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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，在本人与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
补充住房公积金 Supplementary Housing Provident Fund	Respectively 5%	3,654	260
	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%（取整数值）。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%（取整数值），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

	Respectively 5%	3,692	270
	各 5%	3692 元	270 元
	Respectively 5%	3,692	270
	各 4%	2954 元	216 元
补充住房公积金	Respectively 4%	2,954	216
Supplementary Housing Provident Fund	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 SPFMC 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.

二、业务指南

支付房屋租赁费用

HPF Withdrawal Due to Housing Rent Payment

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: 1. 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 (HPF) service outlets.

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。

2. Applicants who are expatriates or Hong Kong, Macau, or Taiwan residents working in Shanghai municipality or those with such spouses cannot, for now, apply online for HPF withdrawal due to housing rent payment.

租赁市场租赁住房提取住房公积金支付房租（网签备案）

HPF Withdrawal Due to Housing Rent Payment in the Lease Market (With Rental Contracts Registered and Filed Online)

一、适用范围：

I. Scope of Application:

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：

Applicants renting housing in the lease market with rental contracts registered and filed through the unified public service platform for housing leasing of Shanghai municipality may apply for withdrawing the balance in their own and their spouses' HPF accounts to pay for housing 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;

(II) （二）申请人及配偶目前在本市无自有住房且租赁住房的；

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

(IV) （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；

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

(VI) （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；

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

(VIII) (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；

(IX) The applicant's rental behavior shall comply with the relevant regulations of Shanghai municipality regarding housing rental, and the rental contract shall be registered and filed through the unified public service platform for housing leasing of Shanghai municipality;

(X) (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。

(XI) 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.

(XII) 如申请人的配偶参与提取，也应符合提取条件。

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

二、申请材料：

II. Application Materials:

(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。

For an online application for entrusted monthly withdrawal, the applicant shall, by following the online application procedures, provide such information as identity certificate, marital status, registration and filing information of the rental contract, withdrawal month, withdrawal amount, a Class-I account debit card under the applicant's name issued by an HPF partner bank, mobile phone number, and service address.

(二) 申请人本人向市公积金中心区管理部申请

(II) Application submitted by the applicant in person at a district management division of the Shanghai Provident Fund Management Center (SPFMC)

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：

The applicant shall truthfully provide a district management division of the SPFMC with such information as marital status, registration and filing information of the rental contract, withdrawal month, withdrawal amount, service address, and mobile phone number, and bring the original copies of the following application 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 as a proof of marital status, etc.;

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. A Class-I account debit card under the applicant's name issued by an HPF partner bank (hereinafter referred to as the “Personal Bank Card”);

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. In case the applicant's spouse is also participating in the withdrawal, the spouse shall also provide the above-mentioned materials;

4. 已填妥的《房屋状况信息查询申请表》。

4. A filled-out copy of the *Housing Condition Information Inquiry Application Form*.

三、服务方式：

III. Service Methods:

（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) Entrusted Monthly Withdrawal: The applicant may authorize the SPFMC to automatically transfer the declared withdrawal amounts from the HPF account balance to his or her personal bank card account each month to pay for housing rental expenses. The applicant may submit application information via the official online channel (Suishenban) or application materials at a district management division of the SPFMC within the valid period of online registration and filing of the rental 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: The applicant may submit an application to the SPFMC for a one-time transfer of the HPF account balance to his or her personal bank card account should the rental contract have terminated and the application for withdrawal to pay the rental expenses for some months that have been actually paid have not been submitted. Such applications shall be submitted by applicants in person to a district management division of the SPFMC within six months after the termination of rental contracts.

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原件。

In case the applicant provides complete application materials or information, the SPFMC shall 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, actual housing rental information, and marital status is not counted), and shall notify the applicant of the result. In the event of any doubts about the application materials

provided by the applicant, he or she may be further required to provide original copies of additional proof documents.

五、注意事项：

V. 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) In case the spouse of the applicant also participates in applying for the HPF withdrawal due to housing rent payment, the withdrawal formalities shall be handled collectively at one time.

（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 HPF withdrawal amount for each household (including single-person households) shall not exceed the actual rental expenses of each month, and the previous upper monthly withdrawal limit of RMB 3,000 yuan has increased to RMB 4,000 yuan starting from November 1, 2024. For rental expenses already paid for housing in the lease market before November 1, 2024, eligible applicants may apply for one-time withdrawal based on the original upper withdrawal limit (no need to terminate the rental contract).

（三）申请人申请委托逐月提取的，应在房屋租赁合同网签备案有效期内填报提取时间，审核通过的，提取资金将按月支付，需注意以下情况：

(III) In the event of entrusted monthly withdrawal, the applicant shall fill in the withdrawal time within the valid period of online registration and filing of the rental contract, and the withdrawal funds shall be transferred on a monthly basis upon approval. Attention needs to be attached to the following issues:

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; and 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 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.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. Insufficient Balance of HPF Account. Upon the initiation of a transfer, if the applicant's HPF account balance (the balance as of the 24th of the same month, and the same hereinafter) 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 as long as the withdrawal service is not terminated. After the withdrawal service terminates, any remaining shortfall will be cleared.

（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) For the same rental property and time period, only one method of application for withdrawal due to housing rent payment may be chosen.

（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）。

(V) Should the rental contract be registered and filed online before November 1, 2024, but without an application for online registration and filing of the withdrawal due to housing rent payment, the applicant may apply for one-time withdrawal based on the previous upper withdrawal limit provided that they meet the application conditions (no need to terminate the rental contract).

（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) Should the application for withdrawal due to housing rent payment in the lease market be 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 service.

租赁市场租赁住房提取住房公积金支付房租（未网签备案）

**HPF Withdrawal Due to Housing Rent Payment in the Lease Market
(With Rental Contracts Unregistered and Unfiled Online)**

一、适用范围：

I. Scope of Application:

II. 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：

Applicants renting housing that does not fall into the scope of online registration and filing in the lease market of Shanghai municipality may apply for withdrawing the balance in their own and their spouses' HPF accounts to pay for housing 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;

(II) （二）申请人及配偶目前在本市无自有住房且租赁住房的；

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

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

（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) The applicant and his or her spouse may only withdraw from their HPF accounts to pay for the rental of only 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，且承诺租赁住房不属于网签备案范围；

(V) The applicant's rental behavior shall comply with the relevant regulations of Shanghai municipality regarding housing rental, and the applicant shall pledge that the leased housing does not fall within the scope of 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 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.

如申请人的配偶参与提取，也应符合提取条件。

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

二、申请材料

III. Application Materials:

IV. （一）申请人本人线上渠道申请

(I) Online application by the applicant

(II) 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 shall, by following the online application procedures, provide such information as identity certificate, marital status, address of the leased housing, withdrawal amount, a Class-I account debit card under the applicant's name issued by an HPF partner bank, mobile phone number, and service address.

（二）申请人本人向市公积金中心区管理部申请

(II) Application submitted by the applicant in person at a district management division of the SPFMC

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：

The applicant shall truthfully provide a district management division of the SPFMC with such information as marital status, address of the leased housing, withdrawal amount, service address, and mobile phone number, and bring the original copies of the following application 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 as a proof of marital status, etc.;

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. A Class-I account debit card under the applicant's name issued by an HPF partner bank (hereinafter referred to as the “Personal Bank Card”);

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. In case the applicant's spouse is also participating in the withdrawal, the spouse shall also provide the above-mentioned materials;

4. 已填妥的《房屋状况信息查询申请表》。

4. A filled-out copy of the *Housing Condition Information Inquiry Application Form*.

三、服务方式：

III. Service Methods:

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 www.shgjj.com、“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。

Entrusted Monthly Withdrawal: The applicant may authorize the SPFMC to automatically transfer the declared withdrawal amount from the HPF account balance to his or her personal bank card account each month to pay for housing rental expenses. The applicant may submit application information via the official online channels [Shanghai Housing Provident Fund Website (www.shgjj.com), Suishenban, and the one-stop e-government service platform of the Yangtze River Delta region (<https://csj.sh.gov.cn/govService/index>)] or submit application materials at a district management division of the SPFMC within the lease term.

