

How to withdraw your Child LifeSG credits as cash

Description

Parents, if you have kids younger 12 years old, then check your LifeSG app where you should have received your S\$500 per child by now.

The disbursement timeline for Child LifeSG Credits:

Child's birth year	Eligibility assessment date
Between 2013 and 2024	1 June 2025
2025	1 March 2026

If you've already received yours, note the expiry date of **6 July 2026**.

But if you don't want to risk having your S\$500(+) credits expire worthless just because you forgot to use them on time, then an easier way could be to **withdraw your LifeSG credits as cash** to your bank account.

A step-by-step guide to withdrawing your LifeSG credits as cash

There are 2 ways you can convert your LifeSG credits into cash – either by using Sheng Siong's Simple Teller Machines (\$0.20 service fee applies) or via YouTrip to your bank account.


I prefer using **YouTrip** because you'll be able to get the money straight into your bank account, where you can then withdraw as cash at an ATM or transfer into your child's savings account to let it grow.

If you're a regular reader of this blog, you should also already have a YouTrip account by now as I've been covering it as an overseas spending hack since 2019. However, if you're new, you can [sign up for a free account and get \\$5 using my referral link here!](#)

Log into your LifeSG app

First, log in to your LifeSG app and check how much you have received. This should show up on your home screen and you should receive \$500 per child (younger than 12). I have 2 sons, so I received \$1,000 from the government here.

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 Find out about your estimated future benefits >

Your credit wallet
Available credits you can use


Child LifeSG Credits	SkillsFuture Credit
Available balance \$ 1,000 Expiring 6 Jul 2026	Available balance \$ 0 No expiry date

[View all credits](#)

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Government Benefits

Child LifeSG Credits



The Child LifeSG Credits (CLC) are a one-off support measure for all families with Singapore Citizen children aged 0-12 in 2025 to help defray household expenses.

You've received the CLC of \$500 for each of your eligible children. You can spend the credits at merchants offering NETS QR or PayNow UEN QR.


About Child LifeSG Credits

Available balance

\$ 1,000

Credits will expire on 6 Jul 2026

Last updated on 7 Jul 2025

Scan QR code to pay 

[View transaction history](#)



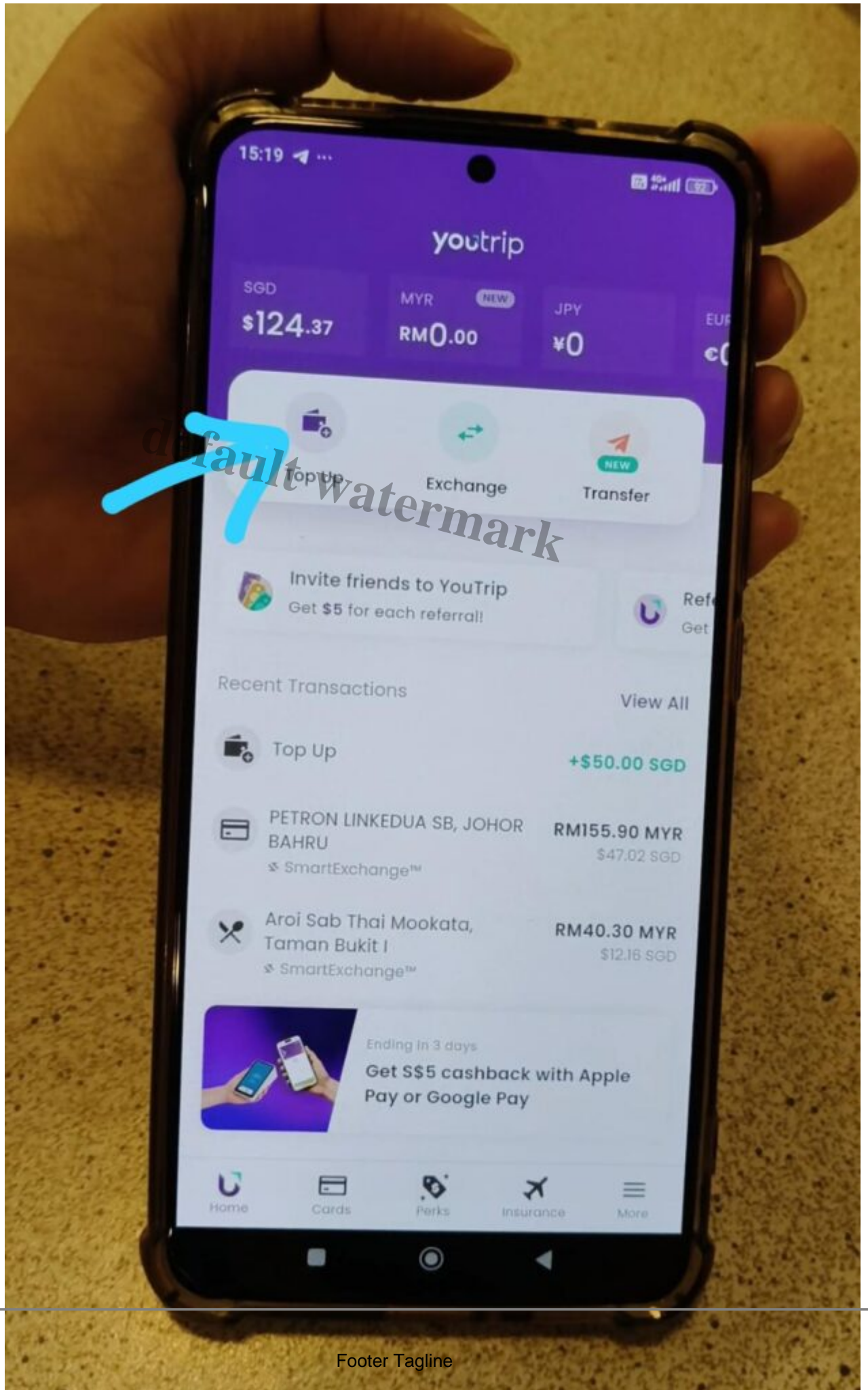
If you don't see the credits, ask your spouse to check their LifeSG app instead. It is very likely they are the designated trustee of your child's CDA (rather than you) so the funds will go to their LifeSG account instead.

