(二) 补充住房公积金月缴存额上下限

(II) Upper and Lower Limits of Supplementary Housing Provident Fund Monthly Contribution Amounts

补充住房公积金缴存比例为各 5%的，对应的补充住房公积金月缴存额上限为 3654 元。

Should the supplementary housing provident fund contribution rates of an employee and his or her unit be both 5%, the corresponding upper limit of the monthly contribution amount is RMB 3,654.

补充住房公积金缴存比例为各 5%的，对应的补充住房公积金月缴存额下限为 260 元。

Should the supplementary housing provident fund contribution rates of an employee and his or her unit be both 5%, the corresponding lower limit of the monthly contribution amount is RMB 260.

各档缴存比例对应的月缴存额上下限见附表。

The upper and lower limits of monthly contribution amounts corresponding to each contribution rate are detailed in the attached table.

此外，城镇个体工商户及其雇用人员、自由职业者的住房公积金月缴存额上下限参照执行。

Moreover, the upper and lower limits of monthly contribution amounts for urban individual businesses and their employees, as well as freelancers shall also refer to the attached table.

五、办理注意事项

V. Notes

1. 为持续优化营商环境，2023 年 5 月至 6 月期间，符合社会保险费申报条件，且住房公积金已缴至 2023 年 4 月的企业，可以通过上海“一网通办”平台办理 2023 年度社会保险费和住房公积金缴费工资合并申报。2023 年 7 月起，住房公积金缴至 2023 年 6 月的合并申报企业，可以登录上海“一网通办”平台查询住房公积金基数调整结果。

1. In an effort to continuously optimize the business environment, from May to June 2023, enterprises that meet the conditions for declaring social insurance premiums and have paid housing provident fund contributions until April 2023 may apply for the combined declaration of employees' salaries for the contribution to social insurance premiums and the housing provident fund for the fiscal year 2023 via the "Government Online-Offline Shanghai" platform. Starting from July 2023, enterprises that have paid housing provident fund contributions until June 2023 with applications for combined declaration approved may log in to the "Government Online-Offline Shanghai" platform to inquire about the results of housing provident fund contribution base

adjustments.

已办理合并申报且查询到住房公积金调整结果成功的企业，无需再重复办理 2023 年度住房公积金基数调整。

Enterprises will not need to go through the formalities for the housing provident fund contribution base adjustment for the year 2023 provided that they have gone through the formalities of applying for the combined declaration and got the results of housing provident fund contribution base adjustments through inquiry on the Government Online-Offline Shanghai platform.

2. 2023 年 7 月起，未办理合并申报的单位在完成 2023 年 6 月的住房公积金汇缴后，可以通过上海住房公积金网、单位住房公积金网上业务办理系统、“上海公积金”手机客户端、建设银行等原有渠道，办理 2023 年度住房公积金基数调整。市公积金中心将继续与市社保中心共享数据，单位在通过前述渠道办理住房公积金基数调整时，可选择使用社保申报信息，无需重复填写职工月平均工资信息。

2. Starting from July 2023, units that have not gone through the formalities of combined declaration may, after completing the housing provident fund remittance procedures for June 2023, apply for housing provident fund contribution base adjustments for the year 2023 via previous channels, such as the Shanghai Housing Provident Fund Website, their own online handling systems for housing provident fund operations, “Shanghai Provident Fund” app, and China Construction Bank. The Shanghai Provident Fund Management Center shall continue to share data with Shanghai Municipal Administration Center for Social Insurance Affairs. Units may opt to use the social security declaration information when going through the formalities of applying for housing provident fund contribution base adjustments through the aforementioned channels, and will not need to repeat the procedure of filling in their employees’ average monthly salary information.

3. 单位完成年度基数调整后，应当及时汇缴 2023 年 7 月的住房公积金。在同一住房公积金年度内，单位因需要可以变更缴存比例。

3. After completing the annual contribution base adjustment, units shall timely remit the housing provident contributions for July 2023. Within the same housing provident fund year, units may apply for changes in the contribution rate as needed.

特此通知，请遵照执行。

Please be notified and proceed accordingly.

附表：2023 年度上海市住房公积金月缴存额上下限表

Attachment: Table of Monthly Contribution Limits to the Housing Provident Fund in Shanghai for the Year 2023

上海市住房公积金管理委员会
Shanghai Housing Provident Fund Management Committee
2023 年 6 月 30
June 30, 2023

附表

Attachment

2023 年度上海市住房公积金月缴存额上下限表

Table of Housing Provident Fund Monthly Contribution Amount Upper and Lower Limits Corresponding to Each Contribution Rate for the Year 2023 in Shanghai Municipality

类型 Type	单位和个人 缴存比例 Contribution Rates of Unit and Individual	月缴存额 上限 Upper Limit of Monthly Contribution Amount (in RMB)	月缴存额 下限 Lower Limit of Monthly Contribution Amount (in RMB)
住房公积金 Housing Provident Fund	各 7%	5116 元	362 元
	Respectively 7%	5,116	362
	各 6%	4386 元	310 元
	Respectively 6%	4,386	310
	各 5%	3654 元	260 元
	Respectively 5%	3,654	260
补充住房公积金 Supplementary Housing Provident Fund	各 5%	3654 元	260 元
	Respectively 5%	3,654	260
	各 4%	2924 元	208 元
	Respectively 4%	2,924	208
	各 3%	2192 元	156 元
	Respectively 3%	2,192	156
	各 2%	1462 元	104 元
	Respectively 2%	1,462	104
	各 1%	730 元	52 元
	Respectively 1%	730	52

关于 2024 年度上海市调整住房公积金缴存基数、比例以及月缴存额上
下限的通知

**Notice of Shanghai Municipality on Adjustment of Housing Provident Fund
Contribution Base and Rates as Well as Upper and Lower Limits of Monthly
Contributions for Fiscal Year 2024**

沪公积金管委会〔2024〕5 号

Shanghai Housing Provident Fund Management Committee [2024] No. 5

各住房公积金缴存单位：

To All Units Liable to Make Housing Provident Fund Contributions:

根据《住房公积金管理条例》、《上海市住房公积金管理若干规定》和《上海市住房公积金缴存管理办法》相关规定，结合本市实际，经市住房公积金管理委员会通过，现就 2024 年度本市调整住房公积金缴存基数、比例以及月缴存额上下限等有关事项通知如下：

In accordance with relevant stipulations in the *Regulations on the Administration of the Housing Provident Fund*, the *Provisions of Shanghai Municipality on the Administration of the Housing Provident Fund*, and the *Measures of Shanghai Municipality on the Administration of Housing Provident Fund Contributions*, we have made adjustments to policies pertaining to housing provident fund contribution bases, contribution rates as well as upper and lower limits of monthly contributions in light of the current situation of this Municipality, after deliberation and ratification by the Shanghai Housing Provident Fund Management Committee. We hereby notify you of the aforesaid adjustments for fiscal year 2024:

一、缴存基数及其计算口径

I. Contribution Base and Calculation Method

各单位应当按照上海市统计局计算职工月平均工资的口径计算职工月平均工资，并以职工月平均工资作为该职工住房公积金缴存基数，核定住房公积金月缴存额。各单位应当在核定职工住房公积金月缴存额后一个月内，将核定情况告知职工本人，以维护职工的合法权益。

All units shall calculate their employees' average monthly salaries according to the average monthly salary calculation method adopted by Shanghai Municipal Bureau of Statistics, and determine housing provident fund monthly contributions by using employees' average monthly salaries as payment bases. All units shall inform their employees of the ratification results within one month after having employees' housing provident fund monthly contributions ratified so as to protect their legitimate rights and interests.

自 2024 年 7 月 1 日起，本市职工住房公积金的缴存基数由 2022 年月平均工资调整为 2023 年月平均工资。2024 年 1 月 1 日起新参加工作的职工，以该职工参加工作的第二个月的当月全月工资性收入或以其新参加工作以来实际发放的月平均工资作为其住房公积金缴存基数。2024 年 1 月 1 日起新调入的职工，以调入后发放的当月全月工资性收入或以其实际发放的月平均工资作为其住房公积金缴存基数。

As of July 1, 2024, employees' housing provident fund contribution bases shall be adjusted from the average monthly salaries of 2022 to the average monthly salaries of 2023. For an employee starting his or her first job as of January 1, 2024, the second month's salary-based income or the year-to-date average monthly salary actually taken since employment shall be used as the housing provident fund contribution base. For an employee newly re-employed by the present unit as of January 1, 2024, the first month's salary-based income upon the re-employment or the average monthly salary actually taken after the re-employment shall be used as the housing provident fund contribution base.

住房公积金缴存基数最高不超过 36921 元，最低不低于 2690 元。

The housing provident fund contribution base shall neither exceed RMB 36,921, nor fall below RMB 2,690.

二、缴存比例

II. Contribution Rates

(一) 住房公积金缴存比例

(I) Housing Provident Fund Contribution Rates

单位和职工住房公积金缴存比例为各 5%~7%（取整数）。单位可以在上述比例范围内，自主确定住房公积金具体缴存比例。

The housing provident fund contribution rates of employees and units shall both be 5% to 7% (whole number). Contributing units may determine the contribution rate within the range at their own discretion.

(二) 补充住房公积金缴存比例

(II) Supplementary Housing Provident Fund Contribution Rates

缴存住房公积金的单位可以按照自愿原则参加补充住房公积金制度。单位和职工补充住房公积金缴存比例为各 1%~5%（取整数），具体缴存比例由单位根据实际情况确定。

Contributing units may opt to participate in the supplementary housing provident fund system on a voluntary basis, with the contribution rates of employees and units for the supplement housing provident fund both ranging from 1% to 5% (whole number). Actual contribution rates shall be decided upon by contributing units according to their actual situation.

(三) 降低住房公积金缴存比例或缓缴

(III) Reduced Contribution Rates or Deferred Contributions

符合规定情形的企业，可以按照《上海市住房公积金缴存管理办法》（沪公积金管委会〔2023〕3号）等相关规定，申请降低住房公积金缴存比例或缓缴。

Applications may be submitted by eligible enterprises for approval of reduced contribution rates or deferred housing provident fund contributions pursuant to relevant rules specified in the *Measures of Shanghai Municipality on the Administration of Housing Provident Fund Contributions* [SHPFMC (2023) No.3].

三、月缴存额

III. Monthly Contribution Amounts

住房公积金月缴存额是缴存基数分别乘以所在单位和职工本人的住房公积金缴存比例之和。

Housing provident fund monthly contribution amount = the contribution base multiplied by the employee's housing provident fund contribution rate + the contribution base multiplied by the unit's housing provident fund contribution rate.

补充住房公积金月缴存额计算方法同上。

The same method applies to the calculation of the supplementary housing provident fund monthly contribution amount.

四、月缴存额上下限

IV. Upper and Lower Limits of Monthly Contribution Amounts

（一）住房公积金月缴存额上下限

(I) Upper and Lower Limits of Housing Provident Fund Monthly Contribution Amounts

住房公积金缴存比例为各 7%的，对应的住房公积金月缴存额上限为 5168 元。

Should the housing provident fund contribution rates of an employee and his or her unit be both 7%, the corresponding upper limit of the monthly contribution amount is RMB 5,168.

住房公积金缴存比例为各 7%的，对应的住房公积金月缴存额下限为 376 元。

Should the housing provident fund contribution rates of an employee and his or her unit be both 7%, the corresponding lower limit of the monthly contribution amount is RMB 376.

（二）补充住房公积金月缴存额上下限

(II) Upper and Lower Limits of Supplementary Housing Provident Fund Monthly Contribution Amounts

补充住房公积金缴存比例为各 5%的，对应的补充住房公积金月缴存额上限

为 3692 元。

Should the supplementary housing provident fund contribution rates of an employee and his or her unit be both 5%, the corresponding upper limit of the monthly contribution amount is RMB 3,692.

补充住房公积金缴存比例为各 5%的，对应的补充住房公积金月缴存额下限为 270 元。

Should the supplementary housing provident fund contribution rates of an employee and his or her unit be both 5%, the corresponding lower limit of the monthly contribution amount is RMB 270.

各档缴存比例对应的月缴存额上下限见附表。

The upper and lower limits of monthly contribution amounts corresponding to each contribution rate are detailed in the attached table.

此外，城镇个体工商户及其雇用人员、自由职业者的住房公积金月缴存额上下限参照执行。

Moreover, the upper and lower limits of monthly contribution amounts for urban individual businesses and their employees, as well as freelancers shall also refer to the attached table.

五、办理注意事项

V. Notes

1. 为持续优化营商环境，提升单位缴纳税费便利度，市公积金中心与市税务局共享社保缴费工资申报数据。经单位授权同意后，年度社保缴费工资申报数据可应用于住房公积金基数调整，实现职工工资预填，单位无需重复填写职工月平均工资信息。对于社保信息与公积金信息不匹配等情况导致无法实现职工工资预填的，请单位自行填报。

1. In an effort to continuously optimize the business environment and increasingly facilitate tax payment, Shanghai Provident Fund Management Center shares declaration data of employees' salaries for the contribution to social insurance premiums with Shanghai Municipal Tax Service. Upon the authorized consent by units, declaration data of employees' yearly salaries for the contribution to social insurance premiums can be applied to housing provident fund contribution base adjustments for the purpose of filling in employees' salary information in advance, and thus units will not need to repeat the procedure of filling in their employees' average monthly salary information. Should any anomaly, such as the disparity between social insurance information and housing provident fund information, result in the failure in filling in employees' salary information in advance, units need to complete salary information filling by themselves.

2. 本通知公布前，已完成 2024 年度基数调整的单位，无需再次办理基数调整。上述单位中，若有填报工资大于 2023 年度缴存基数上限（36549 元）的职工，由市公积金中心根据单位填报的工资，按 2024 年度缴存基数自动为该职工重新调整缴存基数及月缴存额，并通知单位。

2. Units will not need to go through the formalities for the base adjustment provided that they have already completed the housing provident fund contribution base adjustment for the year 2024. Should the filled salaries of any employees among such units exceed the upper limit (RMB 36,549) of the housing provident fund contribution base for the year 2023, Shanghai Provident Fund Management Center will, based on the filled salaries by the units, voluntarily adjust the contribution bases and monthly contribution amounts for such employees as per the 2024 contribution base rule and notify the units of such results.

3. 在同一住房公积金年度内，单位因需要可以变更缴存比例。
3. Within the same housing provident fund year, units may apply for changes in the contribution rate as needed.

特此通知，请遵照执行。
Please be notified and proceed accordingly.

附表：2024 年度上海市住房公积金月缴存额上下限表
Attachment: Table of Monthly Contribution Limits to the Housing Provident Fund in Shanghai for the Year 2024

上海市住房公积金管理委员会
Shanghai Housing Provident Fund Management Committee
二〇二四年七月三十一日
July 31, 2024

附表：
Attachment:
2024 年度上海市住房公积金月缴存额上下限表
Table of Housing Provident Fund Monthly Contribution Amount Upper and Lower Limits Corresponding to Each Contribution Rate for the Year 2024 in Shanghai Municipality

类型 Type	单位和个人 缴存比例 Contribution Rates of Unit and Individual	月缴存额 上限 Upper Limit of Monthly Contribution Amount (in RMB)	月缴存额 下限 Lower Limit of Monthly Contribution Amount (in RMB)

住房公积金 Housing Provident Fund	各 7%	5168 元	376 元
	Respectively 7%	5,168	376
	各 6%	4430 元	322 元
	Respectively 6%	4,430	322
	各 5%	3692 元	270 元
补充住房公积金 Supplementary Housing Provident Fund	Respectively 5%	3,692	270
	各 5%	3692 元	270 元
	Respectively 5%	3,692	270
	各 4%	2954 元	216 元
	Respectively 4%	2,954	216
	各 3%	2216 元	162 元
	Respectively 3%	2,216	162
	各 2%	1476 元	108 元
	Respectively 2%	1,476	108
	各 1%	738 元	54 元
	Respectively 1%	738	54

关于优化本市住房公积金租赁提取业务相关事项的通知

Notice of Shanghai Municipality on Matters Concerning the Optimization of HPF Withdrawal due to Housing Rent Payment

沪公积金管委会〔2024〕6号

Shanghai Housing Provident Fund Management Committee [2024] No. 6

上海市公积金管理中心：

Shanghai Provident Fund Management Center (SPFMC),

为提升住房公积金便民服务水平，更好地支持缴存人提取住房公积金租房安居，现就优化租赁提取业务相关事项通知如下：

For the purpose of enhancing the convenience of housing provident fund (HPF) services and bolstering the support for HPF contributors in withdrawing HPF balance

for rental payment, the following matters concerning the optimization of HPF withdrawal due to housing rent payment are hereby notified:

一、提高提取限额

I. Increase in Withdrawal Limits

1.承租本市保障性租赁住房的，每户家庭（含单身家庭，下同）可按实际房租支出提取。

1. For families renting indemnificatory apartments in this municipality, the monthly withdrawal amount of each household (including single-person households, and the same shall apply hereinafter) may be equivalent to its actual monthly rent expense.

2.承租本市市场租赁住房的，每户家庭月提取限额由 3000 元提高为 4000 元。

其中，新市民、青年人办理租赁合同网签备案的，每户家庭可按实际房租支出提取住房公积金；本市人才部门认定的高层次人才，可按高层次人才住房公积金月缴存额提取住房公积金。

2. For families renting housing in the lease market of this municipality, the monthly withdrawal limit per household will be increased from RMB 3,000 yuan to RMB 4,000 yuan. In case new urban residents or young people apply for withdrawal to pay their rents after their rental contracts are registered and filed online, the monthly withdrawal amount of each household may be equivalent to its actual monthly rent expense; and in case high-level talent identified by the competent authority of this municipality apply for withdrawal to pay for rent, the monthly withdrawal amount of each household may be equivalent to the applicant's monthly contribution to the HPF account at the time of application.

本通知中“新市民”是指在办理住房公积金提取手续时未获得本市户籍或获得本市户籍不满三年的缴存人；“青年人”是指办理住房公积金提取手续时年龄在 35 周岁（含 35 周岁）以下的缴存人。

In this notice, new residents refer to contributors who have not obtained local household registration or have obtained local household registration for less than three years at the time of application for HPF withdrawal; and young people refer to contributors aged 35 years or younger at the time of application for HPF withdrawal.

二、优化提取办理

II. Optimization of Withdrawal Procedures

1.增加提取频次。自 2024 年 11 月 1 日起申请办理市场租赁住房提取住房公

积金业务，提取频次由每季度一次调整为每月一次。

1. Increased withdrawal frequency. Starting from November 1, 2024, for applications for HPF withdrawal due to housing rent payment in the lease market, withdrawal frequency will switch from quarterly to monthly.

2.调整提取扣款规则。提取申请人办理定期转账租赁提取业务的，在其住房公积金账户余额小于当月应提取额时，支持按账户余额提取（提取完成后，账户余额不能为零元）。

2. Adjustment to deduction rules. For contributors opting for recurring transfer regarding withdrawal due to housing rent payment, should their HPC account balance be less than the amount to be withdrawn for that month, withdrawals will be made based on the available balance (provided that the account retains a minimum balance and does not reach zero after such withdrawal).

3.固定提取日期。提取申请人办理定期转账租赁提取业务的，提取日期由“月末”固定为“25 日”。

3. Fixed withdrawal date. For contributors opting for recurring transfer regarding withdrawal due to housing rent payment, the withdrawal date will be fixed on the 25th of each month, instead of the previous end-of-month.

2024 年 11 月 1 日（不含当日）前已申请办理市场租赁住房提取住房公积金业务的，提取频次、扣款规则仍按原规定执行。

For applications submitted before (excluding) November 1, 2024 for HPF withdrawal due to housing rent payment in the lease market, the withdrawal frequency and deduction rules shall continue to follow the original provisions.

本通知自 2024 年 11 月 1 日起施行。有效期五年。市公积金管理中心可以根据本通知制定操作细则。《关于本市高层次急需人才提取住房公积金支付房租月提取限额的通知》（沪公积金管委会〔2021〕11 号）同时废止。《上海市住房公积金提取管理办法》（沪公积金管委会〔2023〕4 号）、《关于本市住房公积金提取业务月提取限额等事项的通知》（沪公积金管委会〔2023〕6 号）与本通知规定不一致的，以本通知为准。

This notice will take effect on November 1, 2024, and remain valid for five years. The SPFMC may issue specific operational guidelines in accordance with this notice.

The Monthly HPF Withdrawal Limits for Urgently-needed High-Level Talent Renting Housing in Shanghai (Shanghai Housing Provident Fund Management Committee [2021] No. 11) was simultaneously repealed. In cases where the provisions of the *Measures of Shanghai Municipality on the Administration of Housing Provident Fund Withdrawal* (Shanghai Housing Provident Fund Management Committee [2023] No. 4) and the *Notice of Shanghai Municipality on Monthly HPF Withdrawal Limits and Other Issues of Housing Provident Fund Withdrawal* (Shanghai Housing Provident Fund Management Committee [2023] No. 6) conflict with this notice, this notice shall prevail.

上海市住房公积金管理委员会

二〇二四年九月三十日

Shanghai Housing Provident Fund Management Committee
September 30, 2024

关于调整本市住房公积金个人住房贷款政策的通知

Notice of Shanghai Municipality on Adjusting Policies Pertaining to Individual HPF Loans

沪公积金管委会〔2024〕8号

Shanghai Housing Provident Fund Management Committee [2024] No. 8

上海市公积金管理中心：

Shanghai Provident Fund Management Center (SPFMC),

经市住房公积金管理委员会审议通过，现就调整本市住房公积金个人住房贷款政策有关事项通知如下：

After deliberation and ratification by the Shanghai Housing Provident Fund Management Committee (SHPFMC), we hereby notify you of the issues concerning the adjustments of policies pertaining to individual housing provident fund (HPF) loans:

1.对于认定为第二套改善型住房的，最低首付款比例调整为 25%；

1. For individuals who are considered to purchase a second house for improving their housing situation, the minimum downpayment ratio will be adjusted to no less than 25%;

2.对于认定为第二套改善型住房，且贷款所购住房位于中国（上海）自由贸易试验区临港新片区以及嘉定、青浦、松江、奉贤、宝山、金山 6 个行政区全域的，最低首付款比例调整为 20%。

2. And for those who are considered to improve their housing situation by purchasing

a second house within the Lin-gang Special Area of the China (Shanghai) Pilot Free Trade Zone, or within the administrative area of any of the six districts including Jiading, Qingpu, Songjiang, Fengxian, Baoshan and Jinshan, the minimum downpayment ratio will be adjusted to no less than 20%.

本通知自 2024 年 10 月 18 日起施行。2024 年 10 月 18 日前受理的公积金贷款按原政策执行，2024 年 10 月 18 日（含）后受理的公积金贷款按本通知执行。

The notice will be implemented from December 18, 2024. For individual HPF loans accepted before October 18, 2024, the original policy shall apply, and those accepted after (including) October 18, 2024 will be processed in accordance with this notice.

上海市住房公积金管理委员会
Shanghai Housing Provident Fund Management Committee
二〇二四年十月十六日
December 16, 2024

关于印发《关于本市提取住房公积金支付市场租赁住房房租操作细则》的通知

Notice on Issuing the *Operational Guidelines Concerning HPF Withdrawal Due to Housing Rent Payment in the Lease Market of Shanghai*

沪公积金〔2024〕41 号

Shanghai Housing Provident Fund Management Committee [2024] No. 41

各区管理部：

Management Divisions of All Districts,

为实施本市住房公积金缴存职工承租市场租赁住房提取住房公积金支持政策，现将《关于本市提取住房公积金支付市场租赁住房房租操作细则》印发给你们，请遵照执行。

For the purpose of implementing policies supporting housing provident fund (HPF) withdrawal by HPF contributors for rental payment in the lease market of Shanghai, the *Operational Guidelines Concerning HPF Withdrawal Due to Housing Rent Payment in the Lease Market of Shanghai* is hereby issued to you for your compliance and implementation.

上海市公积金管理中心

Shanghai Provident Fund Management Center (SPFMC)

2024 年 10 月 31 日

October 31, 2024

关于本市提取住房公积金支付市场租赁住房房租操作细则

Operational Guidelines Concerning HPF Withdrawal Due to Housing Rent Payment in the Lease Market of Shanghai

为实施本市住房公积金缴存职工承租市场租赁住房提取住房公积金支持政策，制定本操作细则。

The Operational Guidelines Concerning HPF Withdrawal Due to Housing Rent Payment in the Lease Market of Shanghai (Operational Guidelines) has been formulated for the purpose of implementing policies supporting withdrawal from HPF accounts by employees contributing to HPF for rental payment in the lease market of Shanghai municipality.

一、适用范围

I. Scope of Application

本细则适用于职工承租本市市场租赁住房提取住房公积金支付实际房租相关业务。

The Operational Guidelines is applicable to operations pertaining to withdrawal from HPF accounts by employees for actual rental expenses in the lease market of Shanghai municipality.

二、提取对象及条件

II. Eligible Applicants of and Qualifications for Withdrawal

职工承租本市市场租赁住房（以下简称申请人），符合下列条件的，可以申请提取住房公积金账户内的存储余额，用于支付实际房租：

Employees (referred to “applicants” hereinafter) renting housing in the lease market of Shanghai may apply for withdrawal from their HPF accounts due to actual rental expenses provided that they meet the following conditions:

（一）申请人在本市连续缴存住房公积金满 3 个月；

(I) The applicant has continuously made contributions to his or her HPF account in Shanghai municipality for three months;

（二）申请人及配偶目前在本市无自有住房且租赁住房的；

(II) The applicant and his or her spouse currently do not own housing in Shanghai municipality and are renting housing;

（三）申请人及配偶目前无住房公积金贷款、无提取住房公积金归还住房贷款委托等生效中提取业务；

(III) The applicant and his or her spouse currently have neither effective HPF loans nor any effective agreements for entrusted withdrawal from their HPF accounts to repay housing loans;

（四）申请人及配偶仅可以提取住房公积金支付一套房屋的租赁费用；

(IV) The applicant and his or her spouse may only withdraw from their HPF accounts to pay for the rental of one apartment;

（五）申请人的租赁行为应当符合本市房屋租赁相关规定；

(V) The applicant’s rental behavior shall comply with the relevant regulations of Shanghai municipality regarding housing rental;

（六）无配偶关系的两名及以上的个人共同参与租赁，同一时间段内仅允许其

中一名申请人及配偶提取住房公积金支付房屋租赁费用。

(VI) In case two or more individuals who are not married with each other jointly rent housing, only one applicant and his or her spouse may withdraw from their HPF accounts for rental payment during the same period.

申请人配偶符合以上条件的，可以作为共同申请人同时参与提取。

The spouse of the applicant shall also meet the withdrawal conditions to participate in the withdrawal.

三、提取限额

III. Limits for Rental Withdrawal

（一）申请人属于多子女家庭，办理租赁合同网签备案后申请办理租赁提取的（以下简称“多子女家庭租赁提取”），每户家庭（含单身家庭，下同）月提取金额不超过实际房租支出。其中，多子女家庭指符合国家生育政策，至少有一个未成年子女，并且至少一名未成年子女与申请人或配偶在本市共同居住半年以上（含半年）的二孩及以上家庭。

(I) In case a multi-child family applies for withdrawal from their HPF account after its rental contract is registered and filed online (hereinafter referred to as Withdrawal by Multi-child Families for Rental Payment), the monthly withdrawal amount of each household (including single-person households, and the same shall apply hereinafter) may not exceed their actual rent expense. “Multi-child families” refer to families with two or more children that comply with the country’s fertility policy, at least one of whom being a minor, and with at least one of them living with the applicant or spouse in this municipality for (including) at least half a year.

（二）申请人属于新市民或青年人，办理租赁合同网签备案后申请办理租赁提取的（以下简称“新市民青年人租赁提取”），每户家庭月提取金额不超过实际房租支出。其中新市民指在办理住房公积金提取手续时未获得本市户籍或获得本市户籍不满三年的缴存人，青年人指办理住房公积金提取手续时年龄在 35 周岁（含 35 周岁）以下的缴存人。

(II) In case new urban residents or young people apply for withdrawal to pay their rents after their rental contracts are registered and filed online (hereinafter referred to as Withdrawal by Urban Residents or Young People for Rental Payment), the monthly withdrawal amount of each household may not exceed its actual rent expense. New residents refer to contributors who have not obtained local household registration or have obtained local household registration for less than three years at the time of application for HPF withdrawal. Young people refer to contributors aged 35 years or younger at the time of application for HPF withdrawal.

（三）申请人属于本市人才部门认定的高层次人才申请办理租赁提取的（以下简称“高层次人才租赁提取”），每户家庭月提取金额不超过实际房租支出，且不超过申请人提交申请时住房公积金月缴存额。

(III) In case high-level talent identified by the competent authority of this municipality apply for withdrawal to pay for rent (hereinafter referred to as Withdrawal by High-Level Talent for Rental Payment), the monthly withdrawal amount of each household may not exceed its actual rent expense and the applicant’s monthly contribution to the HPF account at the time of application.

（四）申请人不属于上述（一）、（二）、（三）项情形，办理租赁合同网签备案

后申请办理租赁提取的（以下简称“网签备案租赁提取”），每户家庭月提取金额不超过实际房租支出，且不高于上海市住房公积金管理委员会发布的月提取限额。

(IV) In case those individuals not falling under the categories listed in Items (I), (II), or (III) apply for withdrawal to pay for rent after their rental contracts are registered and filed online (hereinafter referred to as Withdrawal for Rental Payment upon Online Registration and Filing), the monthly withdrawal amount of each household may not exceed its actual rent expense or the monthly withdrawal limit published by the Shanghai Housing Provident Fund Management Committee (SHPFMC).

（五）申请人不属于上述（一）、（二）、（三）项情形，未办理租赁合同网签备案申请办理租赁提取的（以下简称“未网签备案租赁提取”），每户家庭月提取金额不超过实际房租支出，且不高于上海市住房公积金管理委员会发布的月提取限额。

(V) In case those individuals not falling under the categories listed in Items (I), (II), or (III) apply for withdrawal to pay for rent and their rental contracts are neither registered nor filed online (hereinafter referred to as Withdrawal for Rental Payment without Online Registration and Filing), the monthly withdrawal amount of each household may not exceed its actual rent expense or the monthly withdrawal limit published by the SHPFMC.

四、提取方式和时间

IV. Methods and Timing of Withdrawal

（一）委托逐月提取

(I) Entrusted Monthly Withdrawal

申请人委托上海市公积金管理中心（以下简称“市公积金中心”），按照申报的提取信息，每月自动提取住房公积金账户余额转入申请人指定的本人名下住房公积金合作银行一类借记卡（以下简称“本人银行卡”）账户，用于支付房屋租金。Applicants may authorize the SHPFMC to automatically transfer the declared withdrawal amounts from their HPF account balance to the Class-I debit card accounts under their name held at an HPF partner bank (hereinafter referred to as the “Personal Bank Card”) designated by the applicants each month to pay for housing rent.

申请人办理高层次人才租赁提取、未网签备案租赁提取的，应当采用委托逐月提取方式办理，在房屋租赁期间内提交申请。

For Withdrawal by High-Level Talent for Rental Payment and Withdrawal for Rental Payment without Online Registration and Filing, the method of entrusted monthly withdrawal shall apply, and such applications shall be submitted during the rental period.

申请人办理网签备案租赁提取的，可以采用委托逐月提取方式办理，应当在房屋租赁合同租期及网签备案有效期内提交申请。

For Withdrawal for Rental Payment upon Online Registration and Filing, applicants may opt for the method of entrusted monthly withdrawal, and such applications shall be submitted within the term of tenancy as stipulated in rental contracts and the valid period of online registration and filing.

（二）单笔提取

(II) One-Time Withdrawal

在已实际支付的房租（不含预付房租）范围内，申请人向市公积金中心提交申

请，提取住房公积金一次性转入本人银行卡账户。

Applicants may submit an application to the SPFMC for a one-time transfer of the corresponding part of their HPF account balance to their personal bank card accounts, and the withdrawal amount shall not exceed the actual rent paid (excluding pre-paid rent).

申请人办理多子女家庭租赁提取、新市民青年人租赁提取的，应当采用单笔提取方式办理，最晚不得超过房屋租赁合同终止后六个月内提交申请。

For Withdrawal by Multi-child Families or Withdrawal by Urban Residents or Young People for Rental Payment, the method of one-time withdrawal shall apply, and such applications shall be submitted no later than six months after the termination of rental contracts.

申请人办理网签备案租赁提取的，可以采用单笔提取方式办理，在房屋租赁合同终止后的六个月内提交申请。

For Withdrawal for Rental Payment upon Online Registration and Filing, the method of one-time withdrawal may also apply, and such applications shall be submitted within six months after the termination of rental contracts.

五、办理要件

V. Application Materials

申请人应当据实提供并确认身份信息、婚姻状况信息、租赁信息、提取金额、提取月份、手机号码、本人银行卡号、文书送达地址等申请信息，提供以下申请材料原件：

The applicant shall truthfully provide and confirm such information as identity information, marital status, rental information, withdrawal amount, withdrawal month, mobile phone number, the account No. of personal bank card under the applicant's name, and service address, and shall provide original documents of the following materials:

1. 申请人的身份证件、证明婚姻状况的结婚证等材料；

1. The applicant's ID card, marriage certificate to certify marital status, etc.;

2. 申请人本人银行卡；

2. A personal bank card under the applicant's name;

3. 办理新市民青年人租赁提取的，还应当提供缴纳租金的税控发票。新市民缴存人已取得本市户籍但不满三年的，应当提供新市民缴存人的户口簿。

3. For Withdrawal by Urban Residents or Young People for Rental Payment, the applicant shall also provide tax-control invoices for rental payments. Should new residents who have obtained local household registration for less than three years apply for such withdrawal, their original household registers shall be provided.

4. 办理多子女家庭租赁提取的，还应当提供缴纳租金的税控发票，子女出生医学证明、申请人或配偶以及未成年子女的户口簿（本市户籍人员）或上海市居住证（来沪人员）。

4. For Withdrawal by Multi-child Families for Rental Payment, the applicant shall also provide tax-control invoices for rental payments, birth certificates of his or her children, as well as household registers (for local Shanghai residents) or Shanghai Residence Card (for individuals who have migrated to Shanghai) of the applicant or his or her spouse and their minor children.

5. 通过委托逐月提取方式办理的，还应当提供填妥的《房屋状况信息查询

申请表》。

5. The applicant opting for the method of entrusted monthly withdrawal shall also submit a filled-out copy of the *Housing Condition Information Inquiry Application Form*.

如申请人配偶同时参与提取的，配偶本人应当提供上述 1、2 两项材料。

In case the applicant's spouse is also participating in the withdrawal, the spouse shall also provide his or her original copies of Items 1 and 2 mentioned above.

按规定可使用电子证照的，申请人可提供电子证照。如对申请人提供的申请材料有疑义的，市公积金中心可要求申请人进一步提供其他有效证明资料。

Should electronic licenses and certificates be allowed as per regulations, the applicant may submit electronic licenses and certificates. In the event of any doubts about the application materials provided by the applicant, the SPFMC may further require additional proof documents from the applicant.

已开通线上办理渠道的，申请人可以免于提交纸质材料线上申请办理。业务办理需上传影像材料的，按照相应业务办理提示操作上传。

Should online application be available, the applicant may complete the application online without submitting paper documents. Should image files be required, they shall upload such image files as per online application instructions.

六、提取流程

VI. Withdrawal Procedures

申请人应当本人通过市公积金中心官方办理渠道提交并确认提取申请，授权市公积金中心核查申请信息并遵守相关承诺，如申请人及配偶共同参与委托逐月提取或单笔提取的，应当一并提交申请。

The applicant shall submit and confirm the withdrawal application through the official channels of the SPFMC, authorizing the SPFMC to verify his or her application information, and obey relevant commitments. If the applicant and his or her spouse are jointly participating in the application for withdrawal (either entrusted monthly withdrawal or one-time withdrawal), his or her spouse shall also submit an application simultaneously.

申请人提供申请资料齐全的，市公积金中心按规定对申请人名下房屋状况、婚姻状况、实际租赁情况进行审核。自受理申请之日起三个工作日内（对申请人名下房屋状况、婚姻状况、实际租赁情况进行核查所需的时间不计算在内），作出准予提取或者不准提取的决定，并通知申请人。

In case the applicant provides complete application materials or information, the SPFMC shall, after reviewing the applicant's housing ownership status, marital status, and actual housing rental information, make a decision on approval or rejection within three working days from the date of receiving the application (The time required for verifying the applicant's housing ownership status, marital status, and actual housing rental information is not counted), and shall notify the applicant of the result.

（一）委托逐月提取

(I) Entrusted Monthly Withdrawal

申请人在申请时应当在合同租金以及月提取限额范围内确认填报月提取金额。办理高层次人才租赁提取、未网签备案租赁提取的，业务申请每满一年，申请人应当在一个月通过市公积金中心官方办理渠道确认租赁信息。办理网签备

案租赁提取的，应当在合同租期及网签备案有效期内填报提取起始月份（不早于 2024 年 11 月）及提取终止月份。

The applicant shall specify the monthly withdrawal amount within the limit of the rental as stipulated in the rental contract and the maximum monthly withdrawal limit. For Withdrawal by High-Level Talent for Rental Payment and Withdrawal for Rental Payment without Online Registration and Filing, the applicant shall confirm rental details annually within one month after each anniversary of application through the official channels of the SPFMC. For Withdrawal for Rental Payment upon Online Registration and Filing, the starting and ending months for withdrawal shall fall within the term of tenancy as stipulated in the rental contract and the valid period of online registration and filing (no earlier than November 2024).

委托逐月提取申请经审核通过的，提取资金按月支付：

Should an application for entrusted monthly withdrawal be approved after review, such withdrawal funds shall be paid monthly:

1.首次提取时间。每月 15 日前（含 15 日）完成受理的，审核通过后提取资金在当月 25 日自动从申请人住房公积金账户转入本人银行卡账户内；每月 15 日后（不含 15 日）完成受理的，审核通过后当月不予提取，次月 25 日提取资金自动从申请人住房公积金账户转入本人银行卡账户内。

1. Time for Initial Withdrawal. Should an application be accepted before (including) the 15th of a month, the approved withdrawal amount shall be transferred to the applicant's personal bank card account from his or her HPF account on the 25th of the same month. Should an application be accepted after (excluding) the 15th of a month, the withdrawal amount shall not be paid in the same month after approval, and shall be transferred to the applicant's personal bank card account from his or her HPF account on the 25th of the next month.

2.首次提取金额。申请人办理高层次人才租赁提取、未网签备案租赁提取的，如首次提取时间为申请当月的，首次提取金额为申请当月提取金额。如首次提取时间为申请次月的，首次提取金额包括申请当月及次月的提取金额。

2. Amount of Initial Withdrawal. For Withdrawal by High-Level Talent for Rental Payment and Withdrawal for Rental Payment without Online Registration and Filing, should the initial withdrawal occur in the application month, the amount of initial withdrawal will be equivalent to the applied withdrawal amount of the same month. Should the initial withdrawal occur in the following month, the amount for initial withdrawal will comprise of the withdrawal amounts of both the application month and the following month.

申请人办理网签备案租赁提取的，首次提取金额按照申请人填报的提取起始月份、提取终止月份和首次提取时间自动计算。提取终止月份早于首次提取时间的，首次提取金额为提取起始月份至提取终止月份的各月提取金额，提取成功后业务自动终止。提取终止月份晚于首次提取时间的，首次提取金额为提取起始月份至首次提取时间的各月提取金额。

For Withdrawal for Rental Payment upon Online Registration and Filing, the amount of initial withdrawal will be automatically calculated based on the starting and ending months of withdrawal and the time for initial withdrawal. Should the ending month be earlier than the time for initial withdrawal, the amount for initial withdrawal will be the

sum of withdrawal amounts of all months beginning from the starting months to the ending months for withdrawal, and the withdrawal service will terminate automatically after such withdrawal is completed. Should the ending month be later than the time for initial withdrawal, the amount of initial withdrawal will be the sum of withdrawal amounts of all months beginning from the starting month for withdrawal to the month for initial withdrawal.

3. 后续按月提取。首次提取成功后，在租赁提取业务生效期间内，每月市公积金中心自动审核通过后，当月提取资金在当月 25 日自动转入本人银行卡账户内。

3. Subsequent Monthly Withdrawal. After the initial withdrawal is completed, the withdrawal of each month will be automatically transferred by the SPFMC after automatic review and approval to the applicant's personal bank card account on the 25th of the same month during the valid term of the withdrawal for rental.

4. 余额不足的处理方式。申请人住房公积金账户余额小于当月应提取金额时，自动按账户余额提取（保留一分余额）。未足额提取金额在业务生效期间逐月累计，并在每月 25 日自动补提。业务终止后未足额提取金额清零。申请人办理高层次人才租赁提取、未网签备案租赁提取的，未足额提取金额按申请时间每年重新计算。

4. Insufficient Balance of HPF Account. If the applicant's HPF account balance is insufficient to cover the monthly withdrawal, the available balance will be automatically withdrawn (retaining a minimum balance of RMB 0.01 yuan). The shortfalls will accumulate monthly and be automatically withdrawn on the 25th of each month when sufficient funds are available. After the withdrawal operation terminates, any remaining shortfall will be cleared. For Withdrawal by High-Level Talent for Rental Payment and Withdrawal for Rental Payment without Online Registration and Filing, the shortfall amount will be recalculated annually based on the application date.

5. 业务变更的情形及方式。租赁提取业务生效期间内（每月 25 日除外），申请人填报的租赁提取金额、本人银行卡信息和手机号码等信息发生变更的，申请人应当及时提供变更后的信息，通过市公积金中心官方办理渠道按照业务规则、流程办理租赁提取业务变更。

5. Circumstances and Methods of Changes. During the valid term of the withdrawal for rent payment (except on the 25th of each month), in the event of any changes to the declared withdrawal amount, bank card details, phone number, etc. the applicant shall promptly update the information and undergo the modification formalities via official channels of the SPFMC by following established rules and procedures for rental withdrawal.

申请人办理高层次人才租赁提取申请变更月提取金额的，月提取金额不超过实际房租支出及申请变更时的住房公积金月缴存额。

For an application for changes to the monthly withdrawal amount submitted by a high-level talent, the updated monthly withdrawal amount shall not exceed the actual rental expense and the applicant's monthly HPF contribution at the time of application for changes.

6. 业务终止的情形及方式。租赁提取业务生效期间内（每月 25 日除外），申请人可按需自行通过市公积金中心官方办理渠道按照业务规则、流程办理租

赁提取业务终止。

6. Circumstances and Methods of Termination. During the valid term of the withdrawal for rent payment (except on the 25th of each month), the applicant may voluntarily terminate the application via official channels of the SPFMC by following established rules and procedures for rental withdrawal.

如申请人租赁合同或备案信息发生变更或终止的、名下房屋状况或婚姻状况或实际租赁情况发生改变的，或发生其他影响租赁提取业务继续生效的原因的，申请人应当办理租赁提取业务终止。业务生效期间内，市公积金中心核查发现不符的，业务自动终止。

In the event of any modifications or termination of the applicant's rental contract or registered information, any changes to the applicant's housing ownership status, marital status, or actual housing rental status or any other circumstances that impact the continued validity of the withdrawal application for rent payment, the applicant shall apply for termination of such application. Should the SPFMC identify any inconsistencies through verification during the validity period, such application shall automatically terminate.

此外，有以下情况之一的，租赁提取业务自动终止：

In addition, the withdrawal due to housing rent payment will automatically terminate under any of the following circumstances:

- (1) 申请人连续四次提取时公积金账户仅一分余额的；
 - (2) 提取月份到期；
 - (3) 提取资金连续转账失败六次；
 - (4) 逾期未确认租赁信息；
 - (5) 发生其他影响租赁提取业务继续生效的情况。
- (1) The applicant's HPF account balance is only RMB 0.01 yuan for four consecutive withdrawals:
 - (2) The withdrawal period expires.
 - (3) Fund transfer fails for six consecutive times.
 - (4) The applicant fails to confirm rental information within the required period.
 - (5) Any other circumstances that affect the continued validity of the withdrawal application for rent payment.

(二) 单笔提取

(II) One-Time Withdrawal

申请人的单笔提取申请经审核通过的，提取资金一次性从申请人住房公积金账户转入本人银行卡账户内。

Should the applicant's application for one-time withdrawal be approved after review, the withdrawal funds shall be transferred in a single transaction from the applicant's HPF account to his or her designated personal bank card account.

七、异议处理

VII. Handling of Objections

申请人对名下房屋状况、婚姻状况查询结果有异议的，可以向市公积金中心区管理部提供相关有效无房证明、婚姻状况证明等材料原件申请复核。

Should the applicant raise any objections to the results of inquiries into their housing

ownership or marital status, they may submit original valid documents, such as proof of no housing ownership or marriage certificates, to a district management division of the SPFMC for re-evaluation.