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原件。

In case the applicant provides complete application materials or information, the SPFMC shall 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, actual housing rental information, and marital status is not counted), and shall notify the applicant of the result. In the event of any doubts about the application materials provided by the applicant, he or she may be further required to provide original copies of additional proof documents.

五、注意事项：

V. 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) In case the spouse of the applicant also participates in applying for the HPF withdrawal due to housing rent payment, the withdrawal formalities shall be handled collectively at one time.

（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 HPF withdrawal amount for each household (including single-person households) shall not exceed the actual rental expenses of each month, and the previous upper monthly withdrawal limit of RMB 3,000 yuan has increased to RMB 4,000 yuan starting from November 1, 2024.

（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) Those applicants renting housing not within the scope of online registration and filing in Shanghai municipality shall pledge that once the leased housing experiences any changes and becomes subject to online registration and filing after applying for HPF withdrawal due to housing rent payment, they will promptly terminate the current withdrawal service and reapply after completing the online registration and filing.

（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) The applicant shall submit the application for HPF withdrawal due to housing rent payment within the rental period, and the withdrawal funds shall be paid on a monthly basis upon approval. Attention needs to be attached to the following issues:

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; and 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. 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. Should the initial withdrawal time fall within the application month, the amount of initial withdrawal shall be the withdrawal amount of the application month. Should initial withdrawal time fall within the month following the application month, the amount of initial withdrawal shall comprise of the amounts of 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. Upon the initiation of a transfer, if the applicant's HPF account balance (the balance as of the 24th of the same month, and the same hereinafter) 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 as long as the withdrawal service is not terminated. The shortfalls will be recalculated annually based on the time of application. After the withdrawal service terminates, any remaining shortfall will be cleared.

（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 SPFMC will regularly verify the housing rental information of the applicant with relevant departments. If the declared rental address is found to be inconsistent with the actual one after verification, the service of the HPF withdrawal due to housing rent payment will be terminated in accordance with 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) The applicant shall annually confirm his or her rental information. Should the rental information experience any changes, the applicant shall promptly apply to change or terminate the service. Should the applicant fail to confirm his or her rental information within the valid term, the HPF withdrawal due to housing rent payment shall be terminated according to regulations.

（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) For the same rental property and time period, only one method of application for withdrawal due to housing rent payment may be chosen.

(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) Should the application for withdrawal due to housing rent payment in the lease market be 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 previous service.

租赁公共租赁住房提取住房公积金支付房租

HPF Withdrawal Due to Rent Payment for Public Rental Housing

一、适用范围:

I . Scope of Application

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:

Applicants renting public rental housing in Shanghai municipality may apply for withdrawing the balance in their own and their spouses' HPF accounts to pay for housing 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 his or her spouse, in accordance with the regulations on public rental housing eligibility and related policies of Shanghai municipality, have leased public rental housing that is managed by the competent department of the Shanghai Municipal People's Government through the online contracting system for public rental housing, and have completed the necessary registration and filing procedures as required;

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

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

（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 behavior shall comply with the relevant regulations of Shanghai municipality regarding housing rental;

如申请人的配偶参与提取，也应符合提取条件。

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

二、申请材料：

II. Application Materials

（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；

For an online application for entrusted monthly withdrawal, the applicant shall, by following the online application procedures, provide such information as identity certificate, marital status, withdrawal month, withdrawal amount, a Class-I account debit card under the applicant's name issued by an HPF partner bank, and mobile phone number;

(二) 申请人本人向市公积金中心区管理部申请：

(III) Application submitted by the applicant in person at a district management division of the SPFMC:

(IV) 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：

The applicant shall truthfully provide a district management division of the SPFMC with such information as marital status, withdrawal month, withdrawal amount, and mobile phone number, and bring the original copies of the following application 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 as a proof of marital status, etc.;

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. A Class-I account debit card under the applicant's name issued by an HPF partner bank (hereinafter referred to as the “Personal Bank Card”);

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. In case the applicant's spouse is also participating in the withdrawal, the spouse shall also provide the above-mentioned materials.

三、服务方式：

V. Service Methods:

VI. (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 www.shgjj.com、“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) Entrusted Monthly Withdrawal: The applicant may authorize the SPFMC to automatically transfer the declared withdrawal amount from the HPF account balance to his or her personal bank card account each month to pay for housing rental expenses. The applicant may submit application information via the official online channel [Shanghai Housing Provident Fund Website (www.shgjj.com) and Suishenban] or application materials at a district management division of the SPFMC within the valid rental period.

(II) (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。

(III) Supplementary HPF Withdrawal: The applicant may submit an application to the SPFMC for a one-time transfer of the HPF account balance to his or her personal bank card account should the rental contract have terminated and the application for withdrawal to pay the rental expenses for some months that have been actually paid have not been submitted. Such applications shall be submitted by applicants in person to a district management division of the SPFMC within six months after the termination of rental contracts.

(IV) 四、办理时限：

VII. Processing Period:

VIII. 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。

In case the applicant provides complete application materials or information, the SPFMC shall 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, actual housing rental information, and marital status is not counted), and shall notify the applicant

of the result. In the event of any doubts about the application materials provided by the applicant, he or she may be further required to provide original copies of additional proof documents.

五、注意事项：

V. 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) In case the spouse of the applicant also participates in applying for the HPF withdrawal due to housing rent payment, the withdrawal formalities shall be handled collectively at one time.

（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 HPF withdrawal amount for each household (including single-person households) shall not exceed the actual rental expenses of each month.

（三）申请人申请委托逐月提取的，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。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) In the event of entrusted monthly withdrawal, the applicant shall fill in the withdrawal time within the valid rental period, and the withdrawal funds shall be paid on a monthly basis within the valid rental period upon approval. However, the HPF withdrawal shall not be paid in the starting month of the rental period should the rental days in the starting month be less than 15 days, and the same applies to the ending month. Attention needs to be attached to the following issues:

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; and 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 amount of initial withdrawal will be automatically calculated based on the ending month 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.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. During the validity period of the HPF withdrawal due to housing rent payment service, the SPFMC will conduct an automatic review before initiating the transfer each month. If the rental contract is terminated prior to the specified termination time, the withdrawal authorization will be automatically canceled. If the rental period in the termination month is less than 15 days, no HPF withdrawal will be paid 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. Upon the initiation of a transfer, if the applicant's HPF account balance (the balance as of the 24th of the same month, and the same hereinafter) 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 as long as the withdrawal service is not terminated. After the withdrawal service terminates, any remaining shortfall will be cleared.

（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) For the same rental property and time period, only one method of application for withdrawal due to housing rent payment may be chosen.

租赁保障性租赁住房提取住房公积金支付房租

HPF Withdrawal Due to Rent Payment for Government-subsidized Rental Housing

一、适用范围：

I . Scope of Application

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：

Applicants renting government-subsidized rental housing in Shanghai municipality may apply for withdrawing the balance in their own and their spouses' HPF accounts to pay for housing 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 his or her spouse, in accordance with Shanghai municipality's regulations on eligibility for government-subsidized rental housing and related policies, have leased government-subsidized rental housing that has been recognized by the competent department of the Shanghai Municipal People's Government and has been subject to unified management, and have completed the necessary leasing registration and filing procedures as required;

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

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

如申请人的配偶参与提取，也应符合提取条件。

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

二、 申请材料：

II. Application Materials:

（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；

For an online application for entrusted monthly withdrawal, the applicant shall, by following the online application procedures, provide such information as identity certificate, HPF account, marital status, withdrawal amount, a Class-I account debit card under the applicant's name issued by an HPF partner bank, and mobile phone number;

(二) 申请人本人向市公积金中心区管理部申请:

(II) Application submitted by the applicant in person at a district management division of the SPFMC:

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:

The applicant shall truthfully provide a district management division of the SPFMC with such information as marital status, withdrawal month, withdrawal amount, and mobile phone number, and bring the original copies of the following application materials:

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 ID card, marriage certificate as a proof of marital status, etc.;

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. A Class-I account debit card under the applicant's name issued by an HPF partner bank (hereinafter referred to as the “Personal Bank Card”);

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. In case the applicant's spouse is also participating in the withdrawal, the spouse shall also provide the above-mentioned materials.