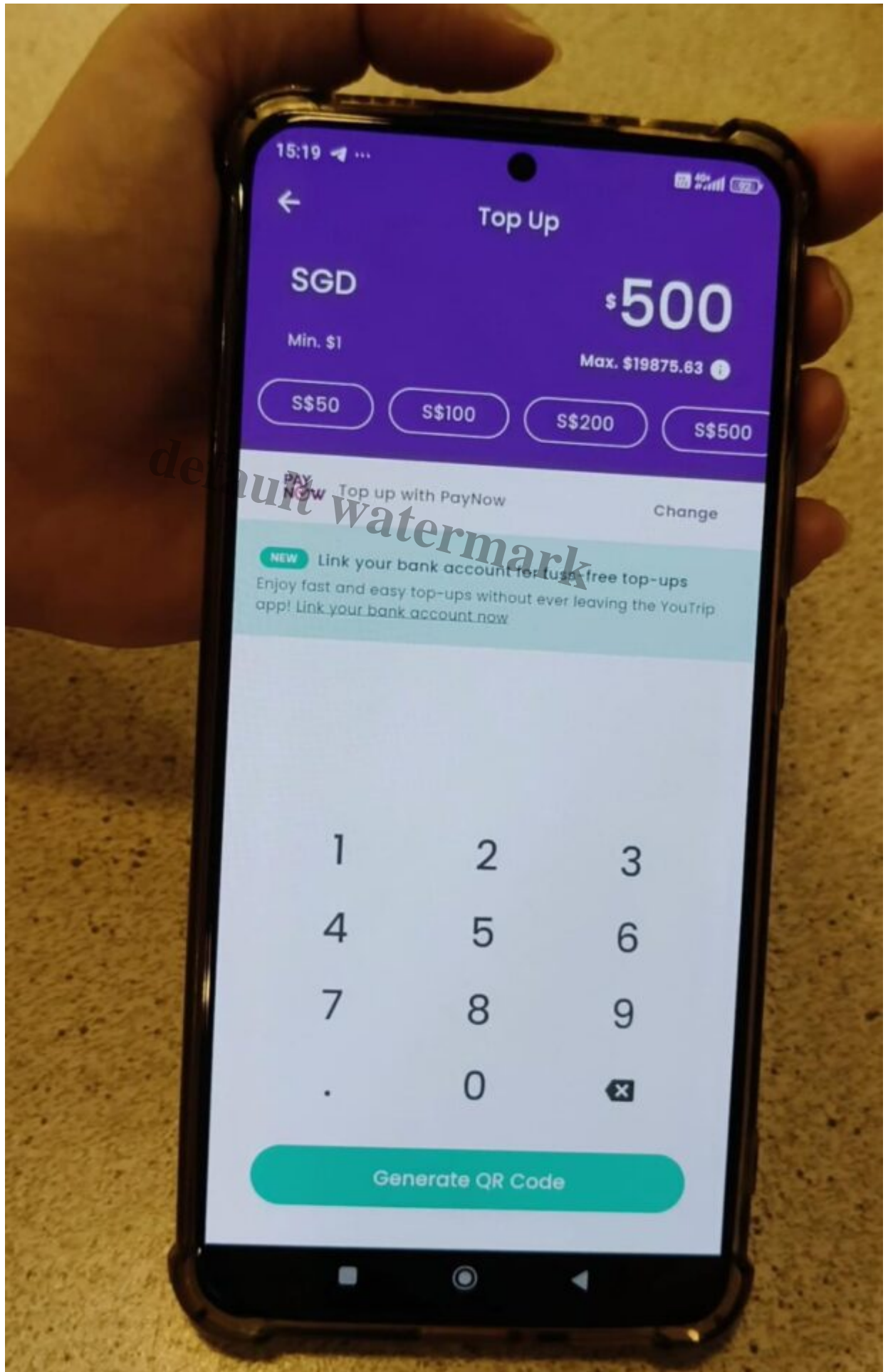
Generate a QR payment code on your YouTrip app

Next, log into your YouTrip account to generate a QR payment code, which you will use to scan in your LifeSG app later.