申请人办理高层次人才租赁提取、未网签备案租赁提取，租赁信息经核查不符，业务被终止的，可在确认租赁地址完整性、准确性后，自行填报正确的租赁地址重新申请。申请人连续三次因租赁信息不符业务被终止的，一年内不得再次申请提取住房公积金支付房租。申请人对租赁信息核查结果有异议的，可以向市公积金中心区管理部提供租赁合同、租赁备案、租金支付凭证、居住证明等材料原件申请复核。

For Withdrawal by High-Level Talent for Rental Payment and Withdrawal for Rental Payment without Online Registration and Filing, should the application be terminated for inconsistencies found in the rental information during verification, the applicant may fill in the correct rental address to reapply after ensuring that the rental address is accurate and complete. However, should the application be terminated for three consecutive times due to inconsistent rental information, the applicant will be barred from reapplying for HPF withdrawal due to housing rent payment within one year. Should any objections be raised to the verification results, the applicant may submit original documents such as the rental contract, registration records, rental payment receipts, and proof of residence to a district management division of the SPFMC for review.

八、其他

VIII. Miscellaneous

同一租房事由同一时间只能选择一种租房提取业务办理提取。

For the same rental property and time period, only one method for withdrawal application for rental payment may be chosen.

2024年11月1日（不含当日）前已申请办理的市场租赁住房提取住房公积金业务，仍按申请人原确认的规则按季提取，不支持变更提取金额，如申请人住房公积金账户余额小于当月应提取金额的，不予提取。如需按月提取、变更提取金额或在账户余额不足时自动按账户余额提取的，申请人可以自行终止原业务后重新提交申请。

For withdrawal applications for rental payments made before (not including) November 1, 2024, withdrawal will continue on a quarterly basis as per the rules previously confirmed by the applicant, and no change to the withdrawal amount will be supported. Should the HPF account balance be insufficient for the required withdrawal of the month, no funds will be withdrawn. Should the applicant expect to switch to monthly withdrawal, adjust withdrawal amount, or enable automatic withdrawal based on the account balance in the event of insufficient balance, he or she shall reapply after terminating the existing application.

2024年11月1日前租赁合同已办理网签备案，但尚未申请办理网签备案租赁提取的，符合申请条件的，可按照原提取限额采用单笔提取方式办理提取。

Should the rental contract be registered and filed online before November 1, 2024, but without an application for Withdrawal for Rental Payment upon Online Registration and Filing, the applicant may apply for one-time withdrawal based on the previous withdrawal limit provided that they meet the application conditions.

市公积金中心通过业务指南发布各项业务的官方办理渠道。

The SPFMC will release official channels for handling various applications through operational guidelines.

九、实施时间

IX. Implementation Date

本细则自 2024 年 11 月 1 日起施行。

The Operational Guidelines will take effect on November 1, 2024.

市公积金中心印发的《〈关于本市提取住房公积金支付房租的通知〉操作细则》（沪公积金〔2021〕80号）、《〈关于本市高层次急需人才提取住房公积金支付房租月提取限额的通知〉操作细则》（沪公积金〔2021〕96号）自本细则实施之日起废止。市公积金中心印发的《关于本市实施多子女家庭住房公积金支持政策的操作细则》（沪公积金〔2023〕33号）与本细则规定不一致的，以本细则为准。Starting from the implementation date of the Operational Guidelines, the *Operational Guidelines on HPF Withdrawal for Rental Payments in Shanghai* (Shanghai Housing Provident Fund Management Committee No. 80 [2021]) and the *Operational Guidelines on Monthly HPF Withdrawal Limits for Urgently-needed High-Level Talent Renting Housing in Shanghai* (Shanghai Housing Provident Fund Management Committee No. 96 [2021]) will be repealed. In the event of inconsistencies with the *Operational Guidelines of Shanghai Municipality on Implementing HPF Policies Supporting Multi-child Families* (Shanghai Housing Provident Fund Management Committee No. 33 [2023]), the Operational Guidelines shall prevail.

上海市灵活就业人员自愿缴存、提取和使用住房公积金实施办法

Implementation Measures for Voluntary Housing Provident Fund Contribution, Withdrawal, and Use by Individuals Engaged in Flexible Employment in Shanghai

沪公积金管委会〔2025〕1号
SHPFMC [2025] No. 1

第一条 为支持灵活就业人员缴存、提取和使用住房公积金，扩大住房公积金制度受益面，结合本市实际，制订本办法。

Article 1 To support individuals engaged in flexible employment in housing provident fund (HPF) contribution, withdrawal, and use, and to expand the coverage of the HPF system, these Measures are formulated in accordance with the actual situation of the city.

第二条 本办法所称的灵活就业人员，是指年满 16 周岁且未达到法定退休年龄，在本市以个体经营、非全日制、新就业形态等方式灵活就业的人员。

Article 2 For the purpose of these Measures, “individuals engaged in flexible employment” refer to those who have reached the age of 16 but have not attained the

statutory retirement age, and are engaged in flexible employment within this city through self-employment, part-time work, new forms of employment, or other similar arrangements.

第三条 灵活就业人员以个人身份, 按照自愿原则缴存住房公积金, 其缴存的住房公积金属于个人所有。

Article 3 Individuals engaged in flexible employment may voluntarily contribute to the HPF in their individual capacity. The HPF contributions made by such individuals shall be exclusively owned by them.

第四条 上海市公积金管理中心(以下简称市公积金中心)负责本市灵活就业人员住房公积金的管理运作。灵活就业人员缴存的住房公积金与单位在职职工缴存的住房公积金实行统一管理、统一核算。

Article 4 The Shanghai Provident Fund Management Center (SPFMC) shall be responsible for the administration and operation of the HPF for individuals engaged in flexible employment in this city. The HPF contributions made by individuals engaged in flexible employment shall be managed and accounted for uniformly with those made by regular employees of entities through their employers.

第五条 灵活就业人员应当与市公积金中心签订缴存、提取和使用住房公积金协议(以下简称协议), 约定缴存金额、缴存方式、双方的权利和义务等内容。

Article 5 Individuals engaged in flexible employment shall enter into an agreement with the SPFMC regarding the HPF contribution, withdrawal, and use (hereinafter referred to as “the Agreement”), which shall specify the contribution amount, contribution method, and the respective rights and obligations of both parties.

第六条 灵活就业人员应当设立个人住房公积金账户, 且在全国范围内无正常缴存的个人住房公积金账户。

Article 6 Individuals engaged in flexible employment shall establish a personal HPF account and shall not maintain any other active personal HPF account nationwide.

在本市已有个人住房公积金账户的灵活就业人员, 沿用已有的个人住房公积金账户。

Those who already maintain such an account in Shanghai shall continue using their existing account.

第七条 灵活就业人员住房公积金缴存基数不低于每个住房公积金年度(当年7月1日至次年6月30日)缴存基数下限, 不高于每个住房公积金年度缴存基数上限。缴存比例不低于10%、不高于24%。月缴存额等于缴存基数乘以缴存比例。

Article 7 The HPF contribution base for individuals engaged in flexible employment shall not be lower than the minimum contribution base nor exceed the maximum contribution base for each HPF contribution year (from July 1 of the current year to June 30 of the following year). The contribution ratio shall range between 10% and 24%, inclusive. The monthly contribution amount shall be calculated as the contribution base multiplied by the contribution ratio.

第八条 灵活就业人员可以选择按月、按季、按半年缴存住房公积金。首次缴存年月为协议中约定的年月, 不得追溯补缴。

Article 8 Individuals engaged in flexible employment may elect to make HPF

contributions on a monthly, quarterly, or semi-annual basis. The initial contribution date shall be the month and year specified in the Agreement, with no retroactive contributions permitted.

第九条 灵活就业人员应当在市公积金中心指定的银行开立一类银行结算账户，按约定存入足额款项，保证银行结算账户状态正常。

Article 9 Individuals engaged in flexible employment shall open a Type-I bank settlement account at a designated bank of the SPFMC, deposit sufficient funds as agreed, and maintain the bank settlement account in normal status.

缴存采取定期扣划方式，扣划后的资金缴入个人住房公积金账户。

Contributions shall be made through regular automatic deductions, with the deducted funds being deposited into the individual's HPF account.

第十条 灵活就业人员的缴存基数、缴存比例在一个住房公积金年度内可以调整一次。住房公积金年度内缴存基数、缴存比例应当保持不变。

Article 10 Individuals engaged in flexible employment may adjust their HPF contribution base and contribution ratio once during an HPF contribution year. The contribution base and ratio shall remain unchanged throughout the contribution year once established.

第十一条 灵活就业人员符合异地转移接续条件的，可以通过全国住房公积金异地转移接续平台办理异地转移接续业务。

Article 11 Individuals engaged in flexible employment who meet the interregional transfer requirements may process their HPF transfer through the National Housing Provident Fund Interregional Transfer Platform.

第十二条 灵活就业人员的个人信息发生变化的，应当及时办理信息变更。

Article 12 Individuals engaged in flexible employment shall promptly update their registration information upon any changes to their personal particulars.

第十三条 灵活就业人员不能正常缴存住房公积金的，应当办理停缴。停缴后，重新具备正常缴存条件的，可以办理恢复缴存。

Article 13 Individuals engaged in flexible employment who are unable to make regular HPF contributions shall apply for contribution suspension. Upon regaining the capacity for regular contributions, they may apply for contribution resumption.

灵活就业人员不符合本办法或者协议约定的缴存条件的，应当办理停缴、转移或者封存手续。

Individuals engaged in flexible employment who no longer meet the contribution requirements specified in these Measures or the Agreement shall complete procedures for either contribution suspension, account transfer, or account dormancy.

灵活就业人员连续 6 个月未缴存，且账户余额为零的，个人住房公积金账户予以注销。

The personal HPF account shall be closed if the account holder fails to make contributions for six consecutive months with a zero account balance.

第十四条 灵活就业人员缴存的住房公积金自存入个人住房公积金账户之日起，按国家规定利率计息。

Article 14 The HPF contributions made by individuals engaged in flexible employment shall accrue interest at the nationally prescribed rate from the date of deposit into the individual's HPF account.

第十五条 灵活就业人员缴存的住房公积金，按国家规定免征个人所得税。

Article 15 HPF contributions made by individuals engaged in flexible employment shall be exempt from individual income tax in accordance with national regulations.

第十六条 有下列情形之一的，灵活就业人员可以申请提取个人住房公积金账户内的存储余额：

Article 16 Individuals engaged in flexible employment may apply to withdraw the accumulated balance from their personal HPF account under any of the following circumstances:

（一）符合《上海市住房公积金提取管理办法》等本市提取政策规定的提取条件；

(1) When meeting the withdrawal conditions stipulated in the *Management Measures for Housing Provident Fund Withdrawal in Shanghai* or other applicable municipal withdrawal policies;

（二）根据协议缴存的部分或者全部住房公积金。

(2) For partial or full withdrawal of HPF contributions in accordance with the Agreement.

第十七条 申请提取住房公积金账户内存储余额的，灵活就业人员应当按规定提交相关证明材料。市公积金中心应当自受理提取申请之日起 3 个工作日内，作出准予提取或者不准提取的决定，并通知申请人。

Article 17 Individuals engaged in flexible employment applying to withdraw the accumulated balance from their HPF account shall submit the required supporting documents in accordance with relevant regulations. The SPFMC shall, within three (3) working days from the date of accepting the withdrawal application, render a decision on whether to approve or reject the withdrawal and notify the applicant accordingly.

第十八条 缴存住房公积金的灵活就业人员购买、建造、翻建、大修自住住房时，可以按照本市住房公积金个人住房贷款（以下简称公积金贷款）管理规定和协议的约定申请公积金贷款。

Article 18 Individuals engaged in flexible employment who have contributed to the HPF may apply for an individual housing loan from the HPF (hereinafter referred to as “HPF loan”) in accordance with the HPF loan regulations in Shanghai and the terms of the Agreement when purchasing, constructing, renovating, or undertaking major repairs on their self-use residential property.

第十九条 灵活就业人员申请公积金贷款，除应当符合本市公积金贷款一般条件外，还应当符合当前连续足额缴存住房公积金 12 个月及以上、申请贷款前 6 个月的本市灵活就业缴存期内未发生过提取住房公积金以及协议约定的其他条件。

Article 19 To apply for an HPF loan, individuals engaged in flexible employment must not only meet the general eligibility requirements for HPF loans in Shanghai, but also satisfy the following conditions: (i) having made continuous full contributions for 12 months or longer prior to application; (ii) having made no HPF withdrawals during the 6-month period preceding the loan application while enrolled in the city’s flexible employment contribution program; and (iii) meeting other conditions stipulated in the Agreement.

第二十条 灵活就业人员最高贷款额度可以根据本市规定的最高贷款额度及其累计缴存时间综合确定。市公积金中心应当根据住房公积金流动性情况及风险管理的要求合理确定灵活就业人员可贷额度的计算方式，并在协议中明确。

Article 20 The maximum loan amount for individuals engaged in flexible employment shall be determined comprehensively based on: (i) the municipal-prescribed maximum loan amount; and (ii) the applicant's cumulative contribution period. The SPFMC shall reasonably determine the calculation method for loan amounts available to individuals engaged in flexible employment based on the liquidity status of the housing provident fund and risk management requirements, and shall specify such method in the Agreement.

第二十一条 本办法实施前按照相关规定自愿缴存住房公积金的人员申请公积金贷款，贷款条件、贷款额度仍按原协议约定执行。

Article 21 For people who voluntarily contributed to the HPF under previous regulations prior to the implementation of these Measures, the loan eligibility criteria and loan amount limits shall continue to be governed by the terms of their original agreement.

第二十二条 上海市住房置业融资担保有限公司（以下简称担保公司）为灵活就业人员公积金贷款提供连带责任保证担保，借款人应当将使用公积金贷款购买的具有所有权的住房抵押给担保公司作为反担保。担保费用由市公积金中心承担。

Article 22 Shanghai Estate Guarantee Co., Ltd. (hereinafter referred to as “the Guarantee Company”) shall provide joint liability guarantee services for HPF loans granted to individuals engaged in flexible employment. The borrower shall mortgage the property purchased with the HPF loan to the Guarantee Company as counter-guarantee. All guarantee fees shall be borne by the SPFMC.

第二十三条 灵活就业人员办理公积金贷款后，应当履行缴存义务。未履行缴存义务的，市公积金中心在协议范围内作相关处理。

Article 23 Individuals engaged in flexible employment obtaining an HPF loan shall continue fulfilling their contribution obligations. The SPFMC shall take appropriate measures as stipulated in the Agreement against borrowers who fail to maintain such contributions.

第二十四条 在本市灵活就业的香港、澳门、台湾居民，按照本办法执行。

Article 24 Residents of Hong Kong, Macao, and Taiwan engaged in flexible employment in Shanghai shall be subject to these Measures.

在本市灵活就业的外国人，参照本办法执行。

Foreign nationals engaged in flexible employment in Shanghai shall be covered by reference to these Measures.

第二十五条 本办法由市公积金中心负责组织实施。市公积金中心根据本办法制定实施细则、协议。

Article 25 The SPFMC shall be responsible for organizing and implementing these Measures. It shall formulate detailed implementation rules and agreements in accordance with these Measures.

第二十六条 本办法自 2025 年 6 月 1 日起施行，有效期五年。《上海市城镇个体工商户及其雇用人员、自由职业者缴存、提取和使用住房公积金实施办

法》（沪公积金管委会〔2021〕10号）同时废止。

Article 26 These Measures shall come into effect on June 1, 2025, and remain valid for five years. The *Implementation Measures for Housing Provident Fund Contribution, Withdrawal, and Use by Urban Self-Employed Individuals, Their Employees as well as Freelancers in Shanghai* (SHPFMC [2021] No. 10) shall be simultaneously repealed.

上海市住房公积金管理委员会
Shanghai Housing Provident Fund Management Committee
二〇二五年四月十日
April 10, 2025

关于上海市住房公积金支持老旧电梯更新有关政策的通知

Notice on Housing Provident Fund Policies Supporting Aging Elevator Renovation in Shanghai

沪公积金管委会〔2025〕2号
SHPFMC [2025] No. 2

上海市公积金管理中心：

To: Shanghai Provident Fund Management Center,

为加快推进住宅老旧电梯更新，发挥住房公积金提升居民居住品质、改善群众居住条件的制度作用，现就我市住房公积金支持电梯更新有关政策通知如下：

To accelerate the renovation of aging residential elevators and leverage the housing provident fund (HPF) system's role in enhancing living standards and improving housing conditions, the following policies are hereby announced:

按照我市规定实施自住住房老旧电梯更新的，在项目经业主表决同意并与施工单位签订施工合同后五年内，产权人或者公有住房承租人本人及配偶、本人父母、子女（含子女配偶）可以申请提取住房公积金账户内的余额。提取限额标准为按房屋建筑面积（公有住房面积为租赁凭证使用面积×1.3，下同）计算，每部电梯的提取标准为每平方米50元乘以房屋建筑面积。如实际分摊费用（扣除住宅专项维修资金支付金额和政府补贴金额）超过上述标准的，可在项目竣工后申请提取超出部分金额。

Where aging elevator renovation of self-owned housing is implemented in accordance with municipal regulations, within five (5) years after the project is

approved by homeowner vote and a construction contract is signed with the contractor, the following persons may apply to withdraw the balance from their HPF accounts: The property owner or public housing lessee and their spouse; the applicant's parents and children (including children's spouses). The withdrawal limit shall be calculated based on the floor area (for public housing, the leased area as stated in the lease certificate $\times$ 1.3; the same applies below) at a rate of RMB 50 per square meter multiplied by the floor area per elevator. Where actual shared costs (after deducting amounts paid from the special housing maintenance fund and government subsidies) exceed the above standard, the excess amount may be withdrawn upon project completion.

提取申请人为本市住房公积金贷款的借款人、借款人配偶、共同借款人的,应当符合当前贷款无逾期的条件。

Where the withdrawal applicant is a borrower, borrower's spouse, or co-borrower of an HPF loan in Shanghai, they shall meet the requirement of having no current loan delinquency.

市公积金中心可以根据本通知制订操作细则。

The Shanghai Provident Fund Management Center may formulate detailed implementation rules in accordance with this Notice.

本通知自 2025 年 7 月 1 日起施行。有效期五年。

This Notice shall come into effect on July 1, 2025, and remain valid for a period of five years.

上海市住房公积金管理委员会
Shanghai Housing Provident Fund Management Committee

二〇二五年五月十五日
May 15, 2025

关于调整本市个人住房公积金贷款利率的通知

Notice on Adjusting Individual Housing Provident Fund Loan Interest Rates in Shanghai

沪公积金(2025)17号

SPFMC [2025] No. 17

各住房公积金个人贷款业务受托机构：

To: All Entrusted Institutions Handling Individual Housing Provident Fund (HPF) Loan Services,

根据中国人民银行决定，现将有关事项通知如下：

Pursuant to the decision of the People's Bank of China, the following matters are hereby notified:

一、自 2025 年 5 月 8 日起，5 年以下（含 5 年）和 5 年以上首套个人住房公积金贷款利率分别下调至 2.1% 和 2.6%，5 年以下（含 5 年）和 5 年以上第二套个人住房公积金贷款利率分别下调至 2.525% 和 3.075%。2025 年 5 月 8 日（含）以后发放的个人住房公积金贷款，执行本通知规定。

I. Effective May 8, 2025, the interest rates for first-time homebuyer's HPF loans will be lowered to: 2.1% for loan terms of 5 years or less; 2.6% for loan terms over 5 years. The interest rates for second-time homebuyer's HPF loans will be lowered to: 2.525% for loan terms of 5 years or less; 3.075% for loan terms over 5 years. All individual HPF loans issued on or after May 8, 2025 shall comply with this Notice.

二、2025 年 5 月 8 日前已发放的未到期个人住房公积金贷款，自 2026 年 1 月 1 日起按本通知规定执行。

II. For individual HPF loans issued but not yet matured before May 8, 2025, the adjusted rates shall take effect January 1, 2026.

特此通知。

This Notice is hereby issued.

上海市公积金管理中心
Shanghai Provident Fund Management Center

2025 年 5 月 7 日
May 7, 2025

关于印发《上海市灵活就业人员自愿缴存、提取和使用住房公积金实施细则》的通知

Notice on Printing and Issuing the *Implementation Rules for Voluntary Housing Provident Fund Contribution, Withdrawal, and Use by Individuals Engaged in Flexible Employment in Shanghai*

沪公积金〔2025〕22 号
SPFMC [2025] No. 22

各区管理部、建行市分行公积金业务中心、住房公积金个人贷款业务受托机构：

To:

All District Management Departments,
CCB Shanghai Branch Housing Provident Fund Business Center,
Entrusted Institutions Handling Individual Housing Provident Fund Loan Services,

为实施《上海市灵活就业人员自愿缴存、提取和使用住房公积金实施办法》（沪公积金管委会〔2025〕1 号），现将《上海市灵活就业人员自愿缴存、提取和使用住房公积金实施细则》印发给你们。请遵照执行。

In implementation of the *Implementation Measures for Voluntary Housing Provident Fund Contribution, Withdrawal, and Use by Individuals Engaged in Flexible Employment in Shanghai* (SHPFMC [2025] No. 1), the *Implementation Rules for Voluntary Housing Provident Fund Contribution, Withdrawal, and Use by Individuals Engaged in Flexible Employment in Shanghai* are hereby promulgated to your offices. Compliance is mandatory.

上海市公积金管理中心
Shanghai Provident Fund Management Center

2025 年 5 月 28 日
May 28, 2025

上海市灵活就业人员自愿缴存、提取和使用住房公积金实施细则
Implementation Rules for Voluntary Housing Provident Fund Contribution,
Withdrawal, and Use by Individuals Engaged in Flexible Employment in Shanghai

第一章 总 则
Chapter I General Provisions

第一条 为支持灵活就业人员缴存、提取和使用住房公积金，扩大住房公积金制度受益面，根据《上海市灵活就业人员自愿缴存、提取和使用住房公积金实施办法》（沪公积金管委会〔2025〕1号），制订本细则。

Article 1 These Rules are formulated in accordance with the *Implementation Measures for Voluntary Housing Provident Fund Contribution, Withdrawal, and Use by Individuals Engaged in Flexible Employment in Shanghai* (SHPFMC [2025] No. 1), with a view to supporting individuals engaged in flexible employment in housing provident fund (HPF) contribution, withdrawal, and use, and to expanding the coverage of the HPF system.

第二条 本细则适用于本市行政区域内灵活就业人员住房公积金的缴存、提取、使用和管理。

Article 2 These Rules apply to the HPF contribution, withdrawal, use, and management by individuals engaged in flexible employment within the administrative area of Shanghai.

第三条 年满16周岁且未达到法定退休年龄，在本市以个体经营、非全日制、新就业形态等方式灵活就业，在全国范围内无正常缴存的住房公积金账户的人员可以申请缴存住房公积金。

Article 3 Individuals who meet the following criteria may apply for HPF contribution: (i) Are at least 16 years of age but have not reached the statutory retirement age; (ii) Are engaged in flexible employment in Shanghai through self-employment, part-time work, new forms of employment, or other similar arrangements; and (iii) Do not have any active HPF account with normal contributions elsewhere in China.

第四条 灵活就业人员以个人身份，按照自愿原则缴存住房公积金，缴存资金由个人承担，缴存的住房公积金属于个人所有。

Article 4 Individuals engaged in flexible employment may voluntarily contribute to the HPF in their individual capacity. The contribution amount shall be borne solely by the individual, and the accumulated HPF shall be wholly owned by the contributor.

第五条 上海市公积金管理中心（以下简称市公积金中心）负责本市灵活就业人员住房公积金的管理运作。灵活就业人员缴存的住房公积金与单位在职职工缴存的住房公积金实行统一管理、统一核算。

Article 5 The Shanghai Provident Fund Management Center (SPFMC) shall be responsible for the administration and operation of the HPF for individuals engaged in flexible employment in this city. The HPF contributions made by individuals engaged in flexible employment shall be managed and accounted for uniformly with those made by regular employees of entities through their employers.

第二章 缴 存

Chapter II HPF Contribution

第六条 灵活就业人员应当与市公积金中心签订《上海市灵活就业人员自愿缴存、提取和使用住房公积金协议》（以下简称协议，见附件），约定缴存金额、缴存方式、双方的权利和义务等内容。

Article 6 Individuals engaged in flexible employment shall sign the *Voluntary Housing Provident Fund Contribution, Withdrawal and Use Agreement for Flexibly Employed Individuals Engaged in Flexible Employment in Shanghai* (hereinafter referred to as the “Agreement”, see Appendix) with the SPFMC. The Agreement shall specify the contribution amounts, payment methods, and the rights and obligations of both parties.

第七条 市公积金中心按区设立灵活就业人员住房公积金缴存专户，在缴存专户下设立灵活就业人员个人住房公积金账户。

Article 7 The SPFMC shall establish district-specific designated accounts for HPF contributions by individuals engaged in flexible employment, under which personal HPF accounts shall be opened for each such individual.

每个灵活就业人员只能有一个住房公积金账户。

Each individual engaged in flexible employment may maintain only one HPF account.

第八条 签订协议的灵活就业人员在本市无个人住房公积金账户的，应当设立个人住房公积金账户。

Article 8 Individuals engaged in flexible employment who sign the Agreement shall establish a personal HPF account if they do not currently have one in Shanghai.

在本市已有个人住房公积金账户的，应当沿用已有的个人住房公积金账户。在本市同时有个人住房公积金账户和个人补充住房公积金账户的，沿用个人住房公积金账户。

Those who already have a personal HPF account in Shanghai shall continue using the existing account. Those who have both a personal HPF account and a personal supplementary HPF account in Shanghai shall continue using the personal HPF account.

第九条 灵活就业人员住房公积金缴存年度（以下简称年度）为每年7月1日至次年6月30日。

Article 9 The HPF contribution year (hereinafter referred to as the “contribution year”) for individuals engaged in flexible employment shall run from July 1 to June 30 of the following year.

灵活就业人员缴存基数不低于当年度下限，不高于当年度上限。缴存比例不低于10%、不高于24%。月缴存额等于缴存基数乘以缴存比例。

The contribution base for individuals engaged in flexible employment shall not

be lower than the minimum threshold nor higher than the maximum threshold per contribution year. The contribution rate shall not be less than 10% nor exceed 24%. The monthly contribution amount shall equal the contribution base multiplied by the contribution rate.

灵活就业人员在前款规定范围内根据本人实际收入情况确定缴存基数，选择缴存比例。

Within the ranges specified in the preceding paragraph, individuals engaged in flexible employment shall determine their contribution base based on their actual income circumstances and select their contribution rate accordingly.

第十条 灵活就业人员可以选择按月、按季、按半年缴存住房公积金。按月缴存为一次缴存一个月，按季缴存为一次连续缴存三个月，按半年缴存为一次连续缴存六个月。

Article 10 Individuals engaged in flexible employment may choose to make HPF contributions on a monthly, quarterly, or semi-annual basis. Monthly: One month's contribution per payment. Quarterly: Three consecutive months' contributions paid in one installment. Semi-annually: Six consecutive months' contributions paid in one installment.

第十一条 灵活就业人员自签订协议起缴存住房公积金，首次缴存的住房公积金年月为签订协议的当月。

Article 11 Individuals engaged in flexible employment shall commence HPF contributions upon signing the Agreement, with the initial contribution month being the month in which the Agreement is executed.

在 13 日（含）前签订协议的，当月扣缴当月住房公积金。在 13 日后签订协议的，次月扣缴签订协议的当月和次月住房公积金。

For agreements signed on or before the 13th day of a month: Contributions for that month shall be deducted in the same month. For agreements signed after the 13th day of a month: Contributions for both the current month and the following month shall be deducted in the subsequent month.

签订协议当月之前年月的个人住房公积金，不得补缴。

No back payments shall be permitted for any period prior to the agreement signing month.

第十二条 灵活就业人员应当在市公积金中心指定的银行开立一类借记卡，约定作为缴存住房公积金的付款银行账户，并授权借记卡发卡银行从借记卡中扣划缴存资金。

Article 12 Individuals engaged in flexible employment shall open a Type-I debit card at a bank designated by the SPFMC, which shall serve as the designated payment account for HPF contributions. They should also authorize the card-issuing bank to deduct contribution funds from this debit card.

第十三条 灵活就业人员缴存住房公积金采用定期扣款方式。根据灵活就业人员选定的按月、按季、按半年缴存方式，定期从借记卡中扣划缴存资金，扣划后的资金缴入个人住房公积金账户。

Article 13 HPF contributions by individuals engaged in flexible employment shall be processed through periodic automatic deductions. Based on the selected contribution frequency (monthly/quarterly/semi-annually), the designated contribution amounts shall be automatically deducted from the authorized debit card and deposited into the personal HPF account.

第十四条 灵活就业人员缴存住房公积金的定期扣款日为 15 日（遇节假日顺延），15 日扣款未成功的，22 日（遇节假日顺延）进行再次扣款。

Article 14 The scheduled deduction date for HPF contributions by individuals engaged in flexible employment shall be the 15th day of each month (postponed to the next business day if it falls on a holiday). Should the 15th-day deduction fail, a second attempt shall be made on the 22nd day (equally subject to holiday postponement).

第十五条 灵活就业人员应当在定期扣款日前存入足额款项，并确保借记卡可以正常使用。因借记卡被挂失、冻结、余额不足等原因导致扣款失败的，应当及时进行处理。

Article 15 Individuals engaged in flexible employment shall ensure sufficient funds are deposited in the designated debit account prior to the scheduled deduction date, and maintain the card in valid status. In case of deduction failure due to card loss reporting, freezing, insufficient balance, or other causes, remedial actions shall be taken promptly.

第十六条 灵活就业人员缴存基数、缴存比例在一个年度内可以调整一次。未提出调整申请，且在当年度上限和下限范围内的，缴存基数、缴存比例不做调整。

Article 16 Individuals engaged in flexible employment may adjust their HPF contribution base and rate once per contribution year. If no adjustment request is submitted while the existing parameters remain within the upper and lower limits of the contribution year, both the contribution base and rate shall remain unchanged.

当灵活就业人员缴存基数低于当年度下限或者高于当年度上限的，市公积金中心按照公布的缴存基数下限或者上限自动为灵活就业人员变更月缴存额。灵活就业人员应当按照变更后的月缴存额缴存。

When the contribution base of individuals engaged in flexible employment falls below the minimum threshold or exceeds the maximum threshold of the contribution year, the SPFMC shall automatically adjust their monthly contribution amount according to the published lower or upper limits. The individuals shall then make contributions based on the adjusted monthly amount.

第十七条 符合以下情形之一的，灵活就业人员个人住房公积金账户予以停

缴:

Article 17 The personal HPF account of an individual engaged in flexible employment shall be suspended under any of the following circumstances:

(一) 灵活就业人员不能正常缴存的, 应当申请办理停缴;

(1) If the individual is unable to make regular contributions, an application for suspension shall be submitted;

(二) 灵活就业人员连续 3 个月未能正常缴存, 且未申请办理停缴的, 市公积金中心对灵活就业人员个人住房公积金账户予以停缴;

(2) If the individual fails to make regular contributions for three consecutive months without applying for suspension, the SPFMC shall suspend the account;

(三) 灵活就业人员已达到法定退休年龄的, 应当申请办理停缴。如未申请办理停缴的, 市公积金中心对灵活就业人员个人住房公积金账户予以停缴。

(3) If the individual has reached the statutory retirement age, an application for suspension shall be submitted. If no application is filed, the SPFMC shall suspend the account.

停缴后, 市公积金中心不再对约定的借记卡发起扣款, 并视为中断连续缴存。

Upon suspension, the SPFMC shall cease automatic deductions from the designated debit card, and this shall be treated as a discontinuation of continuous contributions.

个人住房公积金账户停缴期间的住房公积金, 不得补缴。

No back payments shall be allowed for the suspension period.

第十八条 符合本细则第十七条第一款第(一)(二)项情形的, 灵活就业人员可以申请办理恢复缴存。

Article 18 Individuals engaged in flexible employment may apply to resume contributions if their account suspension falls under Subparagraph (1) or (2) of Paragraph 1, Article 17 of these Implementation Rules.

符合本细则第十七条第一款第(三)项情形的, 灵活就业人员不得申请恢复缴存。

Those whose suspension results from Subparagraph (3) of Paragraph 1, Article 17 shall be ineligible for contribution resumption.

第十九条 恢复缴存后, 首次缴存的住房公积金年月为办理恢复的当月。

Article 19 The initial contribution month shall be the month in which the resumption is processed.

在 13 日(含)前办理恢复的, 当月扣缴当月住房公积金。在 13 日后办理

恢复的，次月扣缴办理恢复的当月和次月住房公积金。

For resumptions processed on or before the 13th day of a month: Contributions for that month shall be deducted in the same month. For resumptions processed after the 13th day of a month: Contributions for both the current month and the following month shall be deducted in the subsequent month.

第二十条 恢复缴存时，在一个年度内已办理过缴存基数、缴存比例调整的，不得再次办理缴存基数、缴存比例调整。

Article 20 If an individual engaged in flexible employment has already adjusted their contribution base or rate within the current contribution year when resuming contributions, no further adjustments to these parameters shall be permitted.

第二十一条 灵活就业人员转变为单位在职职工的，应当及时办理个人住房公积金账户转移，由个人缴存转变为单位代扣代缴方式缴存。

Article 21 When individuals engaged in flexible employment transition to regular employees of entities, they shall promptly complete the procedures for personal HPF account transfer, switching from individual contributions to employer-withheld payroll deductions.

第二十二条 单位在职职工转变为灵活就业人员的，可以自愿办理灵活就业人员住房公积金缴存，由单位代扣代缴方式缴存转变为个人缴存。

Article 22 When regular employees of entities transition to flexible employment status, they may voluntarily enroll in the HPF contribution program for individuals engaged in flexible employment, switching from employer-withheld payroll deductions to individual contributions.

第二十三条 在本市稳定缴存住房公积金半年以上，并符合外省市住房公积金管理中心规定的转出条件的，可以向市公积金中心申请或者通过全国住房公积金小程序将在外省市缴存的住房公积金转移至本市。

Article 23 Individuals who have maintained stable HPF contributions in Shanghai for over six months and meet the outbound transfer requirements stipulated by the HPF management center of another province/municipality may apply through the SPFMC or the National Housing Provident Fund WeChat mini-program to transfer their HPF contributions to Shanghai.

在外省市稳定缴存住房公积金半年以上，并符合市公积金中心规定的转出条件的，可以向外省市住房公积金管理中心申请或者通过全国住房公积金小程序将在本市缴存的住房公积金转移至外省市。

Individuals who have maintained stable HPF contributions in another province/municipality for over six months and meet the outbound transfer requirements stipulated by the SPFMC may apply through the HPF management center of the respective province/municipality or the National Housing Provident Fund WeChat mini-program to transfer their HPF contributions to that province/municipality.

第二十四条 灵活就业人员的姓名、证件类型、证件号码等身份信息发生变化的，应当办理个人住房公积金账户信息变更。

Article 24 Individuals engaged in flexible employment shall complete the procedures for updating their personal HPF account information when changes occur to their identity details, including name, ID type, or ID number.

第二十五条 灵活就业人员的缴存基数、缴存比例、缴存方式、借记卡等缴存信息需要变更的，应当办理个人住房公积金缴存信息变更。其中，变更借记卡的，应当重新授权借记卡发卡银行从借记卡中扣划缴存资金。

Article 25 Individuals engaged in flexible employment shall complete the procedures for updating their HPF contribution information when they need to change their contribution base, contribution rate, payment method, or designated debit card. For debit card changes, reauthorization must be granted to the issuing bank to deduct contribution funds from the new card.

第二十六条 灵活就业人员联系电话、联系地址等联系信息发生变化的，应当办理个人住房公积金联系信息变更。

Article 26 Individuals engaged in flexible employment shall update their personal HPF registration records when their contact information (including phone number and address) changes.

第二十七条 灵活就业人员变更缴存专户所属区的，应当办理个人住房公积金缴存专户变更。

Article 27 Individuals engaged in flexible employment who relocate their Housing Provident Fund (HPF) contribution account to a different district must update their account registration information accordingly.

第二十八条 灵活就业人员缴存的住房公积金，按照国家规定在计算缴纳个人所得税时依法扣除。

Article 28 HPF contributions made by individuals engaged in flexible employment shall be tax-deductible when calculating individual income tax in accordance with national regulations.

第二十九条 灵活就业人员缴存的住房公积金自存入个人住房公积金账户之日起，按照国家规定的住房公积金账户存款利率和计息方式计息。

Article 29 HPF contributions made by individuals engaged in flexible employment shall accrue interest at the official HPF account interest rate and according to the prescribed calculation method from the date of deposit into the personal HPF account.

住房公积金的结息日为每年 6 月 30 日。

The annual interest settlement date for HPF accounts is June 30.

第三十条 灵活就业人员不符合本细则第三条规定的缴存条件的，应当办理个人住房公积金账户停缴、转移或者封存。

Article 30 Individuals engaged in flexible employment who fail to meet the contribution requirements stipulated in Article 3 of these Rules shall process the suspension, transfer, or dormancy of their personal HPF accounts.

第三十一条 灵活就业人员连续 6 个月未缴存，且个人住房公积金账户余额为零的，市公积金中心对灵活就业人员个人住房公积金账户予以注销。

Article 31 The SPFMC shall close the personal HPF account of any individual engaged in flexible employment who fails to make contributions for six consecutive months while maintaining a zero account balance.

第三十二条 灵活就业人员个人住房公积金账户转移、封存、销户后，与市公积金中心签订的协议自动终止。

Article 32 The Agreement signed with the SPFMC shall automatically terminate upon the transfer, dormancy, or closure of the HPF account of an individual engaged in flexible employment.

灵活就业人员再次申请缴存的，应当重新与市公积金中心签订协议。

Should individuals engaged in flexible employment wish to resume contributions, they shall enter into a new agreement with the SPFMC.

第三章 提取

Chapter III HPF Withdrawal

第三十三条 符合以下情形之一的，灵活就业人员可以申请提取个人住房公积金账户内的存储余额：

Article 33 Individuals engaged in flexible employment may apply to withdraw the accumulated balance from their personal HPF accounts under any of the following circumstances:

（一）符合《上海市住房公积金提取管理办法》等本市提取政策规定的提取条件：

(1) Compliance with the *Management Measures for Housing Provident Fund Withdrawal in Shanghai* and other local applicable withdrawal policies:

1. 购买拥有所有权自住住房的；

1. Purchase of owner-occupied housing with title ownership;

2. 建造、翻建、大修本市拥有所有权自住住房的；

2. Construction, renovation, or major repair of owner-occupied housing with title ownership in Shanghai;

3. 偿还本市拥有所有权自住住房贷款本息的;
3. Repayment of principal and interest on loans for owner-occupied housing with title ownership in Shanghai;
4. 本市无房且依法承租本市住房用于自住的;
4. Rental expenses for legally leased housing in Shanghai, provided the applicant owns no property locally;
5. 本市既有多层住宅加装电梯用于支付建设资金的;
5. Elevator installation costs for existing multi-story residential buildings in Shanghai;
6. 低收入经济困难职工家庭支付本市自住住房物业服务费;
6. Property management fee payments for owner-occupied housing by low-income families facing financial hardship;
7. 家庭生活困难的;
7. Family financial difficulties;
8. 离休、退休的;
8. Retirement of revolutionary veterans or statutory retirement;
9. 大部分或者完全丧失劳动能力, 并与单位终止劳动关系的;
9. Partial or complete loss of working capacity, coupled with termination of employment;
10. 出境定居的;
10. Emigration;
11. 死亡或者被宣告死亡的(由职工的合法继承人或者受遗赠人提出申请);
11. Death or declared death (application by legal heirs or beneficiaries);
12. 未在异地缴存且封存满半年的;
12. Account suspension for six months without concurrent contributions elsewhere;
13. 国家和本市规定的其他情形。
13. Other circumstances specified by national or municipal regulations.

(二) 根据协议缴存的部分或者全部住房公积金。

(2) A partial or full withdrawal of the HPF contributions made under the Agreement.

第三十四条 灵活就业人员按本细则第三十三条第（一）项情形提取住房公积金的，提取方式、提取频次、提取额度、办理材料等，按照《上海市住房公积金提取管理办法》等提取政策规定办理。

Article 34 Where individuals engaged in flexible employment withdraw HPF funds pursuant to Article 33 (1) of these Rules, the withdrawal methods, frequency, amount limits, and required documentation, among others, shall be processed in accordance with the *Management Measures for Housing Provident Fund Withdrawal in Shanghai* and other applicable withdrawal policies.

第三十五条 本细则第三十三条第（二）项情形指灵活就业人员在无住房公积金贷款、无委托提取住房公积金归还住房贷款等生效中提取业务时，提取本人灵活就业缴存期间的住房公积金。

Article 35 Article 33 (2) of these Rules applies when individuals engaged in flexible employment seek to withdraw their HPF contributions accumulated during the flexible employment period, subject to the dual conditions of having no outstanding HPF loans and no active authorized withdrawal arrangements (e.g., HPF repayment for housing loans) in effect.

按前款规定提取住房公积金，不包括单位代扣代缴方式缴存的住房公积金以及灵活就业人员缴存期间通过异地转移接续方式转入本市的住房公积金。全额提取的，保留个人住房公积金账户，余额保留 0.01 元。

Withdrawals under the preceding provisions shall exclude both HPF contributions made through employer payroll deduction schemes and HPF funds transferred to Shanghai via inter-regional account continuation by individuals engaged in flexible employment during the contribution period. In cases of full withdrawal, the personal HPF account shall be maintained with a nominal balance of RMB 0.01.

第三十六条 灵活就业人员申请提取应当按规定提交相关证明材料。市公积金中心应当自受理提取申请之日起 3 个工作日内，作出准予提取或者不准提取的决定，并通知申请人。

Article 36 Individuals engaged in flexible employment shall submit the required supporting documents when applying for withdrawals. The SPFMC shall render a decision to either approve or reject the withdrawal application within three (3) working days from the date of acceptance, and shall formally notify the applicant accordingly.

第四章 贷款 Chapter IV HPF Loan

第三十七条 灵活就业人员申请住房公积金个人住房贷款（以下简称公积金贷款），应当同时符合下列条件：

Article 37 Individuals engaged in flexible employment shall meet the following conditions when applying for individual housing loan from the HPF (hereinafter referred to as “HPF loan”):

(一) 符合国家及本市房地产调控政策规定的条件;

(1) Compliance with real estate regulation policies at both national and municipal levels;

(二) 具有完全民事行为能力, 且未超过法定退休年龄;

(2) Full legal capacity and below statutory retirement age;

(三) 已支付不低于规定比例的首付款资金;

(3) Minimum down payment paid as required;

(四) 当前连续足额缴存住房公积金 12 个月及以上, 住房公积金账户状态正常, 且没有未终止的住房公积金提取约定 (包括但不限于住房公积金提取还贷约定、住房公积金提取支付租金约定及其他住房消费提取约定等);

(4) 12 or more months of continuous, full HPF contributions with an active account, and no ongoing HPF withdrawal agreements (including but not limited to agreements for loan repayment, rent, or other housing-related expenditures);

(五) 申请贷款前 6 个月的本市灵活就业缴存期内未发生过住房公积金提取, 且申请贷款的时间不得早于末次缴至的住房公积金年月;

(5) No HPF withdrawals in the six months prior to application, and the loan application date must be after the last contribution month;

(六) 具有良好的信用记录与还款意愿;

(6) Good credit history and repayment willingness;

(七) 具有稳定合法的经济收入来源和偿还贷款本息的能力, 且借款人家没有尚未还清的住房公积金债务或者可能影响公积金贷款偿还的其他债务;

(7) Stable legal income with the ability to repay, and no outstanding HPF debts or other liabilities that may impair the repayment of the HPF loan in the borrower's household;

(八) 在本市购买、建造、翻建、大修自住住房并能够提供购买、建造、翻建、大修的相关合同或者证明文件、身份证明、首付款证明及符合规定的其他材料; 贷款用途为购房的, 所购买的房屋必须为本市具有所有权的自住住房;

(8) For the purpose of purchase, construction, renovation, or major repair of a self-owned home in Shanghai, with submission of contracts or supporting documents for such purchase, construction, renovation, or major repair, identity verification, down payment proof, and other materials required. For home purchases, the purchased property must be a self-owned residence in Shanghai;

(九) 法律法规、规章及规范性文件规定的条件。

(9) Other conditions stipulated by laws, regulations, rules, and normative documents.

