

## Message



The Government announced the enhanced Marriage and Parenthood Package in 2008 to address key challenges working mothers face and to promote a pro-family business and social environment in Singapore. However, partnership among the people, public and private sectors is vital to provide a supportive network for working mothers and for families to thrive.

This guidebook is one of the community-initiated efforts to provide working mothers with useful information. I hope it will make the journey of parenthood a smoother and more enjoyable one for you.

I would like to thank the Working Mothers Forum for this excellent initiative.

A handwritten signature in black ink, appearing to read 'YF Shoon'.

**MRS YU-FOO YEE SHOON**

Minister of State

Ministry Of Community Development, Youth and Sports

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## Foreword from President, Working Mothers Forum



Singapore needs more babies. This is a recurring message from the government that was emphasised again at the National Day Rally in August last year. Almost one year later, this message is just as relevant.

Our overall fertility rate may not be adequate for Singapore to replace itself and sustain the progress we have made as a nation over the last few decades. At the same time, our female workforce participation rate has yet to reach the levels achieved by other developed countries. Together, these national phenomena are a clear reflection of the struggle working mothers face – do I mother or do I work? Can I do both and can I do both well?

The government has acknowledged the issues faced by working women in Singapore, from the difficulty of balancing the demands of motherhood and work, to the need for financial sustenance for themselves and their families. But this is not just a concern for the government, or for mothers alone. It is a shared concern for the community to address. We need to play a part in empowering our mothers to successfully meet the demands of motherhood and their careers.

It is with this primary objective in mind that the Working Mothers Forum was conceived.

A community project supported by Friso, Friesland Foods (Singapore), the Working Mothers Forum is an independent platform with the mission to help mothers in Singapore successfully balance motherhood and their careers.

In order to better understand the problems, concerns and needs of mothers, a survey was conducted in April 2008. The Working Mothers Forum Survey 2008 involved a total of 1,000 mothers in Singapore – 560 working mothers and 440 job-seeking mothers.

Our survey found that financial concerns were a key issue for both working and job-seeking mothers. 71% of job-seeking mothers surveyed would like to return to the workforce to provide financial support for the family. On the other hand, 74% of working mothers wish for enhanced financial support from the government.

In light of this need, we felt that there was a role for a comprehensive compilation of information on financial benefits and assistance programmes provided by the Singapore Government. This includes updates from the Marriage and Parenthood Package, which was recently enhanced.

This compilation is part of a series of guidebooks produced annually by the Working Mothers Forum, each focusing on an important area of need in working mothers.

We hope you will find this an easy-to-read and comprehensive reference that will help you take full advantage of the support the Singapore government is providing to assist families raise and care for your children.

I believe that the Working Mothers Forum can and will make a difference by providing a platform for mothers to connect with and support one another, as well as equip you with the right information and resources to excel in your roles at home and in the workplace.

I would also like to take this opportunity to applaud mothers like yourselves in your unrelenting pursuit to balance the demands of both motherhood and career. As a working father, I can identify with the challenges you all face, and I am deeply humbled to have been elected Chair of the WMF Panel.

This guidebook is just one of the many efforts we have planned to help mothers in Singapore. We hope to further engage and work with you to bring this partnership to greater heights, keeping our focus on empowering our mothers to better balance work and family demands.

On behalf of the expert panel of the Working Mothers Forum, I wish you all the best and every success in your family and career.

Yours Sincerely,



**Associate Professor Daniel Y T Goh**

President, Working Mothers Forum

Head of Paediatrics, University of Children's Medical Institute, National University Hospital

President, Singapore Paediatric Society



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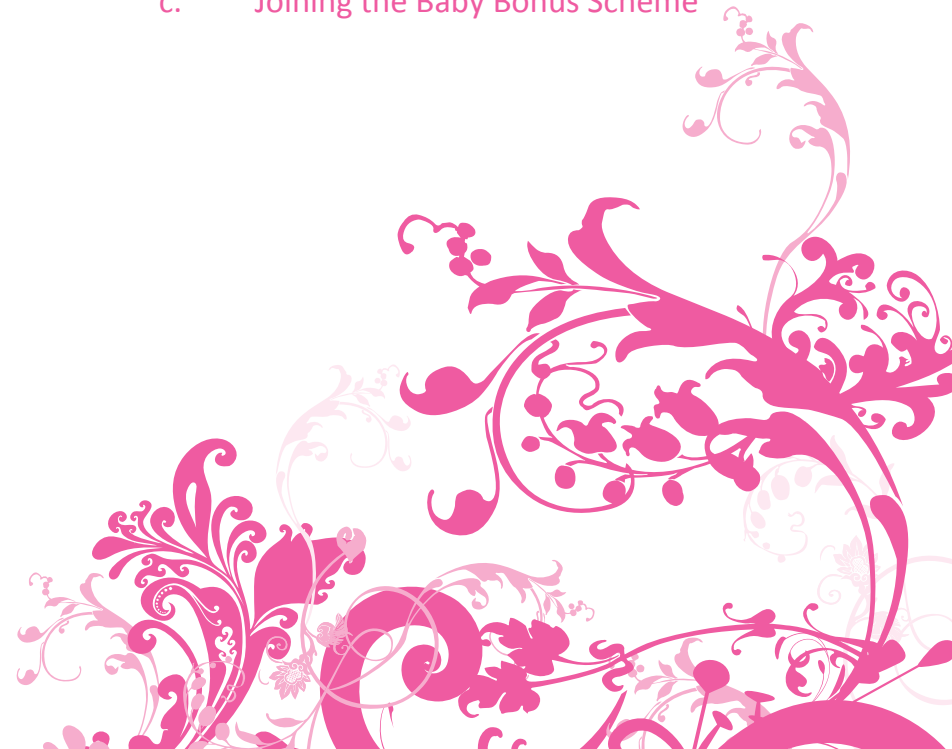
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## 1. Baby Bonus Scheme

- a. Cash Gift
- b. Children Development Account (CDA)
- c. Joining the Baby Bonus Scheme



Children bring joy to the family. The Baby Bonus Scheme supports parents' decision to have more children by helping to reduce the financial costs of raising them. It was introduced on 1 April 2001 and enhanced on 1 August 2004.

The latest enhancements on 17 August 2008 extended increased benefits to the first and second child as well as children beyond the fourth child.

The Baby Bonus Scheme consists of a **cash gift** and a **co-savings** matching contribution in the **Children Development Account (CDA)**.

#### a. Cash Gift

- **What is it?**

You will get a cash gift of \$4,000 each for your first and second child and \$6,000 each for your third and fourth child.

- **Who is eligible?**

A child is eligible if he or she is:

- ✓ Born on or after 17 August 2008
- ✓ A Singapore Citizen or becomes a Singapore Citizen
- ✓ The child is born alive to the mother; and
- ✓ The mother is lawfully married to the child's father

- **What are the benefits?**

The cash gift will be given out in four equal instalments over 18 months.

- **What else you should know**

For contacts and enquiries, please refer to [Appendix Reference A](#)

*Source: MCYS*

*Information accurate as of 18<sup>th</sup> February 2009*

#### b. Children Development Account (CDA)

- **What is it?**

This is a special savings account. You can save any time in the CDA until 31 December in the year your child turns 6 years of age.

The savings you contribute to your child's CDA will be matched dollar-for-dollar up to the cap of \$6,000 for the first and second child, \$12,000 each for the third or fourth child and \$18,000 for the fifth child and beyond.

- **Who is eligible?**

A child is eligible if he or she is:

- ✓ Born on or after 17 August 2008
- ✓ A Singapore Citizen or becomes a Singapore Citizen
- ✓ The child is born alive to the mother; and
- ✓ The mother is lawfully married to the child's father

- **What are the benefits?**

The funds may be used by all your children to pay for fees at Approved Institutions that have registered with MCYS under the Baby Bonus Scheme:

- ✓ Childcare Centres
- ✓ Kindergartens and special education schools registered with Ministry of Education (MOE)
- ✓ Early Intervention Programmes registered with the National Council of Social Service (NCSS); and
- ✓ Healthcare Institutions licensed under the private hospitals and Medical Clinics (PHMC) Act

- **What else you should know**

The CDA can be opened at either the OCBC Bank or the Standard Chartered Bank. The CDA can only be opened with **one** of these banks.