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Click on **Top Up** and key in the amount you like to withdraw, then click **Generate QR Code**.

You will be prompted to save the QR code to your gallery.

Scan your payment QR code with your LifeSG app

Now head back to your LifeSG app and scan that YouTrip QR code using the **Scan QR code to pay** feature.

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LifeSG QR Pay

I would like to pay

YOU TECHNOLOGIES GROUP (SG) P L

UEN: 201628225CFAS

Amount

\$ 500

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Slide to confirm payment

Confirm →





Thank you!

Your payment was successful.

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Transaction details

Paid to
YOU TECHNOLOGIES GROUP (SG) P L
UEN: 201628225CFAS

Amount paid
\$ 500

Paid on
**08 JUL 2025,
3:20 PM**

Ref. number
4f

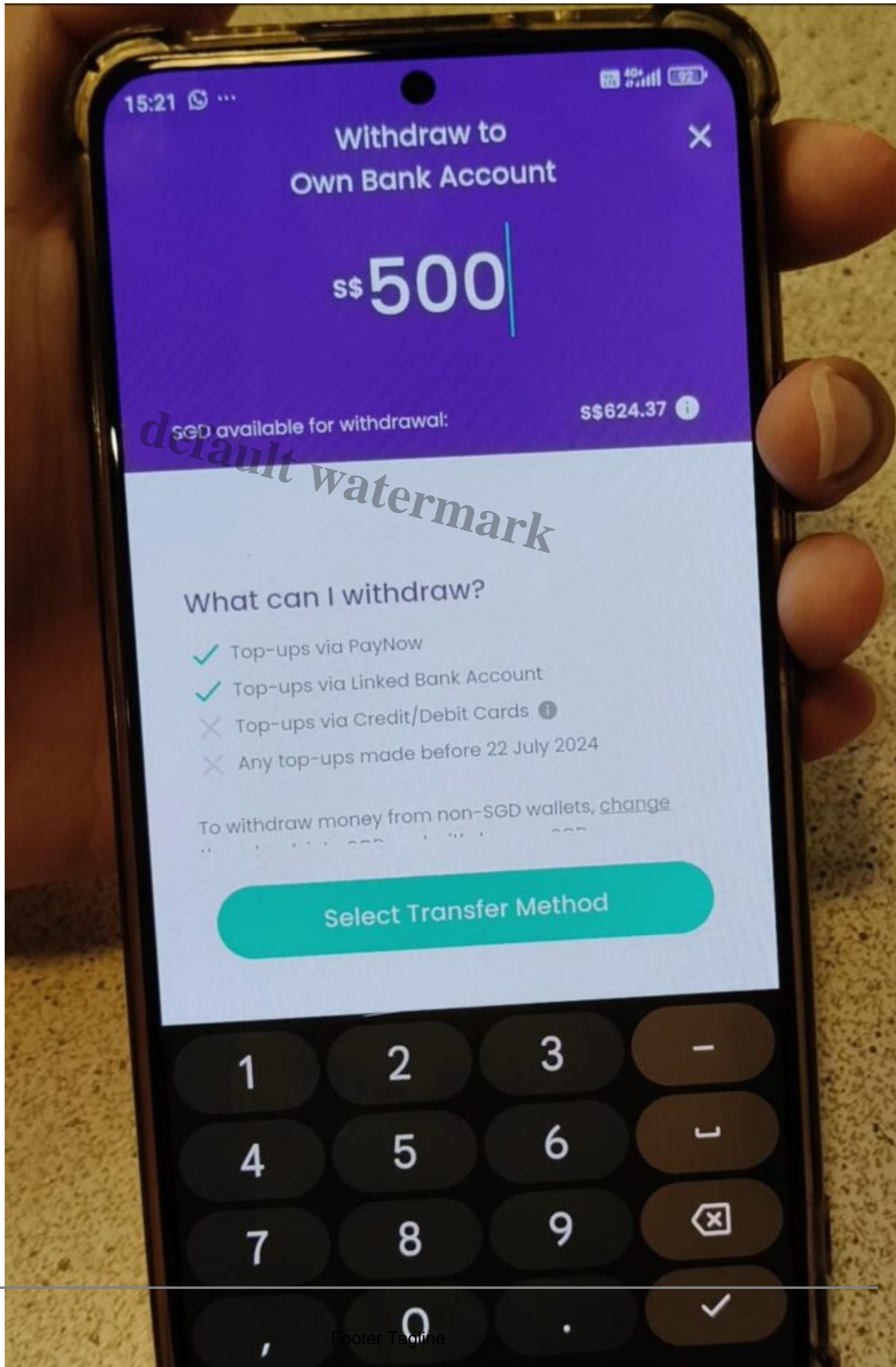


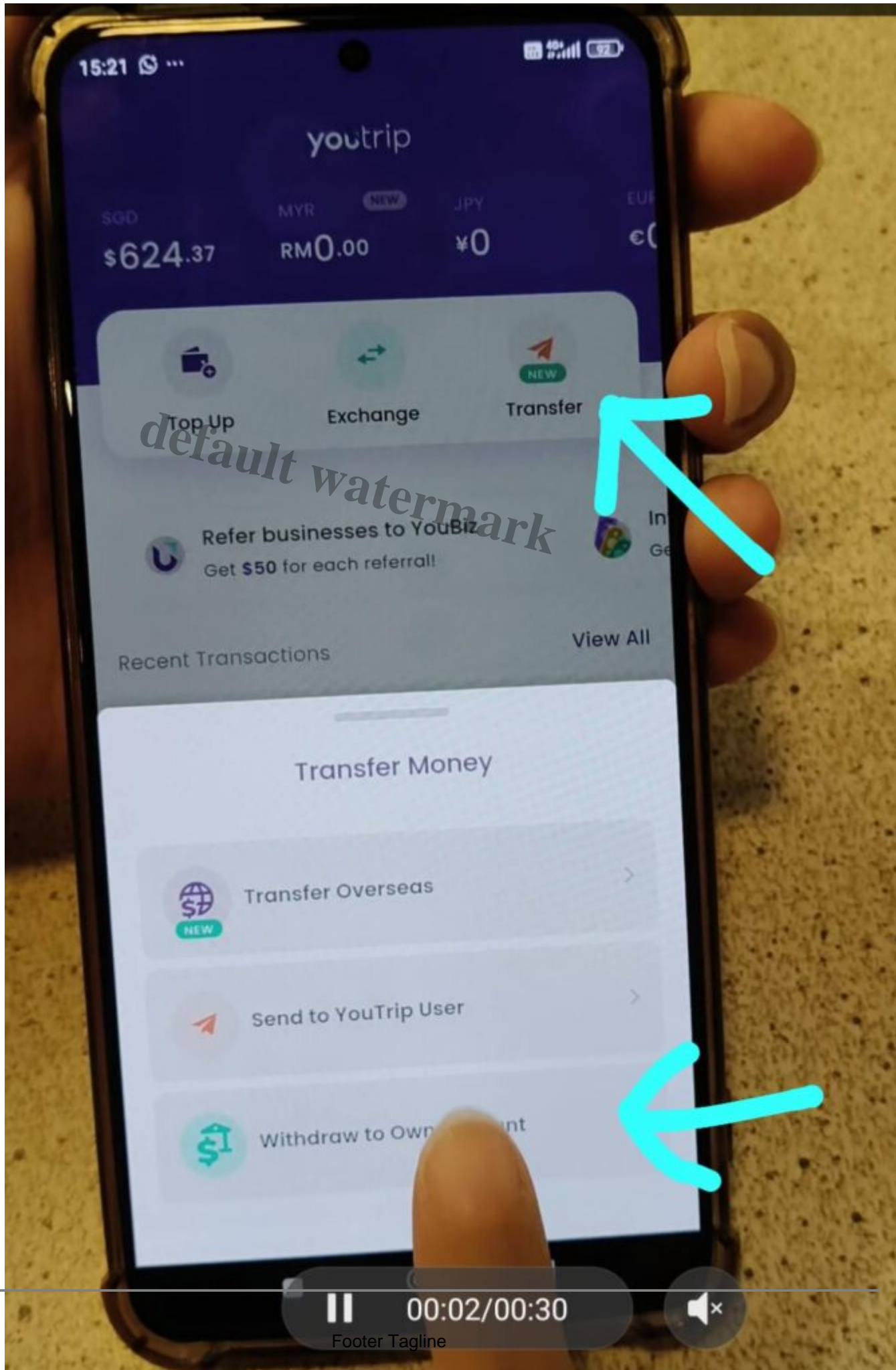
Make sure the payee shows up correctly (YOU TECHNOLOGIES, UEN 201628225CFAS) before you click to confirm.

The money should show up in your YouTrip balance within a minute or two â?? in my case, it took less than 10 seconds.