第三十八条 灵活就业人员存在下列情形之一的，不予贷款：

Article 38 Individuals engaged in flexible employment shall be denied HPF loans under any of the following circumstances:

(一) 中国人民银行征信中心个人信用报告中的信贷交易行为存在当前逾期尚未偿还；

(1) Current delinquent payments on credit obligations as shown in the personal credit reports from the Credit Reference Center of the People's Bank of China;

(二) 最近 5 年存在连续 6 期(含)或者累计超过 12 期(含)的逾期记录；

(2) 6 or more consecutive months or 12 or more cumulative months of delinquencies within the past five years;

(三) 被纳入失信被执行人名单；

(3) Inclusion on the list of dishonest persons subject to enforcement;

(四) 提供虚假资料或者不实承诺；

(4) Submission of fraudulent materials or false declarations;

(五) 最近 3 年内存在以伪造合同、出具虚假证明、编造虚假租赁等手段骗提套取住房公积金，或者最近 5 年内存在以欺骗手段违规获得公积金贷款等严重失信行为；

(5) Engagement in fraudulent HPF withdrawals within three years (e.g., through fabricated contracts, false certificates, or fictitious leases) or deceptive acquisition of HPF loans within five years, constituting serious credit violations;

(六) 所购买房屋用途为非居住用途的或者仅购买房屋部分产权份额的(共有产权保障住房除外)；

(6) Purchase of non-residential properties or partial property ownership shares (excluding government-subsidized shared-ownership homes);

(七) 存在对还款意愿及还款能力产生重大不利影响的经济纠纷或者违法行为；

(7) Involvement in economic disputes or illegal activities that materially impair repayment willingness or capacity;

(八) 在本市购买第三套及以上住房、在全国有未结清的公积金贷款或者在全国有两次及以上公积金贷款记录；

(8) Ownership of a third or additional property within the city, any outstanding

HPF loans nationwide, or two or more previous HPF loan records across the country;

(九) 不符合协议约定的条件或者存在违反协议约定的行为;

(9) Failure to meet the conditions stipulated in the Agreement or violation of the terms under the Agreement;

(十) 法律法规、规章或者有关政策规定不予贷款的情形。

(10) Circumstances where loan approval is prohibited by laws, regulations, rules, or relevant policies.

第三十九条 灵活就业人员的公积金贷款额度应当同时符合以下限额标准:

Article 39 The loan amount for individuals engaged in flexible employment shall comply with all the following limits:

(一) 不高于按照住房公积金账户存储余额的倍数确定的贷款限额。灵活就业人员缴存比例超过 14% 的, 参照缴存补充住房公积金计算贷款限额, 其中个人基本住房公积金账户存储余额按个人住房公积金账户存储余额与 $\frac{14\%}{\text{缴存比例}}$ 的乘积计算, 个人补充住房公积金账户存储余额按个人住房公积金账户存储余额与 $\frac{\text{缴存比例}-14\%}{\text{缴存比例}}$ 的乘积计算;

(1) Shall not exceed the loan limit calculated based on a multiple of the HPF account balance. For those with contribution rates over 14%, the calculation shall reference supplementary HPF standards: Basic HPF account balance = Individual HPF balance $\times \frac{14\%}{\text{Contribution rate}}$; Supplementary HPF account balance = Individual HPF balance $\times \frac{\text{Contribution rate}-14\%}{\text{Contribution rate}}$;

(二) 不高于扣除规定比例首付款资金后剩余的房屋总价款;

(2) Shall not exceed the remaining property value after deducting the required down payment amount;

(三) 不高于按还款能力确定的贷款限额;

(3) Shall not exceed the amount determined by the borrower's repayment ability;

(四) 不高于根据灵活就业人员累计缴存时间与本市个人或者家庭公积金最高贷款额度确定的最高贷款限额。灵活就业人员缴存比例超过 14% 的, 参照缴存补充住房公积金计算最高贷款限额。

(4) Shall not exceed the maximum loan amount determined by the cumulative contribution duration and local individual/family HPF loan ceilings. For contribution rates over 14%, supplementary HPF standards apply.

基本住房公积金账户存储余额倍数、补充住房公积金账户存储余额倍数、

首付款资金规定比例、还款能力计算公式、个人和家庭公积金最高贷款额度等按灵活就业人员申请公积金贷款时本市的相关规定执行。

The specific parameters, including basic/supplementary HPF balance multiples, down payment ratios, repayment capacity formulas, and individual/family HPF loan ceilings, shall follow local regulations effective at the time of application.

第四十条 灵活就业人员单独申请公积金贷款的，最高贷款限额为：本市个人公积金最高贷款额度×累计缴存时间系数。

Article 40 For individuals engaged in flexible employment applying independently for an HPF loan, the maximum loan amount shall be calculated as:
[Municipal Individual HPF Loan Ceiling] × [Cumulative Contribution Duration Coefficient].

累计缴存时间系数根据灵活就业人员在申请贷款前 60 个月内住房公积金累计缴存时间确定，具体如下：

The Cumulative Contribution Duration Coefficient shall be determined based on the applicant's cumulative HPF contribution duration within the 60 months preceding the loan application, with specific values as follows:

累计缴存时间 Cumulative Contribution Duration	1 年（含）-2 年 ≥1 year & <2 years	2 年（含）-3 年 ≥2 year & <3 years	3 年及以上 ≥3 years
累计缴存时间系数 Cumulative Contribution Duration Coefficient	0.5	0.8	1

市公积金中心可以根据灵活就业人员缴存、提取和贷款的实际情况及风险管理的要求，对累计缴存时间系数进行适时调整并公布执行。

The SPFMC may adjust and publicly implement revised coefficients according to the actual contribution/withdrawal/loan patterns of individuals engaged in flexible employment and risk management requirements.

第四十一条 灵活就业人员与配偶、父母或者子女共同申请公积金贷款的，最高贷款限额为：本市家庭公积金最高贷款额度 ×
$$\frac{\text{借款申请人的累计缴存时间系数之和}}{\text{借款申请人人数}}。$$

Article 41 For joint HPF loan applications involving individuals engaged in flexible employment and their spouse, parents, or children, the maximum loan amount shall be determined as follows:

Maximum HPF Loan Amount for Shanghai Households ×

$$\frac{\text{Sum of Cumulative Contribution Duration Coefficients of Loan Applicants}}{\text{Number of Loan Applicants}}。$$

借款申请人包括借款人及共同借款人，在计算补充住房公积金最高贷款限额时，借款申请人为借款人、共同借款人中缴存比例超过 14% 的灵活就业人员及正常缴存补充住房公积金的单位代扣代缴方式缴存人员；如借款申请人为单位代扣代缴方式缴存人员，其累计缴存时间系数按 1 计算。

The loan applicants include both the primary borrower and co-borrowers. When calculating the maximum loan limit for the supplementary HPF, eligible loan applicants consist of: the primary borrower, any co-borrowers who are self-employed individuals with contribution rates exceeding 14%, and regular contributors to the supplementary HPF through employer-withheld payroll deduction systems. For applicants under employer-withheld payroll deduction schemes, the Cumulative Contribution Duration Coefficient shall be fixed at 1.

第四十二条 缴存人员由灵活就业缴存转变为单位代扣代缴方式缴存、由单位代扣代缴方式缴存转变为灵活就业缴存，或者将外省市缴存的住房公积金转移至本市，不影响其连续缴存时间的计算，累计缴存时间、账户余额可合并计算。

Article 42 A contributor's transition between flexible employment contributions and employer-withheld payroll deductions, or the transfer of HPF funds from another province/municipality to Shanghai, shall not affect the calculation of their continuous contribution period. The cumulative contribution duration and account balances may be aggregated.

第四十三条 灵活就业人员申请公积金贷款套数认定标准、贷款期限、贷款利率等与单位代扣代缴方式缴存人员一致，按申请公积金贷款时本市相关规定执行。

Article 43 Eligibility criteria for HPF loan applications (including number of properties eligible for loans), loan terms, and interest rates for individuals engaged in flexible employment shall align with those applicable to payroll-deducted contributors, and be implemented in accordance with municipal regulations prevailing at the time of loan application.

第四十四条 根据贷款审核和风险管理的需要，市公积金中心有权要求灵活就业人员提供个人所得税完税凭证、社保缴交明细、收入流水等资料，进行收入、信用、贷款资格及其他条件审核，并拒绝不符合条件的贷款申请。

Article 44 For loan verification and risk management purposes, the SPFMC reserves the right to require individuals engaged in flexible employment to submit documentation including personal income tax payment certificates, social security contribution records, and income transaction statements. These materials shall be used to evaluate the applicant's income status, creditworthiness, loan eligibility, and other relevant conditions. The SPFMC retains full discretion to reject any application failing to meet established criteria.

第四十五条 公积金贷款审批通过后，灵活就业人员应当与市公积金中心及

其他合同当事人另行订立公积金贷款合同。

Article 45 Upon approval of the HPF loan, individuals engaged in flexible employment shall execute a separate HPF loan contract with the SPFMC and other contracting parties.

第四十六条 上海市住房置业融资担保有限公司（以下简称担保公司）为灵活就业人员公积金贷款提供连带责任保证担保，借款人应当将使用公积金贷款购买的具有所有权的住房抵押给担保公司作为反担保。担保费用由市公积金中心承担。

Article 46 Shanghai Estate Guarantee Co., Ltd. (hereinafter referred to as “the Guarantee Company”) shall provide joint liability guarantee services for HPF loans granted to individuals engaged in flexible employment. The borrower shall mortgage the property purchased with the HPF loan to the Guarantee Company as counter-guarantee. All guarantee fees shall be borne by the SPFMC.

第四十七条 灵活就业人员存在不实承诺或者提供虚假证明材料等情形的，市公积金中心有权要求提前归还公积金贷款或者采取公积金贷款合同约定的其他违约处置措施。

Article 47 In cases where individuals engaged in flexible employment are found to have made false representation or submitted fraudulent documentation, the SPFMC reserves the right to demand early repayment of the outstanding HPF loan balance or exercise other default remedies as specified in the HPF loan agreement.

第四十八条 灵活就业人员在偿还公积金贷款期间，应当继续履行缴存住房公积金义务。灵活就业人员本人或者配偶在本市存在未结清的公积金贷款，除偿还个人住房贷款以外，不得进行其他用途的住房公积金提取，住房公积金账户存储余额应当优先用于偿还公积金贷款，但上海市住房公积金管理委员会另有规定的除外。

Article 48 Individuals engaged in flexible employment shall continue fulfilling their HPF contribution obligations during the HPF loan repayment period. Where either the borrower or their spouse maintains an outstanding HPF loan in Shanghai, no HPF withdrawals shall be permitted for non-housing-loan purposes. The account balance shall be prioritized for HPF loan repayment, except where alternative provisions are established by the SHPFMC.

第五章 管理服务 Chapter V Management Services

第四十九条 市公积金中心负责记载灵活就业人员住房公积金缴存、提取和使用情况。灵活就业人员有权查询本人个人住房公积金账户信息。

Article 49 The SPFMC is responsible for recording the HPF contribution, withdrawal, and use by individuals engaged in flexible employment. Individuals

engaged in flexible employment have the right to inquire about their personal HPF account information.

第五十条 灵活就业人员可以通过“随申办”、市公积金中心管理部、建设银行住房公积金业务网点等渠道申请办理缴存、提取业务。

Article 50 Individuals engaged in flexible employment may apply for HPF contribution and withdrawal through the following channels: the “Suishenban” app, the SPFMC District Offices, or the HPF service outlets of China Construction Bank.

灵活就业人员可以向公积金贷款受托机构网点申请办理公积金贷款业务。其中，纯公积金贷款向担保公司业务网点申请办理，组合贷款向受托银行公积金贷款业务网点申请办理。

Individuals engaged in flexible employment may apply for HPF loans at designated loan service outlets. Specifically: Pure HPF loans should be applied for at the service outlets of Guarantee Company. Combination loans (HPF + commercial loans) should be applied for at the HPF loan service outlets of the entrusted bank.

第五十一条 灵活就业人员在办理住房公积金缴存、提取和使用时，应当按规定如实提交相关材料或者信息，同意并授权市公积金中心对相关材料或者信息进行查询、核实。

Article 51 When handling HPF contribution, withdrawal, and use, individuals engaged in flexible employment should submit relevant materials or information truthfully in accordance with regulations. They should also consent to and authorize the SPFMC to inquire about and verify the provided materials or information.

第五十二条 本细则施行后，按原《上海市城镇个体工商户及其雇用人员、自由职业者缴存、提取和使用住房公积金实施办法》办理自愿缴存的人员，无需重新签订协议，原缴存方式继续有效。申请公积金贷款的，贷款条件、最高贷款限额仍参照单位代扣代缴方式缴存人员申请公积金贷款的相关规定执行。

Article 52 After these Rules take effect, individuals who made voluntary HPF contributions under the *Implementation Measures for Housing Provident Fund Contribution, Withdrawal, and Use by Urban Self-Employed Individuals, Their Employees as well as Freelancers in Shanghai* are not required to re-sign the Agreement, and their original contribution methods shall remain valid. For those applying for HPF loans, the loan eligibility criteria and maximum loan limits shall continue to follow the relevant regulations applicable to employees whose contributions are withheld and remitted by their employers.

第六章 附 则 Chapter VI Appendix

第五十三条 在本市灵活就业的香港、澳门、台湾居民，按照本细则执行。

Article 53 Residents of Hong Kong, Macao, and Taiwan engaged in flexible employment in Shanghai shall comply with these Rules.

在本市灵活就业的外国人，参照本细则执行。

Foreign nationals engaged in flexible employment in Shanghai shall be subject to these Rules.

第五十四条 本细则由市公积金中心负责解释并组织实施。

Article 54 The SPFMC shall be responsible for interpreting and enforcing these Rules.

第五十五条 本细则自 2025 年 6 月 1 日起施行。

Article 55 These Rules shall take effect on June 1, 2025.

附件：上海市灵活就业人员自愿缴存、提取和使用住房公积金协议

Appendix: Voluntary Housing Provident Fund Contribution, Withdrawal and Use Agreement for Individuals Engaged in Flexible Employment in Shanghai

附件

Appendix

协议编号：

Agreement No.:

上海市灵活就业人员自愿缴存、提取和使用住房公积金协议

Voluntary Housing Provident Fund Contribution, Withdrawal and Use Agreement for Individuals Engaged in Flexible Employment in Shanghai

甲方：

Party A:

证件类型：

Identification Type:

证件号码：

Identification Number:

手机号码：

Mobile Number:

住所：
Address:

乙方：上海市公积金管理中心
Party B: Shanghai Provident Fund Management Center

住所：上海市田林路 1016 号 9 号楼
Address: Building 9, No. 1016 Tianlin Road, Shanghai

根据《住房公积金管理条例》《上海市住房公积金管理若干规定》和《上海市灵活就业人员自愿缴存、提取和使用住房公积金实施办法》及其实施细则等相关规定，为明确甲乙双方权利和义务，签订本协议。

This Agreement is entered into in accordance with the *Regulations on Housing Provident Fund Management*, the *Several Provisions of Shanghai Municipality on Housing Provident Fund Management*, the *Implementation Measures for Voluntary Housing Provident Fund Contribution, Withdrawal, and Use by Individuals Engaged in Flexible Employment in Shanghai*, and other relevant regulations, for the purpose of clarifying the rights and obligations of both parties.

第一条 甲方知晓并承诺同时符合下列住房公积金缴存资格要求：
Article 1 Party A acknowledges and warrants full compliance with the following HPF contribution eligibility requirements:

- (一) 具备订立本协议的民事行为能力；
(1) Possessing full civil capacity to execute this Agreement;
- (二) 年满 16 周岁，且未达到法定退休年龄；
(2) Being at least 16 years of age and below statutory retirement age;
- (三) 在本市以个体经营、非全日制、新就业形态等方式灵活就业；
(3) Engaging in flexible employment in Shanghai through self-employment, part-time work, new forms of employment, or other similar arrangements;
- (四) 不属于国家机关、事业单位、国有企业、城镇集体企业、外商投资企业、城镇私营企业及其他城镇企业、民办非企业单位、社会团体的在职职工；
(4) Not being a formal employee of: government agencies, public institutions, state-owned enterprises, urban collective enterprises, foreign-invested enterprises, urban private enterprises, other urban enterprises, non-governmental non-profit organizations, or social organizations;
- (五) 在全国范围内未设立住房公积金账户，或者原账户已经封存。
(5) Having no active HPF account nationwide, or having any existing account in

dormant status.

甲方承诺所提供的信息真实准确。甲方同意在协议订立和履行期间授权乙方核查上述缴存资格信息，若甲方不满足上述缴存资格的，乙方有权解除本协议。

Party A warrants the accuracy of all provided information. During the formation and performance of this Agreement, Party A consents to and authorizes Party B to verify the eligibility details. Party B reserves the right to terminate this Agreement should Party A fail to maintain the aforementioned eligibility.

第二条 甲方同意乙方为其设立住房公积金账户。如甲方在本市已有住房公积金账户的，同意沿用已有的住房公积金账户。

Article 2 Party A agrees that Party B shall establish an HPF account for Party A. If Party A already has an HPF account in Shanghai, Party A agrees to continue using the existing account.

如甲方在本市同时有住房公积金账户和补充住房公积金账户的，沿用住房公积金账户。

If Party A has both an HPF account and a supplementary HPF account in Shanghai, the HPF account shall be used.

第三条 本协议所涉住房公积金由甲方自行缴存。甲方自_____年_____月起 ☐按月、☐按季、☐按半年 缴存住房公积金。

Article 3 The HPF contributions under this Agreement shall be made by Party A through self-payment. Commencing from [Month/Year], Party A shall make contributions on a ☐ monthly / ☐ quarterly / ☐ semi-annual basis.

甲方在本协议期内首次缴存的住房公积金基数为_____元，缴存比例为____%，月缴存额为_____元。

For the initial contribution period under this Agreement, Party A's HPF contribution base shall be RMB_____, with a contribution rate of _____%, resulting in a monthly contribution amount of RMB_____.

第四条 甲方调整缴存基数、缴存比例的，应在一个住房公积金年度内向乙方提出申请，调整后的缴存基数应在乙方公布的缴存基数上下限范围内。

Article 4 If Party A wishes to adjust the contribution base or rate, they shall submit an application to Party B within one HPF contribution year. The adjusted contribution base shall fall within the upper and lower limits published by Party B.

一个住房公积金年度内，甲方只可申请调整一次缴存基数、缴存比例。

Only one adjustment to the contribution base and rate may be made within one HPF contribution year.

甲方未提出申请的，缴存基数、缴存比例不做调整。如缴存基数低于乙方

公布的缴存基数下限或高于乙方公布的缴存基数上限的，甲方同意由乙方按照公布的缴存基数下限或上限自动为甲方变更月缴存额，并按照变更后的月缴存额缴存。

If no application is submitted, the contribution base and rate shall remain unchanged. If the contribution base falls below the lower limit or exceeds the upper limit published by Party B, Party A agrees that Party B may automatically adjust the monthly contribution amount to the published lower or upper limit, and Party A shall make contributions based on the adjusted amount.

第五条 甲方需在指定扣款日（每月 15 日，遇节假日顺延）前将应缴存的住房公积金足额存入甲方银行账户（一类银行账户），并授权银行按照乙方的指令从甲方银行账户中扣款。若指定扣款日扣款失败的，乙方将于当月 22 日（遇节假日顺延）再次发起扣款。

Article 5 Party A shall deposit the full contribution amount into the designated bank account (Type-I account) before the scheduled deduction date (the 15th day of each month, postponed to the next business day if it falls on a holiday) and authorizes the bank to deduct the funds according to Party B's instructions. If the deduction fails on the scheduled date, Party B shall initiate a second deduction on the 22nd day of the same month (equally subject to holiday postponement).

甲方银行账户如下：

Bank account details of Party A:

账户户名：

Account Name:

账户：

Account Number:

开户行：

Bank Name:

第六条 因甲方银行账户被挂失、冻结、余额不足等原因导致扣款失败的，甲方应及时对银行账户进行处理，并确保存入足额款项。如因甲方原因导致未按时、足额缴存，对甲方权益产生不利影响的，由甲方自行承担相应法律后果。

Article 6 In the event of deduction failure due to reasons such as the reported loss, freezing, or insufficient balance of Party A's bank account, Party A shall promptly rectify the bank account status and ensure sufficient funds are deposited. Should Party A's failure to make timely and full contributions result in adverse effects on their entitlements, Party A shall bear all corresponding legal consequences.

第七条 符合以下情形之一的，甲方住房公积金账户予以停缴：

Article 7 Party A's HPF account shall be suspended when:

(一) 因甲方不能正常缴存, 向乙方申请停缴的;

(1) Party A applies to Party B for suspension due to inability to make regular contributions;

(二) 甲方未按本协议约定按时、足额缴存, 造成乙方连续 3 个月足额扣款失败的, 乙方对甲方住房公积金账户予以停缴;

(2) Party B fails to deduct full contributions for three consecutive months as a result of Party A's failure to make timely and full payments as agreed in this Agreement;

(三) 甲方已达到法定退休年龄的, 应向乙方申请停缴。若甲方未申请停缴的, 乙方可以对甲方住房公积金账户予以停缴。

(3) Party A reaches the statutory retirement age and applies to Party B for account suspension. If Party A fails to apply for suspension, Party B may suspend the account on its own.

停缴后, 乙方不再对甲方银行账户发起扣款, 并视为甲方中断连续缴存。

Upon suspension, Party B shall cease automatic deductions from Party A's bank account, and this shall be treated as a discontinuation of continuous contributions by Party A.

第八条 因第七条第(一)(二)项情形停缴的, 甲方可以向乙方申请恢复缴存, 自恢复缴存当月起缴存住房公积金。连续缴存时间自甲方恢复缴存之日起重新计算。

Article 8 When suspension occurs under Subparagraph (1) or (2) of Article 7, Party A may apply to Party B to resume contributions. Contributions shall recommence from the month of restoration, and the continuous contribution period shall be recalculated from the date of resumption.

因第七条第(三)项情形停缴的, 甲方不得申请恢复缴存。

When suspension results from Subparagraph (3) of Article 7, Party A shall be ineligible to apply for contribution resumption.

如甲方在一个住房公积金年度内已办理过缴存基数、缴存比例调整的, 恢复缴存时, 不得再次办理缴存基数、缴存比例调整。

Should Party A have already adjusted their contribution base or rate within the current HPF contribution year, no further adjustments to these parameters shall be permitted upon resumption of contributions.

第九条 甲方不再符合本协议第一条所约定的缴存资格的, 应当及时办理住房公积金账户停缴、转移或封存。

Article 9 Where Party A no longer meets the contribution eligibility criteria specified in Article 1 of this Agreement, they shall promptly process the suspension,

transfer, or dormancy of their HPF account.

第十条 甲方在灵活就业缴存期间，符合全国住房公积金异地转移接续办理条件的，可以申请办理异地转移接续。

Article 10 During the flexible employment contribution period, Party A may apply for inter-regional HPF transfer if they satisfy the national inter-regional HPF transfer requirements.

第十一条 甲方的姓名、证件类型、证件号码、手机号码、住所等信息发生变化的，应当向乙方申请变更。

Article 11 Party A shall apply to Party B for modification in case of any changes to its information, including but not limited to name, identification type, identification number, mobile number, or address.

甲方未履行前款义务，产生的不利后果由甲方自行承担。

Party A shall bear full responsibility for any adverse consequences arising from failure to fulfill this obligation.

第十二条 本协议约定的首次缴存年月之前年月的住房公积金，不得追溯补缴。

Article 12 No retroactive contributions shall be permitted for periods prior to the initial contribution date specified in this Agreement.

住房公积金账户状态停缴期间的住房公积金，不得追溯补缴。

No retroactive contributions shall be permitted for periods during which the HPF account was in suspended status.

第十三条 按国家规定，甲方缴存的住房公积金，可以在计算缴纳个人所得税时依法扣除。

Article 13 According to national regulations, the HPF contributions made by Party A may be legally deducted when calculating individual income tax.

第十四条 甲方缴存的住房公积金自存入住房公积金账户之日起，按照国家规定的住房公积金账户存款利率计息。

Article 14 HPF contributions made by Party A shall accrue interest at the officially prescribed HPF account deposit rate from the date of deposit into the HPF account.

第十五条 甲方连续6个月未缴存，且住房公积金账户余额为零的，乙方可以注销甲方住房公积金账户。

Article 15 The HPF account may be closed by Party B if Party A fails to make contributions for six consecutive months while maintaining a zero account balance.

第十六条 甲方可以根据《住房公积金管理条例》《上海市住房公积金管理

若干规定》和《上海市住房公积金提取管理办法》等规定的提取条件申请提取住房公积金，还可以向乙方申请提取根据本协议缴存的部分或者全部住房公积金。

Article 16 Party A may apply for an HPF withdrawal in accordance with the conditions stipulated in the *Regulations on Housing Provident Fund Management, Several Provisions of Shanghai Municipality on Housing Provident Fund Management, and Management Measures for Housing Provident Fund Withdrawal in Shanghai*. Party A may also apply to Party B for withdrawal of partial or full contributions made under this Agreement.

第十七条 甲方在本市购买、建造、翻建、大修自住住房，可在本市申请住房公积金个人住房贷款（以下简称公积金贷款）。

Article 17 Party A may apply for an individual housing provident fund loan (hereinafter referred to as “HPF loan”) in Shanghai when purchasing, constructing, renovating, or undertaking major repairs of owner-occupied housing within the city.

第十八条 甲方申请公积金贷款，除应当符合《上海市住房公积金个人住房贷款管理办法》及本市公积金贷款政策规定的条件外，还应当同时符合下列条件：

Article 18 To qualify for an HPF loan, in addition to meeting the requirements stipulated in the *Management Measures for Individual Housing Provident Fund Loan in Shanghai* and local HPF loan policies, Party A shall satisfy the following conditions:

（一）当前连续足额缴存住房公积金 12 个月及以上；

(1) Having maintained continuous full HPF contributions for 12 months or more;

（二）申请贷款前 6 个月的本市灵活就业缴存期内未发生过住房公积金提取；

(2) Having made no HPF withdrawals during the 6-month flexible employment contribution period in Shanghai prior to the loan application;

（三）申请贷款的时间不得早于末次缴存月份（例如：缴存人按半年方式缴存，2025 年 1 月份首次缴存，7 月份再次缴存，则末次缴存月份为 2025 年 12 月，缴存人应当在 2025 年 12 月 1 日以后申请公积金贷款）。

(3) Applying for the loan no earlier than the month following the last contribution month (e.g., for semi-annual contributors making their first payment in January 2025 and subsequent payment in July 2025, the last contribution month would be December 2025, and the loan application shall be submitted after December 1, 2025).

第十九条 甲方存在下列情形之一的，不予贷款：

Article 19 Party A shall be ineligible for an HPF loan under any of the following circumstances:

(一) 不符合《上海市住房公积金个人住房贷款管理办法》及本市公积金贷款政策规定的贷款条件;

(1) Failure to meet the loan eligibility criteria specified in the *Management Measures for Individual Housing Provident Fund Loan in Shanghai* and local HPF loan policies;

(二) 存在违反本协议约定的情形;

(2) Violation of any terms stipulated in this Agreement;

(三) 法律、法规、规章和有关政策规定不予贷款的情形。

(3) Other circumstances rendering the applicant ineligible for loans as prescribed by laws, regulations, rules, or relevant policies.

第二十条 甲方知晓并同意在申请公积金贷款时,按照乙方公布的材料清单提供申请材料,乙方有权对甲方提出的公积金贷款申请进行收入、信用、贷款资格及其他条件审核;乙方有权拒绝甲方不符合相关政策及本协议约定的贷款申请。

Article 20 Party A acknowledges and agrees to submit all required application materials according to the documentation list published by Party B when applying for an HPF loan. Party B reserves the right to review Party A's income, creditworthiness, loan eligibility, and other relevant factors, and may reject any loan application that fails to comply with applicable policies or the terms of this Agreement.

第二十一条 甲方的公积金贷款额度应当同时符合以下限额标准:

Article 21 The loan amount for Party A shall comply with all the following limits:

(一) 不高于按照住房公积金账户存储余额的倍数确定的贷款限额。甲方缴存比例超过 14%的,参照缴存补充公积金计算贷款限额,其中基本住房公积金账户存储余额按甲方住房公积金账户存储余额与 $\frac{14\%}{\text{缴存比例}}$ 的乘积计算,补充住房公积金账户存储余额按甲方住房公积金账户存储余额与 $\frac{\text{缴存比例}-14\%}{\text{缴存比例}}$ 的乘积计算;

(1) Shall not exceed the loan limit calculated based on a multiple of the HPF account balance. For those with contribution rates over 14%, the calculation shall reference supplementary HPF standards: Basic HPF account balance = Individual HPF balance $\times \frac{14\%}{\text{Contribution rate}}$; Supplementary HPF account balance = Individual HPF balance $\times \frac{\text{Contribution rate}-14\%}{\text{Contribution rate}}$;

(二) 不高于扣除规定比例首付款资金后剩余的房屋总价款;

(2) Shall not exceed the remaining property value after deducting the required

down payment amount;

(三) 不高于按照还款能力确定的贷款限额;

(3) Shall not exceed the amount determined by the borrower's repayment ability;

(四) 不高于按照甲方累计缴存时间与本市个人或者家庭公积金最高贷款额度确定的最高贷款限额。甲方单独申请公积金贷款, 最高贷款限额的计算方式见本协议第二十二条, 甲方与符合公积金贷款条件的配偶、父母或者子女共同申请公积金贷款的, 最高贷款限额的计算方式见本协议第二十三条。甲方缴存比例超过 14% 的, 参照缴存补充住房公积金计算最高贷款限额。

(4) Shall not exceed the maximum loan amount determined by the cumulative contribution duration and local individual/family HPF loan ceilings. For individual HPF loan applications by Party A, the maximum loan amount shall be calculated pursuant to Article 22 of this Agreement. For joint applications with an eligible spouse, parents, or children who meet HPF loan requirements, the calculation shall follow Article 23. For contribution rates over 14%, supplementary HPF standards apply.

基本住房公积金账户存储余额倍数、补充住房公积金账户存储余额倍数、首付款资金规定比例、还款能力计算公式、个人和家庭公积金最高贷款额度等按甲方申请公积金贷款时本市的相关规定执行。

The specific parameters, including basic/supplementary HPF balance multiples, down payment ratios, repayment capacity formulas, and individual/family HPF loan ceilings, shall follow local regulations effective at the time of application.

第二十二条 甲方单独申请公积金贷款的, 最高贷款限额为: 本市个人公积金最高贷款额度×累计缴存时间系数。

Article 22 For Party A applying independently for an HPF loan, the maximum loan amount shall be calculated as:

$$[\text{Municipal Individual HPF Loan Ceiling}] \times [\text{Cumulative Contribution Duration Coefficient}]$$

累计缴存时间系数根据甲方在申请贷款前 60 个月内住房公积金累计缴存时间确定, 具体如下:

The Cumulative Contribution Duration Coefficient shall be determined based on the Party A's cumulative HPF contribution duration within the 60 months preceding the loan application, with specific values as follows:

累计缴存时间 Cumulative Contribution Duration	1 年 (含) - 2 年 ≥1 year & <2 years	2 年 (含) - 3 年 ≥2 year & <3 years	3 年及以上 ≥3 years
累计缴存时间系数 Cumulative Contribution Duration	0.5	0.8	1

Coefficient			
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第二十三条 甲方与符合公积金贷款条件的配偶、父母或者子女共同申请公积金贷款的，最高贷款限额为：

本市家庭公积金最高贷款额度 $\times \frac{\text{借款申请人的累计缴存时间系数之和}}{\text{借款申请人人数}}$ 。

Article 23 For joint HPF loan applications involving Party A and their spouse, parents, or children, the maximum loan amount shall be determined as follows:

Maximum HPF Loan Amount for Shanghai Households $\times$

$\frac{\text{Sum of Cumulative Contribution Duration Coefficients of Loan Applicants}}{\text{Number of Loan Applicants}}$.

注： $\frac{\text{借款申请人的累计缴存时间系数之和}}{\text{借款申请人人数}}$ 四舍五入后，精确到小数点后四位。

Note: $\frac{\text{Sum of Cumulative Contribution Duration Coefficients of Loan Applicants}}{\text{Number of Loan Applicants}}$ shall be rounded to

four decimal places.

前述的“借款申请人”包括借款人及共同借款人，在计算补充公积金最高贷款限额时，“借款申请人”为借款人、共同借款人中缴存比例超过14%的灵活就业人员及正常缴存补充公积金的单位代扣代缴方式缴存人员。“借款申请人的累计缴存时间系数之和”为借款申请人的累计缴存时间系数相加，如借款申请人为单位代扣代缴方式缴存人员，其累计缴存时间系数按1计算。

The “loan applicants” include both the primary borrower and co-borrowers. When calculating the maximum loan limit for the supplementary HPF, eligible loan applicants consist of: the primary borrower, any co-borrowers who are self-employed individuals with contribution rates exceeding 14%, and regular contributors to the supplementary HPF through employer-withheld payroll deduction systems. For applicants under employer-withheld payroll deduction schemes, the Cumulative Contribution Duration Coefficient shall be fixed at 1.

第二十四条 甲方由灵活就业缴存转变为单位代扣代缴方式缴存、由单位代扣代缴方式缴存转变为灵活就业缴存，或将外省市缴存的住房公积金转移至本市，不影响其连续缴存时间的计算，累计缴存时间、账户余额可合并计算。

Article 24 Party A's transition between flexible employment contributions and employer-withheld payroll deductions, or the transfer of HPF funds from another province/municipality to Shanghai, shall not affect the calculation of their continuous contribution period. The cumulative contribution duration and account balances may be aggregated.

第二十五条 乙方可根据贷款审核的需要，要求甲方提供个人所得税完税凭证、社保缴交明细、收入流水等资料对甲方还款能力进行审核。

Article 25 Party B may require Party A to provide documentation such as personal income tax payment certificates, social security contribution records, and income transaction statements for the purpose of loan assessment and verification of repayment capacity.

第二十六条 公积金贷款审批通过后，双方应当另行订立公积金贷款合同。

Article 26 After the HPF loan is approved, both parties shall enter into a separate HPF loan contract.

第二十七条 甲方取得公积金贷款后，应当按照有关规定及本协议约定继续履行缴存义务。

Article 27 Upon obtaining the HPF loan, Party A shall continue to fulfill its contribution obligations in accordance with relevant regulations and the terms of this Agreement.

第二十八条 甲方存在不实承诺或提供虚假证明材料等情形的，乙方有权解除本协议。甲方已申请公积金贷款的，乙方有权停止发放公积金贷款；甲方已取得公积金贷款的，乙方有权要求甲方提前归还公积金贷款或采取公积金贷款合同约定的其他违约处置措施。

Article 28 If Party A is found to have made false representations or provided fraudulent supporting materials, Party B shall have the right to terminate this Agreement. If Party A has applied for an HPF loan, Party B may stop the loan disbursement. If Party A has already obtained the HPF loan, Party B may require Party A to repay the loan in advance or take other default remedies as stipulated in the HPF loan contract.

第二十九条 本协议中甲方手机号码和住所是甲方确认的有效联系方式和联系地址。

Article 29 The mobile number and address provided by Party A in this Agreement shall be deemed as Party A's valid contact information.

第三十条 双方就本协议内容或者其执行事项发生争议的，由双方协商解决；协商不成的，可依法向乙方所在地人民法院提起诉讼。

Article 30 Any disputes arising from or in connection with this Agreement shall be resolved through negotiation between the parties. If the negotiation fails, either party may file a lawsuit with the People's Court in the location of Party B.

第三十一条 双方协商一致，可解除本协议。

Article 31 This Agreement may be terminated by mutual consent of both parties.

第三十二条 出现下列情形之一的，本协议自动终止，双方不承担违约责任：

Article 32 This Agreement shall automatically terminate without liability under

the any of the following circumstances:

(一) 甲方由个人缴存转变为单位代扣代缴或者转入封存专户;

(1) Party A transitions from individual contributions to employer-withheld payroll deductions or transfers to a dormant account;

(二) 甲方住房公积金账户注销;

(2) Party A's HPF account is closed;

(三) 相关法律法规、规章或者其他政策变更致使本协议目的无法实现;

(3) Changes in relevant laws, regulations, or policies render this Agreement's purpose unachievable;

(四) 其他不可归责于当事人的原因致使本协议目的无法实现。

(4) Other force majeure events beyond the parties' control prevent fulfillment of this Agreement's purpose.

第三十三条 本协议未约定的事宜, 按照《上海市住房公积金缴存管理办法》《上海市住房公积金提取管理办法》《上海市住房公积金个人住房贷款管理办法》《上海市灵活就业人员自愿缴存、提取和使用住房公积金实施细则》等执行。本协议履行过程中, 如相关政策规定发生调整的, 甲乙双方同意按照调整后的政策规定执行。

Article 33 Matters not covered herein shall be governed by *Management Measures for Housing Provident Fund Contribution in Shanghai, Management Measures for Housing Provident Fund Withdrawal in Shanghai, Management Measures for Individual Housing Provident Fund Loan in Shanghai, and Implementation Rules for Voluntary Housing Provident Fund Contribution, Withdrawal, and Use by Individuals Engaged in Flexible Employment in Shanghai*. Both parties agree to comply with any subsequent policy adjustments during the execution of this Agreement.

第三十四条 本协议自甲方签字、乙方盖章之日起生效。

Article 34 This Agreement comes into force upon Party A's signature and Party B's official seal.

第三十五条 本协议一式两份, 甲乙双方各持一份。每份具有同等法律效力。

Article 35 This Agreement is executed in duplicate, with each party holding one original copy of equal legal validity.

甲方（签字）：
Party A (Signature):

乙方（盖章）：
Party B (Official Seal):

日期：
Date:

日期：
Date:

二、业务指南

支付房屋租赁费用

支付房屋租赁费用

Rental Payment Using Housing Provident Fund

注：1、对于业务需要留存身份证明材料复印件的，由住房公积金业务网点经办人代为扫描、打印或复印。

Notes:

If the transaction requires a copy of identity documents, staff at the HPF service outlet will assist by scanning, printing, or photocopying them as needed.

2、申请人本人或配偶为外籍或港、澳、台在沪工作人员的，目前暂无法通过网上渠道办理。

Applicants or their spouses who are foreign nationals or residents of Hong Kong, Macao, or Taiwan working in Shanghai are currently not eligible to apply through online channels.

租赁市场租赁住房提取住房公积金支付房租（网签备案）

Using Housing Provident Fund to Pay Rent for Market-Rate Housing (with Registered Online Lease Contract)

一、适用范围：

I. Eligibility

申请人租赁本市市场租赁住房，租赁合同经本市住房租赁公共服务平台办理网签备案，符合下列条件的，可以申请提取本人及配偶住房公积金账户内的存储余额，用于支付房屋租赁费用：

Individuals who rent market-rate housing in Shanghai with their lease contracts registered through the city's Housing Rental Public Service Platform may apply to withdraw funds from their own and/or their spouse's Housing Provident Fund (HPF) accounts to cover rental expenses, provided the following conditions are met:

（一）申请人在本市连续缴存住房公积金满3个月；

(I) The applicant has made continuous HPF contributions in Shanghai for at least three months;

（二）申请人及配偶目前在本市无自有住房且租赁住房的；

(II) Neither the applicant nor their spouse owns residential property in Shanghai, and both are currently renting;

（三）申请人及配偶在本市无住房公积金贷款、无委托提取住房公积金归还住房贷款等生效中提取业务；

(III) Neither the applicant nor their spouse has an active HPF loan or an ongoing authorized HPF withdrawal arrangement for housing loan repayment in Shanghai;

（四）申请人及配偶仅可提取住房公积金支付一套房屋的租赁费用；

(IV) HPF withdrawals may only be used to pay rent for a single residence shared by the applicant

and their spouse;

(五) 申请人的租赁行为应当符合本市房屋租赁相关规定，租赁合同通过租赁平台办理网签备案；

(V) The rental arrangement must comply with local regulations, and the lease must be registered through the designated housing rental platform;

(六) 无配偶关系的 2 名及以上的个人共同参与租赁，同一时间段内仅允许其中一个申请人及配偶提取住房公积金支付房屋租赁费用。

(VI) In cases where a property is co-rented by two or more individuals who are not spouses, only one person (and their spouse, if applicable) may apply to withdraw HPF funds for rent during the same lease period.

如申请人的配偶参与提取，也应符合提取条件。

If the applicant's spouse also wishes to apply for a withdrawal, they must independently meet all of the above conditions.

二、申请材料：

II. Required Documents

(一) 申请人本人线上渠道申请

(I) Online Application by the Applicant

申请人线上渠道申请委托逐月提取的，应当按网上申请流程，提供身份证明信息、婚姻信息、合同网签备案信息、提取月份、提取金额、本人名下的住房公积金合作银行一类借记卡信息和手机号码、文书送达地址等申请信息。

If applying online for monthly authorized withdrawals, the applicant must follow the designated procedures and provide the following information:

- Valid personal identity documents
- Marital status
- Details of the registered lease contract
- Requested withdrawal months and amounts
- A Type-I debit card issued by an HPF partner bank under the applicant's name
- Mobile phone number
- Mailing address for document delivery

(二) 申请人本人向市公积金中心区管理部申请

(II) In-Person Application at a District Office of the Shanghai Provident Fund Management Center

申请人应当向市公积金中心区管理部据实提供婚姻信息、合同网签备案信息、提取月份、提取金额、文书送达地址和手机号码等申请信息，并携带以下申请材料原件：

Applicants must accurately provide the following information to the relevant district office of the Shanghai Provident Fund Management Center: marital status, details of the registered lease contract, requested withdrawal months and amounts, mobile phone number, and mailing address.

The following original documents must also be submitted:

1. 申请人的身份证件、证明婚姻状况的结婚证等材料；
1. The applicant's valid identity document and proof of marital status (e.g., marriage certificate);
2. 申请人本人名下的住房公积金合作银行一类借记卡（以下简称“本人银行卡”）；
2. The applicant's Type-I debit card issued by an HPF partner bank;
3. 如申请人配偶同时参与提取的，配偶本人也应当提供上述材料；
3. If the applicant's spouse is also applying for a withdrawal, they must submit the same set of

documents;

4.已填妥的《房屋状况信息查询申请表》。

4. A completed *Housing Status Information Inquiry Form*.

三、服务方式:

III. Service Channels

(一) 委托逐月提取: 申请人委托市公积金中心, 按照申报的提取信息, 每月自动提取住房公积金账户余额转入本人银行卡账户。申请人本人可在房屋租赁合同网签备案有效期内通过官方线上渠道(“随申办”)提交申请信息或前往市公积金中心区管理部提交申请材料。

(I) Monthly Authorized Withdrawal

Applicants may authorize the Shanghai Provident Fund Management Center to automatically transfer a specified monthly amount from their HPF account to their personal bank account, based on the declared withdrawal plan. Applications may be submitted either online via the official “Suishenban” app or in person at the district office of the Shanghai Provident Fund Management Center, during the valid term of the registered lease contract.

(二) 单笔提取: 申请人租赁合同已终止, 已实际支付的房租中部分月份尚未申请提取的, 可以一次性申请提取住房公积金转入本人银行卡账户。申请人应当在房屋租赁合同终止后的六个月内前往市公积金中心区管理部提交申请。

(II) One-Time Withdrawal

If the lease contract has ended and there are eligible rental months that have not yet been reimbursed, the applicant may apply for a one-time withdrawal of the remaining amount. This application must be submitted in person at the relevant district office of the Shanghai Provident Fund Management Center within six months of the lease termination date.

四、办理时限:

IV. Processing Time

申请人提供申请资料或信息齐全的, 市公积金中心应当自受理申请之日起三个工作日内(对申请人住房持有状况、住房租赁信息、婚姻信息进行核验所需的时间不计算在内), 做出准予提取或者不准提取的决定, 并通知申请人。如对申请人提供的申请资料有疑义的, 可要求申请人进一步提供其他有效证明资料原件。

Upon receipt of all required documents or information, the Shanghai Provident Fund Management Center will make a decision to approve or deny the withdrawal application within three (3) working days, excluding the time needed to verify the applicant's housing ownership, lease details, and marital status, and notify the applicant. If there are any questions regarding the submitted materials, the Center may request the applicant to provide additional original supporting documents.

五、注意事项:

V. Important Notes

(一) 配偶参与申请提取住房公积金支付房租的, 应一次性集中办理提取手续。

(I) If the applicant's spouse is also applying to withdraw HPF funds for rent payment, both parties must complete the withdrawal procedures in a single, consolidated application.

(二) 每户家庭(含单身家庭)月提取金额不超过实际房租支出, 2024年11月1日起月提取限额由3000元提高为4000元。2024年11月1日前已支付的市场租赁住房租金, 符合申请条件的, 可按照原提取限额, 采用单笔提取方式办理提取(无需终止租赁合同)。

(II) The monthly withdrawal amount per household (including single-person households) must

not exceed the actual rent paid. Starting from November 1, 2024, the monthly withdrawal cap will increase from RMB 3,000 to RMB 4,000. For rent payments made prior to this date, applicants who meet the relevant conditions may still apply for a one-time withdrawal based on the original limit, without needing to terminate the lease contract.