三、服务方式:

III. Service Methods:

(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 www.shgjj.com、“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) Entrusted Monthly Withdrawal: The applicant may authorize the SPFMC to automatically transfer the declared withdrawal amount from the HPF account balance to his or her personal bank card account each month to pay for housing rental expenses. The applicant may submit application information via the official online channels [Shanghai Housing Provident Fund Website (www.shgjj.com) and Suishenban] or application materials at a district management division of the SPFMC within the valid rental period.

（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 HPF Withdrawal: The applicant may submit an application to the SPFMC for a one-time transfer of the HPF account balance to his or her personal bank card account should the rental contract have terminated and the application for withdrawal to pay the rental expenses for some months that have been actually paid have not been submitted. Such applications shall be submitted by applicants in person to a district management division of the SPFMC within six months after the termination of rental contracts.

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原件。

In case the applicant provides complete application materials or information, the SPFMC shall 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, actual housing rental

information, and marital status is not counted), and shall notify the applicant of the result. In the event of any doubts about the application materials provided by the applicant, he or she may be further required to provide original copies of additional proof documents.

五、注意事项:

V. 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) In case the spouse of the applicant also participates in applying for the HPF withdrawal due to housing rent payment, the withdrawal formalities shall be handled collectively at one time;

(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, the monthly HPF withdrawal amount for each household (including single-person households) may be equivalent to the actual monthly rent expenditure. For rental expenses already paid for government-subsidized rental housing before November 1, 2024, eligible applicants may apply for supplementary withdrawal based on the original upper withdrawal limit (no need to terminate the rental contract).

(三) 申请人申请委托逐月提取的, 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。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) In the event of entrusted monthly withdrawal, the applicant shall fill in the withdrawal time within the valid rental period, and the withdrawal funds shall be paid on a monthly basis within the valid rental period upon approval. However, the HPF withdrawal shall not be paid in the starting month of the rental period should the rental days in the starting month be less than 15 days, and the same applies to the ending month. Attention needs to be attached to the following issues:

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; and 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 amount of initial withdrawal will be automatically calculated based on the ending month 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.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. During the validity period of the HPF withdrawal due to housing rent payment service, the SPFMC will conduct an automatic review before initiating the transfer each month. If the rental contract is terminated prior to the specified termination time, the withdrawal authorization will be

automatically canceled. If the rental period in the termination month is less than 15 days, no HPF withdrawal will be paid 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. Upon the initiation of a transfer, if the applicant's HPF account balance (the balance as of the 24th of the same month, and the same hereinafter) 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 as long as the withdrawal service is not terminated. After the withdrawal service terminates, any remaining shortfall will be cleared.

（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) For the same rental property and time period, only one method of application for withdrawal due to housing rent payment may be chosen.

租赁廉租住房提取住房公积金支付房租

HPF Withdrawal Due to Housing Rent Payment for Low-rent Housing

一、适用范围：

I. Scope of Application:

II. 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：

Applicants renting low-rent housing in Shanghai municipality may apply for withdrawing the balance in their own and their spouses' HPF accounts to pay for housing 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;

(II) (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;

(III) The applicant and his or her spouse have currently rented low-rent housing in accordance with Shanghai municipality's regulation on low-rent housing and related policies;

(IV) (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;

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

(VI) (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;

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

(VIII) (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。

(IX) 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.

(X) 如申请人的配偶参与提取, 也应符合提取条件。

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

二、办理材料:

III. Application Materials:

IV. 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:

The applicant shall truthfully provide a district management division of the SPFMC with such information as marital status, withdrawal month, withdrawal amount, and mobile phone number, and bring the original copies of the following application 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 as a proof of marital status, etc.;
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. Rental contract (If enjoying the housing support through the provision of rent subsidies, the applicant shall also provide a rent subsidy agreement for low-rent housing issued by the city's competent department in charge of indemnificatory housing), and proof of rental 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. A Class-I account debit card under the applicant's name 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. In case the applicant's spouse is also participating in the withdrawal, the spouse shall also provide the above-mentioned materials.

三、服务方式：

V. Service Methods:

VI. 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: The applicant may submit an application to a district management division of the SPFMC for a one-time transfer, to his or her personal bank card account, of the corresponding part of the HPF account balance within the scope of actually paid rental expenses (excluding pre-paid rental expenses).

四、办理时限：

VII. Processing Period:

VIII. 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材料原件。

In case the applicant provides complete application materials or information, the SPFMC shall 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, actual housing rental information, and marital status is not counted), and shall notify the applicant of the result. In the event of any doubts about the application materials provided by the applicant, he or she may be further required to provide original copies of additional proof documents.

五、注意事项：

IX. Notes:

X. （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)** In case the spouse of the applicant also participates in applying for the HPF withdrawal due to housing rent payment, the withdrawal formalities shall be handled collectively at one time;

XI. （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 HPF withdrawal amount for each household (including single-person households) shall not exceed the actual rental expenses of each month.

多子女家庭租赁提取住房公积金

HPF Withdrawal by Multi-child Families Due to Housing Rent Payment

一、适用范围：

I. Scope of Application:

II. 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 that meet Shanghai municipality's regulations on HPF withdrawal due to housing rent payment may apply for HPF withdrawal according to their actual rental expenses. "Multi-child families" refer to families with two or more children, at least one of whom being a minor, that comply with the country's fertility policy.

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：

An applicant and his or her spouse from a multi-child family may withdraw the HPF account balance according to their actual rental expenses provided that:

（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 contributions to the HPF account in full for at least three consecutive months in Shanghai municipality;

(II) （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；

(III) The applicant and his or her spouse do not own housing in Shanghai municipality and they rent housing in the lease market, with necessary registration and filing procedures completed as required;

(IV) （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；

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

(VI) （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 and the applicant or his or her spouse live together in Shanghai municipality for more than (including) half a year;

(VII) （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) The applicant and his or her spouse can only withdraw the HPF account balance to pay for the rental of only one apartment.

如申请人的配偶参与提取，也应符合提取条件。

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

二、申请材料：

III. Application Materials:

IV. 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：

The applicant shall truthfully provide a service outlet of the SPFMC with such information as marital status, withdrawal month, withdrawal amount, and mobile phone number, and bring the original copies of the following application materials:

1.本人身份证件、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.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. Materials required for multi-child families: Medical certificates of birth of children, and the household register (for local Shanghai residents) or Shanghai Residence Card (for individuals who have migrated to Shanghai) of the applicant, his or her spouse and their minor child or children;

3.缴纳租金的税控发票；

3. Tax-control invoice for the paid rental expenses;

4.申请人名下的住房公积金合作银行一类借记卡。

4. A Class-I account debit card under the applicant's name 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 engaged in the withdrawal, they should be present together and get things done in one go. The spouse should also provide his or her ID card and a Class-I account debit card under the spouse's name issued 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。

If, according to the regulations, electronic licenses and certificates issued by the competent departments under the Shanghai Municipal People's Government can be used, the applicant can provide those electronic licenses and certificates issued by such departments instead of the originals of such materials in paper.

三、服务方式：

V. Service Methods:

VI. 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: The applicant may submit application information via the official online channel (Suishenban) or submit an application to a district management division of the SPFMC or a service outlet of China Construction Bank offering HPF withdrawal due to housing rent payment service for a one-time transfer, to his or her personal bank card account, of the corresponding part of the HPF account balance within the scope of actually paid rental expenses (excluding pre-paid rental expenses).