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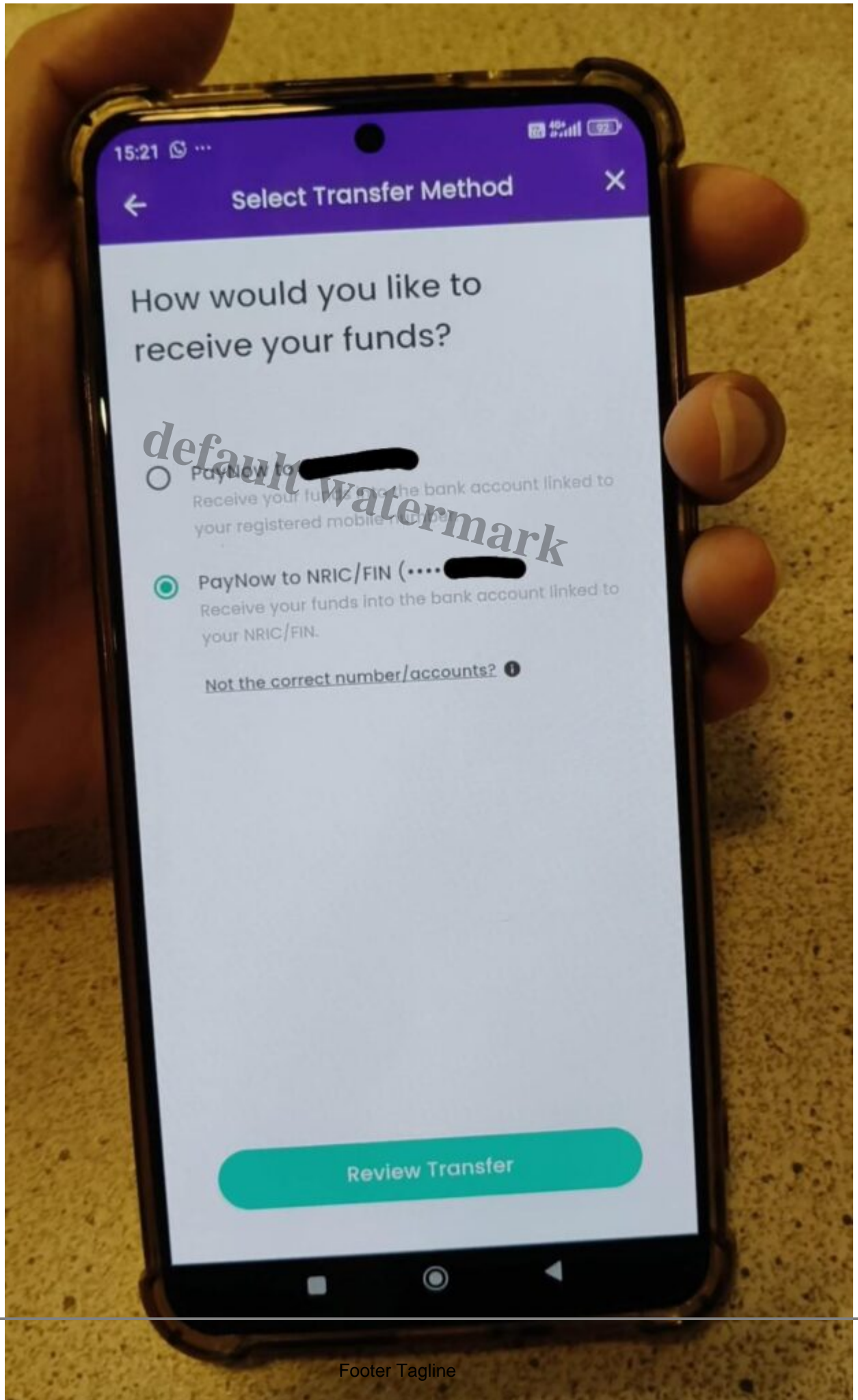