### c. **Joining the Baby Bonus Scheme**

To make it more convenient for you to join the Baby Bonus Scheme to receive the cash gift and open the CDA, a one-stop service is available at a birth registration counters at hospitals and the Immigration & Checkpoints Authority (ICA).

The Baby Bonus forms can be obtained at and submitted through the one-stop service.

The hospitals are:

- ✓ East Shore Hospital
- ✓ Gleneagles Hospital
- ✓ KK Women's and Children's Hospital
- ✓ Mount Alvernia Hospital
- ✓ Mount Elizabeth Hospital
- ✓ National University Hospital
- ✓ Raffles Hospital
- ✓ Singapore General Hospital
- ✓ Thomson Medical Centre

For contacts and enquiries, please refer to [Appendix Reference A](#)

*Source: MCYS*

*Information accurate as of 18<sup>th</sup> February 2009*



## 2. Childcare Programmes and Subsidies

- a. Government Childcare and Infant Care Subsidy
- b. KiFAS (Kindergarten Financial Assistance Scheme)
- c. CFAC (Centre-Based Financial Assistance Scheme for Childcare)
- d. SCFA (Student Care Fee Assistance Scheme)
- e. Baby Blisscard



### a. Government Childcare and Infant Care Subsidy

- **What is it?**

Government childcare subsidy is available for children attending licensed childcare centres. The subsidy helps to keep childcare fees affordable to parents, making centre-based care a viable care option for families.

From 17 August 2008, under the Marriage & Parenthood package, childcare subsidy has been increased from \$150 to a maximum of \$300 per month, and infant care subsidy increased from \$400 to a maximum of \$600 per month. The subsidy applies to all Singaporean children regardless of child order<sup>1</sup>.

The subsidy rates are based on the programme type and working status of the mother. To qualify as a working mother, a mother must work at least 56 hours per month.

- **Who is eligible?**

- ✓ Singapore Citizen children below 7 years of age (of any birth order) attending licensed childcare centres
- ✓ Singapore Citizen infants aged 2 months to 18 months of any birth order enrolled in infant care programmes in licensed childcare centres

<sup>1</sup> Currently, PR children aged 2 months to below 7 years are eligible for child care subsidy of up to \$75 per month. From 1 January 2009, children who are PRs will no longer be eligible for child care subsidy.

- **What are the benefits?**

The subsidy will be disbursed to the childcare centres every month from the Government. Parents will only need to pay the subsidised fees.

*Example:*

Monthly Centre Fee: \$650

Childcare Subsidy: \$300

Parents pay centre: \$350

#### Childcare Subsidy (for children aged above 18 months to below 7 years)

Programme (Daily Care)	Working Mother	Non-Working Mother
Full-day Care	\$300	\$150
Half-day Care	\$150	\$150
Flexible Programme by Number of Hours per Week		
12 hours to 24 hours	\$110	\$55
Above 24 hours to 36 hours	\$165	\$110
Above 36 hours to 48 hours	\$220	\$150
Above 48 hours	\$300	\$150

### Infant Care Subsidy (for infants aged 2 months to 18 months)

Programme (Daily Care)	Working Mother	Non-Working Mother
Full-day Care	\$600	\$150
Half-day Care	\$300	\$150
Flexible Programme by Number of Hours per Week		
12 hours to 24 hours	\$220	\$55
Above 24 hours to 36 hours	\$330	\$110
Above 36 hours to 48 hours	\$440	\$150
Above 48 hours	\$600	\$150

- What else you should know

The childcare centres will apply for the subsidy on behalf of parents. Parents need to complete the admission form for the child, and submit the supporting documents to prove the child's eligibility. These documents are:

- NRICs of parents;
- Birth certificate of the child

For contacts and enquiries, please refer to [Appendix Reference A](#)

Source: MCYS

Information accurate as of 19<sup>th</sup> September 2008

### b. KiFAS (Kindergarten Financial Assistance Scheme)

- What is it?

The scheme helps needy parents with a monthly subsidy to pay for their children's kindergarten and nursery fees. KiFAS subsidises the monthly fees of up to \$98 per month for kindergarten and up to \$75 per month for nursery, as shown in the table:

Monthly Household Income	Maximum KiFAS Subsidy Per Month Per Child (w.e.f. July 2009)	
≤ \$1,000	Kindergarten	Up to \$98
	Nursery	Up to \$75
\$1,001-\$1,500	Kindergarten	Up to \$95
	Nursery	Up to \$75
\$1,501 - \$1,800	Kindergarten	Up to \$90
	Nursery	Up to \$70

- Who is Eligible?

- ✓ Children who are Singapore Citizens
- ✓ Children who are Permanent Residents of Singapore (PR) can apply if at least one member of their immediate family is a Singapore Citizen
- ✓ For kindergarten: children attending a K1 or K2 programme (at least 3 hours long) in an eligible non-profit kindergarten;

- ✓ For nursery: children attending a nursery programme (at least 2 hours long) in an eligible non-profit kindergarten; and
- ✓ Children whose family's monthly household income is \$1,800 or below

- **What are the benefits?**

*Fee Subsidy:* Eligible families receive KiFAS subsidies to help pay for their child's kindergarten and nursery fees.

*Start-up Grant:* For very needy families earning \$1,000 or less, a start-up grant of up to \$200 per child may be provided to help them pay for their child's deposit, registration fee, uniforms and insurance at the beginning of the year.

- **What else you should know**

The application form is available at eligible kindergartens. If you need assistance, please check if KiFAS is available at your child's kindergarten. If it is, apply for KiFAS at the kindergarten.

For contacts and enquiries, please refer to [Appendix Reference B](#)

Source: MCYS

Information accurate as of 18<sup>th</sup> May 2009

### c. CFAC (Centre-Based Financial Assistance Scheme for Childcare)

- **What is it?**

This scheme helps low-income families whose mothers work with a subsidy for their children's monthly childcare fees. It is provided in addition to the Government child care subsidy. The scheme aims to encourage low-income families to place their children at childcare centers while the parents are at work.

- **Who is eligible?**

- ✓ Children who are Singapore Citizens. Children who are Permanent Resident (PR) can apply if at least one member of their immediate family is a Singapore Citizen
- ✓ Children below 7 years of age and attending a licensed childcare centre
- ✓ Children whose family's monthly income is \$1800 or below; and
- ✓ Children whose mothers are working

- **What are the benefits? (w.e.f. 1st July 2009)**

Monthly Household Income	Maximum CFAC Subsidy Per Month Per Child
≤ \$1,000	Up to \$340
\$1,001 - \$1,500	Up to \$300
\$1,501 - \$1,800	Up to \$200

- **What else you should know**

The application form is available at eligible childcare centres. If you need assistance, you may apply at registered childcare centres where your child is enrolled.

For contacts and enquiries, please refer to [Appendix Reference B](#)

#### d. SCFA (Student Care Fee Assistance Scheme)

- **What is it?**

Student Care Centres (SCCs) provide before- or after-school care for children aged 7 to 14. If you need to place your child in a Student Care Centre but cannot afford the fees, you may apply for help under SCFA.

- **Who is eligible?**

- ✓ Children who are Singapore Citizens or Permanent Residents of Singapore (PR). If the child is a PR, then at least one immediate family member of the child must be a Singapore Citizen
- ✓ Children between 7 and 14 years of age and attend an MOE-registered school
- ✓ Children whose mother/single father is working full-time or part-time regularly; and
- ✓ Children whose family's monthly household income is \$2,500 or below

- **What are the benefits? (w.e.f. 1st July 2009)**

Monthly Household Income	Monthly Subsidy (Regular SCCs)	Monthly Subsidy (Special SCCs)
≤ \$1,500	\$180	\$379
\$1,501 - \$2,000	\$120	\$256
\$2,001 - \$2,500	\$60	\$133

- **What else you should know**

Check if SCFA is available at your child's Student Care Centre. If it is, you may apply for SCFA at the student care centre.

For contacts and enquiries, please refer to [Appendix Reference B](#)

#### e. Baby Blisscard

- **What is it?**

It is a privilege and discount card for Singapore Citizens staying in the South West district.

This initiative is aimed at promoting family values, marriage and procreation.

- **Who is eligible?**

- ✓ Children born on or after 1 July 2005
- ✓ South West District Residents
- ✓ At least one parent must be a Singapore Citizen

- **What are the benefits?**

Cardholders can enjoy discounts from participating stores in all parts of Singapore.