四、办理时限：

VII. Processing Period:

VIII. 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材料有疑义的，可要求申请人进一步提供其他有效证明资料原件。

In case the applicant provides complete application materials or information, the SPFMC shall review the applicant's family information and rental information according to the regulations, 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 family information and rental information is not counted), and shall notify the

applicant of the result. In the event of any doubts about the application materials provided by the applicant, he or she may be further required to provide original copies of additional proof document.

五、注意事项：

IX. Notes:

X. (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) In case the spouse of the applicant also participates in applying for the HPF withdrawal due to housing rent payment, the withdrawal formalities shall be handled collectively at one time;

(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 HPF withdrawal amount for each household (including single-person households) shall not exceed the actual rental expenses. The actual rent is based on the rent as stipulated in the rental contract signed and registered online and the rent recorded in the tax-control invoice for rent payment, excluding prepaid rental expenses;

(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) The application time shall not be later than six months after the termination of the rental contract;

(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) For the same rental property and time period, only one method of application for withdrawal due to housing rent payment may be chosen.

新市民、青年人租赁提取住房公积金

Applications Made by New Urban Residents or Young People for HPF Withdrawal Due to Housing Rent Payment

一、适用范围：

I. Scope of Application:

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：

New urban residents or young people (New urban 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) renting housing in the lease market may apply for withdrawing the balance in their own and their spouses' HPF accounts to pay for housing 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;

(II) （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；

(III) The applicant and his or her spouse currently do not own housing in Shanghai municipality and are renting housing, with registration and filing procedures of the rental completed as required;

(IV) （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；

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

(VI) （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。

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

(VIII) (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。

(IX) 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.

(X) 如申请人的配偶参与提取，也应符合提取条件。

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

二、申请材料：

II. Application Materials:

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：

The applicant shall truthfully provide a district management division of the SPFMC with such information as marital status, withdrawal month, withdrawal amount, and mobile phone number, and bring the original copies of the following application materials:

1.本人身份证件、证明婚姻状况的结婚证等材料；

1. The applicant's ID card, marriage certificate as a proof of marital status, etc.;

2.缴纳租金的税控发票；

2. Tax-control invoice for the paid rental expenses;

3.申请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;

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。

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。

4. New urban residents shall provide their household registers if they have obtained local household registration for less than three years at the time of application for HPF withdrawal. If the applicant's spouse is also engaged in the withdrawal, they should be present together and get things done in one go. The spouse should also provide his or her ID card and a Class-I account debit card under the spouse's name issued 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。

If, according to the regulations, electronic licenses and certificates issued by the competent departments under the Shanghai Municipal People's Government can be used, the applicant can provide those electronic licenses and certificates issued by such departments instead of originals of such materials in paper.

三、服务方式：

III. Service Methods:

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: The applicant may submit an application to a district management division of the SPFMC for a one-time transfer, to his or her personal bank card account, of the corresponding part of the HPF account balance within the scope of actually paid rental expenses (excluding pre-paid rental expenses).

四、办理时限：

IV. Processing Period:

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。

In case the applicant provides complete application materials or information, the SPFMC shall review the applicant's family information and rental information according to the regulations, 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 family information and rental information is not counted), and shall notify the applicant of the result. In the event of any doubts about the application materials provided by the applicant, he or she may be further required to provide original copies of additional proof documents.

五、注意事项：

XI. Notes:

XII. (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) In case the spouse of the applicant also participates in applying for the HPF withdrawal due to housing rent payment, the withdrawal formalities shall be handled collectively at one time;

XIII. (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 HPF withdrawal amount for each household (including single-person households) shall not exceed the actual rental expenses of each month. The actual rent is based on the rent as stipulated in the rental contract signed and registered online and the rent recorded in the tax-control invoice for rent payment, excluding prepaid rental expenses;

(三) 提取月份不早于 2024 年 11 月；

(III) The withdrawal month shall be no 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) The application time shall not be 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) For the same rental property and time period, only one method of application for withdrawal due to housing rent payment may be chosen.

本市高层次人才租赁提取住房公积金

Applications Made by High-level Talent in Shanghai Municipality for HPF Withdrawal Due to Housing Rent Payment

I . 适用范围:

I . Scope of Application:

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：

High-level talent identified by the competent authority of Shanghai municipality and renting housing in the lease market of Shanghai municipality may apply for withdrawing the balance in their own and their spouses' HPF accounts to pay for their housing 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;

(II) （二）申请人及配偶目前在本市无自有住房且租赁住房的；

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

(IV) （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；

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

(VI) （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；

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

(VIII) （五）申请人的租赁行为应当符合本市房屋租赁相关规定；

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

(X) (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。

(XI) 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.

(XII) 如申请人的配偶参与提取，也应符合提取条件。

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

二、申请材料：

II. Application Materials:

(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 shall, by following the online application procedures, provide such information as identity certificate, marital status, rental address, withdrawal amount, a Class-I account debit card under the applicant's name issued by an HPF partner bank, mobile phone number, and service address.

(二) 申请人本人向市公积金中心区管理部申请

(II) Application submitted by the applicant in person at a district management division of the SPFMC

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：

The applicant shall truthfully provide a district management division of the SPFMC with such information as marital status, rental address, withdrawal amount, service address, and mobile phone number, and bring the original copies of the following application 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 as a proof of marital status, etc.;

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. A Class-I account debit card under the applicant's name issued by an HPF partner bank (hereinafter referred to as the “Personal Bank Card”);

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. In case the applicant's spouse is also participating in the withdrawal, the spouse shall also provide the above-mentioned materials;

4.已填妥的《房屋状况信息查询申请表》。

4. A filled-out copy of the *Housing Condition Information Inquiry Application Form*.

三、服务方式：

III. Service Methods:

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。

Entrusted Monthly Withdrawal: The applicant may authorize the SPFMC to automatically transfer the declared withdrawal amount from the HPF account balance to his or her personal bank card account based on the withdrawal information declared by the applicant each month to pay for housing rental expenses. The applicant may submit application information via the official online channel (Suishenban) or application materials at a district management division of the SPFMC within the valid rental period.

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原件。

In case the applicant provides complete application materials or information, the SPFMC shall 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, actual housing rental information, and marital status is not counted), and shall notify the applicant of the result. In the event of any doubts about the application materials provided by the applicant, he or she may be further required to provide original copies of additional proof documents.

五、注意事项：

V. Notes:

VI. （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) In case the spouse of the applicant also participates in applying for the HPF withdrawal due to housing rent payment, the withdrawal formalities shall be handled collectively at one time.

VII. （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 HPF withdrawal amount for each household (including single-person households) shall not exceed the actual rental expenses of each month and the monthly contribution made by the applicant at the time of application. Should the applicant apply for changes to the monthly withdrawal amount, the updated monthly withdrawal amount shall not exceed the actual rental expenses of each month or the monthly contribution made by the applicant at the time of application for changes.

（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) In the event of HPF withdrawal due to housing rent payment, the applicant shall submit the application within the valid rental period, and the

withdrawal funds shall be paid on a monthly basis upon approval. Attention needs to be attached to the following issues:

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; and 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.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. Should the initial withdrawal time fall within the application month, the amount of initial withdrawal shall be the withdrawal amount of the application month. Should initial withdrawal time fall within the month following the application month, the amount of initial withdrawal shall comprise of the amounts of 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. Upon the initiation of a transfer, if the applicant's HPF account balance (the balance as of the 24th of the same month, and the same hereinafter) 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 as long as the

withdrawal service is not terminated. After the withdrawal service is terminated, any remaining shortfall will be cleared.