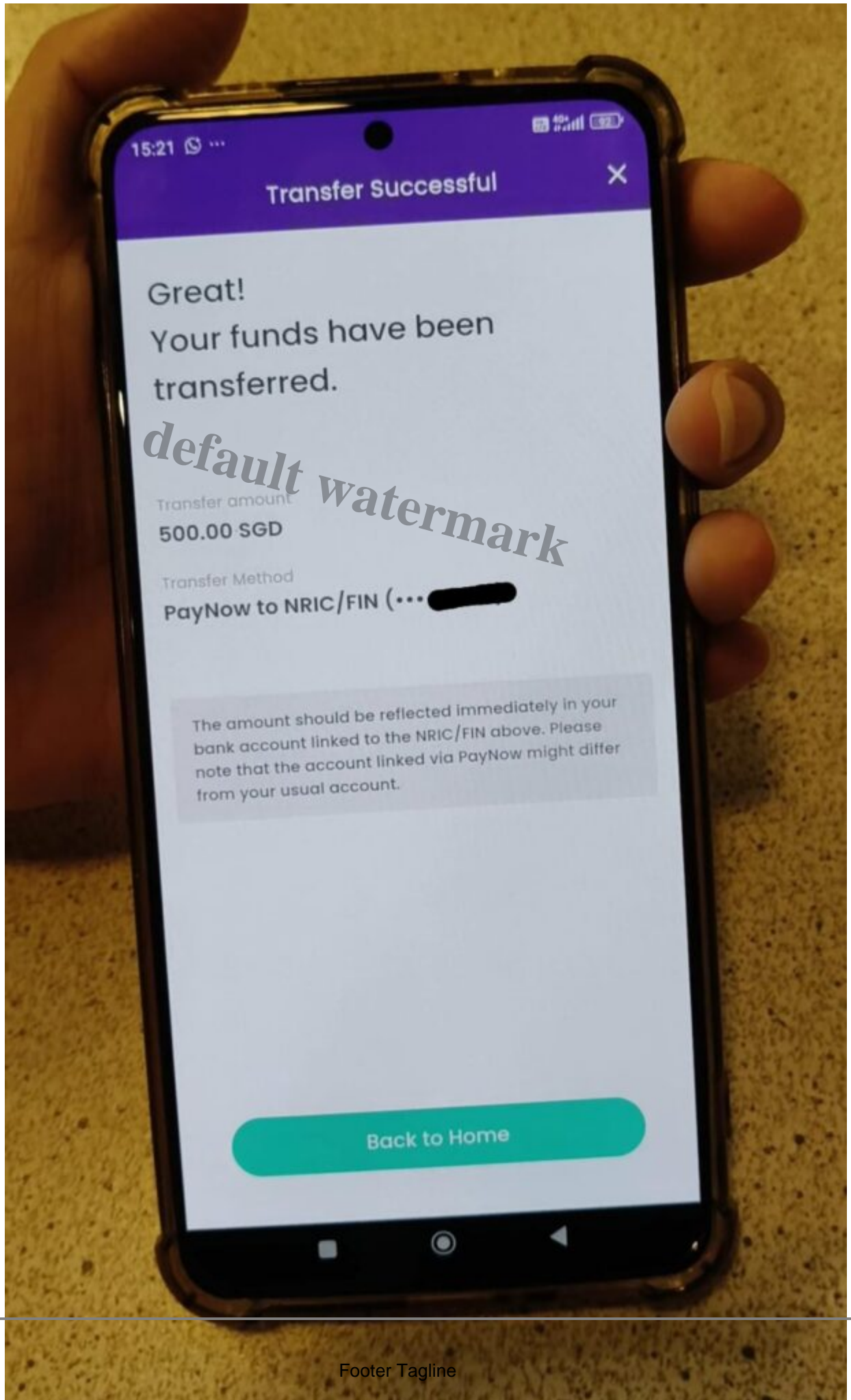


Then, click on **Transfer** and select **Withdraw to Own Account**.

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SGD **500.00**

Today 08 Jul

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Description
Incoming PayNow Ref [REDACTED] From:
You Technologies Group (Singa OTHR
YTPM [REDACTED] 12

Transaction Type
FAST / PayNow Transfer

SHARE

You can either PayNow to yourself via your mobile number or NRIC/FIN. As YouTrip is a MAS-regulated financial entity, make sure that your YouTrip name matches your bank account!

Failing to do so may result in transfer issues, which you will need to resolve manually with the YouTrip team by writing in to customer@you.co.

If your issue happens on the LifeSG app, then you can contact them at helpdesk@life.gov.sg to check on any missing credits.

Transfer to your child's bank account or withdraw as cash

Once the S\$500(+) of credits have landed in your bank account (our transfer was almost instantaneous), you are free to spend it using your debit card, transfer to your kid's [Child Development Account](#) to earn compounding interest over the next few years.

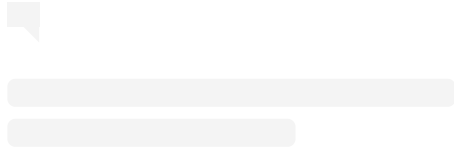
You can also withdraw it as cash at any ATM – watch how I did that in this video below!



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[View this post on Instagram](#)





A post shared by Budget Babe (@sgbudgetbabe)

Whether you opt to keep it as digital cash in your bank account or withdraw as physical cash to use in your wallet, you're now officially free from the expiry date of these LifeSG credits!

But if you'd rather not withdraw as cash and keep it within your LifeSG app to spend directly, then that's also another option. In this case, my advice is to set a calendar reminder for 1 month before your credits expire worthless, so you don't end up forgetting about your money entirely.

How and where to spend your LifeSG credits

LifeSG credits are far more flexible than CDA monies, as you're not restricted by the [Ministry of Social and Family Development \(MSF\)](#)'s list of eligible usage here.

Instead, LifeSG credits can be used at **any** merchant in Singapore (physical or online) that has a PayNow UEN QR or NETS QR payment option.

Here's a few ideas, but note that the list can be pretty endless:

- Bills: via AXS machines for your utilities, electricity, credit card or any other bills
- Groceries: FairPrice, Sheng Siong, Cold Storage, Giant, 7-11
- Bookstores: Popular, [Kinokuniya](#)
- Food & Dining: Ya Kun, Toast Box, Sushiro, McDonald's, Burger King, Koi, Chagee, Mr Coconut, etc. *Note that if you're unable to pay for your hawker meal using LifeSG credits, it is likely because the hawker QR code is tied to their personal number rather than a corporate UEN.*
- Shopping: Uniqlo, etc.