Specifically, 10% discount to all Baby Blisscard holders on all purchases (conditions apply) in addition to special promotions for all Baby Blisscard holders.

- **What else you should know**

This is only for residents in the South West District in Singapore.

For contacts and enquiries, please refer to [Appendix Reference C](#)

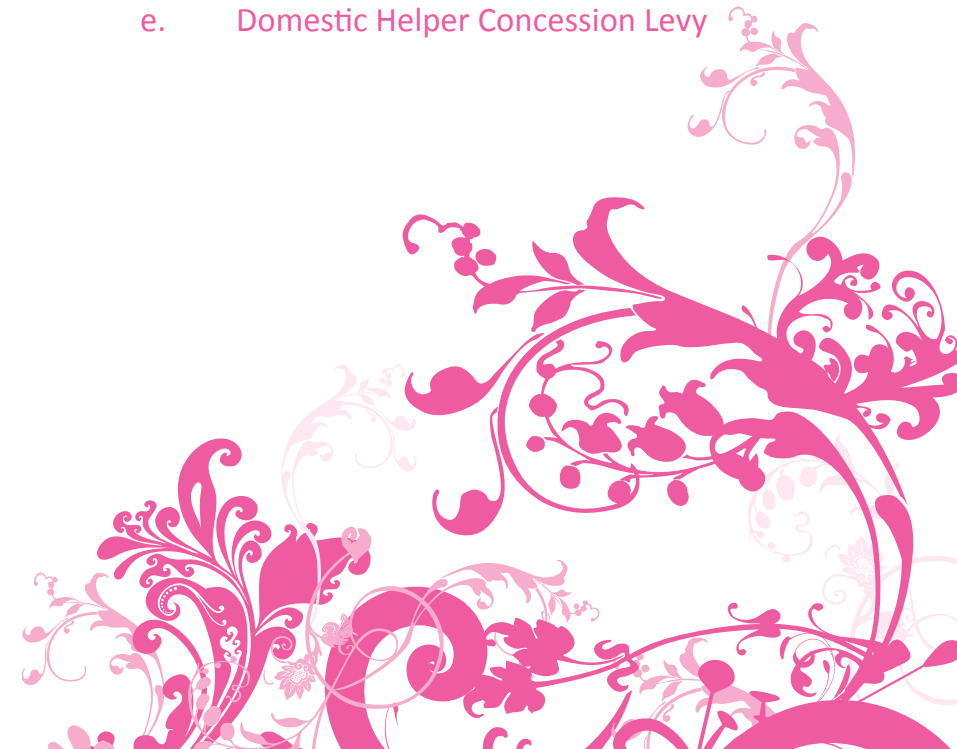
*Source: MCYS*

*Information accurate as of 12<sup>th</sup> May 2008*



### 3. Tax / Levy Rebates

- a. PTR (Parenthood Tax Rebates)
- b. QCR (Qualifying Child Relief)
- c. HCR (Handicapped Child Relief)
- d. WMCR (Working Mother's Child Relief)
- e. Domestic Helper Concession Levy



### a. PTR (Parenthood Tax Rebates)

- What is it?

Parenthood Tax Rebate (PTR) is a **one-off** rebate given to encourage couples to have more children by providing them with financial support for bringing up their children. This rebate may be used to offset your and/or your spouse's income tax, based on the apportionment agreed between the two of you.

Any unutilized rebate will be used to offset the income tax payable for subsequent years, until the rebate is fully utilized. You do not need to claim this rebate if you have already done so in the past.

- Who is eligible?

With effect from YA 2009, you can claim PTR if you are a married Singapore tax resident<sup>1</sup>, and the qualifying child is:

- ✓ A legitimate child born to your family on or after 1 January 2008; and becomes a Singapore Citizen at the time of birth or within 12 months thereafter
- ✓ An illegitimate child born on or after 1 January 2008 and whose birth occurs before the marriage of the natural parents; and whose natural parents become lawfully married before the child reaches 6 years old; and becomes a Singapore Citizen at the time of marriage of his natural parents or within the following 12 months

<sup>1</sup> Married Singapore tax residents include divorced and widowed individuals

- ✓ A child legally adopted on or after 1 January 2008 under the age of 6 years who becomes a Singapore Citizen at the time of legal adoption or within the following 12 months

For YA 2008 and before, you can claim PTR if you are a married Singapore tax resident<sup>2</sup>, and the qualifying child is:

- ✓ A legitimate 2nd, 3rd or 4th child born to your family on or after 1 January 2004; or
- ✓ 2nd, 3rd or 4th child legally adopted while you were married/divorced/widowed on or after 1 January 2004, but before 1 January 2006; or
- ✓ 2nd, 3rd or 4th child born to your family on or after 1 January 2004. You were not legally married to the other natural parent at that time of your child's birth, but were subsequently legally married to the other natural parent of the child before the child reaches 6 years old; or
- ✓ 2nd, 3rd or 4th child legally adopted on or after 1 January 2006 while married/divorced/widowed provided the child is adopted before he reaches 6 years old

Your child must be:

- ✓ A Singapore Citizen at the time of birth or within the following 12 months; or
- ✓ A Singapore Citizen at the time of legal adoption or within 12 months thereafter; or

<sup>2</sup> Married Singapore tax residents include divorced and widowed individuals

- ✓ A Singapore Citizen at the time of the marriage of his natural parents or within 12 months thereafter

- **What are the benefits?**

With effect from YA 2009, the PTR has been extended to include 1<sup>st</sup> child, 5<sup>th</sup> child and subsequent children.

You and your spouse will share PTR as follows:

Child Order	PTR (YA 2008 & before)	PTR (YA 2009)
1	-	\$5,000
2	\$10,000	\$10,000
3	\$20,000	\$20,000
4	\$20,000	\$20,000
5 and beyond	-	\$20,000

You and your spouse may divide the amount of rebate as agreed between the two of you.

- **What else you should know**

#### How to claim

You need to enter your claim under 'parenthood tax rebate' in your tax form, and submit the following documents to us:

- ✓ Copy of your child's legal adoption papers (for an adopted child)

- ✓ Copy of your child's certificate of citizenship (if he/she was not a Singapore Citizen at the time of birth)
- ✓ Copy of your marriage certificate and child's birth certificate (if you were not legally married to the other natural parent at the time of birth of your child, but were subsequently legally married to the other natural parent of the child before the child reaches 6 years old)
- ✓ Copy of custody paper of child/children from previous marriage, if applicable

For contacts and enquiries, please refer to [Appendix Reference D](#)

#### b. QCR (Qualifying Child Relief)

- **What is it?**

Qualifying child relief is a relief to provide recognition for individuals supporting their children.

With effect from YA 2009, QCR is extended to all qualifying children.

- **Who is eligible?**

Your child must be your legitimate child, step child or legally adopted child who is:

- ✓ Unmarried; and

- ✓ Below 16 years old or studying full-time at any university, college, school or other educational institution; and
- ✓ Be a legitimate child, step child or legally adopted child; and
- ✓ Does not have income more than \$2,000 (including NS pay, but excluding scholarship and similar allowances)

You cannot claim this relief on the same child if you have already claimed Handicapped Child Relief (HCR).

- **What are the benefits?**

You can claim QCR or HCR for all children as follows:

Child Order	QCR (YA 2008 & before)	QCR (YA 2009)
1	\$2,000	\$4,000
2	\$2,000	\$4,000
3	\$2,000	\$4,000
4	\$2,000 for child born on or after 1 January 1988	\$4,000
5 and beyond	-	\$4,000
Maximum of QCR/ HCR + WMCR	\$25,000	\$50,000

The total amount of qualifying/handicapped child relief + working mother's child relief (WMCR) should not be more than the abovementioned maximum amount for each child.

If total amount exceeds the maximum cap, qualifying child relief/handicapped child relief will be allowed first, and working mother's child relief will be limited to the balance.

- **What else you should know**

There are five ways to file for the relief. You can either paper-file, e-File your tax form via Internet, phone-file, fax or email file the application.

For contacts and enquiries, please refer to [Appendix Reference D](#)

Source: IRAS

Information accurate as of 18<sup>th</sup> February 2009

### c. HCR (Handicapped Child Relief)

- **What is it?**

Handicapped child relief is a relief to provide recognition for individuals supporting their children, and caring for handicapped children.