（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 SPFMC will regularly verify the housing rental information of the applicant with relevant departments. If the declared rental address is found to be inconsistent with the actual one after verification, the service of HPF withdrawal due to housing rent payment will be terminated in accordance with 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) The applicant shall annually confirm his or her rental information. Should the rental information experience any changes, the applicant shall promptly apply to change or terminate the service. Should the applicant fail to confirm his or her rental information within the valid term, the HPF withdrawal due to housing rent payment shall be terminated according to regulations.

（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) For the same rental property and time period, only one method of application for withdrawal due to housing rent payment may be chosen.

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

Contribution of Housing Provident Fund

一、适用范围：

I. Scope of Application:

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。

The employer shall process the procedures for contribution to the housing provident fund within five working days from the date of salary payment every month.

二、申请材料：

II. Application Materials:

填妥的一式二联的《上海市住房公积金汇缴书》。

The completed *Contribution Form of Shanghai Housing Provident Fund* in duplicate.

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

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。

No more than five working days if the formalities are complete.

五、注意事项：

V. Notes:

1.单位需同时完成资金汇缴。

1. The employer shall complete the contribution to the housing provident fund simultaneously.

2.汇缴书上准确填写付款银行、付款账号、付款单位名称、票据号码等付款信

息。

2. The name of the paying bank, payment account number, payer name, bill number and other payment information shall be accurately filled out on the contribution form.

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. Scope of Application:

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，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。

This guide applies to employees who contribute towards the housing provident fund on a regular basis, including individual businesses and their employees, part-time employees, and other workers engaged in flexible employment who contribute towards the housing provident fund in Shanghai, as well as employees who contribute towards the housing provident fund in other provinces and cities, and who want to apply for housing provident fund loan for purchasing self-occupied housing with ownership in the administrative area of Shanghai.

二、服务条件:

II. Service Conditions:

(一) 借款申请人、共同借款申请人条件:

(I) Conditions for loan applicants and co-applicants:

1、借款申请人与共同借款申请人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，及在外省市缴存住房公积金的职工；

1. The loan applicants and co-applicants are employees who contribute towards the housing provident fund on a regular basis, including individual businesses and their employees, part-time employees, and other workers engaged in flexible employment who contribute towards the housing provident fund in Shanghai, as well as employees who contribute towards the housing provident fund in other provinces and cities;

2、在外省市正常缴存住房公积金的职工需先行提供并审核《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》，并符合异地贷款相关政策要求；

2. Employees who contribute towards the housing provident fund on a regular basis in other provinces and cities should first provide the *Proof of Housing Provident Fund Contributions and Use for Employees Applying for Non-local Loan* or the *Personal Information for Handling Housing Provident Fund Business* and have them examined, and comply with the regulations for non-local loan;

3、符合国家及本市房地产调控政策规定的条件；

3. The loan applicants and co-applicants should meet the conditions stipulated in the national and this city's real estate regulatory policies;

4、具有完全民事行为能力；

4. The loan applicants and co-applicants should have full capacity for civil conduct;

5、已年满 18 周岁且未达法定退休年龄（法定离退休年龄：男性 60 岁、女性 55 岁）；

5. The loan applicants and co-applicants should be over 18 years old and have not reached the statutory retirement age (60 years old for men and 55 years old for

women);

6、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（6个月），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）；

6. The loan applicants and co-applicants have only one housing provident fund account and the account is not frozen. The contributions to the housing provident fund have been continuously made in full for the prescribed six months, and there is no unterminated agreement on withdrawal of the housing provident fund (including but not limited to agreement on withdrawal of the housing provident fund for loan repayment, agreement on withdrawal of the housing provident fund for rent payment, and agreement on withdrawal of the housing provident fund for other housing expenses);

7、具有良好的信用记录与还款意愿；

7. The loan applicants and co-applicants have a good credit record and willingness to repay;

8、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；

8. The loan applicants and co-applicants have a stable and legal source of income and the ability to repay the principal and interest of the loan, and the applicant's family or co-applicant's family have no outstanding housing provident fund debt or other debts that may affect the repayment of the provident fund loan;

9、借款申请人家庭、共同借款申请人在全国无或仅有一次公积金贷款次数；

9. The loan applicant's family and co-applicant have no housing provident fund loan or used to have the loan for only once in the country;

10、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；

10. The loan applicant must be the owner of a self-occupied house with ownership in this city and be able to provide the house purchase contract or supporting documents, identity documents, down payment certificate, and other materials that meet the regulations;

11、已支付不低于规定比例的首付款资金；

11. A down payment of no less than the prescribed proportion has been paid;

12、能够提供市公积金中心认可的担保方式；

12. The loan applicants and co-applicants are able to provide a guarantee method recognized by the Shanghai Provident Fund Management Center;

- 13、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；
13. The loan applicant's own share of the collateral shall not be lower than the average share of all property owners;
- 14、共同借款申请人应当为申请人的配偶、父母、子女；
14. The loan co-applicant should be the applicant's spouse, parent, or child;
- 15、共同借款申请人应当承担偿还公积金贷款的共同还款责任；
15. The loan co-applicants should jointly repay the housing provident fund loan;
- 16、借款申请人与共同借款申请人符合市公积金管委会或市公积金中心规定的其他条件。
16. The loan applicants and co-applicants should also meet the other conditions stipulated by the Shanghai Housing Provident Fund Management Committee or the Shanghai Provident Fund Management Center.

(二) 借款申请人、共同借款申请人不予贷款情况：

(II) The applicants and co-applicants will not be granted a loan if:

- 1、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的；
1. The credit transactions in the personal credit report of the Credit Reference Center of the People's Bank of China are currently overdue and have not yet been repaid;
- 2、最近 5 年存在连续 6 期(含)或累计超过 12 期(含)的信贷交易逾期记录；
2. There are overdue credit transactions for six (included) consecutive periods or a cumulative total of more than 12 (included) periods in the past five years;
- 3、被纳入失信被执行人名单的；
3. They are included in the list of persons who are judgment debtors subject to enforcement;
- 4、存在提供虚假资料、虚假承诺等情形的；
4. They provide false information, make false promises, etc.;
- 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住房公积金贷款等严重失信行为的；
5. They have fraudulently obtained the housing provident fund by forging contracts, issuing false certificates, fabricating false leases, etc. in the past three years, or have obtained housing provident fund loan through deception or committed other types of seriously dishonest conduct in the past five years;
- 6、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；

6. There is outstanding housing provident fund loan or record of two or more housing provident fund loans nationwide;

7、申请人家庭（申请人、配偶及未成年子女）购买第二套非改善型住房、第三套及以上住房的；

7. The applicant's family (the applicant, his or her spouse, and their minor children) has purchased a second non-improved house, a third one or more;

8、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）；

8. The house purchased is for non-residential purposes or only a partial property share of the house is purchased (except for government-subsidized housing with shared property rights);

9、非异地贷款职工存在未办结的《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；

9. There is unsettled *Proof of Housing Provident Fund Contributions and Use for Employees Applying for Non-local Loan* for employees applying for local loan. For example, the *Proof* is marked as uncanceled, having no receipt, or having receipt of loan granted but no settlement voucher;

10、存在其他可能影响公积金贷款安全情形的。

10. There are other circumstances that may affect the safety of housing provident fund loan.

三、申请材料：

III. Application Materials:

1、借款申请人、共同借款申请人填写的《上海市住房公积金个人住房贷款申请表》、《借款人及家庭成员名单、住房坐落情况表》、《名下房产查询委托书》。

1. *Shanghai Housing Provident Fund Personal Housing Loan Application Form, List of Applicant and Family Members & Housing Location, and Letter of Authorization for Property Inquiry* filled out by the applicant and co-applicant.

2、借款申请人、共同借款申请人填写的《个人信用信息查询授权书》、《上海市住房公积金个人住房贷款声明及授权书》。

2. *Letter of Authorization for Personal Credit Information Inquiry and Shanghai Housing Provident Fund Personal Housing Loan Statement and Letter of Authorization* filled out by the applicant and co-applicant.