You can also pay for your child's education fees at any enrichment centres that offers PayNow UEN QR or NETS QR payment. The possibilities are endless.

In my case, I tried using it at Popular to buy some books and it went through without any glitches.

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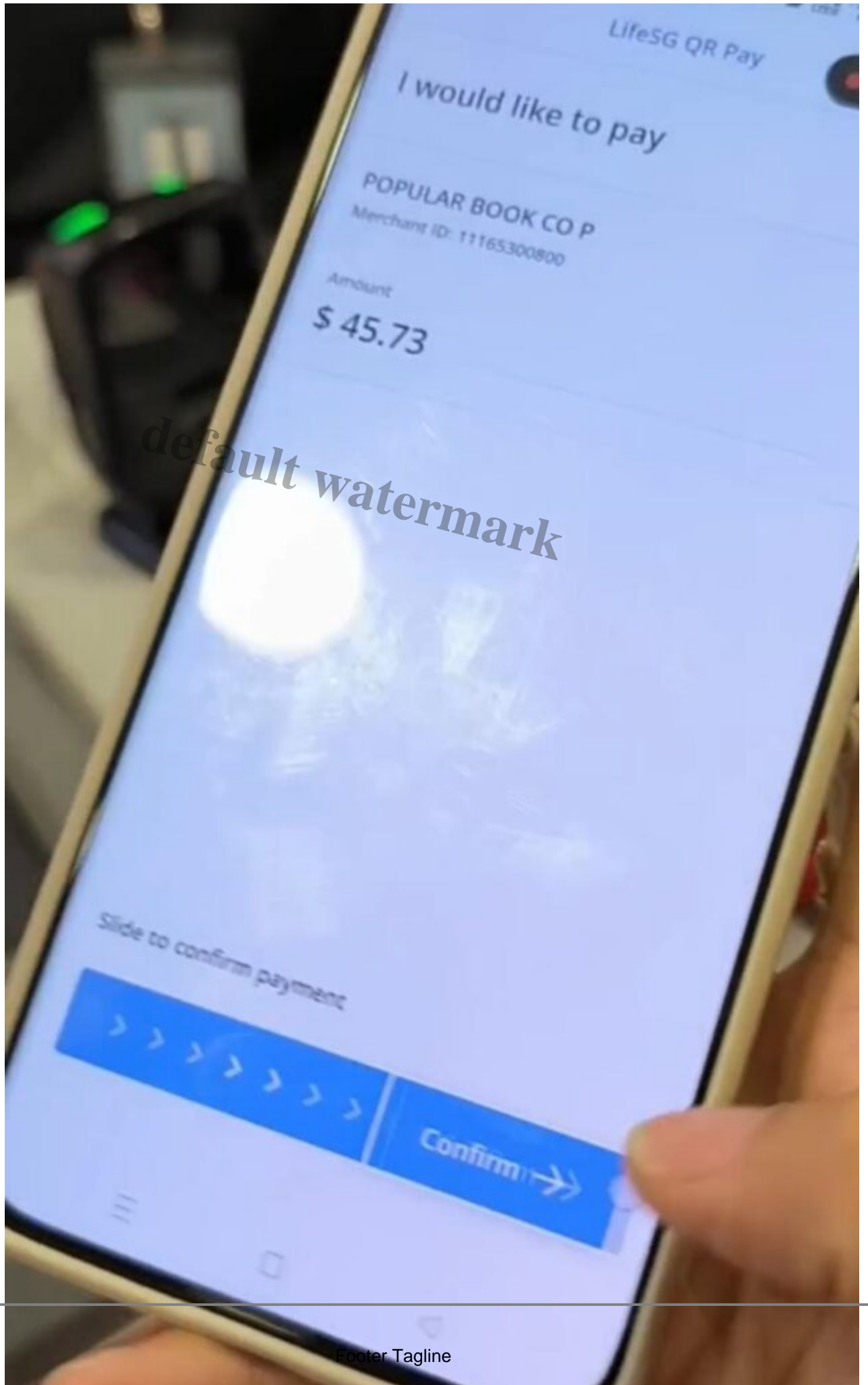
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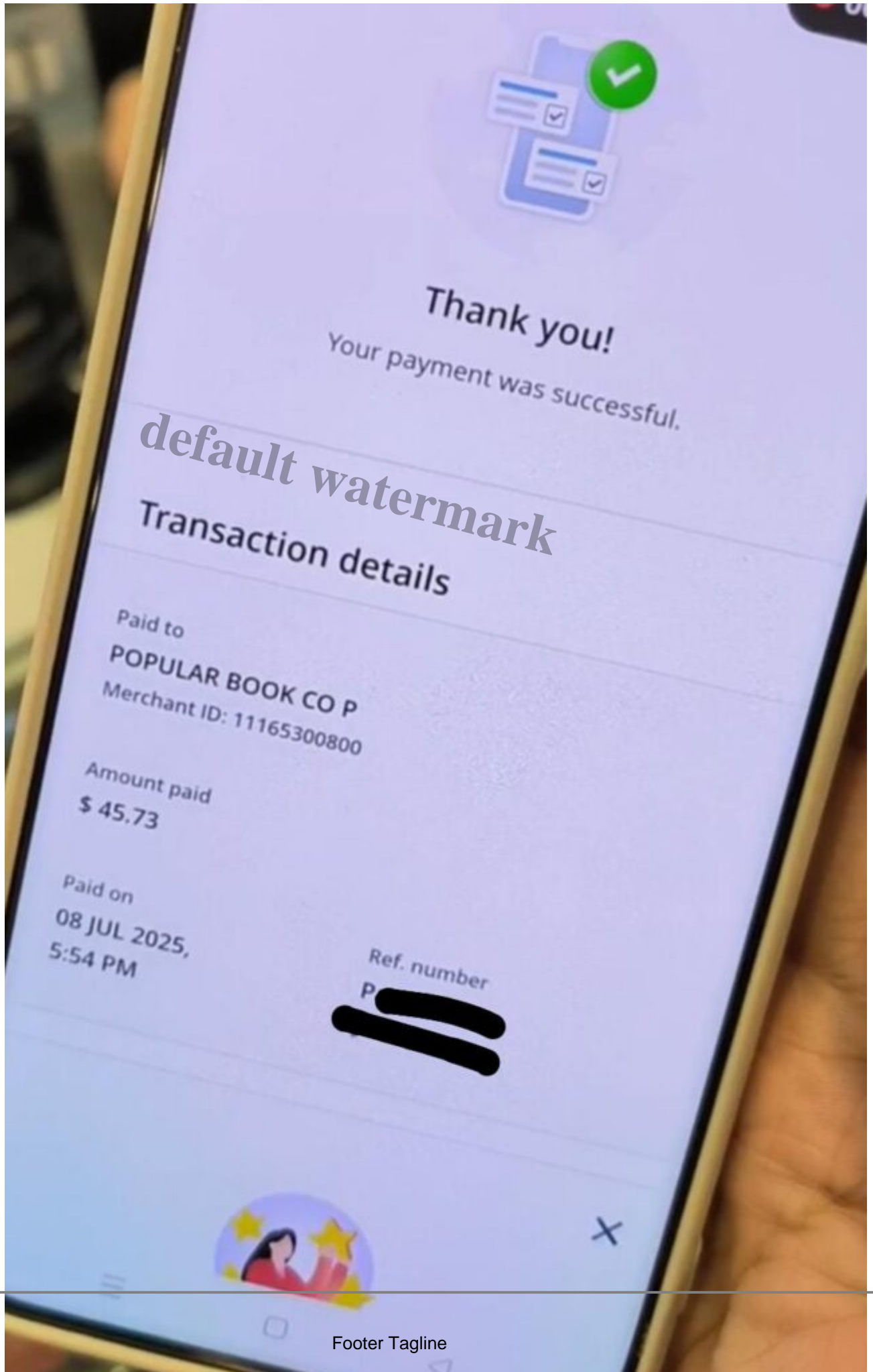
Last updated on 7 Jul 2025