（三）申请人应在房屋租赁合同网签备案有效期内填报提取时间。申请委托逐月提取审核通过的，提取资金将按月支付，需注意以下情况：

(III) The applicant must select a withdrawal period that falls within the validity period of the lease contract registered on the official rental service platform. Once the monthly authorized withdrawal request is approved, funds will be disbursed accordingly each month. Please note the following conditions:

1.首次提取时间：每月 15 日前（含 15 日）完成受理的，审核通过后提取资金在当月 25 日自动从申请人住房公积金账户转入本人银行卡账户内；每月 15 日后（不含 15 日）完成受理的，审核通过后当月不予提取，次月 25 日提取资金自动从申请人住房公积金账户转入本人银行卡账户内。

1. Initial Disbursement Timing:

If the application is accepted on or before the 15th day of the month and approved, the first withdrawal will be automatically transferred from the applicant's HPF account to their designated bank card on the 25th day of that same month. If the application is accepted after the 15th day and approved, the first transfer will occur on the 25th day of the following month.

2.首次提取金额按照申请人填报的提取起始月份、提取终止月份和首次提取时间自动计算。提取终止月份早于首次提取时间的，首次提取金额为提取起始月份至提取终止月份的各月提取金额，提取成功后业务自动终止。提取终止月份晚于首次提取时间的，首次提取金额为提取起始月份至首次提取时间的各月提取金额。

2. The initial withdrawal amount will be automatically calculated based on the applicant's specified withdrawal start and end months, as well as the date of the first disbursement. If the selected end month occurs before the first disbursement date, the initial withdrawal will cover all eligible months from the start month to the end month, and the process will automatically terminate after the disbursement. If the end month falls after the first disbursement date, the initial withdrawal will cover the months from the start month up to and including the first disbursement date.

3.提取转账发起时，申请人住房公积金账户余额（截止当月 24 日的账户余额，下同）小于当月应提取金额时，自动按账户余额提取（保留一分余额）。未足额提取金额在业务生效期间逐月累计，并在每月 25 日自动补提。业务终止后未足额提取金额清零。

3. If, at the time of disbursement (based on the account balance as of the 24th day of the month), the HPF account balance is less than the scheduled monthly amount, the system will withdraw the available balance, ensuring a minimum balance of RMB 0.01 remains. Any shortfall will be carried forward and automatically supplemented on the 25th day of each month, as long as the withdrawal agreement is active. Any outstanding balance from insufficient withdrawals will be cleared once the withdrawal arrangement is terminated.

（四）同一租房事由同一时间只能选择一种租房提取业务办理提取。

(IV) Only one rental withdrawal method can be used at a time for the same rental purpose within a given period.

（五）2024 年 11 月 1 日前租赁合同已办理网签备案，但尚未申请办理网签备案租赁提取的，符合申请条件的，可按照原提取限额采用单笔提取方式办理提取（无需终止租赁合同）。

同)。

(V) If the lease contract was registered on the online platform before November 1, 2024, and the applicant has not yet submitted a withdrawal request, they may still apply for a one-time withdrawal under the original limit, provided they meet the eligibility criteria. Termination of the lease contract is not required in this case.

(六) 2024 年 11 月 1 日 (不含当日) 前已申请办理的市场租赁住房提取住房公积金业务, 仍按申请人原确认的规则按季提取, 不支持变更提取金额, 如申请人住房公积金账户余额小于当月应提取金额的, 不予提取。如需按月提取、变更提取金额或在账户余额不足时自动按账户余额提取的, 申请人可以自行终止原业务后重新提交申请。

(VI) For market-based rental withdrawals submitted before November 1, 2024 (but not including), the process will continue on a quarterly basis as initially confirmed. Changes to the withdrawal amount will not be supported. If the applicant's HPF balance is lower than the scheduled monthly amount, the withdrawal will not be processed. Applicants who wish to switch to monthly withdrawals, modify the withdrawal amount, or allow partial withdrawals based on their account balance must first cancel the existing application and submit a new one.

租赁市场租赁住房提取住房公积金支付房租 (未网签备案)

Using Housing Provident Fund to Pay Rent for Market-Rate Housing (without Registered Online Lease Contract)

一、适用范围:

I. Eligibility

申请人租赁本市市场租赁住房, 不属于租赁合同网签备案范围, 符合下列条件的, 可以申请提取本人及配偶住房公积金账户内的存储余额, 用于支付房屋租赁费用:

Individuals who rent market-rate housing in Shanghai, where the lease contract is not subject to online registration and filing, may apply to withdraw funds from their own and/or their spouse's Housing Provident Fund (HPF) accounts to cover rental expenses, provided the following conditions are met:

(一) 申请人在本市连续缴存住房公积金满 3 个月;

(I) The applicant has made continuous HPF contributions in Shanghai for at least three months;

(二) 申请人及配偶目前在本市无自有住房且租赁住房的;

(II) Neither the applicant nor their spouse owns residential property in Shanghai, and both are currently renting;

(三) 申请人及配偶在本市无住房公积金贷款、无委托提取住房公积金归还住房贷款等生效中提取业务;

(III) Neither the applicant nor their spouse has an active HPF loan or an ongoing authorized HPF withdrawal arrangement for housing loan repayment in Shanghai;

(四) 申请人及配偶仅可提取住房公积金支付一套房屋的租赁费用;

(IV) HPF withdrawals may only be used to pay rent for a single residence shared by the applicant and their spouse;

(五) 申请人的租赁行为应当符合本市房屋租赁相关规定, 且承诺租赁住房不属于网签备案范围;

(V) The applicant's rental activities must comply with local housing rental regulations, and the applicant must confirm that the leased property is not subject to online registration and filing.

（六）无配偶关系的 2 名及以上的个人共同参与租赁，同一时间段内仅允许其中一个申请人及配偶提取住房公积金支付房屋租赁费用。

(VI) In cases where a property is co-rented by two or more individuals who are not spouses, only one person (and their spouse, if applicable) may apply to withdraw HPF funds for rent during the same lease period.

如申请人的配偶参与提取，也应符合提取条件。

If the applicant's spouse also wishes to apply for a withdrawal, they must independently meet all of the above conditions.

二、申请材料

II. Required Documents

（一）申请人本人线上渠道申请

(I) Online Application by the Applicant

申请人应当按网上申请流程，提供身份证明信息、婚姻信息、租赁地址、提取金额、本人名下的住房公积金合作银行一类借记卡信息和手机号码、文书送达地址等申请信息。

The applicant must follow the designated procedures and provide the following information:

- Valid personal identity documents
- Marital status
- Rental property address
- Requested withdrawal amount
- A Type-I debit card issued by an HPF partner bank under the applicant's name
- Mobile phone number
- Mailing address for document delivery

（二）申请人本人向市公积金中心区管理部申请

(II) In-Person Application at a District Office of the Shanghai Provident Fund Management Center

申请人应当向市公积金中心区管理部据实提供婚姻信息、租赁地址、提取金额、文书送达地址和手机号码等申请信息，并携带以下申请材料原件：

Applicants must accurately provide the following information to the relevant district office of the Shanghai Provident Fund Management Center: marital status, rental property address, requested withdrawal amount, mobile phone number, and mailing address. The following original documents must also be submitted:

1. 申请人的身份证件、证明婚姻状况的结婚证等材料；
1. The applicant's valid identity document and proof of marital status (e.g., marriage certificate);
2. 申请人本人名下的住房公积金合作银行一类借记卡（以下简称“本人银行卡”）；
2. The applicant's Type-I debit card issued by an HPF partner bank;
3. 如申请人配偶同时参与提取的，配偶本人也应当提供上述材料；
3. If the applicant's spouse is also applying for a withdrawal, they must submit the same set of documents;
4. 已填妥的《房屋状况信息查询申请表》。
4. A completed *Housing Status Information Inquiry Form*.

三、服务方式：

III. Service Channels

委托逐月提取：申请人委托市公积金中心，按照申报的提取信息，每月自动提取住房公积金账户余额转入本人银行卡账户。申请人本人可在房屋租赁期内通过官方线上渠道（上海住房公积金网、“随申办”、长三角政务服务“一网通办”平台）提交申请信息或前往市

公积金中心区管理部提交申请材料。

Monthly Authorized Withdrawal

Applicants may authorize the Shanghai Provident Fund Management Center to automatically transfer a specified monthly amount from their HPF account to their personal bank account, based on the declared withdrawal plan. During the lease period, applications may be submitted either online—via platforms such as the Shanghai Housing Provident Fund website, the “Suishenban” app, or the Yangtze River Delta e-government platform (Government Online-Offline Shanghai)—or in person at a district office of the Shanghai Provident Fund Management Center.

四、办理时限：

IV. Processing Time

申请人提供申请资料或信息齐全的，市公积金中心应当自受理申请之日起三个工作日内（对申请人住房持有状况、住房租赁信息、婚姻信息进行核验所需的时间不计算在内），做出准予提取或者不准提取的决定，并通知申请人。如对申请人提供的申请资料有疑义的，可要求申请人进一步提供其他有效证明资料原件。

Upon receipt of all required documents or information, the Shanghai Provident Fund Management Center will make a decision to approve or deny the withdrawal application within three (3) working days, excluding the time needed to verify the applicant’s housing ownership, lease details, and marital status, and notify the applicant. If there are any questions regarding the submitted materials, the Center may request the applicant to provide additional original supporting documents.

五、注意事项：

V. Important Notes

（一）配偶参与申请提取住房公积金支付房租的，应一次性集中办理提取手续。

(I) If the applicant’s spouse is also applying to withdraw HPF funds for rent payment, both parties must complete the withdrawal procedures in a single, consolidated application.

（二）每户家庭（含单身家庭）月提取金额不超过实际房租支出。2024 年 11 月 1 日起月提取限额由 3000 元提高为 4000 元。

(II) The monthly withdrawal amount per household (including single-person households) must not exceed the actual rent paid. Starting from November 1, 2024, the monthly withdrawal cap will increase from RMB 3,000 to RMB 4,000.

（三）申请人租赁住房不属于本市租赁网签备案范围的，应当承诺如申请提取住房公积金支付房租业务后，因租赁的住房发生变动，且属于本市住房租赁网签备案范围时，将及时终止当前租赁提取业务，办理网签备案后重新申请。

(III) If the applicant’s current rental property is not subject to Shanghai’s online lease registration system, they must commit that—should the rental arrangement later change and fall within the scope of online registration—they will promptly terminate the existing withdrawal arrangement and reapply after completing the required online lease registration.

（四）申请人提取住房公积金支付房屋租赁费用，应当在房屋租赁期内提出，审核通过的，提取资金将按月支付，需注意以下情况：

(IV) Applications to withdraw HPF funds for rental payments must be submitted within the valid lease term. Upon approval, funds will be disbursed on a monthly basis according to the following rules:

1.首次提取时间：每月 15 日前（含 15 日）完成受理的，审核通过后提取资金在当月 25 日自动从申请人住房公积金账户转入本人银行卡账户内；每月 15 日后（不含 15 日）完成受

理的，审核通过后当月不予提取，次月 25 日提取资金自动从申请人住房公积金账户转入本人银行卡账户内。

1. Initial Disbursement Timing:

If the application is accepted on or before the 15th day of the month and approved, the first withdrawal will be automatically transferred from the applicant's HPF account to their designated bank card on the 25th day of that same month. If the application is accepted after the 15th day and approved, the first transfer will occur on the 25th day of the following month.

2. 如首次提取时间为申请当月的，首次提取金额为申请当月提取金额。如首次提取时间为申请次月的，首次提取金额包括申请当月及次月的提取金额。

2. If the first disbursement occurs in the same month as the application, only that month's rent will be disbursed. If the first disbursement occurs in the month following the application, the disbursed amount will cover both the application month and the following month.

3. 提取转账发起时，申请人住房公积金账户余额（截止当月 24 日的账户余额，下同）小于当月应提取金额时，自动按账户余额提取（保留一分余额）。未足额提取金额在业务生效期间逐月累计，并在每月 25 日自动补提。未足额提取金额按申请时间每年重新计算。业务终止后未足额提取金额清零。

3. If, at the time of disbursement (based on the account balance as of the 24th day of the month), the HPF account balance is less than the scheduled monthly amount, the system will withdraw the available balance, ensuring a minimum balance of RMB 0.01 remains. Any shortfall will be carried forward and automatically supplemented on the 25th day of each month, as long as the withdrawal agreement is active. The accumulated shortfall will be recalculated annually based on the original application date. Any outstanding balance from insufficient withdrawals will be cleared once the withdrawal arrangement is terminated.

（五）市公积金中心将定期对申请人住房租赁等信息向有关部门调查核实，如经核实租赁地址信息不符的，将按规定终止业务。

(V) The Shanghai Provident Fund Management Center will conduct periodic verifications of the applicant's rental and related information in coordination with relevant authorities. If any discrepancies are found in the registered rental property address, the withdrawal arrangement will be terminated in accordance with applicable regulations.

（六）申请人应当每年确认租赁信息，如租赁信息发生变化的应当及时办理业务变更或终止，限期内未确认的，租赁提取业务终止。

(VI) Applicants must confirm their rental information on an annual basis. If there are any changes to the rental arrangement, they are required to update or cancel the withdrawal application accordingly. Failure to complete the annual confirmation within the specified timeframe will result in automatic termination of the withdrawal arrangement.

（七）同一租房事由同一时间只能选择一种租房提取业务办理提取。

(VII) Only one rental withdrawal method can be used at a time for the same rental purpose within a given period.

（八）2024 年 11 月 1 日（不含当日）前已申请办理的市场租赁住房提取住房公积金业务，仍按申请人原确认的规则按季提取，不支持变更提取金额，如申请人住房公积金账户余额小于当月应提取金额的，不予提取。如需按月提取、变更提取金额或在账户余额不足时自动按账户余额提取的，申请人可以自行终止原业务后重新提交申请。

(VIII) For market-based rental withdrawals submitted before (but not including) November 1, 2024, the process will continue on a quarterly basis as originally confirmed. Changes to the

withdrawal amount are not supported. If the applicant's HPF balance is lower than the scheduled monthly amount, the withdrawal will not be processed. Applicants who wish to switch to monthly withdrawals, modify the withdrawal amount, or allow partial withdrawals based on their account balance must first cancel the existing application and submit a new one.

租赁公共租赁住房提取住房公积金支付房租

Using Housing Provident Fund to Pay Rent for Public Rental Housing

一、适用范围：

I. Eligibility

申请人租赁本市公共租赁住房，符合下列条件的，可以申请提取本人及配偶住房公积金账户内的存储余额，用于支付房屋租赁费用：

Individuals who lease public rental housing in Shanghai may apply to withdraw funds from their own and/or their spouse's Housing Provident Fund (HPF) accounts to cover rental expenses, provided the following conditions are met:

（一）申请人在本市连续缴存住房公积金满 3 个月；

(I) The applicant has made continuous HPF contributions in Shanghai for at least three months;

（二）申请人及配偶按照本市关于公共租赁住房准入条件等相关政策规定，租赁已纳入本市政府主管部门公共租赁住房网上签约系统管理的公共租赁住房并按规定办妥租赁备案；

(II) The applicant and their spouse meet the city's eligibility criteria for public rental housing and are renting a unit that is registered and managed through the municipal public rental housing online contract system, with the lease duly registered in accordance with relevant regulations.

（三）申请人及配偶在本市无住房公积金贷款、无委托提取住房公积金归还住房贷款等生效中提取业务；

(III) Neither the applicant nor their spouse has an active HPF loan or an ongoing authorized withdrawal arrangement for housing loan repayment in Shanghai;

（四）申请人及配偶仅可提取住房公积金支付一套房屋的租赁费用；

(IV) HPF withdrawals may only be used to pay rent for a single residence shared by the applicant and their spouse;

（五）申请人的租赁行为应符合本市房屋租赁相关规定；

(V) The applicant's rental activities must comply with local housing rental regulations.

如申请人的配偶参与提取，也应符合提取条件。

If the applicant's spouse also wishes to apply for a withdrawal, they must independently meet all of the above conditions.

二、申请材料：

II. Required Documents

（一）申请人本人线上渠道申请：

(I) Online Application by the Applicant

申请人线上渠道申请委托逐月提取的，应当按网上申请流程，据实提供身份信息、婚姻信息、提取月份、提取金额、本人名下的住房公积金合作银行一类借记卡信息和手机号码等申请信息；

If applying online for monthly authorized withdrawals, the applicant must follow the designated procedures and accurately provide the following information:

– Valid personal identity documents

– Marital status

- Requested withdrawal months and amounts
- A Type-I debit card issued by an HPF partner bank under the applicant's name
- Mobile phone number

(二) 申请人本人向市公积金中心区管理部申请:

(II) In-Person Application at a District Office of the Shanghai Provident Fund Management Center

申请人应当向市公积金中心区管理部据实提供婚姻信息、提取月份、提取金额、手机号码等信息, 并携带以下申请材料原件:

Applicants must accurately provide the following information to the relevant district office of the Shanghai Provident Fund Management Center: marital status, requested withdrawal months and amounts, and mobile phone number. The following original documents must also be submitted:

1. 申请人的身份证件、证明婚姻状况的结婚证等材料;
1. The applicant's valid identity document and proof of marital status (e.g., marriage certificate);
2. 申请人本人名下的住房公积金合作银行一类借记卡 (以下简称“本人银行卡”);
2. The applicant's Type-I debit card issued by an HPF partner bank;
3. 如申请人配偶同时参与提取的, 配偶本人也应当提供上述材料。
3. If the applicant's spouse is also applying for a withdrawal, they must submit the same set of documents;

三、服务方式:

III. Service Channels

(一) 委托逐月提取: 申请人委托市公积金中心, 按照申报的时间和金额, 每月自动提取住房公积金账户余额转入申请人本人银行卡账户。申请人本人可在房屋租赁合同有效期内通过官方线上渠道 (包括住房公积金网、“随申办”) 提交申请信息或前往市公积金中心区管理部提交申请材料。

(I) Monthly Authorized Withdrawal

Applicants may authorize the Shanghai Provident Fund Management Center to automatically transfer a specified monthly amount from their HPF account to their personal bank account, based on the requested withdrawal period and amount. During the valid term of the lease contract, applications may be submitted either online—via platforms such as the Shanghai Housing Provident Fund website, or the “Suishenban” app—or in person at a district office of the Shanghai Provident Fund Management Center.

(二) 补充提取: 申请人租赁合同已终止, 已实际支付的房租中部分月份尚未申请提取的, 可以一次性申请提取住房公积金转入本人银行卡账户。申请人应当在房屋租赁合同终止后的六个月内前往市公积金中心区管理部提交申请。

(II) Supplementary Lump-Sum Withdrawal

If the lease contract has ended and there are eligible rental months that have not yet been reimbursed, the applicant may apply for a one-time withdrawal of the remaining amount. This application must be submitted in person at the relevant district office of the Shanghai Provident Fund Management Center within six months of the lease termination date.

四、办理时限:

IV. Processing Time

申请人提供申请资料或信息齐全的, 市公积金中心应当自受理申请之日起三个工作日内 (对申请人住房持有状况、住房租赁信息、婚姻信息进行核验所需的时间不计算在内), 做出准予提取或者不准提取的决定, 并通知申请人。如对申请人提供的申请资料有疑义的,

可要求申请人进一步提供其他有效证明资料原件。

Upon receipt of all required documents or information, the Shanghai Provident Fund Management Center will make a decision to approve or deny the withdrawal application within three (3) working days, excluding the time needed to verify the applicant's housing ownership, lease details, and marital status, and notify the applicant. If there are any questions regarding the submitted materials, the Center may request the applicant to provide additional original supporting documents.

五、注意事项：

V. Important Notes

（一）配偶参与申请提取住房公积金支付房租的，应一次性集中办理提取手续。

(I) If the applicant's spouse is also applying to withdraw HPF funds for rent payment, both parties must complete the withdrawal procedures in a single, consolidated application.

（二）每户家庭（含单身家庭）月提取金额不超过实际房租支出。

(II) The monthly withdrawal amount per household (including single-person households) must not exceed the actual rent paid.

（三）申请人应在房屋租赁合同有效期内填报提取时间，合同租期首月、末月租赁时间不足 15 天的，当月不予提取。申请委托逐月提取审核通过的，提取资金在租赁合同有效期内按月进行支付，需注意以下情况：

(III) Applicants must specify a withdrawal period within the valid term of the lease contract. No withdrawal will be made for any month in which the rental duration—whether at the beginning or end of the lease—is fewer than 15 days. Once the request for a monthly authorized withdrawal is approved, funds will be disbursed on a monthly basis for the duration of the lease term. Please note the following conditions:

1.首次提取时间：每月 15 日前（含 15 日）完成受理的，审核通过后提取资金在当月 25 日自动从申请人住房公积金账户转入本人银行卡账户内；每月 15 日后（不含 15 日）完成受理的，审核通过后当月不予提取，次月 25 日提取资金自动从申请人住房公积金账户转入本人银行卡账户内。

1. Initial Disbursement Timing:

If the application is accepted on or before the 15th day of the month and approved, the first withdrawal will be automatically transferred from the applicant's HPF account to their designated bank card on the 25th day of that same month.

If the application is accepted after the 15th day and approved, the first transfer will occur on the 25th day of the following month.

2.首次提取金额按照申请人填报的提取终止月份和首次提取时间自动计算。提取终止月份早于首次提取时间的，首次提取金额为提取起始月份至提取终止月份的各月提取金额，提取成功后业务自动终止。提取终止月份晚于首次提取时间的，首次提取金额为提取起始月份至首次提取时间的各月提取金额。

2. The initial withdrawal amount will be automatically calculated based on the applicant's specified withdrawal end month as well as the date of the first disbursement. If the selected end month occurs before the first disbursement date, the initial withdrawal will cover all eligible months from the start month to the end month, and the process will automatically terminate after the disbursement. If the end month falls after the first disbursement date, the initial withdrawal will cover the months from the start month up to and including the first disbursement date.

3.租赁提取业务生效期间内，每月市公积金中心在转账发起前进行自动审核。若租赁合同

提前终止的，将自动终止提取委托，终止当月租赁时间不足 15 天的，当月不予支付。

3. The Shanghai Provident Fund Management Center will conduct automatic monthly reviews before initiating each fund transfer. If the lease is terminated early, the authorized withdrawal will be canceled automatically. If the rental duration in the termination month is fewer than 15 days, no disbursement will be made for that month.

4. 提取转账发起时，申请人住房公积金账户余额（截止当月 24 日的账户余额，下同）小于当月应提取金额时，自动按账户余额提取（保留一分余额）。未足额提取金额在业务生效期间逐月累计，并在每月 25 日自动补提。业务终止后未足额提取金额清零。

4. If, at the time of disbursement (based on the account balance as of the 24th day of the month), the HPF account balance is less than the scheduled monthly amount, the system will withdraw the available balance, ensuring a minimum balance of RMB 0.01 remains. Any shortfall will be carried forward and automatically supplemented on the 25th day of each month, as long as the withdrawal agreement is active. Any outstanding balance from insufficient withdrawals will be cleared once the withdrawal arrangement is terminated.

（四）同一租房事由同一时间只能选择一种租房提取业务办理提取。

(IV) Only one rental withdrawal method can be used at a time for the same rental purpose within a given period.

租赁保障性租赁住房提取住房公积金支付房租

Using Housing Provident Fund to Pay Rent for Affordable Rental Housing

一、适用范围：

I. Eligibility

申请人租赁保障性租赁住房，符合下列条件的，可以申请提取本人及配偶住房公积金账户内的存储余额，用于支付房屋租赁费用：

Individuals who lease affordable rental housing in Shanghai may apply to withdraw funds from their own and/or their spouse's Housing Provident Fund (HPF) accounts to cover rental expenses, provided the following conditions are met:

（一）申请人在本市连续缴存住房公积金满 3 个月；

(I) The applicant has made continuous HPF contributions in Shanghai for at least three months;

（二）申请人及配偶按照本市关于保障性租赁住房准入条件等相关政策规定，租赁已经本市政府主管部门认定并纳入统一管理的保障性租赁住房并按规定办妥租赁备案；

(II) The applicant and their spouse meet the city's eligibility criteria for affordable rental housing and are renting a unit officially designated as such. Besides, the unit has been incorporated into the municipal unified management system, with the lease duly registered in accordance with relevant regulations.

（三）申请人及配偶目前无住房公积金贷款、无委托提取住房公积金归还住房贷款等生效中提取业务；

(III) Neither the applicant nor their spouse has an active HPF loan or an ongoing authorized withdrawal arrangement for housing loan repayment;

（四）申请人及配偶仅可提取住房公积金支付一套房屋的租赁费用；

(IV) HPF withdrawals may only be used to pay rent for a single residence shared by the applicant and their spouse;

如申请人的配偶参与提取，也应符合提取条件。

If the applicant's spouse also wishes to apply for a withdrawal, they must independently meet all

of the above conditions.

二、 申请材料:

II. Required Documents

(一) 申请人本人线上渠道申请:

(I) Online Application by the Applicant

申请人线上渠道申请委托逐月提取的, 按网上申请流程, 据实提供身份信息、住房公积金账户信息、婚姻信息、提取金额、本人名下住房公积金合作银行一类借记卡信息和手机号码等申请信息;

If applying online for monthly authorized withdrawals, the applicant must follow the designated procedures and accurately provide the following information:

- Valid personal identity documents
- HPF account details
- Marital status
- Requested withdrawal amount
- A Type-I debit card issued by an HPF partner bank under the applicant's name
- Mobile phone number

(二) 申请人本人向市公积金中心区管理部申请:

(II) In-Person Application at a District Office of the Shanghai Provident Fund Management Center

申请人应当向市公积金中心区管理部据实提供婚姻信息、提取月份、提取金额、手机号码等信息, 并携带以下申请材料原件:

Applicants must accurately provide the following information to the relevant district office of the Shanghai Provident Fund Management Center: marital status, requested withdrawal months and amounts, and mobile phone number. The following original documents must also be submitted:

1. 申请人的身份证件原件、证明婚姻状况的结婚证等材料;

1. The applicant's valid identity document (original) and proof of marital status (e.g., marriage certificate);

2. 申请人本人名下的住房公积金合作银行一类借记卡 (以下简称“本人银行卡”);

2. The applicant's Type-I debit card issued by an HPF partner bank;

3. 如申请人配偶同时参与提取的, 配偶本人也应当提供上述材料。

3. If the applicant's spouse is also applying for a withdrawal, they must submit the same set of documents;

三、 服务方式:

III. Service Channels

(一) 委托逐月提取: 申请人委托市公积金中心, 按照申报的时间和金额, 每月自动提取住房公积金账户余额转入本人银行卡账户。申请人本人可在房屋租赁合同有效期内通过官方线上渠道 (包括住房公积金网、“随申办”) 提交申请信息或前往市公积金中心区管理部提交申请材料。

(I) Monthly Authorized Withdrawal

Applicants may authorize the Shanghai Provident Fund Management Center to automatically transfer a specified monthly amount from their HPF account to their personal bank account, based on the requested withdrawal period and amount. During the valid term of the lease contract, applications may be submitted either online—via platforms such as the Shanghai Housing Provident Fund website, or the “Suishenban” app—or in person at a district office of the Shanghai Provident Fund Management Center.

（二）补充提取：申请人租赁合同已终止，已实际支付的房租中部分月份尚未申请提取的，可以一次性申请提取住房公积金转入本人银行卡账户。申请人应当在房屋租赁合同终止后的六个月内前往市公积金中心区管理部提交申请。

(II) Supplementary Lump-Sum Withdrawal

If the lease contract has ended and there are eligible rental months that have not yet been reimbursed, the applicant may apply for a one-time withdrawal of the remaining amount. This application must be submitted in person at the relevant district office of the Shanghai Provident Fund Management Center within six months of the lease termination date.

四、办理时限：

IV. Processing Time

申请人提供申请资料或信息齐全的，市公积金中心应当自受理申请之日起三个工作日内（对申请人住房持有状况、住房租赁信息、婚姻信息进行核验所需的时间不计算在内），做出准予提取或者不准提取的决定，并通知申请人。如对申请人提供的申请资料有疑义的，可要求申请人进一步提供其他有效证明资料原件。

Upon receipt of all required documents or information, the Shanghai Provident Fund Management Center will make a decision to approve or deny the withdrawal application within three (3) working days, excluding the time needed to verify the applicant's housing ownership, lease details, and marital status, and notify the applicant. If there are any questions regarding the submitted materials, the Center may request the applicant to provide additional original supporting documents.

五、注意事项：

V. Important Notes

（一）配偶参与申请提取住房公积金支付房租的，应一次性集中办理提取手续；

(I) If the applicant's spouse is also applying to withdraw HPF funds for rent payment, both parties must complete the withdrawal procedures in a single, consolidated application;

（二）2024 年 11 月 1 日起，每户家庭（含单身家庭）可按实际房租支出提取。2024 年 11 月 1 日前已支付的保租房租金，符合申请条件的，可按照原提取限额，采用补充提取方式办理提取（无需终止租赁合同）。

(II) Starting from November 1, 2024, each household—including single-person households—may withdraw HPF funds based on their actual rental expenses. For rent payments made to affordable rental housing prior to this date, applicants who meet the relevant criteria may still apply for a one-time supplementary withdrawal based on the original limit, without needing to terminate the lease contract.

（三）申请人应在房屋租赁合同有效期内填报提取时间，合同租期首月、末月租赁时间不足 15 天的，当月不予提取。申请委托逐月提取审核通过的，提取资金在租赁合同有效期内按月进行支付，需注意以下情况：

(III) Applicants must specify a withdrawal period within the valid term of the lease contract. No withdrawal will be made for any month in which the rental duration—whether at the beginning or end of the lease—is fewer than 15 days. Once the request for a monthly authorized withdrawal is approved, funds will be disbursed on a monthly basis for the duration of the lease term. Please note the following conditions:

1.首次提取时间：每月 15 日前（含 15 日）完成受理的，审核通过后提取资金在当月 25 日自动从申请人住房公积金账户转入本人银行卡账户内；每月 15 日后（不含 15 日）完成受理的，审核通过后当月不予提取，次月 25 日提取资金自动从申请人住房公积金账户转入本

人银行卡账户内。

1. Initial Disbursement Timing:

If the application is accepted on or before the 15th day of the month and approved, the first withdrawal will be automatically transferred from the applicant's HPF account to their designated bank card on the 25th day of that same month.

If the application is accepted after the 15th day and approved, the first transfer will occur on the 25th day of the following month.

2.首次提取金额按照申请人填报的提取终止月份和首次提取时间自动计算。提取终止月份早于首次提取时间的,首次提取金额为提取起始月份至提取终止月份的各月提取金额,提取成功后业务自动终止。提取终止月份晚于首次提取时间的,首次提取金额为提取起始月份至首次提取时间的各月提取金额。

2. The initial withdrawal amount will be automatically calculated based on the applicant's specified withdrawal end month as well as the date of the first disbursement. If the selected end month occurs before the first disbursement date, the initial withdrawal will cover all eligible months from the start month to the end month, and the process will automatically terminate after the disbursement. If the end month falls after the first disbursement date, the initial withdrawal will cover the months from the start month up to and including the first disbursement date.

3.租赁提取业务生效期间内,每月市公积金中心在转账发起前进行自动审核。若租赁合同提前终止的,将自动终止提取委托,终止当月租赁时间不足15天的,当月不予支付。

3. The Shanghai Provident Fund Management Center will conduct automatic monthly reviews before initiating each fund transfer. If the lease is terminated early, the authorized withdrawal will be canceled automatically. If the rental duration in the termination month is fewer than 15 days, no disbursement will be made for that month.

4.提取转账发起时,申请人住房公积金账户余额(截止当月24日的账户余额,下同)小于当月应提取金额时,自动按账户余额提取(保留一分余额)。未足额提取金额在业务生效期间逐月累计,并在每月25日自动补提。业务终止后未足额提取金额清零。

4. If, at the time of disbursement (based on the account balance as of the 24th day of the month), the HPF account balance is less than the scheduled monthly amount, the system will withdraw the available balance, ensuring a minimum balance of RMB 0.01 remains. Any shortfall will be carried forward and automatically supplemented on the 25th day of each month, as long as the withdrawal agreement is active. Any outstanding balance from insufficient withdrawals will be cleared once the withdrawal arrangement is terminated.

(四)同一租房事由同一时间只能选择一种租房提取业务办理提取。

(IV) Only one rental withdrawal method can be used at a time for the same rental purpose within a given period.

租赁廉租住房提取住房公积金支付房租

Using Housing Provident Fund to Pay Rent for Low-Rent Housing

一、适用范围:

I. Eligibility

申请人租赁廉租住房符合下列条件的,本人及配偶可以申请提取住房公积金账户内的存储余额,用于支付房屋租赁费用:

Individuals who lease low-rent housing in Shanghai may apply to withdraw funds from their own

and/or their spouse's Housing Provident Fund (HPF) accounts to cover rental expenses, provided the following conditions are met:

- (一) 申请人在本市连续缴存住房公积金满 3 个月;
- (I) The applicant has made continuous HPF contributions in Shanghai for at least three months;
- (二) 申请人及配偶目前按照本市关于廉租住房相关政策规定租赁廉租住房;
- (II) The applicant and their spouse are currently leasing low-rent housing in compliance with the relevant municipal policies governing such housing.
- (三) 申请人及配偶在本市无住房公积金贷款、无委托提取住房公积金归还住房贷款等生效中提取业务;
- (III) Neither the applicant nor their spouse has an active HPF loan or an ongoing authorized withdrawal arrangement for housing loan repayment in Shanghai;
- (四) 申请人及配偶仅可提取住房公积金支付一套房屋的租赁费用;
- (IV) HPF withdrawals may only be used to pay rent for a single residence shared by the applicant and their spouse;
- (五) 无配偶关系的 2 名及以上的个人共同参与租赁, 同一时间段内仅允许其中一个申请人及配偶提取住房公积金支付房屋租赁费用。
- (V) In cases where a property is co-rented by two or more individuals who are not spouses, only one person (and their spouse, if applicable) may apply to withdraw HPF funds for rent during the same lease period.

如申请人的配偶参与提取, 也应符合提取条件。

If the applicant's spouse also wishes to apply for a withdrawal, they must independently meet all of the above conditions.

二、办理材料:

II. Required Documents

申请人应当向市公积金中心区管理部据实提供婚姻信息、提取月份、提取金额、手机号码等信息, 并携带以下申请材料原件:

Applicants must accurately provide the following information to the relevant district office of the Shanghai Provident Fund Management Center: marital status, requested withdrawal months and amounts, and mobile phone number. The following original documents must also be submitted:

- 1. 申请人的身份证件、证明婚姻状况的结婚证等材料;
- 1. The applicant's valid identity document and proof of marital status (e.g., marriage certificate);
- 2. 房屋租赁合同 (租金配租方式的还应提供由本市住房保障部门出具的廉租住房租金补贴协议)、租金缴纳证明;
- 2. A valid housing lease contract (for rent-subsidized arrangements, a rental subsidy agreement issued by the municipal housing authority must also be provided), along with proof of rent payment.
- 3. 申请人本人名下的住房公积金合作银行一类借记卡;
- 3. The applicant's Type-I debit card issued by an HPF partner bank;
- 4. 如申请人配偶同时参与提取的, 配偶本人也应当提供上述材料。
- 4. If the applicant's spouse is also applying for a withdrawal, they must submit the same set of documents;

三、服务方式:

III. Service Channels

单笔提取: 在已实际支付的房租 (不含预付房租) 范围内, 申请人前往市公积金中心区管

理部提交申请，提取住房公积金一次性转入本人银行卡账户。

One-Time Withdrawal: Applicants may apply for a lump-sum withdrawal from their HPF account, up to the amount of rent already paid (excluding any rent paid in advance). The application must be submitted in person at the relevant district office of the Shanghai Provident Fund Management Center, and approved funds will be transferred directly to the applicant's personal bank account.

四、办理时限：

IV. Processing Time

申请人提供申请资料或信息齐全的，市公积金中心应当自受理申请之日起三个工作日内（对申请人住房持有状况、住房租赁信息、婚姻信息进行核验所需的时间不计算在内），做出准予提取或者不准提取的决定，并通知申请人。如对申请人提供的申请资料有疑义的，可要求申请人进一步提供其他有效证明资料原件。

Upon receipt of all required documents or information, the Shanghai Provident Fund Management Center will make a decision to approve or deny the withdrawal application within three (3) working days, excluding the time needed to verify the applicant's housing ownership, lease details, and marital status, and notify the applicant. If there are any questions regarding the submitted materials, the Center may request the applicant to provide additional original supporting documents.

五、注意事项：

V. Important Notes

（一）配偶参与申请提取住房公积金支付房租的，应一次性集中办理提取手续；

(I) If the applicant's spouse is also applying to withdraw HPF funds for rent payment, both parties must complete the withdrawal procedures in a single, consolidated application;

（二）每户家庭（含单身家庭）月提取金额不超过实际房租支出。

(II) The monthly withdrawal amount per household (including single-person households) must not exceed the actual rent paid.

多子女家庭租赁提取住房公积金

Housing Provident Fund Withdrawal for Rent Payment by Multi-Child Families

一、适用范围：

I. Eligibility

符合本市租赁提取规定的多子女家庭，可申请按照实际房租支出提取住房公积金。其中“多子女家庭”，是指符合国家生育政策，至少有一个未成年子女的二孩及以上家庭。

Multi-child families who meet Shanghai's Housing Provident Fund (HPF) withdrawal criteria for rental housing may apply to withdraw funds based on their actual rent payments. A “multi-child family” is defined as a household with two or more children, in line with national birth policy, and must include at least one minor child.

多子女家庭申请人符合下列条件的，本人及配偶可按照实际房租支出提取住房公积金：

Applicants from such families may withdraw funds from their own and/or their spouse's HPF accounts, provided the following conditions are met:

（一）申请人在本市连续缴存住房公积金满3个月；

(I) The applicant has made continuous HPF contributions in Shanghai for at least three months;

（二）申请人及配偶在本市无自有住房且租赁市场租赁住房，并按规定办妥租赁备案；

(II) Neither the applicant nor their spouse owns any residential property in Shanghai, and they are renting a market-rate unit that has been duly registered in accordance with local regulations.

(三) 申请人及配偶在本市无住房公积金贷款、无委托提取住房公积金归还住房贷款等生效中提取业务;

(III) Neither the applicant nor their spouse has an active HPF loan or an ongoing authorized withdrawal arrangement for housing loan repayment in Shanghai;

(四) 至少一名未成年子女与申请人或配偶在本市共同居住半年以上(含半年);

(IV) At least one minor child has lived with the applicant or their spouse in Shanghai for six months or longer.

(五) 申请人及配偶仅可提取住房公积金支付一套房屋的租赁费用。

(V) HPF withdrawals may only be used to pay rent for a single residence shared by the applicant and their spouse;

如申请人的配偶参与提取, 也应符合提取条件。

If the applicant's spouse also wishes to apply for a withdrawal, they must independently meet all of the above conditions.

二、申请材料:

II. Required Documents

申请人应当向市公积金中心业务网点据实提供婚姻信息、提取月份、提取金额、手机号码等信息, 并携带以下申请材料原件:

Applicants must accurately provide the following information to a service outlet of the Shanghai Provident Fund Management Center: marital status, requested withdrawal months and amounts, and mobile phone number. The following original documents must also be submitted:

1. 本人身份证件、证明婚姻状况的结婚证等材料;

1. The applicant's valid identity document and proof of marital status (e.g., marriage certificate);

2. 多子女家庭材料: 出生医学证明、申请人或配偶以及未成年子女的户口簿(本市户籍人员)或上海市居住证(来沪人员);

2. Proof of multi-child status: birth certificates of the children, along with household registration records (hukou) for local residents, or valid Shanghai residence permits for non-local residents, covering the applicant, spouse, and minor children;

3. 缴纳租金的税控发票;

3. Official, tax-compliant rent invoices;

4. 申请人名下的住房公积金合作银行一类借记卡。

4. The applicant's Type-I debit card issued by an HPF partner bank;

申请人配偶同时参与提取的, 应当同时到场并一次性集中办理, 配偶还需提供身份证件、配偶名下的住房公积金合作银行一类借记卡。

If the applicant's spouse is also participating in the withdrawal, both parties must be present to complete the application. The spouse must also provide a valid identity document and a Type-I debit card issued under their name by an HPF partner bank.

按规定可使用本市政府部门核发的电子证照的, 申请人可提供本市电子证照, 并免于提交纸质材料。

Where applicable, digitally issued credentials recognized by Shanghai municipal authorities may be submitted in lieu of physical documents.

三、服务方式:

III. Service Channels

单笔提取: 在已实际支付的房租(不含预付房租)范围内, 申请人本人可通过官方线上渠道(“随申办”)提交申请信息或前往市公积金中心区管理部、建设银行住房公积金提取

业务网点提交申请，提取住房公积金一次性转入本人银行卡账户。

One-Time Withdrawal: Applicants may apply for a lump-sum withdrawal from their HPF account to cover rent already paid (excluding any rent paid in advance). Applications may be submitted via official online platforms—such as the Suishenban app—or in person at the relevant district office of the Shanghai Provident Fund Management Center or at a designated China Construction Bank outlet authorized to process HPF withdrawals. Once approved, the funds will be transferred directly to the applicant's personal bank account.

四、办理时限：

IV. Processing Time

申请人提供申请信息和材料齐全的，市公积金中心按规定对申请人家庭信息、租赁信息进行审核。市公积金中心自受理申请之日起三个工作日内（对申请人家庭信息、租赁信息进行审核所需的时间不计算在内），做出准予提取或者不准提取的决定，并通知申请人。如对申请人提供的申请资料有疑义的，可要求申请人进一步提供其他有效证明资料原件。

Once all required documents and information have been submitted, the Shanghai Provident Fund Management Center will review the applicant's household and rental information in accordance with relevant policies. A decision will be issued within three (3) working days from the official date of application acceptance (excluding the time required for background verification), and the applicant will be notified of the outcome. If there are any questions regarding the submitted materials, the Center may request the applicant to provide additional original supporting documents.

五、注意事项：

V. Important Notes

（一）配偶参与申请提取住房公积金支付房租的，应一次性集中办理提取手续；

(I) If the applicant's spouse is also applying to withdraw HPF funds for rent payment, both parties must complete the withdrawal procedures in a single, consolidated application;

（二）每户家庭（含单身家庭）月提取金额不超过实际房租支出。实际租金以网签备案合同以及缴纳租金的税控发票登记的租金为准，不包括预付租金；

(II) The monthly withdrawal amount per household (including single-person households) must not exceed the actual rent paid. The actual rent amount is determined based on the rental fee specified in the online registered lease contract and supported by corresponding tax-compliant rent invoices. Prepaid rent is not eligible for withdrawal.

（三）申请时间最晚不得超过房屋租赁合同终止后六个月内；

(III) Applications must be submitted no later than six months after the termination of the rental contract.

（四）申请人填报的提取月份不超过租赁合同网签备案有效期以及发票注明的租赁月份。

(IV) The withdrawal period indicated in the application must fall within both the effective period of the online registered lease contract and the rental period specified on the official rent invoices.

（五）同一租房事由同一时间只能选择一种租房提取业务办理提取。

(V) Only one rental withdrawal method can be used at a time for the same rental purpose within a given period.

新市民、青年人租赁提取住房公积金

Housing Provident Fund Withdrawal for Rent Payment by New Urban Residents and Young

Contributors

一、适用范围：

I. Eligibility

申请人属于新市民或青年人（新市民指在办理住房公积金提取手续时未获得本市户籍或获得本市户籍不满三年的缴存人，青年人指办理住房公积金提取手续时年龄在 35 周岁（含 35 周岁）以下的缴存人），租赁本市市场租赁住房，符合下列条件的，可以申请提取本人及配偶住房公积金账户内的存储余额，用于支付房屋租赁费用：

Applicants must be categorized as either new urban residents—those who, at the time of application, have either not obtained Shanghai household registration (hukou) or have held it for less than three years—or young contributors, defined as Housing Provident Fund (HPF) contributors aged 35 or below. Eligible applicants who are renting market-rate housing in Shanghai may apply to withdraw funds from their own and/or their spouse's HPF accounts to cover rental expenses, provided all of the following conditions are met:

（一）申请人在本市连续缴存住房公积金满 3 个月；

(I) The applicant has made continuous HPF contributions in Shanghai for at least three months;

（二）申请人及配偶在本市无自有住房且租赁市场租赁住房，并按规定办妥租赁备案；

(II) Neither the applicant nor their spouse owns any residential property in Shanghai, and they are renting a market-rate unit that has been duly registered in accordance with local regulations.

（三）申请人及配偶在本市无住房公积金贷款、无委托提取住房公积金归还住房贷款等生效中提取业务；

(III) Neither the applicant nor their spouse has an active HPF loan or an ongoing authorized withdrawal arrangement for housing loan repayment in Shanghai;

（四）申请人及配偶仅可提取住房公积金支付一套房屋的租赁费用。

(IV) HPF withdrawals may only be used to pay rent for a single residence shared by the applicant and their spouse;

（五）无配偶关系的两名及以上的个人共同参与租赁，同一时间段内仅允许其中一名申请人及配偶提取住房公积金支付房屋租赁费用。

(V) In cases where a property is co-rented by two or more individuals who are not spouses, only one person (and their spouse, if applicable) may apply to withdraw HPF funds for rent during the same lease period.