- **Who is eligible?**

Your child must be your legitimate child, step child or legally adopted child who is:

- ✓ Unmarried; and
- ✓ Physically or mentally disabled; and
- ✓ Be a legitimate child, step child or legally adopted child; and
- ✓ Does not have income more than \$2,000 (including NS pay, but excluding scholarship and similar allowances)
- ✓ You cannot claim this relief on the same child if you have already claimed QCR

- ✓ If you are a working mother and satisfied all conditions under working mother's child relief (WMCR), you may claim this relief and WMCR on the same child

- **What are the benefits?**

You can claim QCR or HCR for all children as follows:

Child order	HCR (YA 2008 & before)	HCR (YA 2009)
1	\$3,500	\$5,500
2	\$3,500	\$5,500
3	\$3,500	\$5,500
4	\$3,500	\$5,500
5 and beyond	\$3,500	\$5,500
Maximum of QCR/ HCR + WMCR	\$25,000	\$50,000

The total amount of qualifying/handicapped child relief + working mother's child relief (WMCR) should not be more than the abovementioned maximum amount for each child.

If total amount exceeds the maximum cap, qualifying child relief/handicapped child relief will be allowed first, and working mother's child relief will be limited to the balance.

- **What else you should know**

There are five ways to file for the relief. You can either paper-file, e-File your tax form via Internet, phone-file, fax or email file the

application.

For contacts and enquiries, please refer to [Appendix Reference D](#)

Source: IRAS

Information accurate as of 18<sup>th</sup> February 2009

#### d. WMCR (Working Mother's Child Relief)

- **What is it?**

Working Mother's Child Relief (WMCR) is a relief introduced to reward families with children holding Singapore Citizenship, encourage parents to take up citizenship for their children and encourage married women to remain in the workforce after having children.

- **Who is eligible?**

You must be a working mother who satisfies ALL of the following conditions:

- ✓ Is a Singapore tax resident
- ✓ Is married, divorced or widowed in previous year
- ✓ Has earned income in the previous year. Earned income refers to income from employment, trade, pension, business, profession or vocation
- ✓ Has a child who is Singapore Citizen as at 31 Dec of previous year and satisfied all conditions under qualifying child relief (QCR)

You can claim this relief on the same child even if you and/or your

husband have already claimed qualifying child relief (QCR) or handicapped child relief (HCR).

- **What are the benefits?**

The amount of WMCR you get will depend on the child order of your child as follows:

Child order	WMCR (YA 2008 and before)	WMCR (YA 2009)
1 <sup>st</sup> child	5% of mother's earned income	15% of mother's earned income
2 <sup>nd</sup> child	15% of mother's earned income	20% of mother's earned income
3 <sup>rd</sup> child	20% of mother's earned income for each child	25% of mother's earned income for each child
4 <sup>th</sup> child	25% of mother's earned income for each child (for child born in or after 1987 but excludes child adopted before 1 January 2004)	25% of mother's earned income for each child
5 <sup>th</sup> child and beyond	-	25% of mother's earned income for each child
Maximum of QCR/ HCR + WMCR	\$25,000 per child	\$50,000 per child

Cumulative WMCR percentages are capped at 100% of mother's earned income.

- **What else you should know**

There are five ways to file for the relief. You can either paper-file, e-File your tax form via Internet, phone-file, fax or email file the application.

For contacts and enquiries, please refer to [Appendix Reference D](#)

Source: IRAS

Information accurate as of 18<sup>th</sup> February 2009

#### e. Domestic Helper Concession Levy

- **What is it?**

An employer of a Foreign Domestic Workers (FDW) is liable to pay a monthly levy of \$265. However, the Ministry of Manpower (MOM) has granted eligible applicants a concession levy of \$170 based on a number of conditions.

- **Who is eligible?**

You can apply for a levy concession for up to two FDWs if you satisfy the following conditions A, B, C or D:

##### Condition A

- ✓ The employer or spouse has a child who is a Singapore Citizen below 12 years old living with him/her; or

- ✓ The employer or spouse has a grandchild who is a Singapore Citizen below 12 years old living with him/her

#### Condition B

- ✓ The employer or co-residing spouse is a Singapore Citizen aged 65 years old and above; or
- ✓ The employer or spouse is a Singapore Citizen and the other party is a Singapore Permanent Resident aged 65 years old or above, both of whom live at the same registered address as in the Identity Card (NRIC)

#### Condition C

- ✓ The employer or spouse has a parent, parent-in-law, grandparent or grandparent-in-law who is a Singapore Citizen aged 65 years old or above, living with him/her at the same registered address as in the NRIC; or
- ✓ The employer or spouse is a Singapore Citizen and has a parent, parent-in-law, grandparent or grandparent-in-law who is a Singapore Permanent Resident aged 65 years old or above, living with him/her at the same registered address as in the NRIC

#### Condition D

- ✓ From 15 September 2007, the FDW levy concession will be extended to FDW's employers with disability or who have

family members with disability and require a full-time caregiver's assistance in Activities of Daily Living

- **What are the benefits?**

Instead of a Foreign Domestic Worker (FDW) levy of \$265 (normal), eligible applicants will be granted a levy of \$170 (concession) every month.

- **What else you should know**

For contacts and enquiries, please refer to [Appendix Reference D](#)

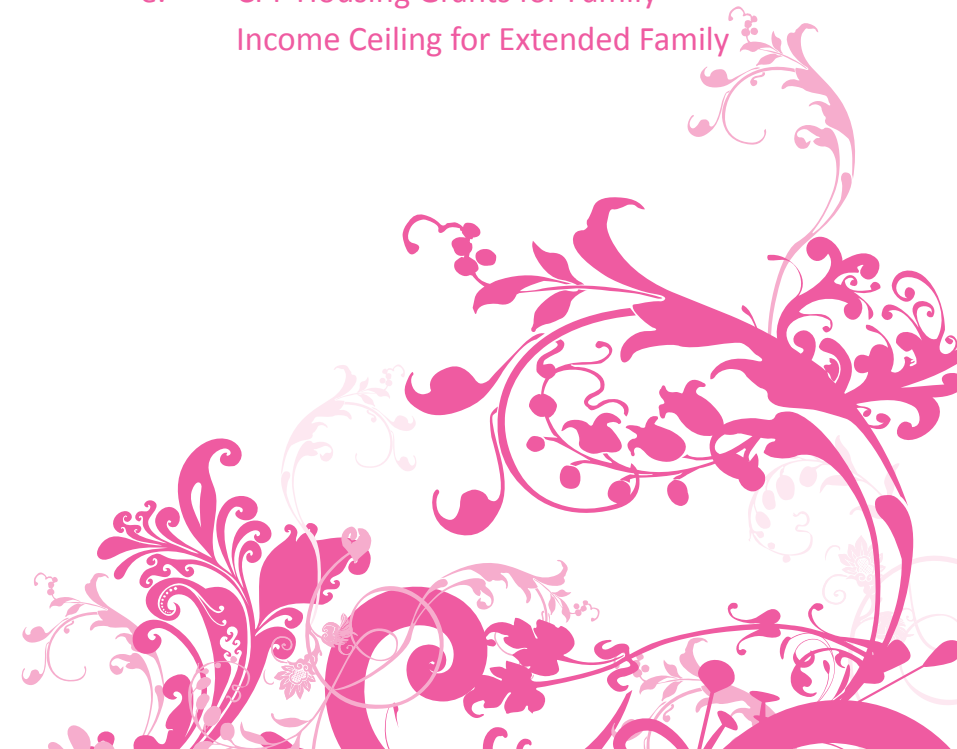
*Source: MOM*

*Information accurate as of 18<sup>th</sup> February 2009*



## 4. Housing Schemes, Grants and Loans

- a. HDB Priority Housing Scheme
- b. HDB Housing Loan
- c. Family SPT (Family Season Parking Ticket)
- d. CPF Housing Grants for Family
- e. CPF Housing Grants for Family - Income Ceiling for Extended Family



### a. HDB Priority Housing Scheme

- **What is it?**

Under the Build-To-Order System (BTO) and Balloting Exercise (BE), First-timer applicants will be given priority over the Second-timers.

- **Who is eligible?**

Singapore Citizens who are First-timer applicants.