3、身份证明及户籍证明：包括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的身份证原件（申请人家庭有未成年人的，应提供出生证明），借款申请人及其配偶、共同借款申请人、产权共有人的户口簿全本原件和

复印件；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。如上述人员为限制（无）民事行为能力的成年人，应提供监护证明原件和复印件。

3. Identity proof documents and household registration certification: Including original ID cards of the loan applicant and their spouse, the co-applicant and their spouse, the property co-owner and their spouse (a birth certificate should be provided if there is a minor in the applicant's family), the original and copy of the household registers of the loan applicant and their spouse, the co-applicant, and the property co-owner; people from Hong Kong, Macao, and Taiwan should 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; expatriates and those who have obtained permanent (long-term) residency abroad should provide the original passport or foreign permanent resident ID card, as well as their Chinese name confirmed by their signature; people from Hong Kong, Macao, and Taiwan and expatriates should provide the information (name, ID number, and contact information) and identity document of a domestic contact. If the above-mentioned person is an adult with limited or no capacity for civil conduct, the original and copy of the guardianship certificate should be provided.

4、婚姻证明：

4. Proof of marital status:

（1）借款申请人为已婚的提供结婚证原件和复印件；单身人士需填写单身承诺书；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原件和复印件；

(1) Married applicants should provide the original and copy of their marriage certificate; single applicants should fill out a single commitment letter; divorced applicants should provide the original and copy of the divorce certificate and the divorce agreement stamped with the seal of the Civil Affairs Bureau or the court divorce judgment;

（2）共同借款申请人及产权共有人的婚姻证明：结婚证原件和复印件，单身人士需填写单身承诺书；

(2) Married co-applicants and property co-owners should provide the original and copy of their marriage certificate; single persons should fill out a single commitment letter;

（3）港澳台已婚申请人未在内地（大陆）办理婚姻登记的，需提供经居住地（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）；

(3) Married applicants from Hong Kong, Macao, and Taiwan who have not registered

their marriage in Chinese Mainland should provide the original and copy of their marriage certificate notarized by the notary authority in the place of residence (Hong Kong, Macao, or Taiwan); married applicants from Taiwan can provide their Taiwan ID card (with details of family members on the back);

(4) 如为境外登记婚姻的，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。

(4) If the marriage is registered in a foreign country, the original and copy of a marriage certificate issued by a notary public or competent authority in that country 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 foreign language, the original and copy of a translated version issued by a proper translation agency should be provided.

5、首付款证明：

5. 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) In the case of newly built housing, the following should be provided: the original and copy of the invoice and payment voucher issued by the seller. If there is no invoice and only a receipt is provided, the receipt should be stamped with the developer's official seal or financial seal or invoice seal;

(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) In the case of housing in stock, the following should be provided: the original and copy of the down payment receipt and payment voucher issued by the seller (the down payment should be made only by the buyer themselves and their spouse, parent, and child, and only to the seller themselves and their spouse).

6、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。

6. Repayment account information: Original Class I debit card of the lending bank in the name of the loan applicant.

7、贷款用途证明：

7. Proof of loan purpose:

(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和复印件；

(1) If the loan is used to purchase newly built housing, the original and copy of the

pre-sale contract for off-plan housing or the sales contract for existing housing should be provided;

(2) 贷款用于购买存量住房的，提供二手房买卖合同原件和复印件。

(2) If the loan is used to purchase housing in stock, the original and copy of the second-hand housing sales contract should be provided.

8、出售方材料：

8. Seller's materials:

(1) 购买新建住房，提供期房的预售许可证、预告登记证或现房的大产证、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) In the case of newly built housing, the following should be provided: the pre-sale license and preview registration certificate for off-plan housing, or the real estate certificate for existing housing, the real estate developer's business license, a copy of the legal representative's ID card and the payment account number of the real estate developer or 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) In the case of housing in stock, the following should be provided: the original ID card of the seller, a copy of the real estate certificate with the completion date (if there is no completion date on the real estate certificate, the original real estate registration certificate with the completion date issued by the real estate trading center is required), and the original Class I debit card in the seller's name. If the seller is a company, the applicant should provide a description of the agreement to sell the house and stamp it with the company's official seal, and also provide a copy of the company's business license, a copy of the legal representative's ID card, and the company's payment account number.

9、对于申请人父母（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；关系证明包括：户口簿、出生证、独生子女证等可以反映出申请人与其父母（或子女）关系的证明材料。若上述材料均不能提供的，能够证明双方关系的公证文书原件、本人（或者委托律师）调取能够证明关系的原户籍材料原件和复印件或档案管理部门（一般是职工所在单位）出具的相关档案证明并加盖公章或人力资源部印章，可以作为双方关系证明。

9. If the applicant's parent or child participates in the loan or if certification review is required due to marriage needs, proof of the relationship between the applicant and their parent or child should be provided, including household register, birth certificate, and only child certificate. If none of those materials can be provided, the original

notarial document that can prove their relationship, the original and copy of the original household registration materials obtained by the applicant (or an entrusted lawyer) to prove their relationship, or the archives issued by the archives management organization (normally the applicant's employer) stamped with the official seal or the seal of the Human Resources Department can be used as proof of the relationship.

10、多子女家庭购买首套住房申请住房公积金贷款的，需提供出生医学证明、户口簿、收养登记证明、离婚协议书、法院判决书或者公证书等证明父母子女关系的材料及包含子女身份证号码的证件材料。

10. When families with multiple children purchase their first home and apply for a housing provident fund loan, they should provide medical birth certificates, household registers, adoption registration certificates, divorce agreements, court judgments, notarial deeds, etc. that can prove the relationship between the parents and children, as well as documents that include the children's ID numbers.

11、其他材料。

11. Other materials required.

四、服务方式：

IV. Service Methods:

纯公积金贷款：

Pure housing provident fund loan:

上海市住房置业融资担保有限公司业务网点。

Service outlets of Shanghai Estate Guarantee Co., Ltd.

公积金组合贷款：

Housing provident fund combination loan:

住房公积金个人贷款受托银行业务网点。

Service outlets of entrusted banks for individual housing provident fund loan

办理流程：

Handling process:

贷款预约——贷款受理（含名下房产查询、征信查询）——贷款审批——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。

Loan reservation - Loan acceptance (including inquiries about real estate in the applicant's name and credit status) - Loan approval - Signing of housing provident fund loan contract - Handling transfer and implementing guarantee - Disbursement audit - Disbursement by the bank.

借款申请人可登录上海住房公积金网 www.shgj.com 查询贷款受理进度。

Loan applicants can go to the Shanghai Housing Provident Fund Website (www.shgjj.com) to check the progress.

五、到场人员：

V. Required Attendees:

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、二手房出售方。

1. Required attendees for the loan acceptance: The applicant and their spouse, co-applicant, property co-owner, and seller of second-hand housing.

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. Required attendees for signing the housing provident fund loan contract: The applicant and their spouse, co-applicant and their spouse, and property co-owner and their spouse.

3、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。

3. If anyone of the above cannot be present, a notarial certificate, which should specify the matter under entrustment, issued by the notary agency and the original ID card of the entrusted party should be provided.

六、办理时限：

VI. Processing Period:

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。

It will take no more than ten working days if all materials required are provided; and the disbursement will take no more than five working days if the loan conditions are met and the loan approved.

个人住房贷款政策

Individual Housing Loan Policy

一、贷款套数认定：

I. Identification of the Housing Unit Count for Loan

1、缴存职工家庭名下在本市无住房、在全国未使用过住房公积金个人住房贷款或首次住房公积金个人住房贷款已经结清的，认定为首套住房贷款。符合本市住房公积金共有产权保障住房贷款条件的，认定为首套住房贷款。

1. Where the employees who make the contribution have no housing in Shanghai in the name of their family, have not utilized the individual housing loan from the housing provident fund nationwide, or have settled the first individual housing loan from the housing provident fund, the loan to them shall be identified as the first home loan. Where the employees meet the conditions for loans for indemnificatory housing with shared property rights from the housing provident fund in Shanghai, the loan to them shall be identified as the first home loan.