Scan QR code to pay 

[View transaction history](#)







Some merchants might also launch LifeSG-related promotions in the coming weeks to entice you to spend your credits with them, so you may want to keep a lookout for those too.

Meanwhile, here's [one such deal](#) which I saw.

**KICK UP
YOUR PERKS**
BONUS \$10
with a \$250 FRx Gift Card
purchase using LifeSG credits
Use Promo Code LSG250

Life SG

Get an extra \$10 if you buy a \$250 gift card via the Frasers Experience app using your LifeSG credits. Residents living near Frasers Malls i.e. *Causeway Point, Century Square, Hougang Mall, Northpoint City, Tampines 1, The Centrepont, Tiong Bahru Plaza, Waterway Point, and White Sands* may find this attractive, but make sure to keep an eye on the expiry for your FRx gift cards too!

Personally, I opted to withdraw my LifeSG credits as cash into my bank account to spend by ourselves so that we don't have to think too much about it. At the same time, we [topped up my kids's investment account](#) with S\$500 each so that it will grow and compound into a much bigger sum for them over time.

P.S. If you don't already have the LifeSG app installed in your phone, download the official one from your Apple App Store / Google Play Store. You can also check out my previous article here on what else you can do with your LifeSG app (*spoiler alert: search for preschools, check your child's medical appointments or immunisation records, book an ActiveSG sports facility, etc!*)

I hope this article helps you with redeeming your LifeSG credits so that you don't let them expire worthless. *After all, when it comes to free money from the government, just take!*

Share the word with any of your friends who are parents ð???

With love,
Dawn

Category

1. Family

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