- **What are the benefits?**

First-timer applicants are given two chances in the shortlisting of their applications, as compared to a Second-timer applicant, who will get one chance. In addition, First-timer applicants applying under the Married Child Priority Scheme (MCPS) will receive two more chances, i.e. total of four chances, as compared to First-timer applicants. Please see illustration below:

Type of Applicant	Number of chances assigned
Second-timer	1
First-timer	2
Married Child Priority Scheme (Second-timer)	2
Married Child Priority Scheme (First-timer)	4

From 14 August 2007, HDB will safeguard 90% of the flats available for public application under the BTO and BE for First-timer applicants in recognition of their more pressing need to buy an HDB flat to set up their home.

From 22nd May 2008, First-timer applicants who have failed to be shortlisted for 4 or more times under the BTO/BE, will be given an additional chance for each subsequent unsuccessful attempt.

- **What else you should know**

For contacts and enquiries, please refer to [Appendix Reference E](#)

*Source: HDB*

*Information accurate as of 18<sup>th</sup> February 2009*

### b. HDB Housing Loan

- **What is it?**

HDB provides housing loans to eligible flat buyers according to its mortgage loan policy guidelines.

- **Who is eligible?**

You can obtain a housing loan from HDB when you and/or the essential occupiers:

- ✓ Have at least one buyer who is a Singapore Citizen
- ✓ Have a monthly household income not exceeding \$8,000
- ✓ Have not previously taken two or more HDB concessionary interest rate loans

- ✓ Have previously taken one HDB concessionary interest rate loan and one housing subsidy and buying a bigger flat type than your current flat or the flat last owned (if you currently do not own an HDB flat)
- ✓ Have previously taken one HDB concessionary interest rate loan and one housing subsidy and the residential property last disposed off is not a private property
- ✓ Do not own any private residential property (including HUDC flat / Executive Condominium) in Singapore or overseas
- ✓ Have not disposed off any private residential property within 30 months before the date of application for HDB Loan Eligibility (HLE)
- ✓ Do not own more than one market / hawker stall or commercial / industrial property in Singapore or overseas
- ✓ Own one market / hawker stall or commercial / industrial property and operate the business yourself

- **What are the benefits?**

Each eligible Singaporean family may obtain up to two concessionary rate housing loans from HDB if they are able to meet all the eligibility requirements.

- **What else you should know**

For contacts and enquiries, please refer to [Appendix Reference E](#)

*Source: HDB*

*Information accurate as of 18<sup>th</sup> February 2009*

### c. Family SPT (Family Season Parking Ticket)

- **What is it?**

The Family SPT is applicable to HDB residents who have already bought a HDB Season Parking Ticket to park at their own residential car park.

The Family SPT applies to car park where there are sufficient parking lots for residents.

- **Who is eligible?**

Motorists who wish to purchase the Family SPT must fulfil the following conditions:

- ✓ They must be lessees/authorized occupiers/approved subtenants of HDB flat, subtenants of rooms or owner/tenants of HDB shop with living quarters
- ✓ They must have a valid HDB Season Parking Ticket for their HDB flat/HDB shop with living quarter
- ✓ There must be proof of relationship between them and family member for example birth and marriage certificate, NRIC of family member
- ✓ There is proof of residence of the family member for the allocation of car park

- **What are the benefits?**

HDB residents can buy the Family SPT at a 50% discount, so as to facilitate their visits to family members.

The season parking charges for FSPT is 50% of normal SPT charge.

	Passenger Car		Motorcycle		Heavy Vehicle*	
	Normal SPT	Family SPT	Normal SPT	Family SPT	Normal SPT	Family SPT
Surface Car Park	\$65	\$32.50	\$15	\$7.50	\$185	\$92.50
MSCP	\$90	\$45.00	\$17	\$8.50	\$185	\$92.50
MUP/ Equalised Car Parks	\$75	\$37.50	\$17	\$8.50	\$185	\$92.50

\* Refers to goods vehicles with unladen weight exceeding 1,800 kg.

- **What else you should know**

For contacts and enquiries, please refer to [Appendix Reference E](#)

Source: HDB

Information accurate as of 18<sup>th</sup> February 2009

#### d. CPF Housing Grants for Family

- **What is it?**

The CPF housing grant is a housing subsidy (in the form of CPF monies) provided by the Government to assist eligible First-timer citizen households to buy a resale flat from the open market.

If you and your spouse are buying an HDB flat for the first time, and have not enjoyed a housing subsidy before, you may be eligible for CPF housing grant in your purchase of a resale HDB flat.

The CPF Housing Grant can be used to pay towards the purchase of the resale flat or to reduce the mortgage loan.

- **Who is eligible?**

Singapore Citizen households can qualify for the CPF housing grant for family if they are:

- ✓ Married couples where both are Singapore Citizens; or a Singapore Citizen who marries a Singapore Permanent Resident; or
- ✓ Engaged couples about to get married and are able to produce their marriage certificate, latest by the date of resale completion; or
- ✓ Widowed or divorced persons with children under their legal custody
- ✓ 21 years old and above

- ✓ First-timer households: one where all members of the family have not enjoyed a housing subsidy before
- ✓ A First-timer citizen (with a spouse who is a Second-timer, ie. has enjoyed a housing subsidy), can apply for half of the grant amount (Half-Housing Grant), if the family meets the eligibility conditions of the CPF Housing Grant Scheme for Family
- ✓ Having a gross monthly household income of \$8,000 and below. For extended families, the income ceiling is \$12,000. If the average monthly household income over the last 1 year is \$5,000 and below, they can apply for Additional CPF Housing Grant (AHG) as well, i.e. on top of Family Grant. Not owning any private residential property (including HUDC flat and/or Executive Condominium), house, building or land (whether local or overseas) or have disposed of such properties within 30 months before the resale flat application
- ✓ Not buying a 1-room flat or a resale flat (of any flat type) that has been announced for redevelopment under the Selective Enbloc Redevelopment Scheme (SERS)
- ✓ Not undischarged bankrupt

- **What are the benefits?**

For married couples and engaged couples buying a resale flat to set up their home, below are the available housing grant types are as follows:

Types of Grants Available	Amount	Income Ceiling for Household
<i>CPF Housing Grant for Family</i>	\$30,000	\$8,000 per month
<i>CPF Housing Grant for Family (living near parents/married child)</i>  - Parents residing in an HDB Flat or owner-occupied private property within same town or within 2km.	\$40,000	\$8,000 per month
<i>Half Housing Grant</i>  - A First-timer citizen who married a Second-timer spouse, who has previously enjoyed a housing subsidy can apply for half of the Family Grant amount to buy a resale flat, if the family meets the eligibility criteria of the Family Grant.	\$15,000/\$20,000	\$8,000 per month

For Purchase of Resale Flats:

Family Grant	Half-Housing Grant
\$30,000	\$15,000

For Purchase of Resale Flats near Parents/Married Child

Family Grant	Half-Housing Grant
\$40,000	\$20,000

To qualify for the Resale Flat Grant, you have to meet one of these proximity conditions:

- ✓ You are buying a flat in the same town as your parents'/ married child's flat
- ✓ You are buying a flat within 2 km of your parents'/married child's flat, if they are in different towns
- ✓ You are buying a flat in the same town of a private residential property that is owned and occupied by your parents/married child
- ✓ You are buying a flat within 2 km of a private residential property that is owned and occupied by your parents/ married child
- ✓ You are buying a flat with your parents/married child included as the joint applicants or permitted occupiers

- **What else you should know**

You and your spouse will be considered as having enjoyed a housing subsidy for the purchase of an HDB flat.

#### Resale Levy

Recipients of the CPF Housing Grant will be liable to pay a resale levy if they later buy or take over the ownership of a subsidized flat from HDB. Recipients of the Half-Housing Grant will have to pay half the resale levy and his/her spouse (a Second-timer who has enjoyed a housing subsidy) will also have to pay the deferred resale levy owed to HDB.

#### Minimum Occupation Period

You have to occupy the flat for 5 years before you can sell it in the open market. Subject to your eligibility, you may only submit an application to buy another subsidised flat from HDB after 5 years from the date you bought your flat with the housing grant.

#### Interest in Private Property

You cannot invest in private residential property during the 5-year occupation period.

#### Undertaking by Parents/Married Child

If you are applying for the CPF Housing Grant for Family Grant (living near parents/married child), your parents/married child

are/is to remain in the existing town or within 2 km from the resale flat during the 5-year occupation period. Similarly, this condition applies to applicants of Half-Housing Grant of \$20,000.

### Refund of CPF monies

Upon resale/disposal of the flat bought with the CPF Housing Grant, all CPF monies used by the grant recipient (including the housing grant) will be refunded to the recipient's CPF account according to the rules of the CPF Board.