2、缴存职工家庭名下在本市已有一套住房，在全国未使用过住房公积金个人住房贷款或首次住房公积金个人住房贷款已经结清的，认定为第二套改善型住房贷款。

2. Where the employees who make the contribution have a housing unit in Shanghai in the name of their family, have not utilized the individual housing loan from the housing provident fund nationwide, or have settled the first individual housing loan from the housing provident fund, the loan to them shall be identified as the second improved housing loan.

3、借款申请人家庭或共同借款申请人存在下列情形之一的，不予贷款：

3. No loan shall be granted to the family of the loan applicant or joint loan applicant, if:

(1) 在全国存在未结清的住房公积金个人住房贷款；

(1) With outstanding individual housing loans from the housing provident fund nationwide;

(2) 在全国有两次及以上的住房公积金个人住房贷款记录；

(2) With two or more records of individual housing loans from the housing provident fund nationwide;

停止向购买第二套非改善型住房、第三套及以上住房的借款申请人家庭发放贷款。

Loan disbursement to families of the loan applicants who purchase a second non-improved housing unit, a third housing unit or more shall be ceased.

4、因婚姻需要购房申请住房公积金贷款房屋套数认定相关要求：

4. Requirements for identifying the housing unit count in terms of the application for housing provident fund loans for housing purchased for marriage:

借款人或其配偶婚前与各自父母共同拥有的产权房屋不超过 1 套的（即：借款人或其配偶婚前与父母共有 1 套产权住房，或借款人与其配偶婚前各自与父母共有各 1 套产权住房），可以认定为查询到的住房不属于借款人家庭成员名下房屋。借款人尚未建立婚姻关系的，与其父母共有的产权住房不超过 1 套，也可以认定为查询到的住房不属于借款人家庭成员名下房屋。

If the borrower or his or her spouse jointly owns no more than one house with shared property rights with their respective parents before marriage (that is, either of the borrower and the borrower's spouse jointly owns one house with shared property rights with his or her parents before marriage, or each of the borrower and the borrower's spouse jointly owns one house with shared property rights with his or her parents before marriage), the housing found can be identified as not owned in the name of the borrower's family members. If the borrower has not yet get married and shares no more than one house with shared property rights with his or her parents, the housing found can also be identified as not owned in the name of the borrower's family members.

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申请住房公积金贷款的借款人家庭成员名下房屋登记信息。借款人或借款人配偶与其父母共有的产权住房，产权登记时间应早于借款人婚姻登记时间。

Before identifying the housing unit count, the loan acceptance institution shall confirm the housing registration information in the name of the family members of the borrower who makes an application for housing provident fund loans through a query to the housing status information center of Shanghai. The house with shared property rights owned by the borrower or the borrower's spouse and his or her parents shall be registered earlier than the borrower's marriage registration.

5、申请人家庭的范围仅限于申请人、配偶及未成年子女。

5. The applicant's family shall be limited to the applicant, his or her spouse, and their minor children.

二、首付款比例：

II. Down Payment Proportion:

1、购买首套住房的，最低首付款比例为 20%。

1. For purchasing the first home, the minimum down payment proportion shall be 20%.

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 purchasing the second improved housing, the minimum down payment proportion shall be 25%. If the housing purchased on loan is located in Lin-gang Special Area of China (Shanghai) Pilot Free Trade Zone and throughout the six administrative districts of Jiading, Qingpu, Songjiang, Fengxian, Baoshan and Jinshan, the minimum down payment proportion shall be 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 an application for a combination loan, the down payment proportion requirements for commercial loans in the combination loan shall also be met.

三、贷款额度：

III. Loan Quota:

公积金贷款额度应当同时符合下列限额标准：

The quota of housing provident fund loan shall also meet the following quota standards:

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）；

1. Not exceeding the loan quota determined by the multiple of the housing provident fund account balance of the loan applicant and the joint loan applicant (the multiple of the basic housing provident fund account balance shall be 30 times, and the multiple of the supplementary housing provident fund account balance shall be 10 times);

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. Not exceeding the remaining total house price after deducting the down payment amount at a prescribed proportion;

3、不高于申请人、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. Not exceeding the loan quota determined by the repayment capacity of the loan applicant and the joint loan applicant (the monthly principal repayment of the housing provident fund loan by the loan applicant and the joint loan applicant shall not account for more than 40% of the monthly salary base);

4、不高于本市最高贷款额度：

4. Not exceeding the maximum loan quota in Shanghai:

（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 those purchasing the first home, the maximum individual loan quota shall be RMB 650,000, and the maximum family loan quota shall be RMB 1.3 million;

（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 those purchasing the second improved housing, the maximum individual loan quota shall be RMB 500,000, and the maximum family loan quota shall be RMB one million;

（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) For those contributing to the supplementary housing provident fund, the maximum individual loan quota shall be increased by RMB 150,000 based on the above quota, and the maximum family loan quota shall be increased by RMB 300,000 based on the above quota;

（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%，即个人最高贷款额度为 78 万元，缴交补充住房公积金的，最高贷款额度在上述额度基础上增加 18 万元；家庭最高贷款额度为 156 万元，缴交补充住房公积金的，最高贷款额度在上述额度基础上增加 36 万元。

(4) For multiple-child families in compliance with China's childbearing policy, if they purchase the first home in Shanghai and have at least one minor child at the time of application for housing provident fund loans, the maximum loan quota (including the maximum loan quota for the supplementary housing provident fund) shall be increased by 20% based on the current maximum quota of the housing provident fund loan in Shanghai, that is, the maximum individual loan quota shall be RMB 780,000, and if they contribute to the supplementary housing provident fund, the maximum loan quota shall be increased by RMB 180,000 based on the said quota; the maximum family loan quota shall be RMB 1.56 million, and if they contribute to the supplementary housing provident fund, the maximum loan quota shall be increased by RMB 360,000 based on the said quota.

5、影响贷款额度的其他因素。

5. Other factors that affect the loan quota.

四、贷款期限：

IV. Loan Term:

最长可贷年限为以下几项最小值：

The maximum loan term shall be the shortest of the following:

1、公积金贷款最长期限不超过申请人法定退休年龄后 5 年（法定退休年龄：男性 60 岁、女性 55 岁）；

1. The maximum term of the housing provident fund loan shall not exceed five years after the applicant's statutory retirement age (statutory retirement age: 60 years old for males and 55 years old for females);

2、购买一手住房的，公积金贷款期限不超过 30 年；

2. For purchasing the first-hand housing, the term of the housing provident fund loan shall not exceed 30 years;

3、购买二手住房的：

3. For purchasing the second-hand housing:

（1）所购住房房龄在 20 年以下的，公积金贷款期限不超过 30 年；

(1) If the age of the house purchased is less than 20 years, the term of the housing provident fund loan shall not exceed 30 years;

(2) 所购住房房龄在 20 年（含）至 35 年之间的，公积金贷款期限不超过 50 年与房龄之差；

(2) If the age of the house purchased is between 20 years (including 20 years) and 35 years, the term of the housing provident fund loan shall not exceed the difference obtained by subtracting the housing age from 50 years;

(3) 所购住房房龄在 35 年（含）以上的，公积金贷款期限不超过 15 年。

(3) If the age of the house purchased is 35 years or above, the term of the housing provident fund loan shall not exceed 15 years.

五、贷款利率：

V. 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。

The interest rate for housing provident fund loans shall be implemented in accordance with the interest rates announced by the People's Bank of China and the differentiated housing provident fund loan policies.

六、还款方式：

VI. Repayment Methods:

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. Monthly equal principal and interest repayment method: The borrower shall repay a fixed total amount of loan principal and interest every month, but repay more and more loan principal and less and less interest in the monthly repayment amount on a monthly basis.