如申请人的配偶参与提取，也应符合提取条件。

If the applicant's spouse also wishes to apply for a withdrawal, they must independently meet all of the above conditions.

二、申请材料：

II. Required Documents

申请人应当向市公积金中心区管理部据实提供婚姻信息、提取月份、提取金额、手机号码等信息，并携带以下申请材料原件：

Applicants must accurately provide the following information to the relevant district office of the Shanghai Provident Fund Management Center: marital status, requested withdrawal months and amounts, and mobile phone number. The following original documents must also be submitted:

1. 本人身份证件、证明婚姻状况的结婚证等材料；

1. The applicant's valid identity document and proof of marital status (e.g., marriage certificate);

2. 缴纳租金的税控发票；

2. Official, tax-compliant rent invoices;

3. 申请人名下的住房公积金合作银行一类借记卡;

3. The applicant's Type-I debit card issued by an HPF partner bank;

4. 新市民申请人已取得本市户籍但不满三年的, 应当提供新市民申请人的户口簿。

4. Applicants classified as new urban residents—those who have held Shanghai household registration (hukou) for less than three years—must provide a copy of their household registration record.

申请人配偶同时参与提取的, 应当同时到场并一次性集中办理, 配偶还需提供身份证件、配偶名下的住房公积金合作银行一类借记卡。

If the applicant's spouse is also participating in the withdrawal, both parties must be present to complete the application. The spouse must also provide a valid identity document and a Type-I debit card issued under their name by an HPF partner bank.

按规定可使用本市政府部门核发的电子证照的, 申请人可提供本市电子证照, 并免于提交纸质材料。

Where applicable, digitally issued credentials recognized by Shanghai municipal authorities may be submitted in lieu of physical documents.

三、服务方式:

III. Service Channels

单笔提取: 在已实际支付的房租(不含预付房租)范围内, 申请人前往市公积金中心区管理部提交申请, 提取住房公积金一次性转入本人银行卡账户。

One-Time Withdrawal: Applicants may apply for a lump-sum withdrawal from their HPF account, up to the amount of rent already paid (excluding any rent paid in advance). The application must be submitted in person at the relevant district office of the Shanghai Provident Fund Management Center, and approved funds will be transferred directly to the applicant's personal bank account.

四、办理时限:

IV. Processing Time

申请人提供申请信息和材料齐全的, 市公积金中心按规定对申请人家庭信息、租赁信息进行审核。市公积金中心自受理申请之日起三个工作日内(对申请人家庭信息、租赁信息进行审核所需的时间不计算在内), 做出准予提取或者不准提取的决定, 并通知申请人。如对申请人提供的申请资料有疑义的, 可要求申请人进一步提供其他有效证明资料原件。

Once all required documents and information have been submitted, the Shanghai Provident Fund Management Center will review the applicant's household and rental information in accordance with relevant policies. A decision will be issued within three (3) working days from the official date of application acceptance (excluding the time required for background verification), and the applicant will be notified of the outcome. If there are any questions regarding the submitted materials, the Center may request the applicant to provide additional original supporting documents.

五、注意事项:

V. Important Notes

(一) 配偶参与申请提取住房公积金支付房租的, 应一次性集中办理提取手续;

(I) If the applicant's spouse is also applying to withdraw HPF funds for rent payment, both parties must complete the withdrawal procedures in a single, consolidated application;

(二) 每户家庭(含单身家庭)月提取金额不超过实际房租支出。实际租金以网签备案合同以及缴纳租金的税控发票登记的租金为准, 不包括预付租金;

(II) The monthly withdrawal amount per household (including single-person households) must

not exceed the actual rent paid. The actual rent amount is determined based on the rental fee specified in the online registered lease contract and supported by corresponding tax-compliant rent invoices. Prepaid rent is not eligible for withdrawal.

(三) 申请人填报的提取月份不超过租赁合同网签备案有效期以及发票注明的租赁月份, 且不早于 2024 年 11 月;

(IV) The withdrawal period indicated in the application must fall within both the effective term of the online registered lease contract and the rental period specified on the official rent invoices, and must not begin earlier than November 2024.

(四) 申请时间最晚不得超过房屋租赁合同终止后六个月内;

(IV) Applications must be submitted no later than six months after the termination of the rental contract.

(五) 同一租房事由同一时间只能选择一种租房提取业务办理提取。

(V) Only one rental withdrawal method can be used at a time for the same rental purpose within a given period.

本市高层次人才租赁提取住房公积金

Housing Provident Fund Withdrawal for Rent Payment by High-Level Talent in Shanghai

一、适用范围:

I. Eligibility

申请人属于本市人才部门认定的高层次人才, 租赁本市市场租赁住房, 符合下列条件的, 可以申请提取本人及配偶住房公积金账户内的存储余额, 用于支付房屋租赁费用:

Applicants recognized as high-level talent by the municipal talent authorities who are renting market-rate housing in Shanghai may apply to withdraw funds from their own and/or their spouse's Housing Provident Fund (HPF) accounts to cover rental expenses.

(一) 申请人在本市连续缴存住房公积金满 3 个月;

(I) The applicant has made continuous HPF contributions in Shanghai for at least three months;

(二) 申请人及配偶目前在本市无自有住房且租赁住房的;

(II) Neither the applicant nor their spouse owns residential property in Shanghai, and both are currently renting;

(三) 申请人及配偶在本市无住房公积金贷款、无委托提取住房公积金归还住房贷款等生效中提取业务;

(III) Neither the applicant nor their spouse has an active HPF loan or an ongoing authorized withdrawal arrangement for housing loan repayment in Shanghai;

(四) 申请人及配偶仅可提取住房公积金支付一套房屋的租赁费用;

(IV) HPF withdrawals may only be used to pay rent for a single residence shared by the applicant and their spouse;

(五) 申请人的租赁行为应当符合本市房屋租赁相关规定;

(V) The applicant's rental activities must comply with local housing rental regulations.

(六) 无配偶关系的 2 名及以上的个人共同参与租赁, 同一时间段内仅允许其中一个申请人及配偶提取住房公积金支付房屋租赁费用。

(VI) In cases where a property is co-rented by two or more individuals who are not spouses, only one person (and their spouse, if applicable) may apply to withdraw HPF funds for rent during the same lease period.

如申请人的配偶参与提取, 也应符合提取条件。

If the applicant's spouse also wishes to apply for a withdrawal, they must independently meet all of the above conditions.

二、申请材料：

II. Required Documents

（一）申请人本人线上渠道申请

(I) Online Application by the Applicant

申请人应当按网上申请流程，提供身份证明信息、婚姻信息、租赁地址、提取金额、本人名下的住房公积金合作银行一类借记卡信息和手机号码、文书送达地址等申请信息。

The applicant must follow the designated procedures and provide the following information:

- Valid personal identification details
- Marital status
- Rental property address
- Requested withdrawal amount
- A Type-I debit card issued by an HPF partner bank under the applicant's name
- Mobile phone number
- Mailing address for document delivery

（二）申请人本人向市公积金中心区管理部申请

(II) In-Person Application at a District Office of the Shanghai Provident Fund Management Center

申请人应当向市公积金中心区管理部据实提供婚姻信息、租赁地址、提取金额、文书送达地址和手机号码等申请信息，并携带以下申请材料原件：

Applicants must accurately provide the following information to the relevant district office of the Shanghai Provident Fund Management Center: marital status, rental property address, requested withdrawal amount, mobile phone number, and mailing address. The following original documents must also be submitted:

1. 申请人的身份证件、证明婚姻状况的结婚证等材料；
1. The applicant's valid identity document and proof of marital status (e.g., marriage certificate);
2. 申请人本人名下的住房公积金合作银行一类借记卡（以下简称“本人银行卡”）；
2. The applicant's Type-I debit card issued by an HPF partner bank;
3. 如申请人配偶同时参与提取的，配偶本人也应当提供上述材料；
3. If the applicant's spouse is also applying for a withdrawal, they must submit the same set of documents;
4. 已填妥的《房屋状况信息查询申请表》。
4. A completed *Housing Status Information Inquiry Form*.

三、服务方式：

III. Service Channels

委托逐月提取：申请人委托市公积金中心，按照申报的提取信息，每月自动提取住房公积金账户余额转入本人银行卡账户。申请人本人可在房屋租赁期内通过官方线上渠道（“随申办”）提交申请信息或前往市公积金中心区管理部提交申请材料。

Monthly Authorized Withdrawal

Applicants may authorize the Shanghai Provident Fund Management Center to automatically transfer a specified monthly amount from their HPF account to their personal bank account, based on the declared rental information. Applications may be submitted either online via the official “Suishenban” app or in person at the district office of the Shanghai Provident Fund Management

Center, during the valid term of the lease contract.

四、办理时限：

IV. Processing Time

申请人提供申请资料或信息齐全的，市公积金中心应当自受理申请之日起三个工作日内（对申请人住房持有状况、住房租赁信息、婚姻信息进行核验所需的时间不计算在内），做出准予提取或者不准提取的决定，并通知申请人。如对申请人提供的申请资料有疑义的，可要求申请人进一步提供其他有效证明资料原件。

Upon receipt of all required documents or information, the Shanghai Provident Fund Management Center will make a decision to approve or deny the withdrawal application within three (3) working days, excluding the time needed to verify the applicant's housing ownership, lease details, and marital status, and notify the applicant. If there are any questions regarding the submitted materials, the Center may request the applicant to provide additional original supporting documents.

五、注意事项：

V. Important Notes

（一）配偶参与申请提取住房公积金支付房租的，应一次性集中办理提取手续。

(I) If the applicant's spouse is also applying to withdraw HPF funds for rent payment, both parties must complete the withdrawal procedures in a single, consolidated application.

（二）每户家庭（含单身家庭）月提取金额不超过实际房租支出，且不超过申请人提交申请时住房公积金月缴存额。申请人申请变更提取金额的，月提取金额不超过实际房租支出及申请变更时的住房公积金月缴存额。

(II) The monthly withdrawal amount per household (including single-person households) must not exceed either the actual rent paid or the applicant's monthly HPF contribution at the time of application—whichever is lower. If the applicant later requests to adjust the withdrawal amount, the new monthly cap will be determined based on the actual rent and the monthly contribution amount at the time of the adjustment.

（三）申请人提取住房公积金支付房屋租赁费用，应当在房屋租赁期内提出，审核通过的，提取资金将按月支付，需注意以下情况：

(III) Applications to withdraw HPF funds for rental payments must be submitted within the valid lease term. Upon approval, funds will be disbursed on a monthly basis according to the following rules:

1.首次提取时间：每月 15 日前（含 15 日）完成受理的，审核通过后提取资金在当月 25 日自动从申请人住房公积金账户转入本人银行卡账户内；每月 15 日后（不含 15 日）完成受理的，审核通过后当月不予提取，次月 25 日提取资金自动从申请人住房公积金账户转入本人银行卡账户内。

1. Initial Disbursement Timing

If the application is accepted on or before the 15th day of the month and approved, the first withdrawal will be automatically transferred from the applicant's HPF account to their designated bank card on the 25th day of that same month.

If the application is accepted after the 15th day and approved, the first transfer will occur on the 25th day of the following month.

2.如首次提取时间为申请当月的，首次提取金额为申请当月提取金额。如首次提取时间为申请次月的，首次提取金额包括申请当月及次月的提取金额。

2. If the first disbursement occurs in the same month as the application, only that month's rent will

be disbursed. If the first disbursement occurs in the month following the application, the disbursed amount will cover both the application month and the following month.

3.提取转账发起时，申请人住房公积金账户余额（截止当月 24 日的账户余额，下同）小于当月应提取金额时，自动按账户余额提取（保留一分余额）。未足额提取金额在业务生效期间逐月累计，并在每月 25 日自动补提。未足额提取金额按申请时间每年重新计算。业务终止后未足额提取金额清零。

3. If, at the time of disbursement (based on the account balance as of the 24th day of the month), the HPF account balance is less than the scheduled monthly amount, the system will withdraw the available balance, ensuring a minimum balance of RMB 0.01 remains. Any shortfall will be carried forward and automatically supplemented on the 25th day of each month, as long as the withdrawal agreement is active. The accumulated shortfall will be recalculated annually based on the original application date. Any outstanding balance from insufficient withdrawals will be cleared once the withdrawal arrangement is terminated.

（四）市公积金中心将定期对申请人住房租赁等信息向有关部门调查核实，如经核实租赁地址信息不符的，将按规定终止业务。

(IV) The Shanghai Provident Fund Management Center will conduct periodic verifications of the applicant's rental and related information in coordination with relevant authorities. If any discrepancies are found in the registered rental property address, the withdrawal arrangement will be terminated in accordance with applicable regulations.

（五）申请人应当每年确认租赁信息，如租赁信息发生变化的应当及时办理业务变更或终止，限期内未确认的，租赁提取业务终止。

(V) Applicants must confirm their rental information on an annual basis. If there are any changes to the rental arrangement, they are required to update or cancel the withdrawal application accordingly. Failure to complete the annual confirmation within the specified timeframe will result in automatic termination of the withdrawal arrangement.

（六）同一租房事由同一时间只能选择一种租房提取业务办理提取。

(VI) Only one rental withdrawal method can be used at a time for the same rental purpose within a given period.

住房公积金缴存基数调整（日常）

Housing Provident Fund Contribution Base Adjustment (Daily)

一、适用范围：

I. Scope of Application:

单位未按规定为职工缴存住房公积金的，可以申请日常基数调整。

If an employer fails to contribute to the housing provident fund for an employee according to the stipulated salary base, a daily contribution base adjustment can be applied.

二、申请材料：

II. Application Materials:

加盖单位公章的书面情况说明（内容应包括经职工本人签字确认的工资收入）；
A written statement affixed with the employer's official seal (the content shall include the amount of the salary confirmed by the employee's signature).

三、服务方式：

III. Service Method:

线下：

Offline:

建设银行住房公积金业务网点。

Service outlets of China Construction Bank for the housing provident fund.

四、办理时限：

IV. Processing Period:

手续齐全情况下，不超过 3 个工作日。

Not more than three working days if the formalities are complete.

住房公积金缴存基数调整（年度）

Housing Provident Fund Contribution Base Adjustment (Annual)

一、适用范围：

I. Scope of Application:

住房公积金缴存基数按照个人上一年度月平均工资每年度调整一次。单位住房公积金末次缴存月份为一个住房公积金年度的最末月，且正常缴存职工数大于零的单位需进行基数调整。

An employee's housing provident fund contribution base shall be adjusted once a year in accordance with the employee's monthly average salary of the previous year. The contribution base shall be adjusted when an employer's last housing provident fund contribution month is the last month of a housing provident fund year and when the number of its employees with regular housing provident fund contributions is greater than zero.

二、申请材料：

II. Application Materials:

根据当年基数调整规定，提供相关资料。

The applicant shall provide relevant materials according to the base adjustment rules of that year.

三、服务方式:

III. Service Methods:

线下:

Offline:

建设银行住房公积金业务网点。

Service outlets of China Construction Bank for the housing provident fund.

线上:

Online:

上海住房公积金网 www.shgjj.com、“上海公积金”手机客户端、“一网通办”PC端。

Shanghai Housing Provident Fund Website (www.shgjj.com), “Shanghai Provident Fund” app, and “Government Online-Offline Shanghai” PC client.

四、办理时限:

IV. Processing Period:

手续齐全情况下，不超过 5 个工作日。

Not more than five working days if the formalities are complete.

五、注意事项:

V. Notes:

“上海公积金”手机客户端适用于 30 人及以下无补充住房公积金账户的单位。

The “Shanghai Provident Fund” app is applicable to the employers that have no more than 30 employees and have no additional housing provident fund accounts.

住房公积金汇缴

Employer Contributions to the Housing Provident Fund

一、适用范围:

I. Eligibility

单位应当于每月发放工资之日起 5 个工作日内办理住房公积金汇缴手续。

Employers are required to complete Housing Provident Fund (HPF) contributions within five (5) working days after each salary payment.

二、申请材料：

II. Required Documents

填妥的一式二联的《上海市住房公积金汇缴书》。

A completed Shanghai Housing Provident Fund Contribution Form, in duplicate.

三、服务方式：

III. Service Channels

1.线上：上海住房公积金网

Online: via the Shanghai Housing Provident Fund official website

2.线下：建设银行住房公积金业务网点。

Offline: at HPF service counters of designated China Construction Bank (CCB) branches

四、办理时限：

IV. Processing Time

手续齐全情况下，不超过 5 个工作日。

No more than five (5) working days from the date of submission of all required documents.

五、注意事项：

V. Important Notes

1.若通过线下办理汇缴，请前往建设银行住房公积金业务网点，按规范填写上海市住房公积金汇缴书，提交后从建行网点柜台取得唯一业务编号。然后按汇缴书登记的金额和约定方式向专户缴款，并注明该唯一业务编号。

1. For offline contributions, employers must visit a designated CCB HPF service outlet, submit a properly completed Contribution Form, and obtain a unique transaction ID at the counter. Payment must then be made to the specified HPF account in accordance with the amount and method indicated on the form, with the transaction ID clearly referenced.

2.请确保单位实际缴款信息与公积金汇缴书信息一致，若信息不一致的，汇缴资金无法计入职工住房公积金账户。

2. Employers must ensure that the actual payment details match exactly the information provided on the Contribution Form. Any discrepancies may result in the funds not being credited to employees' HPF accounts.

住房公积金补缴（一般情形补缴）

Supplementary Contribution to the Housing Provident Fund (For General Situations)

一、适用范围：

I. Scope of Application:

正常缴存单位少缴、漏缴职工住房公积金并按规定补足缴纳。

If an employer with regular contributions to the housing provident fund (HPF) has contributed reduced amounts or missed certain months of contributions for its employees, the employer shall make up for the lack as required.

二、申请材料：

II. Application Materials:

1. 填妥的一式二联《上海市住房公积金汇缴书》；

1. A completed *Shanghai Housing Provident Fund Contribution Form* in duplicate;

2. 填妥并加盖单位公章或住房公积金业务专用章的一式二联《上海市住房公积金补缴清册》。

2. A completed *Shanghai Housing Provident Fund Supplementary Contribution List* in duplicate affixed with the employer's common seal or special HPF seal.

三、服务方式：

III. Service Methods:

线下：

Offline:

建设银行住房公积金业务网点。

Service outlets of China Construction Bank for the housing provident fund.

线上：（仅限住房公积金漏缴补缴）

Online: (For the supplementary contribution of missed HPF contributions only)

上海住房公积金网 www.shgjj.com

Shanghai Housing Provident Fund Website (www.shgjj.com)

四、办理时限：

IV. Processing Period:

手续齐全情况下，不超过 5 个工作日。

Not more than five working days if the formalities are complete.

五、注意事项：

V. Notes:

单位需同时完成资金补缴。

The employer shall pay its own part of the supplementary contribution at the same time.

长三角一体化示范区异地租赁提取

HPF Withdrawal for Non-local Rent Payment in Yangtze River Delta Integrated

Development Demonstration Zone

一、申请范围

I. Scope of Application

提取申请人(以下简称“申请人”)租赁住房符合下列条件的,可以申请提取本人及配偶住房公积金账户内的存储余额,用于支付房屋租赁费用:

The withdrawal applicant (hereinafter referred to as “the applicant”) may apply to withdraw the balance in his/her and his/her spouse’s housing provident fund (HPF) accounts for the payment of housing rent if the following terms are met.

1. 申请人或配偶在本市青浦区连续缴存住房公积金满 3 个月;
1. The applicant or his/her spouse has contributed to the HPF in Qingpu District of Shanghai for at least three consecutive months.
2. 申请人或配偶在苏州市吴江区或嘉兴市嘉善县租赁住房,符合当地房屋租赁相关规定且办理租赁登记备案;
2. The applicant or his/her spouse has rented a residence in Wujiang District of Suzhou City or Jiashan County of Jiaxing City according to the local housing lease rules and the lease has been registered and filed.
3. 申请人及配偶目前在本市无自有住房,并在租赁房屋所在的苏州市或嘉兴市无自有住房的;
3. At present, the applicant and his/her spouse have no self-owned housing in Shanghai or Suzhou/Jiaxing where their rented housing is located.
4. 申请人及配偶在本市无住房公积金贷款、无提取住房公积金归还住房贷款委托等约定提取委托;
4. The applicant and his/her spouse have no HPF loans, no entrusted withdrawal for the repayment of housing loans, and no other types of entrusted withdrawal in Shanghai.
5. 申请人及配偶仅可以提取住房公积金支付一套房屋的租赁费用;
5. The applicant and his/her spouse can withdraw the HPF for the payment of only one residence’s rent.
6. 无配偶关系的两名及以上的个人共同参与租赁,同一时间段内仅允许其中一名申请人及配偶提取住房公积金支付房屋租赁费用。
6. If two or more individuals who are not married with each other jointly rent a residence, only one of them and his/her spouse are allowed to withdraw the HPF for rent payment in one period.

如申请人的配偶参与提取,也应当符合提取条件。

If the applicant’s spouse participates in the withdrawal as well, corresponding

withdrawal conditions shall also be met.

二、办理场所

II. Service Venue

申请人本人可通过上海市公积金管理中心青浦区业务网点（地址：青龙路 69 号 1 楼，近华浦南路口）申请。

The applicant himself/herself can submit the application to a service outlet of Shanghai Provident Fund Management Center in Qingpu District (Address: Floor 1, No. 69 Qinglong Road, near the intersection of South Huapu Road).

三、办理要件

III. Requirements for the Service

申请人应当向市公积金中心区管理部据实提供婚姻信息、租赁提取时间、租赁提取金额、手机号码等申请信息、填报《房屋状况信息查询申请表》、《异地租赁提取业务办理申请表》，并携带以下申请材料：

The applicant shall inform the district management division of the Shanghai Provident Fund Management Center of his/her marital status, the withdrawal time, the amount to be withdrawn, his/her mobile phone number, etc., and fill in the *Application for Inquiry of Housing Status Information* and the *Withdrawal Application for Non-local Rent Payment*. The applicant shall bring the following papers:

1. 申请人的身份证件原件；

1. The applicant's original identity certificate.

2. 房屋租赁登记备案证明原件；

2. The original certificate of housing lease registration and record filing.

3. 申请人本人名下的住房公积金合作银行一类借记卡；

3. The Class-I account debit card in the name of the applicant issued by an HPF partner bank.

4. 如申请人配偶同时参与提取的，配偶本人也应当提供上述材料，还应当提供与申请人的关系证明材料原件。

4. If the applicant's spouse participates in the withdrawal as well, the spouse himself/herself shall also provide the above-mentioned information and papers as well as the original papers that prove his/her relationship with the applicant.

四、办理时限

IV. Processing Period

申请人提供申请资料或信息齐全的，市公积金中心应当自受理申请之日起三个工作日内（对申请人住房持有状况、住房租赁信息、婚姻信息进行核验所需的

时间不计算在内), 做出准予提取或者不准提取的决定, 并通知申请人。如对申请人提供的申请资料有疑义的, 可要求申请人进一步提供其他有效证明资料。

If the application papers or information provided by the applicant are complete, the Shanghai Provident Fund Management Center shall make a decision of approving or disapproving the withdrawal and notify the applicant within three working days (excluding the time required for verifying the applicant's housing ownership status and marital status as well as the involved residence's lease registration information) from the day of accepting the application. If the Shanghai Provident Fund Management Center has any doubt about the application information provided by the applicant, it may require the applicant to provide more valid proof.

五、注意事项

V. Notes

1. 配偶参与申请提取住房公积金支付房租的, 应一次性集中办理提取手续;

1. If the applicant's spouse also participates in the HPF withdrawal application for rent payment, the withdrawal formalities for both the applicant and his/her spouse shall be processed once for all.

2. 每户家庭(申请人及配偶)月提取金额不超过当月实际房租支出, 最高月提取限额为 3000 元, 且不超过申请人住房公积金账户内的存储余额(须保留 1 分以上余额); 单次提取金额不超过三个月的提取限额;

2. The monthly withdrawal amount of each household (the applicant and his/her spouse) shall not exceed the actual rent expense of that month, not exceed the maximum monthly withdrawal amount of RMB 3,000, and not exceed the balance in the applicant's HPF account (there should be at least RMB 0.01 left in the account); the amount of a single withdrawal shall not exceed the limit of three months' withdrawal.

3. 申请人提取住房公积金支付房屋租赁费用, 应当在房屋租赁期内提出, 申请提取时间段应当在租赁登记备案时间段内;

3. The withdrawal application for rent payment shall be submitted within the lease period of the housing, and the withdrawal period shall be within the period of the lease registration and record filing.

4. 市公积金管理中心将对申请人房屋状况、房屋租赁登记备案情况等信息向有关部门调查核实。如经核实信息不符的, 将按规定终止业务;

The Shanghai Provident Fund Management Center shall conduct an investigation with relevant departments to verify the applicant's housing ownership status, the involved residence's lease registration and record filing and other relevant information. If the information is found inconsistent, the service shall be terminated in accordance with relevant provisions.

5. 提取转账发起时, 如遇申请人住房公积金账户内的存储余额不足的, 提取转账中止。

5. If the balance in the applicant's HPF account is insufficient when the withdrawal for transfer is initiated, the withdrawal for transfer shall be suspended.

长三角一体化示范区提取住房公积金偿还异地购房贷款

HPF Withdrawal for Repayment of Non-local Housing Loans in Yangtze River Delta Integrated Development Demonstration Zone

一、适用范围：

I. Scope of Application:

职工符合以下条件的，可以申请提取本市住房公积金账户余额用于偿还异地住房贷款：

Any employee that meets the following terms may apply to withdraw the balance of his/her Shanghai HPF account for the repayment of a non-local housing loan:

1、在苏州市吴江区、嘉兴市嘉善县两地购买拥有所有权的自住住房并在当地获得住房贷款（包括住房公积金贷款和商业贷款）。

1. The employee has purchased a self-owned self-occupied residence in Wujiang District of Suzhou City or Jiashan County of Jiaxing City and has obtained (a) local housing loan(s) (both HPF loans and commercial loans are applicable).

2、提取申请人为主贷人本人及其配偶。

2. The withdrawal application is submitted by the principal borrower himself/herself and his/her spouse.

3、提取申请人本人及其配偶在本市无住房公积金贷款，且无委托提取住房公积金归还住房贷款、无其他生效中的提取业务。

3. The withdrawal applicant and his/her spouse have no HPF loans, no entrusted withdrawal for housing loan repayment and no other withdrawal services in effect in Shanghai.

4、提取申请人本人及其配偶在本市无自有住房。

4. The withdrawal applicant and his/her spouse have no self-owned housing in Shanghai.

二、申请材料：

II. Application Materials:

（一）首次办理

(I) First-time application for the withdrawal

1、身份证明材料原件：

1. Original identity proof documents:

(1) 本人办理的提供本人身份证件；

(1) If the application is submitted by the applicant himself/herself, his/her identity certificate shall be provided.

(2) 委托办理的：

(2) If the application is submitted by the entrusted party:

①受托人是委托人配偶或父母、子女的需提供委托人和受托人身份证件，户口簿或结婚证、公安机关出具的户籍证明等可以证明委托人和受托人关系材料，委托人出具的委托书；

① If the entrusted party is the entrusting party's spouse/parent/child, then the documents required include the entrusting party's and the entrusted party's identity certificates, a power of attorney issued by the entrusting party, and the papers that can prove the relationship between the entrusting party and the entrusted party, such as their household register, marriage certificate, and the household registration certification issued by a public security organ.

②受托人非委托人配偶或父母、子女的需提供委托人和受托人身份证件，经公证机关公证的委托书。

② If the entrusted party is not the entrusting party's spouse/parent/child, then the entrusting party's and the entrusted party's identity certificates and a power of attorney notarized by a notary office shall be provided.

(3) 经人民法院认定属于无民事行为能力人或者限制民事行为能力人的申请人，由其监护人代为办理，提供申请人无民事行为能力或限制民事行为能力的法院判决书等材料、申请人及监护人的身份证件、监护关系材料（法院判决书、户口簿或结婚证等可以证明监护关系的材料）。

(3) If the applicant is identified by a people's court as an individual incapable of civil conduct or with limited civil conduct capacity, the application shall be submitted by the applicant's guardian. The documents required include the court judgment declaring the applicant's incapability of civil conduct or limited civil conduct capacity, the applicant's and the guardian's identity certificates, and the proof of guardianship (court judgment, household register, marriage certificate, etc.)

2、提取原因证明材料原件：

2. Original documents that prove the withdrawal reason:

(1) 提取人与主贷人的关系证明；

(1) Proof of the relationship between the withdrawer and the principal borrower.

(2) 所购住房的不动产权证（含原房地产权证）（所购住房为期房的提供预告登记证）；

(2) The real property ownership certificate of the purchased residence (including the original property ownership certificate) (the advance-notice registration certificate for a property under construction).

(3) 贷款合同；

(3) The loan contract.

(4) 申请提取月份的个人住房贷款还款凭证。

(4) The voucher of the applicant's housing loan repayment for the month of application.

3、申请人本人名下的住房公积金合作银行一类借记卡。

3. The Class-I account debit card of an HPF partner bank in the name of the applicant.

(二) 续提

(II) Second-time application for the withdrawal

1、身份证明材料原件；

1. Original identity proof documents:

(1) 本人办理的提供本人身份证件；

(1) If the application is submitted by the applicant himself/herself, his/her identity certificate shall be provided.

(2) 委托办理的：

(2) If the application is submitted by the entrusted party:

①受托人是委托人配偶或父母、子女的需提供委托人和受托人身份证件，户口簿或结婚证、公安机关出具的户籍证明等可以证明委托人和受托人关系材料，委托人出具的委托书；

① If the entrusted party is the entrusting party's spouse/parent/child, then the documents required include the entrusting party's and the entrusted party's identity certificates, a power of attorney issued by the entrusting party, and the papers that can prove the relationship between the entrusting party and the entrusted party, such as their household register, marriage certificate, and the household registration certification issued by a public security organ.

②受托人非委托人配偶或父母、子女的需提供委托人和受托人身份证件，经公证机关公证的委托书。

② If the entrusted party is not the entrusting party's spouse/parent/child, then the entrusting party's and the entrusted party's identity certificates and a power of attorney notarized by a notary office shall be provided.

2、提取人与主贷人的关系证明；

2. Proof of the relationship between the withdrawer and the principal borrower.

3、申请提取月份的个人住房贷款还款凭证。

3. The voucher of the applicant's housing loan repayment for the month of application.

4、申请人本人名下的住房公积金合作银行一类借记卡。

4. The Class-I account debit card of an HPF partner bank in the name of the applicant.

三、服务方式：

III. Service Method:

线下：

上海市公积金管理中心业务网点

Offline:

Service outlets of the Shanghai Provident Fund Management Center

四、办理时限：

IV. Processing Period:

手续齐全情况下，不超过 3 个工作日。

Not more than three working days if the formalities are complete.

五、注意事项：

V. Notes:

对于业务需要留存身份证明材料复印件的，由住房公积金业务网点经办人代为扫描、打印或复印。

If the service requires to retain certain copies of the applicant's identity proof documents, the documents shall be scanned, printed or copied by handling staff of the HPF service outlet on behalf of the applicant.

提取还贷终止

Termination of Withdrawal for Repayment

一、适用范围：

I. Scope of Application:

已办理本市提取公积金账户余额用于归还住房贷款（以下简称“提取还贷”）的职工终止整笔提取还贷委托书。

The service is applicable to the situation where an employee who has entrusted the withdrawal of his/her Shanghai housing provident fund (HPF) account balance for the housing loan repayment (hereinafter referred to as “withdrawal for repayment”) applies to terminate all processes of the entrusted lump-sum withdrawal.

二、服务条件：

II. Service Conditions:

1、贷款存续期间，申请终止提取还贷委托书的，应当经全体冲还人到场一致同意，并经受托机构审核通过后，共同签署《提取住房公积金归还住房贷款终止委托书》；

1. The application for the termination of an entrusted withdrawal for the repayment of a housing loan during the validity period of the loan requires the common on-spot confirmation of all co-withdrawers, each of whom shall sign a *Letter of Termination of the Entrusted Withdrawal of the Housing Provident Fund for the Repayment of Housing Loans* after the application was approved by the entrusted agency after a review.

2、终止委托书生效未满一年的，原委托提取归还的贷款不得再次申请办理提取还贷。

2. Within one year from the effective date of the letter of termination, no application shall be submitted for a second HPF withdrawal for the repayment of the same housing loan.

三、申请材料：

III. Application Materials:

1、身份证明：借款人、冲还人的身份证原件；港澳台人士提供港澳居民来往内地通行证、台湾居民来往大陆通行证或者港澳台居民居住证原件；外籍人员、获得境外永久（长期）居留权人员提供护照或外国人永久居留身份证原件；港澳台及外籍人士需提供境内联系人信息（姓名、身份证号码及联系方式）及身份证件。

1. Proof of identity: The original identity cards of the borrower and the withdrawer; the people from Hong Kong, Macao and Taiwan shall provide the originals of the Mainland Travel Permit for Hong Kong and Macao Residents, the Mainland Travel Permit for Taiwan Residents or the Residence Permit for Hong Kong, Macao and Taiwan Residents; the expatriates and those who have obtained the permanent (long-term) right of residence abroad shall provide the original passport or foreign permanent resident card; the people from Hong Kong, Macao and Taiwan of China and expatriates shall provide the information (name, ID card number and contact information) and identity documents of their contacts in Chinese Mainland.

2、原冲还人死亡或被宣告死亡的，需提供死亡证明或法院宣告死亡的判决书；

港澳台人士提供经居住地（港、澳或台）公证机关公证的死亡证明原件和复印件；外籍人士提供经中华人民共和国驻该国使（领）馆认证或者该国驻华使（领）馆认证的死亡证明原件和复印件。

2. If the original withdrawer is dead or declared dead, his/her death certificate or the court's judgment declaring his/her death shall be provided; for an individual from Hong Kong, Macao and Taiwan of China, the original and a photocopy of his/her death certificate notarized by a notary office in the place of his/her residence (Hong Kong, Macao or Taiwan) shall be provided; for an expatriate, the original and a photocopy of the death certificate authenticated by the Chinese embassy (consulate) in his/her country of citizenship or by the embassy (consulate) of that country in China shall be provided.

3、市公积金中心要求的其他材料。

3. Other papers required by the Shanghai Provident Fund Management Center.

四、服务方式：

IV. Service Methods:

线下：

Offline:

原提取还贷委托受理网点。

The original service outlet that accepted the entrusted withdrawal for the repayment of housing loans.

办理流程：

Service procedure:

向受理网点提出终止申请——签署《提取住房公积金归还住房贷款终止委托书》
Submitting a termination application to the service outlet -- signing a *Letter of Termination of the Entrusted Withdrawal of the Housing Provident Fund for the Repayment of Housing Loans*.

线上：

Online:

“随申办-提取住房公积金归还贷款终止（冲还贷终止）”。

“Suishenban service platform -- Termination of HPF Withdrawal for Housing Loan Repayment (termination of repayment from HPF)”.

办理流程：借款人通过“随申办”提出申请——所有冲还人在申请当日登录本人“随申办-提取住房公积金归还贷款终止参还人确认”完成确认

Service procedure: The borrower submits an application on the “Suishenban” service platform, then all co-withdrawers log in to their own “Suishenban” accounts and

confirm the termination of HPF withdrawal for housing loan repayment on the day of application.

五、办理时限：

V. Processing Period:

申请资料齐全的，当场办结。

Concluded on the spot if the application materials are complete.

六、到场人员：

VI. Required Attendees:

借款人、所有参加提取还贷人员。如有不能到场的另需提供公证机构出具的委托公证书（公证书中应明确相关委托事项）及受托人身份证件原件。

The borrower(s) and all individuals participating in the withdrawal for repayment. In case of the absence of any borrower or withdrawer, a notarized power of attorney (including the specific matters entrusted) issued by a notary office and the original identity document of the entrusted party shall be provided.

七、注意事项：

VII. Notes:

1、委托提取归还的公积金贷款发生以下变更业务的，市公积金中心有权提前终止或变更提取还贷委托，但已进入当月提取还贷批次的扣款将继续进行：

1. In case of the following alterations in the HPF loan repaid through the entrusted withdrawal, the Shanghai Provident Fund Management Center reserves the right to terminate in advance or change the entrusted withdrawal, but the deduction that has entered the repayment procedure for the involved month shall continue:

（1）2020年8月1日后受理的公积金贷款，借款人变更业务生效后，原借款人签订的委托书可由市公积金中心自动终止，变更后的新借款人可以向受托机构重新申请办理提取还贷委托；

(1) Regarding an HPF loan accepted after August 1, 2020, after an alteration of the borrower takes effect, the letter of entrusted withdrawal signed by the original borrower can be automatically terminated by the Shanghai Provident Fund Management Center, and the new borrower can submit a new withdrawal application to the entrusted agency.

（2）2020年8月1日后受理的公积金贷款，减少共同借款人业务生效后，该共同借款人的提取还贷委托可由市公积金中心自动终止；

(2) Regarding an HPF loan accepted after August 1, 2020, after a reduction of the co-borrowers takes effect, the withdrawal entrusted by the involved co-borrower can be automatically terminated by the Shanghai Provident Fund Management Center.

（3）2020年8月1日后受理的公积金贷款，因借款人配偶（非共同借款人）与

借款人离婚申请变更贷款存续期间婚姻关系的，变更生效后，借款人原配偶的提取还贷委托可由市公积金中心自动终止。

(3) Regarding an HPF loan accepted after August 1, 2020, after an alteration of the marriage relationship during the validity period of the loan due to the divorce of the borrower and the borrower's spouse (not a co-borrower) takes effect, the withdrawal entrusted by the borrower's original spouse can be automatically terminated by the Shanghai Provident Fund Management Center.

2、发现下列情形，公积金中心有权单方面终止提取还贷人的提取还贷委托：

2. The Shanghai Provident Fund Management Center reserves the right to unilaterally terminate the withdrawal for housing loan repayment entrusted by the withdrawer in the following circumstances:

（1）提取还贷人公积金账户被法院冻结；

(1) The withdrawer's HPF account has been frozen by a court.

（2）提取还贷人提供虚假信息进行提取还贷申请的；

(2) The withdrawer provided false information for the withdrawal application for housing loan repayment.

（3）提取还贷人出现其他被法律、法规、规章或其他有权部门限制提取的情形。

(3) The withdrawer is subject to other circumstances where his/her withdrawal is restricted by laws, regulations, rules or other competent departments.

3、终止提取还贷的生效时间在每月受理截止日（含）之前的，终止当月执行；生效时间在每月受理截止日之后的，次月执行。

3. If the effective date of the termination is before (or the same as) the monthly acceptance deadline, the termination shall be executed in the same month; if the effective date is after the monthly acceptance deadline, the termination shall be executed in the next month.

4、所有冲还人需在申请当日登录本人“随申办”完成确认，否则该业务将自动失效。

4. All co-withdrawers shall log on to their own "Suishenban" accounts and confirm the termination on the day of application, otherwise the service will be invalidated automatically.

提取还贷申请

HPF Withdrawal Application for Housing Loan Repayment

一、适用范围：

I. Scope of Application:

本市缴交住房公积金的职工提取本人本市住房公积金账户余额（含补充住房公积金账户余额）用于归还本市公积金贷款业务合作银行（以下简称公积金贷款银行）发放的住房公积金个人住房贷款（以下简称公积金贷款）及商业性个人购房贷款（以下简称商业贷款）。

Any employee in Shanghai with regular housing provident fund (HPF) contributions can withdraw the balance of his/her own HPF account opened in Shanghai (including the balance of his/her supplementary HPF account) for the repayment of the individual HPF housing loan (hereinafter referred to as the HPF loan) and the individual commercial housing loan (hereinafter referred to as the commercial loan) disbursed by a cooperative bank in Shanghai's HPF lending business (hereinafter referred to as the HPF lending bank).

二、服务条件：

II. Service Conditions:

1、借款人通过公积金个人住房贷款、住房组合贷款或公积金合作银行的商业贷款购买本市具有所有权住房的，可申请提取还贷；

1. Where the borrower has purchased a self-owned residence in Shanghai through an individual HPF housing loan, a combination housing loan, or a commercial loan disbursed by an HPF cooperating bank, he or she can apply for an HPF withdrawal for housing loan repayment.

2、提取还贷人员（以下简称冲还人）为本市缴存住房公积金的职工，包括自愿缴存者，公积金账户唯一且不存在被冻结、查封等法定或根据市公积金中心规定限制提取的情形；

2. The person withdrawing HPF for housing loan repayment (hereinafter referred to as the withdrawer) is an employee in Shanghai with regular HPF contributions, including those who make voluntary contributions, and the withdrawer has only one HPF account which is not frozen, sealed up or in any other situation of withdrawal restriction as required by laws or certain provisions of the Shanghai Provident Fund Management Center.

3、借款人及配偶、参还人在本市无生效中的公积金贷款申请、未结清的公积金债务和未终止的公积金提取约定（包括但不限于住房公积金提取还贷约定、住房公积金提取支付租金约定及其他住房消费提取约定等），但所申请提取归还的该笔公积金贷款除外；

3. The borrower, his/her spouse and the co-withdrawer have no valid HPF loan applications, outstanding HPF debts or unfinished HPF withdrawal agreements (including but not limited to the HPF withdrawal agreements made for loan repayment, rent payment or other types of housing consumption) in their names in Shanghai, except the HPF loan under the submitted withdrawal application.

4、拟申请提取还贷的贷款已正常还款一期，且尚未结清；
4. One-term regular repayment for the loan under the submitted withdrawal application has been fulfilled and the loan has not been settled.

5、同时申请提取归还公积金贷款和商业贷款的，两笔贷款必须用于购买同一套住房；

5. If the HPF withdrawal application is submitted to repay both an HPF loan and a commercial loan, the two loans must be used for the purchase of the same residence.

6、提取还贷时，优先归还住房公积金贷款；

6. The funds withdrawn shall be first used for the repayment of the HPF loan.

7、提取还贷方式：

7. Withdrawal methods for housing loan repayment:

（1）逐月还款法（简称“月冲”）——每月从冲还人住房公积金账户中提取用于归还当月住房贷款本息的方法；

(1) Monthly repayment -- Withdrawing a corresponding amount monthly from the withdrawer's HPF account for the repayment of that month's principal and interest of the housing loan.

（2）一次性还款法（简称“年冲”）——每年从冲还人住房公积金账户中提取一次可用余额归还贷款，重新计算月还款额并继续按月还款的方法。按办理提取还贷业务的时间自动确定年冲批次为4月或9月，每年只可提取一次住房公积金用于还贷，其余月份需使用自有资金还款。

(2) Lump-sum repayment -- Withdrawing the available balance from the withdrawer's HPF account once a year for the repayment of the housing loan before resuming the monthly payment according to the recalculated monthly repayment amount. Based on the processing time of the withdrawal application, the lump-sum payment month is automatically determined as April or September. The HPF can only be withdrawn once a year in that month for the housing loan repayment, while the repayment for the other months shall be fulfilled with the applicant's own funds.

8、提取还贷操作时间由上海市公积金管理中心每月在公积金官方网站和微信公众号公布，或可咨询贷款机构。

8. The withdrawal operation time for the housing loan repayment is published every month by the Shanghai Provident Fund Management Center on its website and WeChat official account, or you may consult a loan agency.

9、提取还贷冲还人范围：

9. Scope of withdrawers:

（1）公积金贷款及商业贷款的借款人、借款人配偶、借款人父母子女；

(1) The borrower of an HPF/commercial loan, and the borrower's spouse, parents and children.

(2) 提取归还共有产权保障住房公积金贷款的，除前款规定的对象外，借款人的兄弟姐妹也可以作为冲还人。

(2) Regarding the withdrawal for the repayment of an HPF loan that was borrowed for the purchase of a joint-ownership government-subsidized residence, the borrower's brothers and sisters may also serve as a co-withdrawer in addition to the persons specified in the preceding item.

10、冲还人的提取顺序：

10. The sequence of co-withdrawers:

(1) 申请纯公积金贷款或组合贷款提取还贷的，借款人必须参与提取还贷且为第一提取顺序的冲还人；

(1) Regarding a withdrawal application for the repayment of a pure HPF loan or a combination loan, the borrower must participate in the withdrawal and serve as the first person in the sequence of co-withdrawers.

(2) 借款人配偶应当作为第二提取顺序的冲还人；

(2) The borrower's spouse shall serve as the second person in the sequence of co-withdrawers.

(3) 借款人父母子女提取顺序应当在借款人、借款人配偶之后；

(3) The borrower's parents and children shall fall behind the borrower and the borrower's spouse in the sequence of co-withdrawers.