For contacts and enquiries, please refer to [Appendix Reference E](#)

Source: HDB

Information accurate as of 10<sup>th</sup> May 2008

### e. CPF Housing Grant for Family - Additional CPF Housing Grant

- **What is it?**

The Additional CPF Housing Grant (AHG) Scheme is meant for lower income citizen families with a steady household income but need some help to buy their first subsidized HDB flat.

- **Who is eligible?**

To qualify for AHG, you must meet all the eligibility condition under the CPF Housing Grant Scheme for Family. However, if you qualify only for the Half-Housing Grant, you are not eligible for the AHG.

In line with the workfare principle, you must also meet the following conditions:

#### Employment Status

From 6 February 2009, you or your co-applicant(s) must be in continuous employment for one year before the flat application.

#### Income Ceiling

If you book a flat from 6 February 2009, your average gross household income for the one-year period must not be more than \$5,000 a month.

- What are the benefits?

From 6 February 2009, the amount of AHG you will be eligible for is graded based on your average monthly household income for the past one year as follows:

Average Monthly Gross Household Income	AHG Amount Eligible for Applicants who book a DBSS flat before 6 February 2009	Enhanced AHG Amount for Applicants who booked a DBSS flat from 6 February 2009
\$1,500 or less	\$30,000	\$40,000
\$1,501 - \$2,000	\$25,000	\$35,000
\$2,001 - \$2,500	\$20,000	\$30,000
\$2,501 - \$3,000	\$15,000	\$25,000
\$3,001 - \$3,500	\$10,000	\$20,000
\$3,501 - \$4,000	\$5,000	\$15,000
\$4,001 - \$4,500	-	\$10,000
\$4,501 - \$5,000	-	\$5,000

- What else you should know

For contacts and enquiries, please refer to [Appendix Reference E](#)

Source: HDB

Information accurate as of 18<sup>th</sup> February 2009

#### f. CPF Housing Grant for Family – Income Ceiling for Extended Family

- What is it?

To encourage children and married couple to live with their parents as an extended family, HDB has set a higher income ceiling for them. The combined gross monthly income for extended family must not exceed \$12,000 a month.

- Who is eligible?

The computations of the gross monthly income for extended families are illustrated as follows:

CATEGORY	GROUP A's INCOME (Income cannot exceed \$8,000 per month)	GROUP B's INCOME (Income cannot exceed \$8,000 per month)
1. Parents and Single Working Children	Parents and One Working Child	Other Working Children
2. Parents, Married Children and Single Working Children	Parents and all Single Working Children	Married Children's Family
3. Parents and Married Children	Parents	Married Children's Family

\* \*Married Children's Family refers to the Married child and his/her spouse (including their children if applicable).

The income of each group must not exceed \$8,000 and the combined income of Group A and B must not exceed \$12,000 per month.

- **What else you should know**

For contacts and enquiries, please refer to [Appendix Reference E](#)

*Source: HDB*

*Information accurate as of 18<sup>th</sup> February 2009*

### g. First-timers Scheme

- **What is it?**

First-timer applicants who reject 2 chances to select a flat will have their First-timer priorities removed for a period of one year. If they apply for a flat in any HDB sales exercise within that one-year period, they would no longer enjoy the following priorities:

- ✓ 2 chances in the ballot for a First-timer applicant
- ✓ 2 more chances (i.e. a total of 4) if the First-timer applicant applies under the Married Child Priority Scheme (MCPS)
- ✓ Additional chances for subsequent tries for First-timer applicants who are not invited to select a flat in more than 2 attempts; and
- ✓ Balloting in the 90% of flat supply for public applicants set aside for First-timer applicants, i.e. they can only ballot in the 10% allocated for Second-timers

Additional chances for repeatedly unsuccessful First-timers, i.e. those not invited to select a flat, will be limited to only BTO exercises in non-mature estates. No additional chance will be accorded if they participate in the Balloting Exercise or the Quarterly / Half-Yearly Sales Exercise, where the supply of flats is limited.

- **What are the benefits?**

This scheme manages the growing trend of repeated non-selection of flat by First-timers. The additional chances will be accorded to First-timer applicants who had been unsuccessful twice (i.e. starting from the third try).

### h. Married Child Priority (MCP) Scheme

- **What is it?**

This scheme encourages married children and parents to reside within the same estate or neighbouring estates so that it will be easier for the children to take care of their aged parents. Courting couples applying for a flat under the Fiancé / Fiancée (FS) Scheme are also eligible for this scheme.

- **Who are eligible?**

You may request to be considered under this housing scheme if you meet the following conditions:

- ✓ You are applying for flats located in the same estates as your parents or married child, who are owners, tenants or occupiers of a rental or homeownership HDB flat; or
- ✓ Your parents' or married child's existing housing block is within 2 km from the nearest block offered in the estate applied for; or
- ✓ Your parents' or married child's private property is within 2 km from the nearest block offered in the estate applied for
- ✓ Your parents or married child must own and occupy the private property; or
- ✓ You are including your parents or married child in the application to stay together with them

- **What are the benefits?**

These applicants will be given double the chances as compared to those who are not applying to stay near parents/married child.

Type of Applicant	Number of chances assigned
Married Child Priority Scheme (Second-timer)	2
Married Child Priority Scheme (First-timer)	4

If your application is successfully shortlisted under the priority scheme, your parents or married child will be required to maintain the residence in the same flat or same estate for a period of 5 years from the date of taking possession of the new flat. They are not allowed to move to another HDB flat outside the existing

town within the 5-year occupation period.

### i. Third-Child Priority (TCP) Scheme

- **What is it?**

The TCP scheme encourages families to have more than two children. You will have to meet all eligibility conditions under the Public Scheme before you can request for the TCP scheme.

- **Who are eligible?**

To qualify for the TCP Scheme, you must meet the following requirements:

- ✓ Your family must have at least 3 children (natural offspring from the lawful marriage)
- ✓ Your third child must be a Singapore Citizen born on or after 1 Jan 1987, and your other children must be Singapore Citizens or Singapore Permanent Residents
- ✓ You must be a Singapore Citizen and your spouse must be either a Singapore Citizen or Singapore Permanent Resident

- **What are the benefits?**

Your application will be included in a first round of ballot with other TCP applicants. Up to 5% of the available flat supply is set aside to be offered to TCP applicants. If you are not successful in the ballot, your application will be included in a second round of ballot with other public applicants.



## 5. Maternity and Childcare Leave

- a. Government Paid Maternity Leave (GPML)
- b. Adoption Leave
- c. Childcare Leave
- d. Unpaid Infant Care Leave



### a. Government Paid Maternity Leave (GPML)

- **What is it?**

Maternity leave has been extended by the Government from 12 to 16 weeks for mothers with Singaporean children born on or after 31 October 2008.

- **Who is eligible?**

Female employees are eligible for GPML if they meet the following criteria:

- ✓ The baby is born on or after 31 October 2008
- ✓ The baby is a Singapore Citizen
- ✓ The employee is lawfully married to the baby's father
- ✓ She is a full-time, part-time or fixed term contract employee who has worked for her employer for a continuous duration of at least 90 calendar days before the birth of her child
- ✓ If a mother is self-employed, she should have worked for a continuous duration of at least 90 calendar days before childbirth and would have lost income as a result of not working during maternity leave

If a pregnant employee is retrenched within the last three months of her pregnancy, or dismissed without sufficient cause within the last six months of her pregnancy, maternity leave benefits are still payable to her by the company.

If an employee does not meet the above eligibility criteria for maternity benefits but is covered under the Employment Act, she

is still entitled to 12 weeks of maternity leave for all births. She will be paid by her employer for the first eight weeks of her maternity leave for the first two confinements. Payment beyond the first eight weeks is voluntary subject to contractual agreement.

Female employees will be able to claim maternity leave benefits from more than one employer if they work for multiple employers at the same time, provided that the child is born on or after 31 October 2008. The Government will reimburse the employers accordingly.

- **What are the benefits?**

Eligible female employees who satisfy the criteria are entitled to the following benefits:

- ✓ Confinement period for the first two children
- ✓ The first eight weeks of maternity leave will be paid for by the employer
- ✓ The last eight weeks will be funded by the Government, up to a cap of \$20,000 per confinement (including CPF contributions)<sup>1</sup>
- ✓ Confinement period for third and subsequent children .
- ✓ The full 16 weeks of maternity leave will be funded by the Government, up to a cap of \$40,000 (including CPF contributions) per confinement<sup>1</sup>

<sup>1</sup> The employer will pay your salary during the entire maternity leave period and later claim reimbursement from the Government.