公式为：

The
formula is:

$$\begin{array}{c} \text{月还款额} \\ \text{Monthly repayment} \\ \text{amount} \end{array} = \begin{array}{c} \text{贷款本金} \\ \text{Principal amount of} \\ \text{loan} \end{array} \times \frac{\begin{array}{c} \text{月利率} \times (1 + \text{月利率})^{\text{还款月数}} \\ \text{Monthly interest rate} \times (1 + \text{monthly interest} \\ \text{rate})^{\text{months of repayment}} \end{array}}{\begin{array}{c} (1 + \text{月利率})^{\text{还款月数}_1} \\ (1 + \text{monthly interest rate})^{\text{months of repayment}_1} \end{array}}$$

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. Monthly equal principal repayment method: The borrower shall repay a fixed amount of principal every month, but repay less and less loan interest month by month.

公式为：

The
formula is:

月还款额
Monthly repayment
amount

=

贷款本金
Principal
amount of loan

还款月数
Months of
repayment

+

(本金-已归还本金累计额) × 月利率
(Principal-cumulative amount of repaid principal) × monthly interest rate

个人住房公积金贷款额度、首付及利率政策表

Individual Housing Provident Fund Loan Quota, Down Payment, and Interest Rate Policy

所购住房 Housing Purchased	购买首套住房 First Housing				购买第二套改善型住房 Second Improved Housing	
借款家庭 Borrowing Family	1 人参与贷款 One Borrower		2 人以上参与贷款 Two or More Borrowers		1 人参与 贷款 One Borrower	2 人以上参 与贷款 Two or More Borrowers
	无孩或单 子女家庭 Childless or One- child	多子女家 庭 Multi- child	无孩或单 子女家庭 Childless or One- child	多子女 家庭 Multi- child	One Borrower	Two or More Borrowers
住房公积金 最高可贷金额 Housing Provident Fund Max. Loanable Amount (in RMB)	65 万元 650,000	78 万元 780,000	130 万元 1.3 million	156 万 元 1.56 million	50 万元 500,000	100 万元 1 million
补充住房公积金 最高可贷金额 Supplementary Housing Provident Fund Max. Loanable Amount (in RMB)	15 万元 150,000	18 万元 180,000	30 万元 300,000	36 万元 360,000	15 万元 150,000	30 万元 300,000
可贷金额合计	80 万元	96 万元	160 万元	192 万	65 万元	130 万元

Total Loanable Amount (in RMB)	800,000	960,000	1.6 million	元 1.92 million	650,000	1.3 million
首付比例 Rate of Down Payment	贷款最低首付款比例为 20% The minimum rate of down payment is 20%.				1、贷款最低首付款比例为 25%; 1. The minimum rate of down payment is 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. The minimum rate of down payment is 20% if the housing purchased is in Lin-gang Special Area, and Jiading, Qingpu, Songjiang, Fengxian, Baoshan, and Jinshan districts.	
贷款利率 Loan Interest Rate	五年期（含）以下 2.35%, 五年期以上 2.85% Shorter than five-year period (included): 2.35%; Longer than five-year period: 2.85%.				五年期（含）以下 2.775%, 五年期以上 3.325% Shorter than five-year period (included): 2.775%; Longer than five-year period: 3.325%.	

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.shgjj.com、“一网通办”PC端。

Shanghai Housing Provident Fund Website (www.shgjj.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.shgj.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用；

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.shgjj.com、随申办-公积金贷款提前还款预约。

Online:

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：

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).

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） 徐汇区管理部（肇嘉浜路 608 号 1 楼） 浦东新区管理部（德平路 289 号 18 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	
	业务咨询	
	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%	1952 元	无
		1%—5%	1%—5%		
2016.7—2017.6	上年月平均工资	7%	7%	2494 元	282 元
		6%	6%		
		5%	5%	1782 元	无
		1%—5%	1%—5%		
2015.7—2016.6	上年月平均工资	7%	7%	2290 元	254 元
		6%	6%		
		5%	5%	无	无
		1%—8%	1%—8%		
2014.7—2015.6	上年月平均工资	7%	7%	2116 元	226 元
		6%	6%		
		5%	5%	无	无
		1%—8%	1%—8%		
2013.7—2014.6	上年月平均工资	7%	7%	1970 元	204 元
		6%	6%		
		5%	5%	无	无
		1%—8%	1%—8%		
2012.7—2013.6	上年月平均工资	7%	7%	1820 元	180 元
		6%	6%		
		5%	5%	无	无
		1%—8%	1%—8%		

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%	1,952	N/A
		1%—5%	1%—5%		
July 2016—June 2017	Monthly Average Salary of the Previous Year	7%	7%	2,494	282
		6%	6%		
		5%	5%	1,782	N/A
		1%—5%	1%—5%		
July 2015—June 2016	Monthly Average Salary of the Previous Year	7%	7%	2,290	254
		6%	6%		
		5%	5%	N/A	N/A
		1%—8%	1%—8%		
July 2014—June 2015	Monthly Average Salary of the Previous Year	7%	7%	2,116	226
		6%	6%		
		5%	5%	N/A	N/A
		1%—8%	1%—8%		
July 2013—June 2014	Monthly Average Salary of the Previous Year	7%	7%	1,970	204
		6%	6%		
		5%	5%	N/A	N/A
		1%—8%	1%—8%		
July 2012—June	Monthly	7%	7%	1,820	180

2013	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 of the	7%	7%	622	124
		6%	6%	532	106
		5%	5%	444	88

	Previous Year	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—	Monthly Basic	5%	5%	N/A	10

June 1992	Salary at the End of the Previous Year				
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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) 邮编:200062	周一至周五	上午 8:45— 11:30 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	周一至周五	上午 8:45— 11:30

	政服务中心 5 号楼 2 层 242~251 号窗口 邮编:201620		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)	Monday-Friday	Morning 8:45—11:30

	Postal Code: 200092		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 Purchased	购买首套住房 First Housing				购买第二套改善型住房 Second Improved Housing	
借款家庭 Borrowing Family	1 人参与贷款 One Borrower		2 人以上参与贷款 Two or More Borrowers		1 人参与 贷款 One Borrower	2 人以上参 与贷款 Two or More Borrowers
	无孩或单 子女家庭 Childless or One- child	多子女家 庭 Multi- child	无孩或单 子女家庭 Childless or One- child	多子女 家庭 Multi- child		
住房公积金 最高可贷金额 Housing Provident Fund Max. Loanable Amount (in RMB)	65 万元 650,000	78 万元 780,000	130 万元 1.3 million	156 万 元 1.56 million	50 万元 500,000	100 万元 1 million
补充住房公积金 最高可贷金额	15 万元 150,000	18 万元 180,000	30 万元 300,000	36 万元 360,000	15 万元 150,000	30 万元 300,000

Supplementary Housing Provident Fund						
Max. Loanable Amount (in RMB)						
可贷金额合计	80 万元	96 万元	160 万元	192 万元	65 万元	130 万元
Total Loanable Amount (in RMB)	800,000	960,000	1.6 million	1.92 million	650,000	1.3 million
首付比例 Rate of Down Payment	贷款最低首付款比例为 20% The minimum rate of down payment is 20%.				1、贷款最低首付款比例为 25%； 1. The minimum rate of down payment is 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. The minimum rate of down payment is 20% if the housing purchased is in Lin-gang Special Area, and Jiading, Qingpu, Songjiang, Fengxian, Baoshan, and Jinshan districts.	
贷款利率 Loan Interest Rate	五年期（含）以下 2.35%， 五年期以上 2.85% Shorter than five-year period (included): 2.35%； Longer than five-year period: 2.85%.				五年期（含）以下 2.775%， 五年期以上 3.325% Shorter than five-year period (included): 2.775%； Longer than five-year period: 3.325%.	