(4) 借款人的兄弟姐妹作为共有产权保障住房公积金贷款提取还贷冲还人的，提取顺序应当在借款人、借款人配偶、借款人父母子女之后；

(4) If the borrower's brother/sister serves as a co-withdrawer for the repayment of an HPF loan that was borrowed for the purchase of a joint-ownership government-subsidized residence, the brother/sister shall fall behind the borrower, the borrower's spouse and the borrower's parent/child in the sequence of co-withdrawers.

(5) 同一冲还人住房公积金账户、补充住房公积金账户（以下统称公积金账户）的提取顺序为先提取住房公积金账户可用余额，不足时再提取补充住房公积金账户可用余额。前一顺序冲还人公积金账户可用余额不足以归还贷款时，就不足部分提取下一顺序冲还人的公积金账户可用余额。

(5) Regarding the withdrawal sequence of the same withdrawer's HPF account and supplementary HPF account (hereinafter referred to as the HPF account collectively), the available balance of the HPF account shall be withdrawn first before that of the supplementary account is withdrawn in case of the former balance being insufficient. If the available balance of the HPF account of the preceding person in the sequence of co-withdrawers is insufficient to repay the loan, the available balance of the HPF

account of the following person shall be withdrawn to repay the insufficient amount.

11、市公积金管委会或市公积金中心规定的其他条件。

11. Other terms specified by the Shanghai Housing Provident Fund Management Committee and the Shanghai Provident Fund Management Center.

三、申请材料：

III. Application Materials:

1、身份证明：借款人、提取还贷人的身份证原件或本市社会保障卡原件；港澳台人士提供港澳居民来往内地通行证、台湾居民来往大陆通行证或者港澳台居民居住证原件；外籍人员、获得境外永久（长期）居留权人员提供护照或外国人永久居留身份证原件，并提供经本人签字确认的中译名；港澳台及外籍人士需提供境内联系人信息（姓名、身份证号码及联系方式）及身份证件。

1. Proof of identity: The original identity cards or the Shanghai social security cards of the borrower and the withdrawer; the people from Hong Kong, Macao and Taiwan shall provide the originals of the Mainland Travel Permit for Hong Kong and Macao Residents, the Mainland Travel Permit for Taiwan Residents or the Residence Permit for Hong Kong, Macao and Taiwan Residents; the expatriates and those who have obtained the permanent (long-term) right of residence abroad shall provide the original passport or foreign permanent resident card, and provide their Chinese names confirmed by their signatures; the people from Hong Kong, Macao and Taiwan of China and expatriates shall provide the information (name, ID card number and contact information) and identity documents of their contacts in Chinese Mainland.

2、婚姻证明：结婚证。港澳台已婚人士未在内地（大陆）办理婚姻登记的，提供经居住地（港、澳或台）公证机关公证的婚姻证明原件和复印件，台湾已婚人士可提供台湾身份证（见背面家庭成员明细）；境外登记婚姻的，应当提供所在国公证机构或者有权机关出具的、经中华人民共和国驻该国使（领）馆认证或者该国驻华使（领）馆认证的婚姻证明原件和复印件，如为外文版本的，应当提供正规翻译机构出具的翻译件原件和复印件。

2. Proof of marriage: Marriage Certificate. Any married applicant from Hong Kong, Macao and Taiwan who has not registered marriage in Chinese Mainland shall provide the original and a photocopy of his/her marriage certificate notarized by a notary office in the place of his/her residence (Hong Kong, Macao or Taiwan). Any married applicant from Taiwan may provide his/her Taiwan ID card (see the details of family members on the back). Any applicant who has registered marriage in a country other than China shall provide the original and a photocopy of his/her marriage certificate, which was issued by a notary office or a competent department in the country where the marriage occurs and authenticated by the Chinese embassy (consulate) in that country or the embassy (consulate) of that country in China. If the marriage certificate is written in a foreign language, the applicant shall provide the original and a photocopy of the translated version of that marriage certificate issued by a formal translation agency.

3、关系证明：借款人父母子女申请作为冲还人的，需提供借款人与其父母（或子女）关系证明，如：户口簿、出生证、独生子女证、收养登记证明、法院判决书或者公证书等可以反映出申请人与其父母（或子女）关系的证明材料。

3. Proof of relationship: If the borrower's parent/child applies to serve as a co-withdrawer, the proof of relationship between the borrower and his/her parent/child shall be provided, such as the household register, birth certificate, one-child certificate, adoption registration certificate, court judgment and notary certificate.

4、涉及商业贷款的，需提供商业性购房贷款合同或放款凭证、还款凭证等商贷证明材料。

4. If a commercial loan is involved, the commercial housing loan contract, the disbursement voucher, the repayment voucher or some other proof of the commercial loan shall be provided.

5、市公积金中心要求的其他材料。

5. Other papers required by the Shanghai Provident Fund Management Center.

四、服务方式：

IV. Service Methods:

线下：

Offline:

1、2020年8月1日前受理的贷款：

1. Regarding the loans accepted before August 1, 2020:

纯公积金贷款和组合贷款的办理场所为原贷款放款银行网点；

The withdrawal application for a pure HPF loan or a combination loan shall be processed at the original service outlet of the bank that disbursed the loan.

商业贷款的办理场所为原贷款银行指定的网点。

The withdrawal application for a commercial loan shall be processed at a service outlet designated by the original lending bank.

2、2020年8月1日后受理的贷款：

2. Regarding the loans accepted after August 1, 2020:

纯公积金贷款和组合贷款的办理场所为原贷款受理网点；

The withdrawal application for a pure HPF loan or a combination loan shall be processed at the service outlet where the loan was accepted.

商业贷款的办理场所为原贷款银行指定的网点。

The withdrawal application for a commercial loan shall be processed at a service outlet designated by the original lending bank.

3、办理流程：

3. Service procedure:

贷款正常还款一期后提出申请——签署《提取住房公积金归还住房贷款委托书》
Submitting the application after one-term regular repayment for the housing loan is fulfilled -- signing the *Entrusted Withdrawal of the Housing Provident Fund for the Repayment of Housing Loans*.

线上：

Online:

“随申办-提取住房公积金归还贷款受理（冲还贷受理）”（暂仅支持本市纯公积金贷款借款人，建设银行、工商银行、邮储银行、上海银行、交通银行、北京银行组合贷款及商业性住房贷款借款人申请）

“Suishenban service platform -- Acceptance of HPF Withdrawal for Housing Loan Repayment (Acceptance of Repayment from HPF)” (only accepting the applications submitted by the borrowers of pure Shanghai HPF loans and the borrowers of combination loans and commercial housing loans disbursed by China Construction Bank, Industrial and Commercial Bank of China, Postal Savings Bank of China, Bank of Shanghai, Bank of Communications and Bank of Beijing for now)

办理流程：贷款正常还款一期后借款人通过“随申办”提出申请——所有冲还在申请当日登录本人“随申办-提取住房公积金归还贷款参还人确认”完成确认

Service procedure: After one-term regular repayment for the housing loan is fulfilled, the borrower shall submit the application on the “Suishenban” service platform. Then all co-withdrawers log on to their own “Suishenban” accounts and confirm the HPF withdrawal for housing loan repayment on the day of application.

五、到场人员：

V. Required Attendees:

借款人、提取还贷人。如有不能到场的另需提供公证机构出具的委托公证书（公证书中应明确相关委托事项）及受托人身份证件原件。

The borrower and the withdrawer shall be present. In case of the absence of the borrower or the withdrawer, a notarized power of attorney (including the specific matters entrusted) issued by a notary office and the original identity document of the entrusted party shall be provided.

六、办理时限：

VI. Processing Period:

申请资料齐全的，当场办结。

Concluded on the spot if the application materials are complete.

七、注意事项:

VII. Notes:

1、发现下列情形，公积金中心有权单方面终止提取还贷人的提取还贷委托：

1. The Shanghai Provident Fund Management Center reserves the right to unilaterally terminate the withdrawal for housing loan repayment entrusted by the withdrawer in the following circumstances:

(1) 提取还贷人公积金账户被法院冻结；

(1) The withdrawer's HPF account has been frozen by a court.

(2) 提取还贷人提供虚假信息进行提取还贷申请的；

(2) The withdrawer provided false information for the withdrawal application for housing loan repayment.

(3) 提取还贷人出现其他被法律、法规、规章或其他有权部门限制提取的情形。

(3) The withdrawer is subject to other circumstances where his/her withdrawal is restricted by laws, regulations, rules or other competent departments.

2、所有冲还人需在申请当日登录本人“随申办”完成确认，否则该业务将自动失效。

2. All co-withdrawers shall log on to their own “Suishenban” accounts and confirm the withdrawal on the day of application, otherwise the service shall be invalidated automatically.

提前结清公积金贷款（2020 年 8 月 1 日后受理的贷款）

Early Settlement of Housing Provident Fund Loan Accepted after August 1, 2020)

一、适用范围:

I. Scope of Application:

2020 年 8 月 1 日后受理的住房公积金贷款，借款人需办理公积金贷款提前结清的。

The service is applicable to the situation where a borrower requires to make an early settlement of a housing provident fund (HPF) loan that was accepted after August 1, 2020.

二、服务条件:

II. Service Conditions:

1、贷款已正常还款一期，且不存在拖欠的本金、利息、本金罚息、利息罚息、实现债权所需的费用、因借款人违约而给贷款人造成的损失和其他所有应付费

1. One-term regular repayment for the loan has been fulfilled, and there is no default on the principal, interest, penalty interest on the principal, penalty interest on the interest, expenses required to realize the creditor's rights, losses caused to the lender due to the borrower's default, or any other expenses payable.

2、公积金贷款无未到账业务;

2. There is no outstanding amount for the HPF loan.

3、预约的还款日不得为每月的 20 日，不得晚于下一还款日，且不得跨年;

3. The agreed repayment date shall not be the 20th day of each month and shall be no later than the next repayment date or the end of the year.

4、双休日、节假日不作为预约还款日;

4. Weekends and holidays shall not be selected as the agreed repayment date.

5、满足市公积金管委会、市公积金中心和公积金贷款合同约定的其他条件。

5. Other terms specified by the Shanghai Housing Provident Fund Management Committee, the Shanghai Provident Fund Management Center and the HPF loan contract.

三、申请材料:

III. Application Materials:

1、身份证明：借款人身份证原件。港澳台人士提供港澳居民来往内地通行证、台湾居民来往大陆通行证或者港澳台居民居住证原件；外籍人员、获得境外永久（长期）居留权人员提供护照或外国人永久居留身份证原件。

1. Proof of identity: The original identity card of the borrower. The people from Hong Kong, Macao and Taiwan shall provide the originals of the Mainland Travel Permit for Hong Kong and Macao Residents, the Mainland Travel Permit for Taiwan Residents or the Residence Permit for Hong Kong, Macao and Taiwan Residents; the expatriates and those who have obtained the permanent (long-term) right of residence abroad shall provide the original passport or foreign permanent resident ID card.

2、市公积金中心要求的其他材料。

2. Other materials required by the Shanghai Provident Fund Management Center.

四、服务方式:

IV. Service Methods:

线下：

Offline:

原贷款受理网点。

The original service outlet that accepted the loan.

线上：

Online:

上海住房公积金网 www.shgjj.com、随申办-公积金贷款提前还款预约。

Shanghai Housing Provident Fund Website (www.shgjj.com) and Suishenban service platform -- Appointment for Early Repayment of the Housing Provident Fund Loan

办理流程：

Service procedure:

预约——在约定的还款日前在还款账户内存入提前结清的本金及应还利息。

Making an appointment -- Depositing an amount equal to the total of the principal and the interest payable for the early settlement in the repayment account prior to the agreed repayment date.

五、到场人员：

V. Required Attendees:

借款人。如有不能到场的另需提供公证机构出具的委托公证书（公证书中应明确相关委托事项）及受托人身份证件原件。

The borrower. In case of the absence of the borrower, a notarized power of attorney (including the specific matters entrusted with) issued by a notary office and the original identification certificate of the entrusted party shall be provided.

六、注意事项：

VI. Notes:

1、预约扣款日当天，当月未正常还款的，提前结清受理作废。

1. On the agreed repayment date, if the regular repayment for that month is not fulfilled, the acceptance of early settlement shall be voided.

2、预约扣款日当天，还款账户内余额不足以全额偿还预约提前还款的本金及应还利息的，提前结清受理作废。

2. On the agreed repayment date, if the balance in the repayment account is insufficient to fully repay the principal and the interest payable for the early settlement, the acceptance of early settlement shall be voided.

3、如借款人有提取还贷委托的，纯公积金贷款提前结清后，提取还贷协议自动终止。

3. If the borrower has entrusted an HPF withdrawal for repayment, the entrusted withdrawal shall be terminated automatically after the pure HPF loan is settled early.

离境提取（在沪工作的外籍、获得境外永久（长期）居留权和台港澳人员）

Departure Withdrawal (For Employees Working in Shanghai Who are Expatriates, Have Obtained Permanent (Long-term) Right of Residence Abroad, or are Residents of Taiwan, Hong Kong and Macao)

一、适用范围：

I. Scope of Application:

在沪工作的外籍人员、获得境外永久（长期）居留权人员和台湾香港澳门居民，与用人单位解除或终止劳动（聘用）关系并离境的，且无提取住房公积金归还住房贷款委托的；个人账户状态应当为停缴或者封存状态。

Expatriates, personnel who have obtained permanent (long-term) rights of residence abroad and residents of Taiwan, Hong Kong and Macao, working in Shanghai, who cancel or terminate the labor (employment) relationship with the employer and leave Shanghai and have not withdrawn the housing provident fund to repay the housing loan; the individual account shall be suspended or sealed up.

二、申请材料：

II. Application Materials:

1、身份证明材料原件：

1. Original identity proof documents:

（1）外籍人员、获得境外永久（长期）居留权人员提供护照。

(1) Expatriates and personnel who have obtained permanent (long-term) rights of residence abroad shall provide their passports.

（2）香港澳门居民提供与个人住房公积金账户相对应的港澳居民往来内地通行证（简称“回乡证”）或港澳居民居住证。

(2) Residents of Hong Kong and Macao shall provide the Mainland Travel Permit for Hong Kong and Macao Residents (referred to as the “Home Return Permit”) or the Residence Permit for Hong Kong and Macao Residents corresponding to their personal housing provident fund accounts.

（3）台湾居民提供与个人住房公积金账户相对应的“台湾居民往来大陆通行证”（简称“台胞证”）或台湾居民居住证。

(3) Taiwan residents shall provide the “Mainland Travel Permit for Taiwan Residents” (referred to as the “Taiwan Compatriot Permit”) or the Residence Permit for Taiwan Residents corresponding to their personal housing provident fund accounts.

(4) 委托办理的:

(4) If the applicant entrusts others with the application:

①受托人是委托人配偶或父母、子女的需提供委托人和受托人身份证件, 户口簿或结婚证、公安机关出具的户籍证明等可以证明委托人和受托人关系材料, 委托人出具的委托书;

① If the entrusted party is the entrusting party's spouse, parent, or child, they shall provide the ID cards of both the entrusting party and the entrusted party, materials such as household register or marriage certificate or household registration certificate issued by the public security agency that can prove the relationship between the entrusting party and the entrusted party, and a power of attorney issued by the entrusting party;

②受托人非委托人配偶或父母、子女的需提供委托人和受托人身份证件, 经公证机关公证的委托书。

② If the entrusted party is not the entrusting party's spouse, parent, or child, they shall provide the ID cards of both the entrusting party and the entrusted party, and a power of attorney notarized by a notary authority.

(5) 经人民法院认定属于无民事行为能力人或者限制民事行为能力人的申请人, 由其监护人代为办理, 提供申请人无民事行为能力或限制民事行为能力的法院判决书等材料、申请人及监护人的身份证件、监护关系材料 (法院判决书、户口簿或结婚证等可以证明监护关系的材料)。

(5) For applicants who are determined by the people's court to be persons without capacity for civil conduct or persons with limited capacity for civil conduct, their guardians shall handle the matter on their behalf by providing the court judgment and other materials stating that the applicant has no capacity for civil conduct or with limited capacity for civil conduct, the ID cards of both the applicant and the guardian, and materials such as court judgment, household register or marriage certificate that can prove the guardianship.

2、提取原因申请材料原件:

2. Original application materials specifying the reason for withdrawal:

与用人单位解除或终止劳动 (聘用) 关系的证明。

Proof of cancellation or termination of labor (employment) relationship with the employer.

3、申请人本人名下的住房公积金合作银行一类借记卡。

3. A Class-I account debit card under the applicant's name issued by an HPF partner bank.

三、服务方式:

III. Service Method:

线下:

Offline:

建设银行住房公积金业务网点、上海市公积金管理中心业务网点

Service outlets of China Construction Bank for the housing provident fund and service outlets of the Shanghai Provident Fund Management Center (SPFMC)

三、办理时限:

IV. Processing Period:

手续齐全情况下, 不超过 3 个工作日。

No more than three working days if the formalities are complete.

四、注意事项:

V. Notes:

对于业务需要留存身份证明材料复印件的，由住房公积金业务网点经办人代为扫描、打印或复印。

Where copies of identity proof documents need to be retained for certain operations, such documents shall be scanned, printed or copied by the handling staff at the housing provident fund service outlets.

购买拥有所有权的自住住房

Purchase of Self-owned Self-occupied Housing

一、适用范围:

I. Scope of Application:

1、购买本市拥有所有权的自住住房的个人及其配偶，且无住房公积金贷款，无提取住房公积金归还贷款委托的。

1. Any individual and his/her spouse who are to purchase a self-owned self-occupied residence in Shanghai and have no housing provident fund (hereinafter referred to as HPF) loans to pay or no HPF withdrawal entrusted for loan repayment.

2、购买外省市拥有所有权的自住住房的个人及其配偶，房屋所在地为职工本人或配偶或父母、子女户籍地的，且无住房公积金贷款，无提取住房公积金归还贷款委托的。

2. Any individual and his/her spouse who are to purchase a self-owned self-occupied residence outside Shanghai and have no HPF loans to pay or no HPF withdrawal entrusted for loan repayment (The residence to be purchased shall be located at the registered place of permanent residence of the employee or his/her spouse/parent/child).

3、购买外省市拥有所有权的自住住房的个人及其配偶，房屋所在地为职工本人或配偶公积金缴存地的（缴存地指职工当前账户状态正常，且已连续缴存六个月及以上的住房公积金账户所在地级市），且无住房公积金贷款，无提取住房公积金归还贷款委托的。

3. Any individual and his/her spouse who are to purchase a self-owned self-occupied residence outside Shanghai and have no HPF loans to pay or no HPF withdrawal entrusted for loan repayment (The residence to be purchased shall be located at the HPF contribution place of the employee or his/her spouse, or more specifically, at the prefecture-level city where the employee's or his/her spouse's HPF account was opened, and the account shall be in normal status with at least six consecutive months' HPF contributions deposited so far).

4、购买江苏省、安徽省、浙江省拥有所有权的自住住房的个人及其配偶，在本

市无自有住房，且无住房公积金贷款，无提取住房公积金归还贷款委托的。

4. Any individual and his/her spouse who are to purchase a self-owned self-occupied residence in the provinces of Jiangsu, Anhui and Zhejiang, and have no self-owned residence in Shanghai, no HPF loans to pay or no HPF withdrawal entrusted for loan repayment.

二、申请材料：

II. Application Materials:

1、身份证明和关系证明原件：

1. Original identity and relationship certificates:

2、提取原因证明材料原件：

2. Original documents that prove the withdrawal reason:

（1）在本市购买自住产权房的提供购房合同、购房全额发票（购买二手房无法提供发票的，需提供契税完税证明）、所购住房的不动产权证（发证之日起五年内）；

(1) For the purchase of a self-owned self-occupied residence in Shanghai, the applicant shall provide the purchase contract, the full invoice for the purchase (If the full invoice is not available due to the previously owned nature of the residence, the deed tax payment certification shall be provided), and the real property ownership certificate of the purchased residence (within five years from the date of issuance);

（2）在本人、配偶、父母、子女户籍地购买拥有所有权自住住房的，提供购房合同、购房全额发票（购买二手房无法提供发票的，需提供契税完税证明）、所购住房的不动产权证（发证之日起五年内）、户口簿；

(2) For the purchase of a self-owned self-occupied residence at the registered place of permanent residence of the employee or his/her spouse/parent/child, the applicant shall provide the purchase contract, the full invoice for the purchase (If the full invoice is not available due to the previously owned nature of the residence, the deed tax payment certification shall be provided), the real property ownership certificate of the purchased residence (within five years from the date of issuance), and the household register;

（3）在本人、配偶住房公积金缴存地购买拥有所有权自住住房的，提供购房合同、购房全额发票（购买二手房无法提供发票的，需提供契税完税证明）、所购住房的不动产权证（发证之日起五年内）、通过“全国住房公积金”小程序出示在购房地缴存住房公积金的情况或提供当地住房公积金盖章的缴存查询材料；

(3) For the purchase of a self-owned self-occupied residence at the HPF contribution place of the employee or his/her spouse, the applicant shall provide the purchase contract, the full invoice for the purchase (If the full invoice is not available due to the previously owned nature of the residence, the deed tax payment certification shall be provided), the real property ownership certificate of the purchased residence (within five years from the date of issuance), and a demonstration of the HPF contributions at the place of purchase through the “National Housing Provident Fund” mini program or a contribution inquiry paper affixed with the seal of the local HPF office;

（4）在江苏省、安徽省、浙江省购买拥有所有权自住住房的，提供购房合同、购房全额发票（购买二手房无法提供发票的，需提供契税完税证明）、所购住房的不动产权证（发证之日起五年内）。

(4) For the purchase of a self-owned self-occupied residence in the provinces of Jiangsu,

Anhui and Zhejiang, the applicant shall provide the purchase contract, the full invoice for the purchase (If the full invoice is not available due to the previously owned nature of the residence, the deed tax payment certification shall be provided), and the real property ownership certificate of the purchased residence (within five years from the date of issuance);

(5) 购买公有住房产权证前提取住房公积金的提供公有住房出售合同、个人购房交款凭证（已加盖建设银行业务章或现金收讫章的用户联）；

(5) For the HPF withdrawal before completing the purchase of a public-owned residence, the applicant shall provide the sale contract of the public-owned residence and the purchase payment voucher (the user copy of the voucher affixed with the business seal or cash receipt seal of China Construction Bank);

(6) 动拆迁安置产权住房的提供房屋动拆迁安置协议书、超安置费用部分的发票或收据（安置费直接抵扣房款的，应由动拆迁单位提供补差的书面证明）、不动产权证（发证之日起五年内）；

(6) For the purchase of a self-owned relocation settlement residence, the applicant shall provide the relocation and settlement agreement, the invoice or receipt for the extra payment above the settlement allowance (If the settlement allowance is directly deducted as part of the payment for the purchase, the relocation organization shall provide a written statement on making up the difference), and the real property ownership certificate (within five years from the date of issuance);

(7) 购买拍卖产权房的提供房屋拍卖确认书、购买拍卖房的发票或收据、不动产权证（发证之日起五年内）；

(7) For the purchase of an auctioned self-owned residence, the applicant shall provide the auction confirmation, the invoice or receipt for the purchase of the auctioned residence, and the real property ownership certificate (within five years from the date of issuance);

(8) 购买本市共有产权保障住房政府产权份额的提供购买政府产权份额协议、上海市共有产权保障住房政府产权份额价款缴清证明、不动产权证（发证之日起5年内）。

(8) For purchasing the government share of ownership of a joined-ownership government-subsidized residence in Shanghai, the applicant shall provide the agreement on the purchase of the government share of ownership, the certification of full payment of the amounts for the government share of ownership, and the real property ownership certificate (within five years from the date of issuance).

3、申请人本人名下的住房公积金合作银行一类借记卡。

3. A Class-I account debit card opened in the applicant's name at an HPF partner bank.

4、其他相关材料：市公积金中心在提取审核过程中对职工提取行为真实性存疑的，可要求职工进一步提供其他有效证明材料。

4. Other relevant materials: If the Shanghai Provident Fund Management Center (SPFMC) has some doubt about the authenticity of the employee's withdrawal during the withdrawal review, it may require the employee to provide some other valid proof documents.

三、服务方式：

III. Service Methods:

线下:

Offline:

1、购买公有住房产权证前提取住房公积金的: 交款凭证指定收款银行所在地的建设银行住房公积金业务网点;

1. For the HPF withdrawal before completing the purchase of a public-owned residence: The service is available at any HPF service outlet of China Construction Bank in the place where the receiving bank designated by the payment voucher is located;

2、购买其他房屋的:

2. For the purchase of other types of housing:

建设银行住房公积金业务网点或上海市公积金管理中心业务网点。

The service is available at any HPF service outlet of China Construction Bank or any service outlet of the SPFMC.

线上:

Online:

购买本市自住产权房、购买长三角地区的自住产权房的: “一网通办” PC 端。

For the purchase of self-owned self-occupied housing in Shanghai or other cities in the Yangtze River Delta: The service is available on the Government Online-Offline Shanghai PC client.

四、办理时限:

IV. Processing Period:

职工申请提取住房公积金符合规定条件的, 市公积金中心应当自受理申请之日起三个工作日内作出准予提取或者不准予提取的决定。市公积金中心对职工提取行为的真实性有疑义的, 应进行调查核实, 再根据核实结果在三个工作日内作出准予提取或不准提取的决定 (调查核实时间不包含在三个工作日内)。

If an employee's application for HPF withdrawal conforms to the specified terms, the SPFMC shall make a decision of approving or disapproving the withdrawal within three working days from the date of accepting the application. If the SPFMC has some doubt about the authenticity of the employee's behavior of withdrawal, it shall conduct an investigation and verification process before making a decision of approving or disapproving the withdrawal according to the verification result within three working days (The investigation and verification period is not included in the three working days).

向本市有关部门调查核实情况的, 调查核实时间一般为五个工作日, 最长不得超过十个工作日; 向外省市有关部门调查核实情况的, 调查核实时间一般为十个工作日, 最长不得超过二十个工作日。

Should the investigation and verification process be conducted with a relevant municipal department, the investigation and verification period shall be five working days in general, ten at most; and should the investigation and verification process be conducted with a relevant department outside Shanghai, the investigation and verification period shall be ten working days in general, twenty at most.

五、注意事项:

V. Notes:

1、产权人为多人, 且无配偶、父母、子女关系的, 仅允许其中一人及其配偶提取住房公积金。产权人为多人, 且有配偶、父母、子女关系的, 允许各产权人

及其配偶提取住房公积金。产权人为一人，允许产权人本人及其配偶提取住房公积金。同一购房事由的提取申请人，应一次性集中办理提取手续。

1. If the owner of a newly-purchased residence includes more than one person and they are in no husband-wife or parent-child relationship, then only one of the co-owners and his/her spouse are allowed to withdraw from their HPF accounts. If the owner includes more than one person and they are in an either husband-wife or parent-child relationship, then each of the co-owners and his/her spouse are allowed to withdraw from their HPF accounts. If the owner is one person only, then the owner and his/her spouse are allowed to withdraw from their HPF accounts. The withdrawal applicants for the same property purchase shall undergo all the withdrawal formalities once for all.

2、仅购买住房部分产权且该住房剩余产权未变动的，不能提取住房公积金。

2. If an individual has purchased partial ownership of a residence and the rest of the ownership remains unchanged, he or she cannot withdraw from the HPF account for the purchase.

3、对于业务需要留存身份证明材料复印件的，由住房公积金业务网点经办人代为扫描、打印或复印。

3. If the service requires retaining certain copies of the applicant's identity proof documents, the documents shall be scanned, printed or copied by the handling staff at the HPF service outlet on behalf of the applicant.

4、在外省市购房，通过购房地跨省通办渠道申请的，已婚职工应当提供婚姻证明，未婚职工须在《“跨省通办”业务办理申请表》空白处手写“本人无配偶”并签字。已开立补充住房公积金账户的，分别填报住房公积金账户和补充住房公积金账户的提取金额。

4. If a residence purchased is located outside Shanghai and the application for HPF withdrawal due to housing loan repayment is submitted through the “cross-province handling” channel at the place of purchase, a married employee shall provide his/her marriage certificate, while an unmarried employee shall write the words “I have no spouse” in the blank of the *Application Form of “Cross-Province Handling” Service* and sign his/her name. If the applicant has opened a supplementary HPF account, the withdrawal amounts of the HPF account and the supplementary HPF account shall be declared respectively.

个人住房公积金账户信息修改（账户在单位的）

Personal Housing Provident Fund Account Information Modification (for Accounts in the Employer)

一、适用范围：

I. Scope of Application:

个人住房公积金账户“姓名”、“证件类型”、“证件号码”、“性别”和“出生年月”信息有误且账户在单位的。

For those personal housing provident fund accounts with incorrect information about “name”, “certificate type”, “certificate number”, “gender”, and “date of birth” and established in the employer.

二、申请材料:

II. Application Materials:

1. 本人办理需提供下列文件材料:

1. The following documents and materials shall be provided for processing by the applicant:

(1) 填妥并加盖单位公章且经本人签字确认的《个人住房公积金账户信息修改申请表》;

(1) *The Application Form for Personal Housing Provident Fund Account Information Modification*, which is completed and stamped with the official seal of the employer and signed by the applicant for confirmation;

(2) 本人身份材料原件(申请人为中国大陆公民, 应提供身份证原件; 申请人非中国大陆公民, 应提供护照或居住证或通行证等其他有效身份材料代替);

(2) Original identity documents of the applicant (in case of a Chinese Mainland citizen, the original identity card shall be provided; in case of a non-Chinese Mainland citizen, the passport or residence permit or pass permit or other valid identity documents shall be provided instead);

(3) 委托办理的, 受托人应当是委托人的配偶或直系血亲。受托人需提供身份材料原件(受托人为中国大陆公民, 应提供身份证原件; 受托人非中国大陆公民, 应提供护照或居住证或通行证等其他有效身份材料代替)和户口簿或结婚证、公安机关出具的户籍证明等可以证明委托人和受托人关系材料的原件。

(3) For entrusted processing, the entrusted party shall be the spouse or lineal relative by blood of the entrusting party. The entrusted party shall provide the original identity documents (in case of a Chinese Mainland citizen, the original identity card shall be provided; in case of a non-Chinese Mainland citizen, the passport or residence permit or pass permit or other valid identity documents shall be provided instead) and documents that can prove the relationship between the entrusting party and the entrusted party, including the original household register or marriage certificate, or household registration certificate issued by the public security organ.

2. 单位办理需提供下列文件材料:

2. The following documents and materials shall be provided for processing by the employer:

(1) 填妥并加盖单位公章且经本人签字确认的《个人住房公积金账户信息修改

申请表》;

(1) *The Application Form for Personal Housing Provident Fund Account Information Modification*, which is completed and stamped with the official seal of the employer and signed by the applicant for confirmation;

(2) 本人身份材料原件或复印件 (申请人为中国大陆公民, 应提供身份证; 申请人非中国大陆公民, 应提供护照或居住证或通行证等其他有效身份材料代替);

(2) The original or copies of the applicant's identity documents (in case of a Chinese Mainland citizen, the identity card shall be provided; in case of a non-Chinese Mainland citizen, the passport or residence permit or pass permit or other valid identity documents shall be provided instead);

(3) 单位住房公积金经办人身份材料原件 (经办人为中国大陆公民, 应提供身份证原件; 经办人非中国大陆公民, 应提供护照或居住证或通行证等其他有效身份材料代替)。

(3) Original identity documents of the employer's handling staff member for such processing of the housing provident fund (in case of a Chinese Mainland citizen, the original identity card shall be provided; in case of a non-Chinese Mainland citizen, the passport or residence permit or pass permit or other valid identity documents shall be provided instead).

三、服务方式:

III. Service Method:

线下:

Offline:

建设银行住房公积金业务网点、上海市公积金管理中心业务网点

Service outlets of China Construction Bank for the housing provident fund and service outlets of Shanghai Provident Fund Management Center

四、办理时限:

IV. Processing Period:

手续齐全情况下, 当场办结。

Concluded on the spot, if the formalities are complete.

个人住房公积金账户信息修改 (账户在“封存专户”)

Personal Housing Provident Fund Account Information Modification (for

Accounts in the “Sealed Special Account”)

一、适用范围：

I. Scope of Application:

个人住房公积金账户“姓名”、“证件类型”、“证件号码”、“性别”和“出生年月”信息有误且账户在“上海市公积金管理中心住房公积金集中封存专户”的。

For those personal housing provident fund accounts with incorrect information about “name”, “certificate type”, “certificate number”, “gender”, and “date of birth” and established in the “Housing Provident Fund Centralized Sealed Special Account of Shanghai Provident Fund Management Center”.

二、申请材料：

II. Application Materials:

1. 本人原单位出具并加盖单位公章的确认账户为本人的相关证明，包括个人住房公积金账号、正确的姓名和证件类型及证件号码等事项；

1. Relevant certificates which are issued by the applicant's former employer and stamped with its official seal confirming that the account is owned by the applicant, containing the personal housing provident fund account number, correct name, certificate type, certificate number, etc.;

2. 本人身份材料原件（申请人为中国大陆公民，应提供身份证原件；申请人非中国大陆公民，应提供护照或居住证或通行证等其他有效身份材料代替）；

2. Original identity documents of the applicant (in case of a Chinese Mainland citizen, the original identity card shall be provided; in case of a non-Chinese Mainland citizen, the passport or residence permit or pass permit or other valid identity documents shall be provided instead);

3. 委托办理的，受托人应当是委托人的配偶或直系血亲。受托人需提供身份材料原件（受托人为中国大陆公民，应提供身份证原件；受托人非中国大陆公民，应提供护照或居住证或通行证等其他有效身份材料代替）和户口簿或结婚证、公安机关出具的户籍证明等可以证明委托人和受托人关系材料的原件。

3. For entrusted processing, the entrusted party shall be the spouse or lineal relative by blood of the entrusting party. The entrusted party shall provide the original identity documents (in case of a Chinese Mainland citizen, the original identity card shall be provided; in case of a non-Chinese Mainland citizen, the passport or residence permit or pass permit or other valid identity documents shall be provided instead) and documents that can prove the relationship between the entrusting party and the entrusted party, including the original household register or marriage certificate, or household registration certificate issued by the public security organ.

三、服务方式:

III. Service Methods:

线下:

Offline:

上海市公积金管理中心业务网点

Service outlets of Shanghai Provident Fund Management Center

四、办理时限:

IV. Processing Period:

手续齐全情况下，当场办结。

Concluded on the spot, if the formalities are complete.

个人住房公积金账户的设立（设立在单位）

Establishment of a Personal Housing Provident Fund Account (Established in the Employer)

一、适用范围:

I. Scope of Application:

单位录用职工的，应当自录用之日起 30 日内为尚未设立个人住房公积金账户的职工办理账户设立手续。

An employer shall process the account establishment procedures for the hired employees without a personal housing provident fund account within 30 days from the date of employment.

二、申请材料:

II. Application Materials:

1. 汇缴设立账户需提供填妥并加盖单位公章或住房公积金业务专用章一式二联的《上海市住房公积金汇缴变更清册》；补缴设立账户需提供填妥并加盖单位公章或住房公积金业务专用章一式二联的《上海市住房公积金补缴清册》；

1. The *Shanghai Housing Provident Fund Contribution Change List* which is completed and stamped with the official seal of the employer or the special seal for housing provident fund business shall be provided in duplicate for establishment of an account by contribution; the *Shanghai Housing Provident Fund Supplementary Contribution List* which is completed and stamped with the official seal of the employer or the special seal for housing provident fund business shall be provided in duplicate

for establishment of an account by supplementary contribution;

2. 为外籍、获得境外永久（长期）居留权在沪工作人员设立个人住房公积金账户的，还需提供职工的外国护照、外国人永久居留身份证等上述证件之一的复印件。

2. To establish a personal housing provident fund account for employees working in Shanghai who are expatriates or have obtained the permanent (long-term) right of residence abroad, a copy of one of the documents, including the employee's foreign passport and foreign permanent resident identity card, shall also be provided.

为香港澳门台湾在沪工作人员设立个人住房公积金账户的，还需提供港澳居民居住证、台湾居民居住证、港澳居民来往内地通行证、台湾居民来往大陆通行证等上述证件之一的复印件。

To establish a personal housing provident fund account for Hong Kong, Macao and Taiwan employees working in Shanghai, a copy of one of the documents, such as the Residence Permit for Hong Kong and Macao Residents, Residence Permit for Taiwan Residents, Mainland Travel Permit for Hong Kong and Macao Residents, and Mainland Travel Permit for Taiwan Residents, shall also be provided.

三、服务方式：

III. Service Methods:

线下：

Offline:

建设银行住房公积金业务网点。

Service outlets of China Construction Bank for the housing provident fund.

线上：

Online:

上海住房公积金网 www.shgjj.com、“上海公积金”手机客户端、“一网通办”PC端。

Shanghai Housing Provident Fund Website (www.shgjj.com), “Shanghai Provident Fund” app, and “Government Online-Offline Shanghai” PC client.

四、办理时限：

IV. Processing Period:

手续齐全情况下，不超过3个工作日。

No more than three working days, if the formalities are complete.

五、注意事项：

V. Notes:

为外籍、获得境外永久（长期）居留权和香港澳门台湾在沪工作人员设立个人住房公积金账户的，仅限线下网点办理。

For employees working in Shanghai who are expatriates, have obtained the permanent (long-term) right of residence abroad, or are Hong Kong, Macao and Taiwan residents, the establishment of a personal housing provident fund account shall only be processed through offline service outlets.

个人住房公积金贷款申请

Application for Individual Housing Provident Fund Loan

一、适用范围

I. Eligibility

正常缴存住房公积金的职工，包括在本市缴存住房公积金的灵活就业缴存人员及在外省市缴存住房公积金的职工，在本市行政区域内购买具有所有权的自住住房申请公积金贷款。

Applicants must be actively contributing to the Housing Provident Fund (HPF). This includes individuals engaged in flexible employment who make contributions in Shanghai, as well as employees contributing to HPF in other provinces or municipalities who meet the inter-regional loan eligibility requirements. The loan must be used to purchase a self-owned residential property located within the administrative boundaries of Shanghai.

二、申请材料

II. Required Documents

1、身份证明。包括身份证、港澳居民来往内地通行证、台湾居民来往大陆通行证或者港澳台居民居住证、外国人永久居留证或护照。

1. Proof of Identity. This includes a valid Resident Identity Card, Mainland Travel Permit for Hong Kong and Macao Residents, Mainland Travel Permit for Taiwan

Residents, Residence Permit for Hong Kong, Macao, and Taiwan Residents, Foreign Permanent Resident ID Card, or a valid passport.

2、户籍证明。包括居民户口簿或个人户口卡。

2. Proof of Household Registration. This includes a household registration record (hukou) or an individual household registration card.

3、婚姻证明：

3. Proof of Marital Status

（1）已婚人士提供结婚证；

(1) Married applicants must provide a valid marriage certificate;

（2）离异人士提供离婚证及加盖民政局印章的离婚协议或法院离婚判决书、民事调解书；

(2) Divorced applicants must submit a divorce certificate along with either a divorce agreement bearing the official seal of the civil affairs bureau or a court-issued divorce judgment or civil mediation document;

（3）港澳台登记婚姻的，提供经登记地委托公证人或公证机关公证、有权机关认证的合法有效的婚姻证明；

(3) Applicants whose marriages were registered in Hong Kong, Macao, or Taiwan of China must provide a legally recognized marriage certificate that has been notarized by an authorized notary or notarial institution at the place of registration and authenticated by the relevant authority;

（4）国外登记婚姻的，提供所在国公证机构或者有权机关出具的、经中华人民共和国驻该国使（领）馆认证或者该国驻华使（领）馆认证的婚姻证明及翻译件；

(4) For marriages registered outside of China, applicants must submit a valid marriage certificate issued by a notary office or competent authority in the country of registration. The certificate must be authenticated either by the Chinese embassy or

consulate in that country, or by the respective country's embassy or consulate in China, and accompanied by a certified Chinese translation of the certificate.

(5) 单身人士签署单身承诺。

(5) Unmarried applicants must sign a formal declaration of single status.

4、未成年子女关系证明。借款申请人家庭有未成年人子女的，需提供以下材料之一作为未成年子女关系证明：

4. Verification of Relationship with Minor Children

If the applicant's household includes one or more minor children, proof of the parent-child relationship must be provided by submitting one of the following documents:

(1) 出生医学证明；

(1) The child's birth certificate;

(2) 户口簿；

(2) The household registration record (hukou);

(3) 收养登记证明；

(3) An adoption registration certificate;

(4) 离婚协议书、法院判决书等确定未成年子女抚养权归属的证明材料；

(4) A divorce agreement, court judgment, or other legal documents confirming custody of the minor child;

(5) 其他有权机构出具的可以证明父母子女关系的证明材料。

(5) Any other official document issued by a competent authority that substantiates the parent-child relationship.

5、购房合同：

5. Purchase Agreement

(1) 贷款用于购买新建住房的，提供期房的预售合同或现房的出售合同原件；
(1) For loans intended for the purchase of newly built housing, the original pre-sale agreement (for off-plan housing) or sales contract (for completed housing) must be submitted;

(2) 贷款用于购买存量住房的，提供二手房买卖合同原件。
(2) For loans intended for the purchase of pre-owned housing, the original signed pre-owned housing sale contract must be submitted.

6、首付款证明：

6. Proof of Down Payment

(1) 购买新建住房，提供售房单位出具的发票及支付凭证原件和复印件，若无发票仅提供收据的，收据需加盖开发商公章或财务章、发票专用章；

(1) When purchasing newly built housing, applicants must submit the original and a copy of the invoice and payment receipt issued by the property developer. If an invoice is not available, a payment receipt bearing the developer's official seal, financial seal, or special invoice seal is required.

(2) 购买存量住房，提供出售方出具的首付款收据及已支付凭证原件和复印件（首付款付款方仅限于买受方本人及其配偶、父母、子女；首付款收款方仅限于出售方本人及配偶）。

(2) When purchasing pre-owned housing, applicants must provide the original and a copy of the down payment receipt and proof of payment issued by the seller. The down payment may only be made by the buyer, their spouse, parents, or children, and may only be received by the seller or their spouse.

7、出售方材料：

7. Seller's Documentation

(1) 购买新建住房，提供期房的预售许可证或现房的大产证、房产开发商营业执照、法人代表身份证的复印件及房产开发商或代理商的收款账号；

(1) For newly built housing purchases, applicants must submit the following

documents:

- A copy of the pre-sale permit (for off-plan housing) or the property ownership certificate (for completed housing);
- Copies of the developer's business license and the legal representative's identity card;
- Bank account information for the developer or authorized sales agent.

(2) 购买存量住房，提供出售方身份证原件、含竣工日期的房产证复印件（若房产证上无竣工日期，需提供房地产交易中心出具的含竣工日期房产登记证明原件）及出售方名下 I 类借记卡原件。若出售方为公司的，提供同意出售房屋的情况说明并加盖公章、营业执照复印件、法人代表身份证复印件及公司收款账号。

(2) For pre-owned housing purchases, applicants must provide the following documents:

- The seller's original identity card;
- A copy of the property ownership certificate showing the date of completion. If this information is not included in the certificate, an official property registration document issued by the local real estate transaction center indicating the completion date must be provided;
- The seller's original Type-I debit card. If the seller is a legal entity, the following additional documents are required:
 - * A signed statement of intent to sell the property, stamped with the company's official seal;
 - * A copy of the company's business license;
 - * A copy of the legal representative's identity card;
 - * The company's receiving bank account information.

8、还款账户材料：借款申请人名下的放款银行 I 类借记卡原件。

8. Repayment Account Information

The applicant must present the original Type-I debit card issued by the designated lending bank under their own name, which will be used for loan repayment purposes.

9、特殊情形下需提供的材料：

9. Documents Required Under Special Circumstances

(1) 港澳台及外籍人士需提供境内联系人信息（姓名、身份证号码及联系方式）及身份证件；

(1) Residents of Hong Kong, Macao, and Taiwan, and foreign nationals must provide valid identity documents and the contact information of a local representative in the mainland of China, including their name, ID number, and phone number.

(2) 当事人不能到场的，需提供委托公证书；

(2) If the applicant is unable to apply in person, a notarized power of attorney must be submitted.

(3) 异地贷款职工，需提供《异地贷款职工住房公积金缴存使用证明》或《住房公积金业务办理个人信息表》（“全国住房公积金小程序”选择“服务-业务办理电子码-信息表申请”，点击提交按钮申请“电子码”）；

(3) Applicants contributing to HPF in other provinces or municipalities must submit either:

- *The Certificate of Housing Provident Fund Contribution and Utilization for Cross-Region Loan Applicants*, or
- *The Personal Information Form for Housing Provident Fund Services*, which can be obtained via the “National Housing Provident Fund” WeChat mini-program:
 - Go to “Services” > “e-Service Code” > “Apply for Personal Information Form”, then click Submit to generate a digital code.