- ✓ The last eight weeks may be taken flexibly within a 12-month period from the birth of the child

Eligible female employees have the option of taking the 16 weeks of maternity leave continuously, starting from four weeks before delivery. Where there is a mutual agreement with the employer, female employees can choose to take the last eight weeks (9th to 16th week) of maternity leave flexibly within 12 months from the birth of the child. The employees should discuss with their employer and come to an agreement on an arrangement that will best suit the needs of both parties before going on maternity leave.

Self-employed mothers are eligible for government reimbursement provided that they fulfil the above criteria. Government reimbursement will be based on the income declared by the self-employed mother to the Inland Revenue Authority of Singapore (IRAS) for tax assessment.

For self-employed mothers eligible for maternity leave, the first eight weeks of maternity leave has to be taken as a continuous block. The last eight weeks may be taken continuously immediately after the first eight weeks or taken flexibly within 12 months from the child's birth.

## b. Revision to claim procedure

Previously, employers and self-employed mothers may submit the claim for reimbursement only after the full 16 weeks of maternity leave are consumed including leave taken flexibly. From 1 May 2009, they will be able to submit up to 2 claims for reimbursement in respect of each confinement.

For the first two children - The first 8 weeks of maternity leave must be taken as a continuous block and will be paid by the employer. If the organization would like to seek reimbursement before the last 8 weeks of leave is fully consumed, it may do so anytime after the completion of the 8th week of maternity leave.

For the third and subsequent children - Similar to those in the first 2 confinements, the first 8 weeks of maternity leave must be taken as a continuous block. The first claim for reimbursement may be made any time after the completion of the 8th week of maternity leave.

For more information, visit <http://www.profamilyleave.gov.sg>

- **What else you should know**

For contacts and enquiries, please refer to **Appendix Reference F**

*Source: MCYS, MOM and eCitizen  
Information accurate as of 18<sup>th</sup> February 2009*

### c. Adoption Leave

- **What is it?**

Adoptive mothers can take four weeks of leave off work (with their employer's consent) either flexibly or in a continuous block to care for their adopted newborn babies aged six months and below. The leave will be reimbursed by the Government, up to a cap of \$10,000 (including CPF contributions).

- **Who is eligible?**

An adoptive mother is eligible if:

- ✓ The adopted child is a Singapore Citizen or becomes one within six months of the Adoption Order being granted
- ✓ The adopted child is below the age of six months and the adoptive mother is lawfully married, widowed or divorced at the point of:
  - a. Appointment of Director of Social Welfare (DSW) as the Guardian-In-Adoption (GIA) by Court Order (for a child who is a Singapore Citizen at the point of birth); or
  - b. Issuance of Dependant's Pass by MCYS (for a child who is not a Singapore Citizen at the point of birth)
- ✓ Her leave is consumed during the period commencing on the day the DSW is appointed as GIA, or the DP is issued in respect of the child, as the case may be, and ending on the day the child turns six months old

In addition to fulfilling the above criteria, self-employed adoptive mothers must show that they have lost income as a result of not

engaging in her business or profession during the adoption leave period.

Previously, an adoptive mother will not be eligible for Adoption Leave if she already has four children prior to adoption. The birth order restriction has been removed from the list of criteria since 17 August 2008. A mother of four or more other living children is also eligible for Adoption Leave.

- **What are the benefits?**

The Government will reimburse employers up to four weeks of salary capped at \$10,000 (including CPF contributions), if they voluntarily grant leave to married, widowed or divorced female employees who have an adopted citizen child aged six months or younger.

Self-employed mothers eligible for direct reimbursement by the Government have to submit their claim for reimbursement within 3 months after the end of the adoption leave. The amount of reimbursement is capped at \$10,000 for the 4 weeks of adoption leave. Government reimbursement will be based on the income declared by the self-employed mother to the Inland Revenue Authority of Singapore (IRAS) for tax assessment.

- **What else you should know**

For contacts and enquiries, please refer to [Appendix Reference H](#)

*Source: MCYS and eCitizen  
Information accurate as of 18<sup>th</sup> February 2009*

#### d. Childcare Leave

- **What is it?**

Each working parent with at least one Singaporean child under the age of seven (including adopted and step children) is entitled to six days of paid childcare leave per year, regardless of the number of qualifying children.

- **Who is eligible?**

A parent is eligible if:

- ✓ The child (including legally adopted children or stepchildren) is below seven years of age on or after 31 October 2008
- ✓ The child is a Singapore Citizen
- ✓ The child's parents are lawfully married, or the parent is divorced or widowed
- ✓ The employee has worked for the employer for at least three months. This includes employees working on a fixed-term, temporary or part-time contract, as long as the above three qualifying criteria are met

**OR**

- ✓ The parent is actively self-employed for a continuous period of at least three months, and has lost income as a result of not engaging in the business or profession during the childcare leave period

Parents of non-citizens or single (unmarried) parents covered under the Employment Act will be entitled to two days of paid childcare leave per year.

- **What are the benefits?**

Eligible employees can apply for childcare leave flexibly, depending on his/her child's needs. No Medical Certificate is required. For example, the employee can use the leave to accompany a child on the first day of school, or care for the child personally should the usual care arrangements fall through.

An employee should give the employer early notice of his/her intention to take childcare leave. Leave is subject to the employer's approval.

Childcare leave is not transferable between spouses. Unused childcare leave by any one party will lapse at the end of each agreed 12-month period.

For each calendar year, the employer pays for the first three days of childcare leave, and the Government will reimburse only from the fourth to sixth day (capped at \$500 per day, including CPF).

- **What else you should know**

For contacts and enquiries, please refer to [Appendix Reference G](#)

Source: MOM

Information accurate as of 18<sup>th</sup> February 2009

### e. Unpaid Infant Care Leave

- **What is it?**

Parents of Singapore Citizen children, including managerial, executive and confidential staff, will each be entitled to six days of unpaid infant care leave per year until the child turns two, regardless of the number of qualifying children.

- **Who is eligible?**

A parent is eligible if:

- ✓ The child (including adopted and step children) is below two years of age on or after 31 October 2008
- ✓ The child is a Singapore Citizen
- ✓ The child's parents are lawfully married, or the parent is divorced or widowed<sup>2</sup>
- ✓ The employee has worked for the employer for a continuous duration of at least three months. This includes employees on a fixed-term, temporary or part-time contract as long as the above three qualifying criteria are met

Both fathers and mothers with children under the age of two can apply for paid childcare leave in addition to the unpaid infant care leave.

- **What are the benefits?**

Eligible employee can take the six days of unpaid infant care leave

flexibly before the child turns two years of age. The leave year for Infant Care Leave will be any 12-month period as agreed mutually between the employer and employee. If there is no agreement, the calendar year will be used by default.

An employee should give the employer early notice of his/her intention to take the infant care leave. Leave is subject to the employer's approval.

Employers are strongly encouraged to grant leave to employees who need to attend to matters that cannot be postponed (e.g. child immunisation, medical appointments).

- **What else you should know**

For contacts and enquiries, please refer to [Appendix Reference G](#)

*Source: MOM and eCitizen  
Information accurate as of 18<sup>th</sup> February 2009*

<sup>2</sup> For divorced or widowed parents, the leave entitlement will not be doubled.



## 6. Flexible Work Arrangements

- a. Flexi-Time
- b. Job-Sharing
- c. Compressed Workweek
- d. Part-Time
- e. Telecommuting



Flexible work practices enable people to meet the demands of multiple roles as employees, spouses, parents and children to ageing parents more effectively. They are especially useful to mothers who wish to continue working after giving birth. The discussion between employee and employer over flexible work arrangements should take place as early as possible so that a mutual agreement can be reached on a suitable arrangement.

#### a. Flexi-time

- What is it?

Flexi-time allows employees to choose their daily start and end times, provided they complete a stipulated number of hours. In most instances, employees may be required to be present during certain “core hours”. This is usually fixed at a period between the latest permissible start time and earliest permissible end time.

- What are the benefits?