(4) 多子女家庭首套贷款且其中一个子女为成年子女的，需提供成年子女的身份证明及与成年子女的关系证明材料；

(4) For families with multiple children applying for a first-home loan, if one of the children is an adult, that child’s identity documents and proof of family relationship must be submitted.

(5) 借款申请人父母（或子女）参贷或因婚姻需求进行认定审核的，需提供申请人与其父母（或子女）关系证明；

(5) If a parent or child is a co-applicant, or if eligibility is being verified based on marital or family relationships, supporting documentation verifying the parent-child relationship is required.

(6) 当事人为限制（无）民事行为能力的成年人的，应提供监护证明原件和复印件；

(6) If the applicant is an adult with limited or no legal capacity, both the original and a copy of the guardianship certificate must be provided.

(7) 存在外文证明材料的，需提供原件的中文翻译件；

(7) Any documents in a foreign language must be accompanied by an official Chinese translation.

(8) 其他材料。

(8) Additional supporting documents may be requested where deemed necessary.

三、服务方式

III. Service Channels

1、线下：

1. Offline:

(1) 纯公积金贷款：上海市住房置业融资担保有限公司业务网点。

(1) For HPF loans only, applicants must visit the service outlets of Shanghai Estate Guarantee Co., Ltd.

(2) 公积金组合贷款：住房公积金个人贷款受托银行业务网点。

(2) For combined HPF and commercial housing loans, applications must be submitted at designated HPF loan service branches of authorized commercial banks.

办理流程：贷款预约——贷款申请受理——贷款审批（含名下房产查询、征信查询）——签署公积金贷款合同——办理过户和落实担保——放款审核——银行放款。

Offline Loan Processing Steps:

Make a loan appointment → Submit the loan application → Undergo loan assessment (including verification of property ownership and credit history) → Sign the HPF loan agreement → Complete property transfer and guarantee procedures → Undergo disbursement review → Receive loan disbursement from the bank

2、线上：

2. Online:

“随申办市民云 APP”（暂仅限本市户籍购买期房的申请人）

Accessible via the Suishenban Citizen Cloud App. Currently, this channel is available only to Shanghai-registered residents applying for loans to purchase pre-sale (off-plan) housing.

办理流程：“随申办市民云 APP”——公积金贷款主贷人申请——公积金贷款其他当事人（主贷人配偶）确认——贷款受理——贷款审批（含名下房产查询、征信查询）——签署公积金贷款合同——办理过户和落实担保——放款审核——银行放款。

Online Loan Processing Steps:

Access the Suishenban App → Submit the HPF loan application as the primary applicant → Confirm the application as a co-applicant (e.g., spouse) → Accept the application → Undergo loan assessment (including verification of property ownership and credit history) → Sign the HPF loan agreement → Complete property transfer and guarantee procedures → Undergo disbursement review → Receive loan disbursement from the bank

借款申请人可登录上海住房公积金网查询贷款办理进度。

Applicants may track their loan application status via the official website of the Shanghai Housing Provident Fund.

四、到场人员

IV. Parties Required to Be Present

1、贷款申请到场人员：借款申请人及配偶、共同借款申请人、产权共有人、二手房出售方。

1. During loan application: The primary applicant and their spouse, any co-applicants, co-owners of the property, and the seller (for pre-owned housing purchases) must be present.

2、公积金贷款合同签署到场人员：借款申请人及其配偶、共同借款申请人及其配偶、产权共有人及其配偶。

2. During agreement signing: The applicant and their spouse, co-applicants and their spouses, and property co-owners and their spouses must be present to sign the HPF loan agreement.

3、如有不能到场的需提供公证机构出具的委托公证书（公证书中应明确相关委托事项）及受托人身份证件原件。

3. If any party is unable to attend in person, a notarized power of attorney clearly specifying the authorized matters must be provided, along with the original identity document of the authorized representative.

五、办理时限

V. Processing Time

贷款申请资料齐全的（含家庭名下房产结果），审批时限不超过 10 个工作日；符合贷款发放条件的，放款审核通过后放款时限不超过 5 个工作日。

The loan approval process will be completed within ten (10) working days from the date all required documents are submitted, including household property verification. For approved applications that meet all disbursement conditions, funds will be released within five (5) working days following the final review.

个人住房贷款政策

Personal Housing Loan Policy

一、贷款条件

I. Eligibility Requirements

借款申请人与共同借款申请人应当同时符合以下条件：

The primary applicant and any co-applicant must meet all of the following criteria:

1、符合国家及本市房地产调控政策规定的条件；

1. The applicant must comply with applicable national and Shanghai municipal real estate policies and regulations.

2、为正常缴存住房公积金的职工，包括在本市缴存住房公积金的灵活就业缴存人员及在外省市缴存住房公积金的职工；外省市缴存职工应当进行异地贷款缴存使用证明审核；共同借款申请人应当为借款申请人的配偶、父母、子女；

2. The applicant must be actively contributing to the Housing Provident Fund (HPF). This includes:

- Individuals engaged in flexible employment and making contributions in Shanghai, and
- Employees making contributions in other provinces or municipalities, who must complete the required verification process for inter-regional loan eligibility.

The co-applicant must be the applicant's spouse, parents, or children.

3、具有完全民事行为能力，已年满 18 周岁且未超过法定退休年龄；

3. The applicant must be fully legally competent, at least 18 years old, and below the statutory retirement age.

4、公积金账户唯一且未被冻结，当前连续足额缴存住房公积金达到规定期限；没有未终止的住房公积金提取约定（包括但不限于住房公积金提取还贷约定、

住房公积金提取支付租金约定及其他住房消费提取约定等)；灵活就业缴存人员申请贷款前6个月的本市灵活就业缴存期内未发生过住房公积金提取，且申请贷款的时间不得早于末次缴至的住房公积金年月；

4. The applicant must hold a single, active HPF account that is not frozen, with continuous and sufficient contributions made for the required duration. The applicant must not have any ongoing HPF withdrawal agreements (including but not limited to agreements for mortgage repayment, rent, or other housing-related expenses).

Individuals engaged in flexible employment must not have made any withdrawals from their Shanghai HPF account in the six months prior to applying and may only apply after the most recent contribution month.

5、具有良好的信用记录与还款意愿；具有稳定合法的经济收入来源和偿还贷款本息的能力，且借款申请人家庭（指申请人、配偶与未成年子女，下同）或共同借款申请人家庭没有尚未还清的住房公积金债务或者可能影响公积金贷款偿还的其他债务；

5. The applicant must maintain a positive credit history and demonstrate a clear willingness and ability to repay the loan. This includes:

- A stable and lawful income sufficient to cover both principal and interest payments; and
- No outstanding HPF loans or other financial liabilities affecting repayment capacity within the applicant's household (including spouse and minor children) or the co-applicant's household.

6、借款申请人必须是购买本市具有所有权的自住住房的产权人，已支付不低于规定比例的首付款资金，并能够提供购买的相关合同或者证明文件、身份证明、首付款证明及符合规定的其他材料；借款申请人本人占抵押物份额不低于所有产权人平均份额；

6. The applicant must be the legal owner of the residential property purchased for self-use in Shanghai, and must have paid the minimum required down payment. Supporting documentation—including the purchase contract, proof of identity, down payment certification, and any other required materials—must be provided. The

applicant's ownership share in the mortgaged property must be no less than the average share held by all co-owners;

7、能够提供市公积金中心认可的担保方式；

7. A guarantee method acceptable to the Shanghai Provident Fund Management Center must be provided.

8、符合法律法规、规章及规范性文件规定的条件。

8. The applicant must meet all other conditions specified in applicable laws, regulations, rules, and normative documents.

二、不予贷款情形

II. Ineligible Loan Conditions

借款申请人、共同借款申请人存在下列情形之一的，不予贷款：

Loan applications will be denied if the applicant or any co-applicant meets any of the following conditions:

1、申请人家庭在本市购买第三套及以上住房的，或者在全国存在未结清的公积金贷款或有两次及以上公积金贷款记录的；

1. The household is purchasing a third or subsequent residential property in Shanghai, or has any outstanding HPF loans or two or more prior HPF loan records anywhere in China;

2、中国人民银行征信中心个人信用报告中的信贷交易行为存在当前逾期尚未偿还，或者最近 5 年存在连续 6 期(含)或累计超过 12 期(含)的逾期记录的；

2. The applicant's credit report from the Credit Reference Center of the People's Bank of China shows any current unpaid overdue debts, or indicates a history of six or more consecutive overdue payments, or a cumulative total of 12 or more overdue payments within the past five years;

3、被纳入失信被执行人名单的；

3. The applicant is listed on the national blacklist of dishonest persons subject to enforcement actions;

4、提供虚假资料、虚假承诺的；

4. The applicant has submitted false information or fraudulent declarations during the loan application process.

5、最近3年内以伪造合同、出具虚假证明、编造虚假租赁等手段骗提套取住房公积金的，或者最近5年内存在以欺骗手段违规获得公积金贷款等严重失信行为的；

5. Within the past three years, the applicant has withdrawn HPF funds through fraudulent means (e.g., forged contracts, false documents, or fake lease agreements)—or within the past five years, has engaged in serious misconduct such as fraudulently obtaining HPF loans.

6、所购买房屋用途为非居住用途的或者仅购买房屋部分产权份额的（共有产权保障住房除外）；

6. The property being purchased is non-residential, or the purchase involves only a partial property share, except in the case of government-subsidized shared-ownership housing.

7、存在对还款意愿及还款能力产生重大不利影响的经济纠纷或违法行为的；

7. The applicant is involved in ongoing legal or financial disputes, or other unlawful activity that materially affects their capacity or willingness to repay the loan.

8、在本市存在未办结的《异地贷款职工住房公积金缴存使用证明》，包括《异地贷款职工住房公积金缴存使用证明》的状态为未注销、无回执、有准予贷款的回执但无结清凭证的；

8. The applicant has an unresolved *Certificate of Housing Provident Fund Contribution and Utilization for Cross-Region Loan Applicants* in Shanghai. This includes certificates that:

- Have not been deregistered;
- Lack a receipt confirmation;
- Have a receipt confirming loan approval but no proof that the loan has been fully repaid.

9、法律法规、规章或有关政策规定不予贷款的情形。

9. Any other circumstances specified by applicable laws, regulations, rules, or policy documents that render the applicant ineligible.

三、贷款套数认定

III. Determining Home Loan Eligibility Based on Property Ownership

1、借款申请人家庭名下在本市无住房、或者购买本市共有产权保障住房的，在全国未使用过公积金贷款或首次公积金贷款已经结清的，认定为首套住房贷款。

1. A loan will be classified as a first-time home loan if the applicant's household does not own any residential property in Shanghai, or is purchasing a government-subsidized shared-ownership housing unit, and has never used an HPF loan nationwide, or has fully repaid their first HPF loan.

2、借款申请人家庭名下在本市已有一套住房，在全国未使用过公积金贷款或首次公积金贷款已经结清的，认定为第二套改善型住房贷款。

2. A loan will be classified as a second home loan for improved housing situation if the applicant's household already owns one property in Shanghai, and has never used an HPF loan, or has fully repaid their first HPF loan.

3、贷款受理机构在套数认定前，应通过本市房屋状况信息中心查询确认借款申请人家庭成员名下房屋登记信息。借款申请人或其配偶婚前与父母共有 1 套产权住房，或借款申请人与其配偶婚前各自与父母共有各 1 套产权住房，或借款申请人尚未建立婚姻关系且与其父母共有 1 套产权住房的，可以认定为查询到的住房不属于借款申请人家庭成员名下房屋。借款申请人或配偶与父母共有的产权住房，产权登记时间应早于借款申请人婚姻登记时间。

3. Prior to confirming loan classification, the lending institution must verify the applicant's household property records through the Shanghai Housing Information Center. If any of the following situations apply, the housing in question may not be counted as owned by the applicant's household:

- The applicant or their spouse co-owns one residential property with their respective parents prior to marriage;
- Both the applicant and their spouse each co-own one residential property with their respective parents prior to marriage;
- The applicant is unmarried and co-owns one residential property with their parents.

For co-owned properties with parents to be excluded from household ownership calculation, the property ownership registration must predate the applicant's marriage registration.

四、首付款比例

IV. Minimum Down Payment Requirements

1、购买首套住房的，最低首付款比例为 20%。

1. For the purchase of a first home, the minimum down payment is 20% of the total purchase price.

2、购买第二套改善型住房的，最低首付款比例为 25%；贷款所购住房位于中国（上海）自由贸易试验区临港新片区以及嘉定、青浦、松江、奉贤、宝山、金山 6 个行政区全域的，最低首付款比例为 20%。

2. For the purchase of a second home to improve housing conditions, the minimum down payment is generally 25%. However, if the property is located in the Lin-gang Special Area of the China (Shanghai) Pilot Free Trade Zone or in the administrative districts of Jiading, Qingpu, Songjiang, Fengxian, Baoshan, and Jinshan, the minimum down payment may be reduced to 20%.

3、申请组合贷款的，应当同时满足组合贷款中的商业贷款的首付款比例要求。

3. For applicants using a combination loan (i.e., HPF loan + commercial housing loan), the minimum down payment requirements for each loan component must be met separately, including the applicable requirements for the commercial loan portion.

五、贷款额度

V. Loan Amount Limits

公积金贷款额度应当同时符合下列限额标准：

The approved loan amount under the HPF system shall comply with all of the following limits:

1、不高于借款申请人、共同借款申请人住房公积金账户余额倍数确定的贷款额度（基本住房公积金账户余额倍数为 30 倍，补充住房公积金账户余额倍数为 10 倍）；灵活就业缴存人员缴存比例超过 14% 的，参照缴存补充公积金计算贷款限额；

1. The loan amount must not exceed the allowable multiple of the applicant's and co-applicant's HPF account balances:

- Up to 30 times the balance of the basic HPF account, and
- Up to 10 times the balance of the supplementary HPF account.

For individuals engaged in flexible employment who make contributions at a rate exceeding 14%, the loan amount shall be calculated according to supplementary HPF account standards.

2、不高于扣除规定比例首付款资金后剩余的房屋总价款；

2. The loan amount must not exceed the total property price minus the required minimum down payment.

3、不高于借款申请人、共同借款申请人还款能力确定的贷款额度（借款申请人、共同借款申请人公积金贷款每月还本额占月工资基数比例不超过 40%）；

3. The loan amount must fall within the applicant's and co-applicant's repayment

capacity. Specifically, the monthly principal repayment under the HPF loan must not exceed 40% of their combined monthly salary base.

4、不高于本市最高贷款额度：

4. The total loan amount must not exceed the maximum limits set by the Shanghai HPF system:

（1）购买首套住房的，个人最高贷款额度为 65 万元，家庭最高贷款额度为 130 万元；

(1) For first-home purchases, the maximum HPF loan amount is set at RMB 650,000 for individual applicants and RMB 1.3 million for households.

（2）购买第二套改善型住房的，个人最高贷款额度为 50 万元，家庭最高贷款额度为 100 万元；

(2) For second-home purchases for improved housing, the individual and household loan ceilings are RMB 500,000 and RMB 1 million, respectively.

（3）缴交补充住房公积金的，个人最高贷款额度在上述额度基础上增加 15 万元，家庭最高贷款额度在上述额度基础上增加 30 万元；

(3) If the applicant contributes to the supplementary HPF, the above limits may be increased by RMB 150,000 (individual) or RMB 300,000 (household) accordingly.

（4）符合我国生育政策的多子女家庭在本市购买首套住房，且申请公积金贷款时至少有一个子女为未成年人的，最高贷款额度（含补充公积金最高贷款额度）在本市现行公积金最高贷款额度的基础上上浮 20%。

(4) Multi-child households that meet national birth policy requirements and are purchasing a first home in Shanghai, with at least one minor child at the time of application, are eligible for a 20% increase to the standard HPF loan cap (including the supplementary HPF portion).

（5）灵活就业缴存人员申请公积金贷款，最高贷款限额根据灵活就业缴存人员申请贷款前 60 个月内住房公积金累计缴存时间系数与本市个人或者家庭公积金最高贷款额度综合确定。累计缴存时间系数如下：

(5) For individuals engaged in flexible employment, the final loan cap is determined by applying a contribution duration coefficient—based on the number of contributing months within the 60 months prior to the loan application—to the applicable individual or household maximum, as shown below:

累计缴存时间 Contribution Duration	1 年（含）-2 年 1 year (inclusive) to < 2 years	2 年（含）-3 年 2 years (inclusive) to < 3 years	3 年及以上 3 years or more
累计缴存时间系数 Coefficient	0.5	0.8	1

5、影响贷款额度的其他因素。

5. Other factors may also affect the final approved loan amount.

六、贷款期限

VI. Loan Term

公积金贷款期限应当同时符合下列期限标准：

The loan term must meet all of the following conditions:

1、不超过借款申请人法定退休年龄后 5 年；

1. It must not extend more than five years beyond the applicant's statutory retirement age.

2、购买一手住房的，不超过 30 年。购买二手住房的，所购住房房龄在 20 年以下的，不超过 30 年；所购住房房龄在 20 年（含）至 35 年之间的，不超过 50 年与房龄之差；所购住房房龄在 35 年（含）以上的，不超过 15 年。

2. Maximum term limits vary by property type and age:

For newly built properties:

- The maximum loan term is 30 years.

For pre-owned properties:

- If the property is less than 20 years old, the maximum loan term is 30 years.
- If the property is 20 to less than 35 years old, the maximum loan term is calculated

as 50 years minus the property's actual age.

- If the property is 35 years or older, the maximum loan term is 15 years.

七、贷款利率

VII. Loan Interest Rate

公积金贷款利率按照中国人民银行公布的利率和差别化住房公积金贷款政策执行。

HPF loan interest rates are based on the benchmark rates published by the People's Bank of China and are subject to applicable differentiated HPF loan policies in effect at the time of loan approval.

八、还款方式

VII. Repayment Method

1、按月等额本息还款法：借款人每月偿还的贷款本金和利息总额不变，但每月还款额中贷款本金逐月增加，贷款利息逐月减少的还款方式。

1. Equal Monthly Installments

Under this method, the total monthly repayment amount remains fixed throughout the loan term. However, the interest component gradually decreases, while the principal portion increases over time.

公式为：月还款额 = 贷款本金 $\times \frac{\text{月利率} \times (1 + \text{月利率})^{\text{还款月数}}}{(1 + \text{月利率})^{\text{还款月数}} - 1}$

Formula: Monthly repayment = Loan principal $\times$

$\frac{\text{Monthly interest rate} \times (1 + \text{Monthly interest rate})^{\text{total number of monthly payments}}}{(1 + \text{Monthly interest rate})^{\text{total number of monthly payments}} - 1}$

2、按月等额本金还款法：借款人每月偿还的本金固定不变，贷款利息逐月递减的还款方式。

2. Equal Principal Repayment

This method requires the borrower to repay a fixed amount of principal each month,

while the interest portion gradually declines as the outstanding loan balance decreases.

公式为: $\text{月还款额} = \frac{\text{贷款本金}}{\text{还款月数}} + (\text{本金} - \text{已归还本金累计额}) \times \text{月利率}$

Formula: $\text{Monthly repayment} = \frac{\text{Loan principal}}{\text{Total number of monthly payments}} + (\text{Remaining principal}) \times$

Monthly interest rate

个人住房公积金贷款额度、首付及利率政策表
HPF Loan Limits, Minimum Down Payment Requirements, and Applicable Interest Rates

所购住房 Housing Type	购买首套住房 First Home				购买第二套改善型住房 Second Home for Improved Housing	
借款家庭 Number of Applicants in the Household	1 人参与贷款 Single Applicant		2 人以上参与贷款 Two or More Applicants		1 人参与贷款 Single Applicant	2 人以上参与贷款 Two or More Applicants
	无孩或单子女家庭 No Child or One Child	多子女家庭 Multiple Children	无孩或单子女家庭 No Child or One Child	多子女家庭 Multiple Children		
住房公积金最高可贷金额 Maximum Loan (Basic HPF)	65 万元 RMB 650,000	78 万元 RMB 780,000	130 万元 RMB 1,300,000	156 万元 RMB 1,560,000	50 万元 RMB 500,000	100 万元 RMB 1,000,000

补充住房公积金 最高可贷金额 Maximum Loan (Supplementary HPF)	15 万元 RMB 150,000	18 万元 RMB 180,000	30 万元 RMB 300,000	36 万元 RMB 360,000	15 万元 RMB 150,000	30 万元 RMB 300,000
可贷金额合计 Total Maximum Loan	80 万元 RMB 800,000	96 万元 RMB 960,000	160 万元 RMB 1,600,000	192 万元 RMB 1,920,000	65 万元 RMB 650,000	130 万元 RMB 1,300,000
首付比例 Minimum Down Payment	贷款最低首付款比例为 20%。 20%				1、贷款最低首付款比例为 25%； 1. Typically, 25% 2、所购住房位于自贸区临港新片区以及嘉定、青浦、松江、奉贤、宝山、金山的，贷款最低首付款比例为 20%。 2. 20% if the property is located in the Lin-gang Special Area of the China (Shanghai) Pilot Free Trade Zone or in the administrative districts of Jiading, Qingpu, Songjiang, Fengxian, Baoshan, and Jinshan.	

贷款利率 Loan Interest Rate	五年期（含）以下 2.1%， ≤5 years: 2.10% 五年期以上 2.6% >5 years: 2.60%	五年期（含）以下 2.525%， ≤5 years: 2.525% 五年期以上 3.075% >5 years: 3.075%
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注：灵活就业缴存人员最高可贷额度与累计缴存时间有关，具体请见《上海市灵活就业人员自愿缴存、提取和使用住房公积金实施细则》。

Note: For individuals engaged in flexible employment, the maximum loan amount is determined based on their cumulative HPF contribution period. For detailed criteria and calculation methods, please refer to the *Implementation Measures for Voluntary Housing Provident Fund Contribution, Withdrawal, and Use by Individuals Engaged in Flexible Employment in Shanghai*.

个人购买共有产权保障住房公积金贷款申请

Housing Provident Fund Loan Application for Individual Purchase of Government-Subsidized Shared-Ownership Housing

一、适用范围

I. Eligibility

正常缴存住房公积金的职工，包括在本市缴存住房公积金的灵活就业缴存人员及在外省市缴存住房公积金的职工，在本市行政区域内购买共有产权保障房申请公积金贷款。

Applicants must be actively contributing to the Housing Provident Fund (HPF). This includes individuals engaged in flexible employment who make contributions in Shanghai, as well as employees making contributions in other provinces or municipalities who meet the inter-regional loan eligibility requirements. The loan must be used to purchase government-subsidized shared-ownership housing located within Shanghai's administrative boundaries.

二、申请材料

II. Required Documents

1、身份证明。包括身份证、港澳居民来往内地通行证、台湾居民来往大陆通行证或者港澳台居民居住证、外国人永久居留证或护照。

1. Proof of Identity. Includes a valid Resident Identity Card, Mainland Travel Permit for Hong Kong and Macao Residents, Mainland Travel Permit for Taiwan Residents, Residence Permit for Hong Kong, Macao, and Taiwan Residents, Foreign Permanent Resident ID Card, or a valid passport.

2、户籍证明。包括居民户口簿或个人户口卡。

2. Proof of Household Registration. Includes a household registration record (hukou) or an individual household registration card.

3、婚姻证明：

3. Proof of Marital Status

(1) 已婚人士提供结婚证；

(1) Married applicants must provide a valid marriage certificate;

(2) 离异人士提供离婚证及加盖民政局印章的离婚协议或法院离婚判决书、民事调解书；

(2) Divorced applicants must submit a divorce certificate along with either a divorce agreement bearing the official seal of the civil affairs bureau or a court-issued divorce judgment or civil mediation document;

(3) 港澳台登记婚姻的，提供经登记地委托公证人或公证机关公证、有权机关认证的合法有效的婚姻证明；

(3) Applicants whose marriages were registered in Hong Kong, Macao, or Taiwan of China must provide a legally recognized marriage certificate that has been notarized by an authorized notary or notarial institution at the place of registration and authenticated by the relevant authority;

(4) 国外登记婚姻的，提供所在国公证机构或者有权机关出具的、经中华人民共和国驻该国使（领）馆认证或者该国驻华使（领）馆认证的婚姻证明及翻译件；

(4) For marriages registered outside of China, applicants must submit a valid marriage certificate issued by a notary office or competent authority in the country of registration. The certificate must be authenticated either by the Chinese embassy or consulate in that country, or by the respective country's embassy or consulate in China, and accompanied by a certified Chinese translation of the certificate.

(5) 单身人士签署单身承诺。

(5) Unmarried applicants must sign a formal declaration of single status.

4、未成年子女关系证明。借款申请人家庭有未成年人子女的，需提供以下材料之一作为未成年子女关系证明：

4.Verification of Relationship with Minor Children

If the applicant's household includes one or more minor children, proof of the parent-child relationship must be provided by submitting one of the following documents:

(1) 出生医学证明；

(1) The child's birth certificate;

(2) 户口簿；

(2) The household registration record (hukou);

(3) 收养登记证明；

(3) An adoption registration certificate;

(4) 离婚协议书、法院判决书等确定未成年子女抚养权归属的证明材料；

(4) A divorce agreement, court judgment, or other legal document confirming custody of the minor child;

(5) 其他有权机构出具的可以证明父母子女关系的证明材料。

(5) Any other official document issued by a competent authority that substantiates the parent-child relationship.

5、购房合同：

5. Purchase Contract

提供共有产权保障房购房合同原件。

The original contract for the purchase of the government-subsidized shared-ownership housing must be submitted.

6、首付款证明：

6. Proof of Down Payment

提供售房单位出具的发票及支付凭证原件和复印件，若无发票仅提供收据的，收据需加盖开发商公章或财务章、发票专用章。

Applicants must submit the original and a copy of the invoice and payment receipt issued by the property developer. If an invoice is not available, a payment receipt bearing the developer's official seal, financial seal, or special invoice seal is required.

7、出售方材料：

7. Seller's Documentation

提供期房的预售许可证或现房的大产证、房产开发商营业执照、法人代表身份证的复印件及房产开发商或代理商的收款账号。

Applicants must submit the following documents:

- A copy of the pre-sale permit (for off-plan housing) or the property ownership certificate (for completed housing);
- Copies of the developer's business license and the legal representative's identity card;
- Bank account information for the developer or authorized sales agent.

8、还款账户材料：借款申请人名下的放款银行 I 类借记卡原件。

8. Repayment Account Information

The applicant must present the original Type-I debit card issued by the designated lending bank under their own name, which will be used for loan repayment purposes.

9、特殊情形下需提供的材料：

9. Documents Required Under Special Circumstances

(1) 港澳台及外籍人士需提供境内联系人信息（姓名、身份证号码及联系方式）及身份证件；

(1) Residents of Hong Kong, Macao, and Taiwan, and foreign nationals must provide valid identity documents and the contact information of a local representative in the mainland of China, including their name, ID number, and phone number.

(2) 当事人不能到场的，需提供委托公证书；

(2) If the applicant is unable to apply in person, a notarized power of attorney must be submitted.

(3) 异地贷款职工，需提供《异地贷款职工住房公积金缴存使用证明》或《住房公积金业务办理个人信息表》；

(3) Applicants contributing to HPF in other provinces or municipalities must submit either:

- *The Certificate of Housing Provident Fund Contribution and Utilization for Cross-Region Loan Applicants, or*
- *The Personal Information Form for Housing Provident Fund Services.*

(4) 多子女家庭首套贷款且其中一个子女为成年子女的，需提供成年子女的身份证明及与成年子女的关系证明材料；

(4) For families with multiple children applying for a first-home loan, if one of the children is an adult, that child's identity documents and proof of family relationship must be submitted.

(5) 借款申请人父母（或子女）参贷或因婚姻需求进行认定审核的，需提供申请人与其父母（或子女）关系证明；

(5) If a parent or child is a co-applicant, or if eligibility is being verified based on marital or family relationships, supporting documentation verifying the parent-child relationship is required.

(6) 当事人为限制（无）民事行为能力的成年人的，应提供监护证明原件和复印件；

(6) If the applicant is an adult with limited or no legal capacity, both the original and a copy of the guardianship certificate must be provided.

(7) 存在外文证明材料的，需提供原件的中文翻译件；

(7) Any documents in a foreign language must be accompanied by an official Chinese translation.

(8) 其他材料。

(8) Additional supporting documents may be requested where deemed necessary.

三、服务方式

III. Service Channels

1、纯公积金贷款：上海市住房置业融资担保有限公司业务网点。

1. For HPF loans only, applicants must visit the service outlets of Shanghai Estate Guarantee Co., Ltd.

2、公积金组合贷款：住房公积金个人贷款受托银行业务网点。

2. For combined HPF and commercial housing loans, applications must be submitted at designated HPF loan service branches of authorized commercial banks.

办理流程：

Loan Processing Steps:

贷款预约——贷款申请受理——贷款审批（含征信查询）——签署公积金贷款合同——办理过户和落实担保——放款审核——银行放款。

Make a loan appointment → Submit the loan application → Undergo loan assessment (including verification of credit history) → Sign the HPF loan agreement → Complete property transfer and guarantee procedures → Undergo disbursement review → Receive loan disbursement from the bank

借款申请人可登录上海住房公积金网下载共有产权保障房咨询单或查询贷款办理进度。

Applicants may visit the Shanghai Housing Provident Fund website to download the consultation form for government-subsidized shared-ownership housing or to track the status of their loan application.

四、到场人员

IV. Parties Required to Be Present

1、贷款受理到场人员：借款申请人及配偶、共同借款申请人、产权共有人。

1. During loan application: The primary applicant and their spouse, any co-applicants, co-owners of the property must be present.

2、公积金贷款合同签署到场人员：借款申请人及其配偶、共同借款申请人及其配偶、产权共有人及其配偶、同住人。

2. During agreement signing: The applicant and their spouse, co-applicants and their spouses, property co-owners and their spouses, as well as any co-residents must be present to sign the HPF loan agreement.

3、如有不能到场的需提供公证机构出具的委托公证书（公证书中应明确相关委托事项）及受托人身份证原件。

3. If any party is unable to attend in person, a notarized power of attorney clearly specifying the authorized matters must be provided, along with the original identity document of the authorized representative.

五、办理时限

V. Processing Time

贷款申请资料齐全的，审批时限不超过 10 个工作日；符合贷款发放条件的，放款审核通过后放款时限不超过 5 个工作日。

The loan approval process will be completed within ten (10) working days from the date all required documents are submitted. For approved applications that meet all

disbursement conditions, funds will be released within five (5) working days following the final review.

六、注意事项

VI. Important Notes

购买共有产权保障住房申请贷前提取的，需在公积金贷款放款前完成提取业务。

If the applicant intends to make a pre-loan withdrawal of HPF contributions for the purchase of government-subsidized shared-ownership housing, the withdrawal must be completed prior to the loan disbursement.

单位住房公积金账户设立

Establishment of Employer Housing Provident Fund Accounts

一、适用范围：

I. Scope of Application:

本市范围内的国家机关、国有企业、城镇集体企业、外商投资企业、城镇私营企业及其他城镇企业、事业单位、民办非企业单位、社会团体等单位应当自设立之日起 30 日内办理单位住房公积金账户的设立手续。

State organs, state-owned enterprises, urban collective enterprises, foreign-invested enterprises, urban private enterprises and other urban enterprises, public institutions, private non-enterprise units and social organizations within the jurisdiction of Shanghai Municipality shall go through the formalities for the establishment of employer housing provident fund accounts within 30 days from the date of establishment.

二、申请材料：

II. Application Materials:

填妥并加盖单位公章的《上海市单位住房公积金账户设立表》。

The *Shanghai Employer Housing Provident Fund Account Establishment Form*, which is completed and stamped with the official seal of the employer.

三、服务方式:

III. Service Methods:

线下:

Offline:

上海市公积金管理中心业务网点。

Service outlets of Shanghai Provident Fund Management Center

线上:

Online:

上海住房公积金网 www.shgjj.com、“上海公积金”手机客户端、“一网通办”PC端。

Shanghai Housing Provident Fund Website (www.shgjj.com), “Shanghai Provident Fund” app, and “Government Online-Offline Shanghai” PC client

四、办理时限:

IV. Processing Period:

手续齐全情况下，当场办结。

Concluded on the spot, if the formalities are complete.

单位补充住房公积金账户设立

Employers' Application for Supplementary Housing Provident Fund Account

一、适用范围:

I. Scope of Application:

履行本市住房公积金缴存义务的单位可以申请设立补充住房公积金账户。

This guide applies to employers who fulfill the obligation of contributing to the housing provident fund in Shanghai and want to apply for a supplementary housing provident fund account.

二、申请材料：

II. Application Materials:

填妥并加盖单位公章的《上海市单位补充住房公积金账户设立表》。

Applicants should fill out the *Shanghai Employers' Application for Supplementary Housing Provident Fund Account* and stamp on it the employer's official seal.

三、服务方式：

III. Service Methods:

线下：

Offline:

上海市公积金管理中心业务网点。

Service outlets of the Shanghai Provident Fund Management Center

线上：

Online:

上海住房公积金网 www.shgj.com、“一网通办” PC 端。

Shanghai Housing Provident Fund Website (www.shgj.com) and “Government Online-Offline Shanghai” PC client

四、办理时限：

IV. Processing Period:

手续齐全情况下，当场办结。

Concluded on the spot if the formalities are complete.

贷款信息查询

Loan Information Inquiry

一、适用范围：

I. Scope of Application:

公积金贷款借款人、缴存住房公积金的职工，包括在本市缴存住房公积金的个体工商户及其雇用人员、非全日制从业人员以及其他灵活就业人员查询本人公积金贷款账户、贷款资格与额度、提取还贷信息等贷款信息。

This guide applies to employees who borrow from the housing provident fund and make contributions to the housing provident fund, including individual businesses and their employees, part-time employees, and other workers engaged in flexible employment who make contributions to the housing provident fund in Shanghai and want to inquire about their housing provident fund loan account, loan eligibility and quota, withdrawal to repay the loan, and other loan-related information.

二、申请材料：

II. Application Materials:

1、缴存职工本人办理的，需提供本人身份证件原件；缴存职工查询家庭贷款资格的，需提供本人、配偶及共同借款人的身份证件原件和关系证明原件（港澳台人士提供港澳居民来往内地通行证、台湾居民来往大陆通行证或者港澳台居民居住证原件，外籍人员、获得境外永久（长期）居留权人员提供护照或外国人永久居留身份证原件）；

1. If the employee wants to inquire in person, they should provide the original ID cards; if the employee wants to inquire about family loan eligibility, they should provide the original identity documents of themselves, their spouse, and the co-borrower and the original certificates to certify their relationship (people from Hong Kong, Macao, and Taiwan should provide their originals of the Mainland Travel Permit for Hong Kong and Macao Residents, the Mainland Travel Permit for Taiwan Residents or the Residence Permit for Hong Kong, Macao and Taiwan Residents; the expatriates and those who have obtained the permanent (long-term) residency abroad shall provide the original passport or foreign permanent resident ID card);

2、缴存职工委托其配偶、直系血亲查询的，需提供受托人、委托人身份证件原件，由委托人签字的代理查询委托书原件和委托人、受托人的关系证明原件；

2. If the employee entrusts a spouse or a lineal relative by blood with the inquiry, they should provide the original ID cards of both the entrusted party and the employee, the original power of attorney for inquiry signed by the employee, and the original certificate that certifies the relationship between the employee and the entrusted party;

3、其他情况受本人委托查询的，需提供公证委托书原件（委托书中应明确相关委托事项）、受托人和委托人身份证件原件；

3. In other cases of entrustment, the entrusted party should provide the original notarized power of attorney (which should specify the matter under entrustment) and the original ID cards of the entrusted party and the entrusting party;

4、查询贷款资格的，需填写《信息查询授权书》。

4. Fill out the *Information Inquiry Authorization Form* if you want to inquire about your loan eligibility.

三、服务方式：

III. Service Methods:

线下：

Offline:

上海市住房置业融资担保有限公司业务网点、住房公积金个人贷款受托银行业务网点、上海市公积金管理中心各区管理部。

Service outlets of Shanghai Estate Guarantee Co., Ltd., service outlets of entrusted banks for individual housing provident fund loan, and district management divisions of the Shanghai Provident Fund Management Center

线上：

Online:

上海住房公积金网 www.shgjj.com、“一网通办”PC端、“随申办”。

Shanghai Housing Provident Fund Website (www.shgjj.com), “Government Online-Offline Shanghai” PC client, and Suishenban service platform

公积金贷款借款人可通过贷款网点、公积金官网或“一网通办”PC端查询打印公积金住房贷款还款明细表或贷款结清证明。

Housing provident fund loan borrowers can check and print the loan repayment breakdown or loan settlement certificate via the loan outlets, the housing provident fund website, or “Government Online-Offline Shanghai” PC client.

四、办理时限：

IV. Processing Period:

申请资料齐全的，当场办结。

Concluded on the spot if all application materials required are complete.

出境定居

Settling Abroad

一、适用范围：

I. Scope of Application:

出境定居，且无公积金贷款、无提取住房公积金归还住房贷款委托的；个人账户状态应当为停缴或者封存状态。

This guide applies to people who are settling abroad and have neither housing provident fund (HPF) loans nor entrustment for HPF withdrawal to repay housing loans, and whose personal account is suspended or sealed up.

二、申请材料：

II. Application Materials:

1、身份证明材料原件：

1. Original identity proof documents:

(1) 本人办理的提供身份证件；

(1) If the applicant applies in person, he or she shall provide his or her ID card;

(2) 委托办理的：

(2) If the applicant entrusts others with the application:

①受托人是委托人配偶或父母、子女的需提供委托人和受托人身份证件，户口簿或结婚证、公安机关出具的户籍证明等可以证明委托人和受托人关系材料，委托人出具的委托书；

① If the entrusted party is the entrusting party's spouse, parent, or child, they shall provide the ID cards of both the entrusting party and the entrusted party, materials such as household register or marriage certificate or household registration certificate issued by the public security agency that can prove the relationship between the entrusting party and the entrusted party, and a power of attorney issued by the entrusting party;

②受托人非委托人配偶或父母、子女的需提供委托人和受托人身份证件，经公证机关公证的委托书。

② If the entrusted party is not the entrusting party's spouse, parent, or child, they shall provide the ID cards of both the entrusting party and the entrusted party, and a power of attorney notarized by a notary authority.

(3) 经人民法院认定属于无民事行为能力人或者限制民事行为能力人的申请人，由其监护人代为办理，提供申请人无民事行为能力或限制民事行为能力的法院判决书等材料、申请人及监护人的身份证件、监护关系材料（法院判决书、户口簿或结婚证等可以证明监护关系的材料）。

(3) For applicants who are determined by the people's court to be persons without capacity for civil conduct or persons with limited capacity for civil conduct, their guardians shall handle the matter on their behalf by providing the court judgment and other materials stating that the applicant has no capacity for civil conduct or with limited capacity for civil conduct, the ID cards of both the applicant and the guardian, and materials such as court judgment, household register or marriage certificate that can prove the guardianship.

2、提取原因证明材料原件：

2. Original proof documents specifying the reason for withdrawal:

出境定居的户籍证明或出境定居的签证及其出入境管理部门或上海市外国语大学出具的翻译件；

Household registration certificate or visa for settling abroad and its translated version issued by the immigration administration or Shanghai International Studies University.

3、申请人本人名下的住房公积金合作银行一类借记卡。

3. A Class-I account debit card under the applicant's name issued by an HPF partner bank.

三：服务方式：

III. Service Method:

线下：

Offline:

建设银行住房公积金业务网点、上海市公积金管理中心业务网点

Service outlets of China Construction Bank for the housing provident fund and service outlets of the Shanghai Provident Fund Management Center

四、办理时限：

IV. Processing Period:

手续齐全情况下，不超过 3 个工作日。

No more than three working days if the formalities are complete.

五、注意事项：

V. Notes:

对于业务需要留存身份证明材料复印件的，由住房公积金业务网点经办人代为扫描、打印或复印。

Where copies of identity proof documents need to be retained for certain operations, such documents shall be scanned, printed or copied by the handling staff at the housing provident fund service outlets.

部分提前归还公积金贷款（2020 年 8 月 1 日后受理的贷款）

Partial Early Repayment of Housing Provident Fund Loan (Loan Accepted after August 1, 2020)

一、适用范围：

I. Scope of Application:

2020 年 8 月 1 日后受理的住房公积金贷款，借款人需办理公积金贷款部分提前还款的。

This guide applies to borrowers who want to repay in advance part of the housing provident fund loan accepted after August 1, 2020.

二、服务条件：

II. Service Conditions:

1、贷款已正常还款一期，且不存在拖欠的本金、利息、本金罚息、利息罚息、实现债权所需的费用、因借款人违约而给贷款人造成的损失和其他所有应付费

1. The loan has been repaid normally for one term, and there are no arrears of principal, interest, penalty interest on principal, penalty interest on interest, expenses required for the creditor's rights, losses caused to the lender due to the borrower's default, and other fees payable;

2、公积金贷款无未到账业务；

2. There are no outstanding housing provident fund loans;

3、贷款期限在 1 年以上；

3. The loan term is more than one year;

4、每次提前归还的金额不得少于上期应还款额的 6 倍；

4. The amount of each early repayment shall not be less than six times the amount payable in the previous term;

5、提前还款后的贷款余额不得低于 1000 元；

5. The loan balance after early repayment shall not be less than RMB 1,000;

6、预约的还款日不得为每月的 20 日，不得晚于下一还款日，且不得跨年；

6. The scheduled repayment date must not fall on the 20th day of each month, or be later than the next repayment date, or go beyond the year;

7、双休日、节假日不作为预约还款日；

7. Weekends and holidays are not deemed as scheduled repayment days;

8、市公积金管委会或市公积金中心规定的其他条件。

8. Other conditions stipulated by the Shanghai Housing Provident Fund Management Committee or the Shanghai Provident Fund Management Center.

三、申请材料：

III. Application Materials:

1、身份证明：借款人身份证原件。港澳台人士提供港澳居民来往内地通行证、台湾居民来往大陆通行证或者港澳台居民居住证原件；外籍人员、获得境外永久（长期）居留权人员提供护照或外国人永久居留身份证原件。

1. Proof of identity: Original ID card of the borrower. The people from Hong Kong, Macao and Taiwan shall provide the originals of the Mainland Travel Permit for Hong Kong and Macao Residents, the Mainland Travel Permit for Taiwan

Residents or the Residence Permit for Hong Kong, Macao and Taiwan Residents; the expatriates and those who have obtained the permanent (long-term) right of residence abroad shall provide the original passport or foreign permanent resident ID card.

2、借款人委托配偶或直系血亲办理的，并应提供借款人及受托人身份证件原件、委托书、关系证明。借款人委托配偶代办的需提供结婚证原件和复印件，港澳台已婚人士未在内地（大陆）办理婚姻登记的，提供经居住地（港、澳或台）公证机关公证的婚姻证明，台湾已婚人士可提供台湾身份证（见背面家庭成员明细）。境外登记婚姻的，应当提供所在国公证机构或者有权机关出具的、经中华人民共和国驻该国使（领）馆认证或者该国驻华使（领）馆认证的婚姻证明原件和复印件，如为外文版本的，应当提供正规翻译机构出具的翻译件原件和复印件。

2. If the borrower entrusts a spouse or a lineal relative by blood with the application, the original ID cards of both the borrower and the entrusted party, a power of attorney, and a certificate to certify their relationship must be provided. If the entrusted party is a spouse, the original and copy of the marriage certificate must be provided. Married persons from Hong Kong, Macao and Taiwan who have not registered their marriage in Chinese Mainland must provide a marriage certificate notarized by a notary office in the place of residence (Hong Kong, Macao or Taiwan). Married persons from Taiwan can provide their Taiwan ID card (with details of family members on the back). If a marriage is registered overseas, the original and copy of the marriage certificate issued by a notary office or competent authority in the country where the marriage happens and authenticated by the embassy (consulate) of the People's Republic of China in that country or by the embassy (consulate) of that country in China should be provided. If the marriage certificate is in a foreign language, the original and copy of the translated version issued by a proper translation agency should be provided.

3、其他情况受借款人委托办理的，需提供公证委托书原件（委托书中应明确相关委托事项）、受托人和委托人身份证件原件。

3. In other cases of entrustment, the original notarized power of attorney (which should specify the relevant matter) and the original ID cards of the entrusted party and the entrusting party must be provided.

4、市公积金中心要求的其他材料。

4. Other materials required by the Shanghai Provident Fund Management Center.

四、服务方式：

IV. Service Methods:

线下：

原贷款受理网点。

Offline:

The original loan acceptance outlet.

线上:

上海住房公积金网 www.shgj.com、随申办-公积金贷款提前还款预约。

Online:

Shanghai Housing Provident Fund Website (www.shgj.com) and Suishenban service platform - Appointment for Early Repayment of the Housing Provident Fund Loan.

办理流程:

预约——在约定的还款日前在还款账户内存入提前还款的本金及应还利息。

Process:

Making an Appointment - Deposit the early repaid principal and repayable interest in the repayment account before the agreed repayment date.

五、注意事项:

V. Notes:

1、预约扣款日当天，当月未正常还款的，部分提前还款受理作废。

1. If repayment is not made on the scheduled deduction date that month, the partial early repayment will be invalidated.

2、预约扣款日当天，还款账户内余额不足以全额偿还预约提前还款的本金及应还利息的，部分提前还款受理作废。

2. On the scheduled deduction date, if the balance in the repayment account is insufficient to fully repay the scheduled prepaid principal and repayable interest, the partial early repayment will be invalid.

3、借款人在线上申请部分提前还款时，可自行选择剩余贷款还款方式：“还款额不变，还款期限减少”或“还款期限不变，还款额减少”；因借款人变更或减少共同借款人需提前还款的，应选择“还款期限不变，还款额减少”（即缩额）。

3. When applying for partial early repayment online, the borrower can choose by themselves how to repay the remaining loan: “The repayment amount remains unchanged and the repayment period is reduced” or “The repayment period remains unchanged and the repayment amount is reduced”; if early repayment is needed due to a change of borrower or reduction in the number of co-borrowers, you should choose “The repayment period remains unchanged and the repayment amount is reduced” (i.e., reduced amount).

灵活就业人员缴存住房公积金签约

Enrollment in the Housing Provident Fund for Individuals Engaged in Flexible Employment

一、适用范围：

I. Eligibility

年满 16 周岁且未达到法定退休年龄，在本市以个体经营、非全日制、新就业形态等方式灵活就业，在全国范围内无正常缴存的住房公积金账户的人员可以申请缴存住房公积金。

Individuals who are at least 16 years old, below the statutory retirement age, and engaged in flexible employment in Shanghai—such as self-employment, part-time work, new forms of employment, or other similar arrangements—may voluntarily enroll in the Housing Provident Fund (HPF), provided they do not currently hold an active HPF account elsewhere in China.

二、申请材料：

II. Required Documents

1. 本人身份证件原件；

1. Original and valid personal identity documents

2. 本人名下相关银行（目前支持建行、工行、农行、中行、交行）一类借记卡。

2. A personal Type-I debit card issued by one of the following banks: China Construction Bank (CCB), Industrial and Commercial Bank of China (ICBC), Agricultural Bank of China (ABC), Bank of China (BOC), or Bank of Communications (BoCom)

三、服务方式：

III. Service Channels

线上：

Online:

“随申办”

via the “Suishenban” app

线下：

Offline:

上海市公积金管理中心业务网点、建设银行住房公积金业务网点

at HPF service counters of the Shanghai Provident Fund Management Center or designated CCB HPF service outlets

四、办理时限：

IV. Processing Time

手续齐全情况下，当场办结。

Processing is completed on the spot upon submission of all required documents.

五、注意事项：

V. Important Notes

1. 办理缴存签约时，本市个人住房公积金账户状态应为封存，或者无个人住房公积金账户。

1. Applicants must either have a dormant HPF account or no HPF account in Shanghai at the time of signing.

2. 灵活就业人员在规定范围内根据本人实际收入情况确定缴存基数，选择缴存比例。并可以选择按月、按季、按半年缴存。

2. The contribution base and rate may be self-selected within the officially approved range, based on the applicant's actual income. Contributions can be made on a monthly, quarterly, or semi-annual basis.

3. 缴存采用借记卡定期扣款方式。灵活就业人员需有相关银行一类借记卡，并授权发卡银行从借记卡中扣划缴存资金。

3. Contributions are automatically deducted from a designated Type-I debit card. Applicants must hold a Type-I debit card issued by an approved bank and authorize the bank to regularly deduct HPF contributions directly from the account.

4. 首次缴存的住房公积金年月为签约当月。在 13 日（含）前签约的，当月扣缴当月住房公积金。在 13 日后签约的，次月扣缴签约的当月和次月住房公积金。

4. The contribution period begins in the month the agreement is signed. If the agreement is signed on or before the 13th day of the month, contributions for the current month will be deducted within that month. If signed after the 13th day of the month,

contributions for both the current and following months will be deducted together in the following month.

5. 签约当月之前年月的住房公积金，不做灵活就业人员补缴。

5. Retroactive contributions for months prior to the signing date are not permitted.

6. 港澳台以及外籍灵活就业人员，暂无法通过线上渠道办理灵活就业人员住房公积金相关业务。

6. At present, individuals engaged in flexible employment from Hong Kong, Macao, and Taiwan of China, as well as foreign nationals, are not eligible to access HPF services through online channels.

灵活就业人员住房公积金账户停缴

Suspension of Housing Provident Fund Contributions for Individuals Engaged in Flexible Employment

一、适用范围：

I. Eligibility

1. 灵活就业人员不能正常缴存住房公积金，且个人住房公积金账户处于正常状态的，可以申请停缴住房公积金。

Individuals engaged in flexible employment whose Housing Provident Fund (HPF) accounts are active but who are not able to make regular contributions may apply for suspension.

2. 灵活就业人员已办理退休手续，且个人住房公积金账户处于正常状态的，应当申请停缴住房公积金。

2. Individuals engaged in flexible employment who have officially retired and still hold active HPF accounts are required to apply for suspension.

二、申请材料：

II. Required Documents

本人身份证件原件。

Original and valid personal identity documents

三、服务方式：

III. Service Channels

线上：

Online:

“随申办”

via the “Suishenban” app

线下：

Offline:

上海市公积金管理中心业务网点、建设银行住房公积金业务网点

at HPF service counters of the Shanghai Provident Fund Management Center or designated CCB HPF service outlets

四、办理时限：

IV. Processing Time

手续齐全情况下，当场办结。

Processing is completed on the spot upon submission of all required documents.

五、注意事项：

V. Important Notes

1. 停缴后，不再对灵活就业人员借记卡发起扣款，并视为中断连续缴存。

1. Once suspended, no further automatic deductions will be made from the debit card of the individual engaged in flexible employment, and the contribution record will be marked as interrupted.

2. 账户停缴期间的住房公积金，不做灵活就业人员补缴。

2. Contributions missed during the suspension period cannot be made retroactively.

3. 连续 3 个月未能正常缴存的，将对灵活就业人员住房公积金账户予以停缴。

3. If contributions are not made for three consecutive months, the account will automatically be placed on suspension.

4. 已办理退休手续且未申请停缴的，将对灵活就业人员住房公积金账户予以停缴。

4. Retired individuals who fail to apply for suspension will have their accounts suspended by default.

灵活就业人员住房公积金账户复缴

Resumption of Housing Provident Fund Contributions for Individuals Engaged in Flexible Employment

一、适用范围：

I. Eligibility

灵活就业人员住房公积金账户停缴后，重新具备正常缴存条件的，可以办理恢复缴存。

Individuals engaged in flexible employment whose Housing Provident Fund (HPF) accounts were previously suspended and who now meet the criteria for making regular contributions may apply to resume contributions.

二、申请材料：

II. Required Documents

本人身份证件原件。

Original and valid personal identity documents

三、服务方式：

III. Service Channels

线上：

Online:

“随申办”

via the “Suishenban” app

线下：

Offline:

上海市公积金管理中心业务网点、建设银行住房公积金业务网点

at HPF service counters of the Shanghai Provident Fund Management Center or designated CCB HPF service outlets

四、办理时限：

IV. Processing Time

手续齐全情况下，当场办结。

Processing is completed on the spot upon submission of all required documents.

五、注意事项：

V. Important Notes

1. 复缴后，首次缴存的住房公积金年月为办理复缴的当月。在 13 日（含）前办理复缴的，当月扣缴当月住房公积金。在 13 日后办理复缴的，次月扣缴办理复缴的当月和次月住房公积金。

1. The contribution period will restart from the month in which the resumption is processed. If the application is submitted on or before the 13th day of the month, contributions for the current month will be deducted within that month. If submitted after the 13th day of the month, contributions for both the current and following months will be deducted together in the following month.

2. 因退休原因停缴的，不可办理复缴。

2. Accounts suspended due to retirement are not eligible for resumption.

3. 复缴时，在一个年度内已办理过缴存基数、缴存比例调整的，不得再次办理缴存基数、缴存比例调整。

3. If the individual has already adjusted their contribution base or rate within the same contribution year, these cannot be modified again at the time of resumption.

灵活就业人员住房公积金缴存信息变更

Updating Contribution Information in the Housing Provident Fund System for Individuals Engaged in Flexible Employment

一、适用范围：

I. Eligibility

灵活就业人员的缴存基数、缴存比例、缴存方式、借记卡等缴存信息需要变更的，应当办理个人住房公积金缴存信息变更。

Individuals engaged in flexible employment must update their Housing Provident Fund

(HPF) account information if there are changes to their contribution base, contribution rate, payment method, or registered debit card.

二、申请材料:

II. Required Documents

1. 本人身份证原件;

1. Original and valid personal identity documents

2. 变更借记卡的, 需提供变更后的借记卡原件及复印件。

2. To update the debit card, both the original and a photocopy of the new card are required.

三、服务方式:

III. Service Channels

线上:

Online:

“随申办”

via the “Suishenban” app

线下:

Offline:

上海市公积金管理中心业务网点、建设银行住房公积金业务网点

at HPF service counters of the Shanghai Provident Fund Management Center or designated CCB HPF service outlets

四、办理时限:

IV. Processing Time

手续齐全情况下, 当场办结。

Processing is completed on the spot upon submission of all required documents.

五、注意事项:

V. Important Notes

1. 灵活就业人员缴存基数、缴存比例在一个住房公积金年度内可以调整一次。

1. The contribution base and rate may be adjusted only once per contribution year.

2. 变更借记卡的, 需重新授权发卡银行从借记卡中扣划缴存资金。

2. When changing the designated debit card, applicants must re-authorize the issuing

bank to deduct HPF contributions from the updated bank account.

灵活就业人员住房公积金联系信息变更

Updating Contact Information in the Housing Provident Fund System for Individuals Engaged in Flexible Employment

一、适用范围：

I. Eligibility

灵活就业人员联系电话、联系地址等联系信息发生变化的，应当办理个人住房公积金联系信息变更。

Individuals engaged in flexible employment must update their registered contact information—such as phone number or mailing address—whenever changes occur.

二、申请材料：

II. Required Documents

本人身份证件原件。

Original and valid personal identity documents

三、服务方式：

III. Service Channels

线上：

Online:

“随申办”

via the “Suishenban” app

线下：

Offline:

上海市公积金管理中心业务网点、建设银行住房公积金业务网点

at HPF service counters of the Shanghai Provident Fund Management Center or designated CCB HPF service outlets

四、办理时限：

IV. Processing Time

手续齐全情况下，当场办结。

Processing is completed on the spot upon submission of all required documents.

灵活就业人员住房公积金缴存专户变更

Updating the Designated Housing Provident Fund Account for Individuals Engaged in Flexible Employment

一、适用范围：

I. Eligibility

灵活就业人员变更缴存专户所属区的，应当办理个人住房公积金缴存专户变更。

Individuals engaged in flexible employment who relocate their Housing Provident Fund (HPF) contribution account to a different district must update their account registration information accordingly.

二、申请材料：

II. Required Documents

本人身份证件原件。

Original valid identification documents

三、服务方式：

III. Service Channels

线上：

Online:

“随申办”

via the “Suishenban” app

线下：

Offline:

上海市公积金管理中心业务网点、建设银行住房公积金业务网点

at HPF service counters of the Shanghai Provident Fund Management Center or designated CCB HPF service outlets

四、办理时限：

IV. Processing Time

手续齐全情况下，当场办结。

Processing is completed on the spot upon submission of all required documents.

灵活就业人员住房公积金账户转移

Transferring the Housing Provident Fund Account Upon Entering Formal Employment for Individuals Engaged in Flexible Employment

一、适用范围：

I. Eligibility

灵活就业人员转变为单位在职职工的，应当办理个人住房公积金账户转移。

Individuals engaged in flexible employment who transition to regular employees of entities are required to transfer their personal Housing Provident Fund (HPF) accounts to their new employer.

二、申请材料：

II. Required Documents

1. 本人身份证原件；

1. Original and valid personal identity documents

2. 与录用单位建立劳动关系证明的原件和复印件；

2. Proof of employment with the hiring organization (original and photocopy)

3. 录用单位的名称和住房公积金账号。

3. Name and HPF account number of the hiring organization

三、服务方式：

III. Service Channels

线下：

Offline:

上海市公积金管理中心业务网点、建设银行住房公积金业务网点

at HPF service counters of the Shanghai Provident Fund Management Center or designated CCB HPF service outlets

四、办理时限：

IV. Processing Time

手续齐全情况下，当场办结。

Processing is completed on the spot upon submission of all required documents.

五、注意事项：

V. Important Notes

灵活就业人员住房公积金账户转移至单位缴存后，缴存、提取和贷款等均按单位在职职工相关业务办理。

After the transfer is completed, all future HPF-related matters—including contributions, withdrawals, and loan applications—will be managed in accordance with the policies applicable to regular employees of entities.

灵活就业人员住房公积金账户封存

Dormancy of Housing Provident Fund Account for Individuals Engaged in Flexible Employment

一、适用范围：

I. Eligibility

灵活就业人员不符合灵活就业缴存条件的，应当办理个人住房公积金账户封存。

Individuals engaged in flexible employment who no longer meet the eligibility criteria for Housing Provident Fund (HPF) contributions must apply to have their HPF accounts placed into dormant status.

二、申请材料：

II. Required Documents

本人身份证件原件。

Original and valid personal identity documents

三、服务方式：

III. Service Channels

线上：

Online:

“随申办”

via the “Suishenban” app

线下：

Offline:

上海市公积金管理中心业务网点、建设银行住房公积金业务网点

at HPF service counters of the Shanghai Provident Fund Management Center or designated CCB HPF service outlets

四、办理时限：

IV. Processing Time

手续齐全情况下，当场办结。

Processing is completed on the spot upon submission of all required documents.

个人住房公积金账户身份信息修改（账户在“灵活就业缴存住房公积金专户”）

Updating Personal Information for Housing Provident Fund Accounts under the Flexible Employment Contribution Category

一、适用范围：

I. Eligibility

个人住房公积金账户“姓名”、“证件号码”、“证件类型”、“性别”和“出生年月”信息有误，且账户在“灵活就业缴存住房公积金专户”的。

This process applies to individuals whose personal information—such as name, ID number, ID type, gender, or date of birth—requires correction in their Housing Provident Fund (HPF) account under the Flexible Employment Contribution Account.

二、申请材料：

II. Required Documents

1. 本人身份材料原件（申请人为中国大陆公民，应提供身份证原件；申请人非

中国大陆公民，应提供护照或居住证或通行证等其他有效身份材料代替)；

1. Original and valid personal identity documents:

Citizens of the mainland of China must provide their national ID card.

Residents from outside the mainland of China must provide a valid passport, residence permit, travel document, or other applicable documentation.

2 . 灵活就业签约银行卡的流水账单(需体现在灵活就业专户的扣款流水)；

2. Bank statement showing HPF deduction transactions from the designated debit card linked to the flexible employment account.

3 . 委托办理的，受托人应当是委托人的配偶或直系血亲。受托人需提供身份证

(不具备申领身份证条件的，可以用其他有效身份证件代替) 和户口簿或结婚证、公安机关出具的户籍证明等可以证明委托人和受托人关系材料的原件。

3. If the request is submitted by a proxy, the proxy must be the applicant's spouse or an immediate family member. The proxy must present:

Their own national ID card (or another valid identification document, if not eligible for a national ID card); and

Original documentation—such as a household register, marriage certificate, or a household relationship certificate issued by the public security authority—to verify their relationship with the applicant.

三、服务方式：

III. Service Channels

线下：

Offline:

上海市公积金管理中心业务网点。

at HPF service counters of the Shanghai Provident Fund Management Center

四、办理时限：

IV. Processing Time

手续齐全情况下，当场办结。

Processing is completed on the spot upon submission of all required documents.

灵活就业人员住房公积金自由提取

Housing Provident Fund Withdrawal for Individuals Engaged in Flexible Employment

一、适用范围：

I. Eligibility

灵活就业人员在无住房公积金贷款、无委托提取住房公积金归还住房贷款等生效中提取业务时，提取本人灵活就业缴存期间的住房公积金。

Individuals engaged in flexible employment may withdraw the accumulated balance of their Housing Provident Fund (HPF) contributions made during their period of flexible employment, provided they do not have an active HPF loan or any ongoing authorized withdrawal arrangement for housing loan repayment.

二、申请材料：

II. Required Documents

1. 身份证明材料原件：

1. Original identity documents

(1) 本人办理的提供身份证件；

(1) Valid personal identity documents

(2) 委托办理的：

(2) For applications handled by an authorized representative:

①受托人是委托人配偶或父母、子女的需提供委托人和受托人身份证件，户口簿或结婚证、公安机关出具的户籍证明等可以证明委托人和受托人关系材料，委托人出具的委托书；

① If the representative is the applicant's spouse, parent, or child, both the applicant's and the representative's identity documents must be provided, along with supporting materials to verify their relationship (e.g., household registration record, marriage certificate, or household registration certificate from the public security bureau), as well as a power of attorney from the applicant;

②受托人非委托人配偶或父母、子女的需提供委托人和受托人身份证件，经公证机关公证的委托书。

② If the representative is not the applicant's spouse, parent, or child, both the applicant's and representative's identity documents, along with a notarized power of attorney, must be submitted.

(3) 经人民法院认定属于无民事行为能力人或者限制民事行为能力人的申请人，由其监护人代为办理，提供申请人无民事行为能力或限制民事行为能力的法院判决书等材料、申请人及监护人的身份证件、监护关系材料（法院判决书、户口簿或结婚证等可以证明监护关系的材料）。

(3) If the applicant has been legally declared by the People's Court as having no or limited civil capacity, the guardian may submit the application on their behalf. The application must include the court's ruling on the applicant's civil capacity status, identity documents for both the applicant and the guardian, and proof of the guardianship relationship (e.g., the court ruling, household registration record, or marriage certificate).

2. 本人名下的住房公积金合作银行一类借记卡。

2. The applicant's Type-I debit card issued by an HPF partner bank;

三、服务方式:

III. Service Channels

线上:

Online:

“随申办”

via the “Suishenban” app

线下:

Offline:

上海市公积金管理中心业务网点、建设银行住房公积金业务网点

at HPF service counters of the Shanghai Provident Fund Management Center or designated CCB

HPF service outlets

四、办理时限:

IV. Processing Time

手续齐全情况下，当场办结。

Processing is completed on the spot upon submission of all required documents.

五、注意事项:

V. Important Notes

1. 办理灵活就业自由提取的，提取金额为灵活就业缴存期间的住房公积金，不包括单位代扣代缴方式缴存的住房公积金，以及灵活就业缴存期间通过异地转移接续方式转入本市的住房公积金。

1. For withdrawals under flexible employment, only HPF contributions made during the flexible employment period are eligible. Contributions made through employer-withheld payroll deductions, as well as funds transferred into Shanghai via inter-regional transfers during the same period, are excluded.

2. 办理灵活就业自由提取，如全额提取的，保留住房公积金账户，余额保留 0.01 元。

2. In the case of a full withdrawal under flexible employment, the HPF account will remain active, with a minimal balance of RMB 0.01 retained.

3. 港澳台以及外籍灵活就业人员，暂无法通过线上渠道办理灵活就业人员住房公积金提取。

3. At present, individuals engaged in flexible employment from Hong Kong, Macao, and Taiwan of China, as well as foreign nationals, are not eligible to withdraw HPF funds through online channels.

三、实用工具

市公积金中心周六业务受理网点及业务受理范围

业务受理时间:上午 9:00~11:30, 下午 1:00~4:30

网 点	业 务 受 理 范 围	
黄浦区管理部 （金陵东路 569 号 16 楼）	个人住房公积金账户信息查询	
	封存户个人住房公积金账户信息修改	
	封存户个人住房公积金账户转移	
	个人住房公积金账户委托转移	
	出具异地贷款职工住房公积金缴存使用证明	
徐汇区管理部 （肇嘉浜路 608 号 1 楼）	业务咨询	
浦东新区管理部（德平路 289 号 18 楼）	封存户个人住房公积金提取审核	购买拥有所有权的自住住房
		购买经济适用房
		离退休
		死亡
		出境定居
		完全或大部分丧失劳动能力
		提前结清贷款

Shanghai Housing Provident Fund Management Center Service Outlets and Scope on Saturdays

Service Hour: Morning 9:00~11:30; Afternoon 1:00~4:30

Service Outlet	Service Scope	
Huangpu District Management Division (16 th Floor, No.569 East Jinling Road)	Information inquiry about personal housing provident fund account	
	Change of information for inactive personal housing provident fund account	
	Transfer of inactive personal housing provident fund account	
	Entrusted transfer of personal housing provident fund account	
	Issuance of certificate on contribution of employee housing provident fund for acquiring non-local loan	
Xuhui District Management Division (Ground Floor, No.608 Zhaojiabang Road)	Business Advisory	
Pudong New Area Management Division (18 th Floor, No.289 Deping Road)	Review of inactive personal housing provident fund account before fund withdrawal	Purchase of residential home/house for self-use with ownership
		Purchase of affordable housing
		Retirement
		Decease
		Emigration from China
		Total loss or substantial loss of ability to work
		Early repayment of loan

上海市历年（补充）住房公积金缴存基数、比例、上下限一览表

注：灰色格表示补充公积金缴存比例和上下限。

年度	缴存基数	缴存比例		上限	下限
		个人	单位		
2024. 7— 2025. 6	上年月平均工资	7%	7%	5168 元	376 元
		6%	6%	4430 元	322 元
		5%	5%	3692 元	270 元
		5%	5%	3692 元	270 元
		4%	4%	2954 元	216 元
		3%	3%	2216 元	162 元
		2%	2%	1476 元	108 元
		1%	1%	738 元	54 元

2023. 7— 2024. 6	上年月平均工 资	7%	7%	5116 元	362 元
		6%	6%	4386 元	310 元
		5%	5%	3654 元	260 元
		5%	5%	3654 元	260 元
		4%	4%	2924 元	208 元
		3%	3%	2192 元	156 元
		2%	2%	1462 元	104 元
		1%	1%	730 元	52 元
2022. 7— 2023. 6	上年月平均工 资	7%	7%	4786 元	362 元
		6%	6%	4102 元	310 元
		5%	5%	3418 元	260 元
		5%	5%	3418 元	260 元
		4%	4%	2736 元	208 元
		3%	3%	2052 元	156 元
		2%	2%	1368 元	104 元
		1%	1%	684 元	52 元
2021. 7— 2022. 6	上年月平均工 资	7%	7%	4342 元	348 元
		6%	6%	3722 元	298 元
		5%	5%	3102 元	248 元
		5%	5%	3102 元	248 元
		4%	4%	2482 元	198 元
		3%	3%	1860 元	148 元
		2%	2%	1240 元	100 元
		1%	1%	620 元	50 元
2020. 7— 2021. 6	上年月平均工 资	7%	7%	3922 元	348 元
		6%	6%	3362 元	298 元
		5%	5%	2802 元	248 元
		5%	5%	2802 元	248 元
		4%	4%	2242 元	198 元
		3%	3%	1682 元	148 元
		2%	2%	1120 元	100 元
		1%	1%	560 元	50 元
2019. 9— 2020. 6	上年月平均工 资	7%	7%	3448 元	338 元
		6%	6%	2956 元	290 元
		5%	5%	2464 元	242 元
		5%	5%	2464 元	242 元
		4%	4%	1970 元	194 元
		3%	3%	1478 元	146 元
		2%	2%	986 元	96 元
		1%	1%	492 元	48 元

2019. 4— 2019. 8	上年月平均工 资	7%	7%	3290 元	338 元
		6%	6%	2820 元	290 元
		5%	5%	2350 元	242 元
		5%	5%	2350 元	242 元
		4%	4%	1880 元	194 元
		3%	3%	1410 元	146 元
		2%	2%	940 元	96 元
		1%	1%	470 元	48 元
2018. 7— 2019. 3	上年月平均工 资	7%	7%	2996 元	322 元
		6%	6%	2568 元	276 元
		5%	5%	2140 元	230 元
		5%	5%	2140 元	无
		4%	4%	1712 元	
		3%	3%	1284 元	
		2%	2%	856 元	
		1%	1%	428 元	
2017. 7— 2018. 6	上年月平均工 资	7%	7%	2732 元	306 元
		6%	6%		
		5%	5%		
		1%—5%	1%—5%	1952 元	无
2016. 7— 2017. 6	上年月平均工 资	7%	7%	2494 元	282 元
		6%	6%		
		5%	5%		
		1%—5%	1%—5%	1782 元	无
2015. 7— 2016. 6	上年月平均工 资	7%	7%	2290 元	254 元
		6%	6%		
		5%	5%		
		1%—8%	1%—8%	无	无
2014. 7— 2015. 6	上年月平均工 资	7%	7%	2116 元	226 元
		6%	6%		
		5%	5%		
		1%—8%	1%—8%	无	无
2013. 7— 2014. 6	上年月平均工 资	7%	7%	1970 元	204 元
		6%	6%		
		5%	5%		
		1%—8%	1%—8%	无	无
2012. 7— 2013. 6	上年月平均工 资	7%	7%	1820 元	180 元
		6%	6%		
		5%	5%		
		1%—8%	1%—8%	无	无

2011. 7— 2012. 6	上年月平均工 资	7%	7%	1636 元	156 元
		6%	6%		
		5%	5%		
		1%—8%	1%—8%	无	无
2010. 7— 2011. 6	上年月平均工 资	7%	7%	1498 元	134 元
		6%	6%		
		5%	5%		
		1%—8%	1%—8%	无	无
2009. 7— 2010. 6	上年月平均工 资	7%	7%	1382 元	134 元
		6%	6%		
		5%	5%		
		1%—8%	1%—8%	无	无
2008. 7— 2009. 6	上年月平均工 资	7%	7%	1214 元	134 元
		6%	6%		
		5%	5%		
		1%—8%	1%—8%	无	无
2007. 7— 2008. 6	上年月平均工 资	7%	7%	1034 元	106 元
		6%	6%		
		5%	5%		
		1%—8%	1%—8%	无	无
2006. 7— 2007. 6	上年月平均工 资	7%	7%	938 元	70 元
		6%	6%		
		5%	5%		
		1%—8%	1%—8%	无	无
2005. 7— 2006. 6	上年月平均工 资	7%	7%	854 元	64 元
		6%	6%		
		5%	5%		
		1%—8%	1%—8%	无	无
2004. 7— 2005. 6	上年月平均工 资	7%	7%	776 元	64 元
		6%	6%		
		5%	5%		
		1%—8%	1%—8%	无	无
2003. 7— 2004. 6	上年月平均工 资	7%	7%	682 元	136 元
		6%	6%	584 元	116 元
		5%	5%	486 元	98 元
		上年月平均工资低于 535 元（含 535 元）：不低 于 50 元			
		1%—8%	1%—8%	780 元	无
2002. 7— 2003. 6	上年月平均工 资	7%	7%	622 元	124 元
		6%	6%	532 元	106 元

		5%	5%	444 元	88 元
		上年月平均工资低于 490 元（含 490 元）：不低于 44 元			
		1%—8%	1%—8%	710 元	无
2001. 7— 2002. 6	上年月平均工 资	7%	7%	540 元	108 元
		6%	6%	462 元	92 元
		5%	5%	386 元	78 元
		下岗职工：不低于 32 元			
		1%—8%	1%—8%	无	无
2000. 7— 2001. 6	上年月平均工 资	7%	7%	330 元	100 元
		6%	6%	282 元	84 元
		5%	5%	236 元	70 元
		下岗职工：不低于 32 元			
		1%—8%	1%—8%	无	无
1999. 7— 2000. 6	上年月平均工 资	7%	7%	282 元	84 元
		6%	6%	242 元	72 元
		5%	5%	200 元	60 元
		1%—8%	1%—8%	无	无
1998. 7— 1999. 6	上年月平均工 资	6%	6%	228 元	54 元
		1%—9%	1%—9%	无	无
1997. 7— 1998. 6	上年月平均工 资	6%	6%	214 元	54 元
		1%—9%	1%—9%	无	无
1996. 7— 1997. 6	上年月平均工 资	5%	5%	154 元	46 元
1995. 7— 1996. 6	上年月平均工 资	5%	5%	125 元	37 元
1994. 7— 1995. 6	上年月平均工 资	5%	5%	100 元	20 元
1993. 7— 1994. 6	上年月平均工 资	5%	5%	71.2 元	10 元
1992. 7— 1993. 6	上年末月基本 工资	5%	5%	无	10 元
1991. 5— 1992. 6	上年末月基本 工资	5%	5%	无	10 元

**List of Shanghai (Additional) Housing Provident Fund Contribution Base, Ratio,
Upper Limit and Lower Limit in Years**

Note: The cells in grey refer to the contribution ratio, upper limit and lower limit of the additional housing provident fund.

Year	Contribution Base	Contribution Ratio		Upper Limit (in RMB)	Lower Limit (in RMB)
		Employee	Employer		
July 2024— June 2025	Monthly Average Salary of the Previous Year	7%	7%	5,168	376
		6%	6%	4,430	322
		5%	5%	3,692	270
		5%	5%	3,692	270
		4%	4%	2,954	216
		3%	3%	2,216	162
		2%	2%	1,476	108
		1%	1%	738	54
July 2023— June 2024	Monthly Average Salary of the Previous Year	7%	7%	5,116	362
		6%	6%	4,386	310
		5%	5%	3,654	260
		5%	5%	3,654	260
		4%	4%	2,924	208
		3%	3%	2,192	156
		2%	2%	1,462	104
		1%	1%	730	52
July 2022— June 2023	Monthly Average Salary of the Previous Year	7%	7%	4,786	362
		6%	6%	4,102	310
		5%	5%	3,418	260
		5%	5%	3,418	260
		4%	4%	2,736	208
		3%	3%	2,052	156
		2%	2%	1,368	104
		1%	1%	684	52
July 2021— June 2022	Monthly Average Salary of the Previous Year	7%	7%	4,342	348
		6%	6%	3,722	298
		5%	5%	3,102	248
		5%	5%	3,102	248
		4%	4%	2,482	198
		3%	3%	1,860	148
		2%	2%	1,240	100
		1%	1%	620	50
July 2020— June 2021	Monthly Average Salary of the Previous Year	7%	7%	3,922	348
		6%	6%	3,362	298
		5%	5%	2,802	248
		5%	5%	2,802	248
		4%	4%	2,242	198
		3%	3%	1,682	148
		2%	2%	1,120	100
		1%	1%	560	50

Sept.2019— June 2020	Monthly Average Salary of the Previous Year	7%	7%	3,448	338
		6%	6%	2,956	290
		5%	5%	2,464	242
		5%	5%	2,464	242
		4%	4%	1,970	194
		3%	3%	1,478	146
		2%	2%	986	96
		1%	1%	492	48
April 2019— Aug. 2019	Monthly Average Salary of the Previous Year	7%	7%	3,290	338
		6%	6%	2,820	290
		5%	5%	2,350	242
		5%	5%	2,350	242
		4%	4%	1,880	194
		3%	3%	1,410	146
		2%	2%	940	96
		1%	1%	470	48
July 2018— March 2019	Monthly Average Salary of the Previous Year	7%	7%	2,996	322
		6%	6%	2,568	276
		5%	5%	2,140	230
		5%	5%	2,140	N/A
		4%	4%	1,712	
		3%	3%	1,284	
		2%	2%	856	
		1%	1%	428	
July 2017— June 2018	Monthly Average Salary of the Previous Year	7%	7%	2,732	306
		6%	6%		
		5%	5%		
		1%—5%	1%—5%	1,952	N/A
July 2016— June 2017	Monthly Average Salary of the Previous Year	7%	7%	2,494	282
		6%	6%		
		5%	5%		
		1%—5%	1%—5%	1,782	N/A
July 2015— June 2016	Monthly Average Salary of the Previous Year	7%	7%	2,290	254
		6%	6%		
		5%	5%		
		1%—8%	1%—8%	N/A	N/A
July 2014— June 2015	Monthly Average Salary of the Previous Year	7%	7%	2,116	226
		6%	6%		
		5%	5%		
		1%—8%	1%—8%	N/A	N/A
July 2013— June 2014	Monthly Average Salary of the Previous Year	7%	7%	1,970	204
		6%	6%		
		5%	5%		
		1%—8%	1%—8%	N/A	N/A
		7%	7%	1,820	180

July 2012— June 2013	Monthly Average Salary of the Previous Year	6%	6%	N/A	N/A
		5%	5%		
		1%—8%	1%—8%		
July 2011— June 2012	Monthly Average Salary of the Previous Year	7%	7%	1,636	156
		6%	6%		
		5%	5%		
		1%—8%	1%—8%	N/A	N/A
July 2010— June 2011	Monthly Average Salary of the Previous Year	7%	7%	1,498	134
		6%	6%		
		5%	5%		
		1%—8%	1%—8%	N/A	N/A
July 2009— June 2010	Monthly Average Salary of the Previous Year	7%	7%	1,382	134
		6%	6%		
		5%	5%		
		1%—8%	1%—8%	N/A	N/A
July 2008— June 2009	Monthly Average Salary of the Previous Year	7%	7%	1,214	134
		6%	6%		
		5%	5%		
		1%—8%	1%—8%	N/A	N/A
July 2007— June 2008	Monthly Average Salary of the Previous Year	7%	7%	1,034	106
		6%	6%		
		5%	5%		
		1%—8%	1%—8%	N/A	N/A
July 2006— June 2007	Monthly Average Salary of the Previous Year	7%	7%	938	70
		6%	6%		
		5%	5%		
		1%—8%	1%—8%	N/A	N/A
July 2005— June 2006	Monthly Average Salary of the Previous Year	7%	7%	854	64
		6%	6%		
		5%	5%		
		1%—8%	1%—8%	N/A	N/A
July 2004— June 2005	Monthly Average Salary of the Previous Year	7%	7%	776	64
		6%	6%		
		5%	5%		
		1%—8%	1%—8%	N/A	N/A
July 2003— June 2004	Monthly Average Salary of the Previous Year	7%	7%	682	136
		6%	6%	584	116
		5%	5%	486	98
		Monthly average salary of the previous year is below RMB 535 (RMB 535 inclusive), but no less than RMB 50			
		1%—8%	1%—8%	780	N/A
July 2002— June 2003	Monthly Average Salary	7%	7%	622	124
		6%	6%	532	106

	of the Previous Year	5%	5%	444	88
		Monthly average salary of the previous year is below RMB 490 (RMB 490 inclusive), but no less than RMB 44			
		1%—8%	1%—8%	710	N/A
July 2001—June 2002	Monthly Average Salary of the Previous Year	7%	7%	540	108
		6%	6%	462	92
		5%	5%	386	78
		Laid-off employees: no less than RMB 32			
		1%—8%	1%—8%	N/A	N/A
July 2000—June 2001	Monthly Average Salary of the Previous Year	7%	7%	330	100
		6%	6%	282	84
		5%	5%	236	70
		Laid-off employees: no less than RMB 32			
		1%—8%	1%—8%	N/A	N/A
July 1999—June 2000	Monthly Average Salary of the Previous Year	7%	7%	282	84
		6%	6%	242	72
		5%	5%	200	60
		1%—8%	1%—8%	N/A	N/A
July 1998—June 1999	Monthly Average Salary of the Previous Year	6%	6%	228	54
		1%—9%	1%—9%	N/A	N/A
July 1997—June 1998	Monthly Average Salary of the Previous Year	6%	6%	214	54
		1%—9%	1%—9%	N/A	N/A
July 1996—June 1997	Monthly Average Salary of the Previous Year	5%	5%	154	46
July 1995—June 1996	Monthly Average Salary of the Previous Year	5%	5%	125	37
July 1994—June 1995	Monthly Average Salary of the Previous Year	5%	5%	100	20
July 1993—June 1994	Monthly Average Salary of the Previous Year	5%	5%	71.2	10
July 1992—June 1993	Monthly Basic Salary at the End of the Previous Year	5%	5%	N/A	10

May 1991— June 1992	Monthly Basic Salary at the End of the Previous Year	5%	5%	N/A	10
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上海市公积金管理中心业务网点

【住房公积金热线:12329】

区	通讯地址	业务受理时间	
黄浦	金陵东路 569 号 16 楼 邮编:200001	周一至周六 周六业务 受理范围	周一到周五 上午 8:45— 12:00 下午 1:00— 4:30 周六 上午 9:00— 11:30 下午 1:00— 4:30
徐汇	肇嘉浜路 608 号底楼(近乌 鲁木齐南路) 邮编:200031	周一至周六 周六业务 受理范围	周一到周五 上午 8:45— 11:30 下午 1:00— 4:30 周六 上午 9:00— 11:30 下午 1:00— 4:30
长宁	剑河路 600 号 4 楼(近仙霞 西路口) 邮编:200335	周一至周五	上午 9:00— 11:30 下午 1:00— 4:30
静安	汉中路 120 号二楼(近梅 园路) 邮编:200070	周一至周五	上午 8:45— 11:30 下午 1:00— 4:30
普陀	金沙江路 1006 号华大科技 园 201 室(近中江路)	周一至周五	上午 8:45— 11:30

	邮编:200062		下午 1:00— 4:30
虹口	瑞虹路 156 号 2 楼(近天虹路) 邮编:200086	周一至周五	上午 8:45— 11:30 下午 1:00— 4:30
杨浦	安波路 521 号(近营口路) 邮编:200092	周一至周五	上午 8:45— 11:30 下午 1:00— 4:30
浦东新区	【浦东新区管理部】 德平路 289 号 18 楼 邮编:200136	周一至周六 周六业务 受理范围	周一至周五 上午 8:45— 11:30 下午 1:00— 4:30 周六 上午 9:00— 11:30 下午 1:00— 4:30
	【惠南受理处】 惠南镇人民西路 85 号建行 大楼 2 楼	周一至周五	上午 8:45— 11:30 下午 1:00— 4:30
宝山	宝杨路 1369 号 7 楼 邮编:201901	周一至周五	上午 8:45— 11:30 下午 1:00— 4:30
闵行	都会路 3702 号 邮编:201108	周一至周五	上午 8:45— 11:30 下午 1:00— 4:30
嘉定	博乐路 55 号一楼 邮编:201800	周一至周五	上午 8:45— 11:30 下午 1:00— 4:30
金山	龙翔路 794-800 号 邮编:200540	周一至周五	上午 8:45— 11:30 下午 1:00— 4:30

松江	松江区乐都西路 867-871 号（近玉树路）松江区行政服务中心 5 号楼 2 层 242~251 号窗口 邮编:201620	周一至周五	上午 8:45— 11:30 下午 1:00— 4:30
青浦	青龙路 69 号 1 楼(近华浦南路口) 邮编:201799	周一至周五	上午 8:45— 11:30 下午 1:00— 4:30
崇明	北门路 178 号 邮编:202150	周一至周五	上午 8:45— 11:30 下午 1:00— 4:30
奉贤	南桥镇立新路 12 号 2 楼 (近南奉公路路口) 邮编:201499	周一至周五	上午 8:45— 11:30 下午 1:00— 4:30

Service Outlets of Shanghai Housing Provident Fund Management Center
[Housing Provident Fund Hotline: 12329]

District	Mailing Address	Service Hour	
Huangpu	16 th Floor, No.569 East Jinling Road Postal Code: 200001	Monday-Saturday <i>Service Scope on Saturday</i>	Monday-Friday Morning 8:45—12:00 Afternoon 1:00—4:30 Saturday Morning 9:00—11:30 Afternoon 1:00—4:30
Xuhui	Ground Floor, No.608 Zhaojiabang Road (Near South Wulumuqi Road) Postal Code: 200031	Monday-Saturday <i>Service Scope on Saturday</i>	Monday-Friday Morning 8:45—11:30 Afternoon 1:00—4:30 Saturday Morning 9:00—11:30 Afternoon 1:00—4:30
Changning	4 th Floor, No.600 Jianhe Road (Near the intersection of West Xianxia Road) Postal Code: 200335	Monday-Friday	Morning 9:00—11:30 Afternoon 1:00—4:30
Jing'an	2 nd Floor, No.120 Hanzhong Road (Near Meiyuan Road) Postal Code: 200070	Monday-Friday	Morning 8:45—11:30 Afternoon 1:00—4:30
Putuo	Room 201, ECNU Science Park, No.1006 Jinshajiang Road (Near Zhongjiang Road) Postal Code: 200062	Monday-Friday	Morning 8:45—11:30 Afternoon 1:00—4:30

Hongkou	2 nd Floor, No.156 Ruihong Road (Near Tianhong Road) Postal Code: 200086	Monday-Friday	Morning 8:45—11:30 Afternoon 1:00—4:30
Yangpu	No.521 Anbo Road (Near Yingkou Road) Postal Code: 200092	Monday-Friday	Morning 8:45—11:30 Afternoon 1:00—4:30
Pudong New Area	[Pudong New Area Management Division] 18 th Floor, No.289 Deping Road Postal Code: 200136	Monday-Saturday <i>Service Scope on Saturday</i>	Monday-Friday Morning 8:45—11:30 Afternoon 1:00—4:30 Saturday Morning 9:00—11:30 Afternoon 1:00—4:30
	[Huinan Service Outlet] 2 nd Floor, CCB Building, No.85 West Renmin Road, Huinan Town	Monday-Friday	Morning 8:45—11:30 Afternoon 1:00—4:30
Baoshan	7 th Floor, No.1369 Baoyang Road Postal Code: 201901	Monday-Friday	Morning 8:45—11:30 Afternoon 1:00—4:30
Minhang	No.3702 Duhui Road Postal Code: 201108	Monday-Friday	Morning 8:45—11:30 Afternoon 1:00—4:30
Jiading	1 st Floor, No.55 Bole Road Postal Code: 201800	Monday-Friday	Morning 8:45—11:30 Afternoon 1:00—4:30

Jinshan	No.794-800Longxiang Road Postal Code: 200540	Monday-Friday	Morning 8:45—11:30 Afternoon 1:00—4:30
Songjiang	Windows No.242-251, Songjiang District Administrative Service Centre, Nos.867-871 West Ledu Road (Near Yushu Road) Postal Code: 201620	Monday-Friday	Morning 8:45—11:30 Afternoon 1:00—4:30
Qingpu	1 st Floor, No.69 Qinglong Road (Near the intersection of South Huapu Road) Postal Code: 201799	Monday-Friday	Morning 8:45—11:30 Afternoon 1:00—4:30
Chongming	No.178, Beimen Road Postal Code: 202150	Monday-Friday	Morning 8:45—11:30 Afternoon 1:00—4:30
Fengxian	2 nd Floor, No.12 Lixin Road, Nanqiao Town (Near the intersection of Nanfeng Highway) Postal Code: 201499	Monday-Friday	Morning 8:45—11:30 Afternoon 1:00—4:30

个人公积金贷款利率调整表

Interest Rate Adjustment Form of the Individual Housing Provident Fund Loan

所购住房 Housing Type	购买首套住房 First Home	购买第二套改善型住房 Second Home for Improved Housing
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借款家庭 Number of Applicants in the Household	1 人参与贷款 Single Applicant		2 人以上参与贷款 Two or More Applicants		1 人参与 贷款 Single Applicant	2 人以上参 与贷款 Two or More Applicants
	无孩或 单子女 家庭 No Child or One Child	多子女家 庭 Multiple Children	无孩或单 子女家庭 No Child or One Child	多子女家 庭 Multiple Children		
住房公积金最高 可贷金额 Maximum Loan (Basic HPF)	65 万元 RMB 650,000	78 万元 RMB 780,000	130 万元 RMB 1,300,000	156 万元 RMB 1,560,000	50 万元 RMB 500,000	100 万元 RMB 1,000,000
补充住房公积金 最高可贷金额 Maximum Loan (Supplementary HPF)	15 万元 RMB 150,000	18 万元 RMB 180,000	30 万元 RMB 300,000	36 万元 RMB 360,000	15 万元 RMB 150,000	30 万元 RMB 300,000
可贷金额合计 Total Maximum Loan	80 万元 RMB 800,000	96 万元 RMB 960,000	160 万元 RMB 1,600,000	192 万元 RMB 1,920,000	65 万元 RMB 650,000	130 万元 RMB 1,300,000

首付比例 Minimum Down Payment	贷款最低首付款比例为 20%。 20%	1、贷款最低首付款比例为 25%； 1. Typically, 25% 2、所购住房位于自贸区临港新片区以及嘉定、青浦、松江、奉贤、宝山、金山的，贷款最低首付款比例为 20%。 2. 20% if the property is located in the Lin-gang Special Area of the China (Shanghai) Pilot Free Trade Zone or in the administrative districts of Jiading, Qingpu, Songjiang, Fengxian, Baoshan, and Jinshan.
贷款利率 Loan Interest Rate	五年期（含）以下 2.1%， ≤5 years: 2.10% 五年期以上 2.6% >5 years: 2.60%	五年期（含）以下 2.525%， ≤5 years: 2.525% 五年期以上 3.075% >5 years: 3.075%