- ✓ Employees are better able to fulfil their personal responsibilities, e.g. being able to send and fetch their children to and from school or to leave earlier for their evening classes
- ✓ This arrangement increases the motivation and productivity of employees because they are better able to balance their work and personal lives
- ✓ Flexi-time allows companies to tap on a wider pool of skill sets from different employees
- ✓ Companies who offer flexi-work arrangements are viewed more positively and gain an edge over their competitors

when it comes to attracting and retaining talent

- ✓ Workplaces may be able to extend its operating hours without an increase in overtime cost
- ✓ There is greater flexibility in adjusting manpower to meet changing business needs, e.g. having more employees work during peak hours and less during off-peak hours

#### b. Job-Sharing

- What is it?

This arrangement enables the duties and responsibilities of one job to be shared among two or more people. There are three forms of job-sharing:

- ✓ Shared responsibility: Two employees jointly share the responsibilities of one full-time job. They are interchangeable in their areas of work. This is most suited where work is ongoing as opposed to project based
- ✓ Divided responsibility: Two employees share one full-time position and divide tasks, usually by project or client group
- ✓ Unrelated responsibilities: Two employees perform completely different tasks, but they are counted as one position for headcount purposes

- What are the benefits?

- ✓ Companies can tap on a wider range of skills and experience from different persons for one job
- ✓ This arrangement supports the pooling of ideas, and offers the opportunity for job sharers to learn from one another

- ✓ Covering duties when one partner goes on vacation or sick leave becomes easier
- ✓ Jobs under the job-sharing arrangement continue to retain their full-time status, placing job sharers in a better position than part-timers to preserve their career skills and status
- ✓ Job-sharing not only increases employment flexibility, it can also help boost employment opportunities in situations of high unemployment

### c. Compressed Workweek

- **What is it?**

A compressed workweek offers an alternative to the standard five-day, 40-hour workweek by reallocating the same number of work hours to fewer days. From an employer's perspective, this allows plant facilities to be used for longer periods with fewer start-ups and shutdowns. At the same time, it gives employees longer blocks of personal time.

For example, nurses at the KK Women's and Children's Hospital (KKH) clock a total of 84 hours over 2 weeks by working three 12-hour days with 4 days off during the first week, and four 12-hour days with 3 days off during the subsequent week. The nurses are happy with this arrangement because it gives them a continuous stretch of days off. Such a work arrangement also provides better continuity of service to the patients, who feel more reassured with having the same nurse looking after them for a longer period of time.

- **What are the benefits?**

- ✓ Companies are able to extend their operating hours to better meet customers' needs
- ✓ Companies are better able to attract and retain employees as they offer the opportunity to work full-time at less than 5 days per week, thereby enabling employees to enjoy a longer, continuous period of days off from work
- ✓ Working hours can be customised to meet the needs of individual employees

### d. Part-Time

- **What is it?**

Part-time work is a work arrangement where a person works fewer than 30 hours a week. A part-time employee is entitled to employment benefits on a pro-rata basis.

- **What are the benefits?**

- ✓ Part-time work has been shown to be an incentive for new mothers wishing to return to the workforce
- ✓ It can serve as an alternative to retrenchment, thereby helping to save jobs and uphold morale within the company
- ✓ Companies that are prepared to retain employees on a part-time basis can lower costs and overheads until the economy picks up

## e. Telecommuting

- What is it?

This arrangement allows employees to carry out their work at a location(s) away from the conventional office, such as in the employees' home, satellite offices or neighbourhood work centres.

- What are the benefits?

- ✓ Savings from absenteeism - telecommuting allows workers to better handle their work and personal responsibilities. This results in a reduction in absenteeism as employees are less likely to take personal leave, sick leave or leave work early to meet personal needs
- ✓ Higher productivity - telecommuting helps to increase productivity as workers are not susceptible to distractions such as office politics and gossip. Employees also report that they have higher energy levels because they commute less
- ✓ Cost savings - telecommuting enables companies to save on office space and associated costs. It also extends the company's operating hours and reduces the cost of computer usage during peak hours when employees schedule their workday outside normal business hours. At the same time, employees save on commuting expenses
- ✓ Attraction and retention of valued employees – a survey showed that 54% of the employees said that the ability to work at home was important or extremely important to them when it comes to considering a new job. Companies

with flexible work practices are cited as “best practice” employers, and this helps to attract and retain the best employees

- ✓ Tele-work is a suitable employment option for people with disabilities
- ✓ Alternative work sites ensures the business can still continue functioning in the event of a major disruption (e.g. fire, flu pandemic) in the office

- What else you should know

For contacts and enquiries, please refer to [Appendix Reference G](#)

*Source: MOM*

*Information accurate as of 18<sup>th</sup> February 2009*



## What is Working Mothers Forum?

**Working Mothers Forum (WMF)** aims to be the first one-stop platform in Singapore to offer a range of practical information and resources to working mothers as well as potential working mothers. The objective of WMF is to connect, support, and enable working mothers by equipping them with the needed resources and expert advice as well as access to a network of other women undergoing similar experience. WMF intends to deliver on these objectives through its public events, publications, and the on-line portal.

Website: [www.workingmothersforum.org](http://www.workingmothersforum.org)

E-mail: [enquiries@workingmothersforum.org](mailto:enquiries@workingmothersforum.org)

*Working Mothers Forum is a community project initiated and funded by Friso, Friesland (Singapore) Pte Ltd.*

## About Friso, Friesland (Singapore) Pte Ltd

**Friso**, a complete range of baby nutrition products is a brand under Friesland (Singapore) Pte Ltd, which is a wholly-owned subsidiary of Royal Friesland Foods - a Dutch company established for more than 125 years. The company dairy farmers own the company and are its suppliers of milk. This guarantees commitment and quality of Friso.

Friesland (Singapore) Pte Ltd was incorporated in 1954 and has since established itself as a key player in the dairy nutrition industry.

Website: [www.frieslandfoods.com](http://www.frieslandfoods.com)

Community Project by:  **Friso**  
growing up together

# APPENDIX

## REFERENCE A

Scheme	Address & Email
<ul style="list-style-type: none"> <li>Joining the Baby Bonus Scheme</li> <li>Cash Gift</li> <li>Children Development Account</li> </ul> <p><i>Website:</i> <a href="http://www.babybonus.gov.sg">www.babybonus.gov.sg</a></p> <p><i>Email:</i> <a href="mailto:mcys_babybonus@mcys.gov.sg">mcys_babybonus@mcys.gov.sg</a></p>	<p><b>Ministry of Community Development, Youth and Sports</b> <b>Baby Bonus &amp; Adoption Branch</b> 510 Thomson Road 13th floor SLF Building Singapore 298135</p> <p><i>Contact Numbers:</i> Tel: 1800 253 7707 (from Singapore) Tel: (65) 6253 7707 (from overseas) Fax: (65) 6355 2124</p> <p><i>Operating Hours:</i> Weekdays, 8.30am - 5.30pm</p>
<ul style="list-style-type: none"> <li>Government and Infant Care Subsidy</li> </ul> <p><i>Website:</i> <a href="http://www.childcarelink.gov.sg">www.childcarelink.gov.sg</a></p> <p><i>Email:</i> <a href="mailto:MCYS_child_care_link@mcys.gov.sg">MCYS_child_care_link@mcys.gov.sg</a></p>	

## REFERENCE B

Scheme	Address & Email
<ul style="list-style-type: none"> <li>Kindergarten Financial Assistance Scheme (KiFAS)</li> </ul> <p><i>Website:</i> <a href="http://www.mcys.gov.sg/web/serv_E_KIFAS.html">www.mcys.gov.sg/web/serv_E_KIFAS.html</a></p>	<p><b>Ministry of Community Development, Youth and Sports</b></p> <p><i>General Enquiries:</i> Tel: (65) 258 9595</p>
<ul style="list-style-type: none"> <li>Centre-based Financial Assistance Scheme for Childcare (CFAC)</li> </ul> <p><i>Website:</i> <a href="http://www.mcys.gov.sg/web/serv_E_CFAC.html">www.mcys.gov.sg/web/serv_E_CFAC.html</a></p>	
<ul style="list-style-type: none"> <li>Student Care Fee Assistance Scheme (SCFA)</li> </ul> <p><i>Website:</i> <a href="http://www.mcys.gov.sg/web/serv_E_SCFA.html">www.mcys.gov.sg/web/serv_E_SCFA.html</a></p>	

## REFERENCE C

Scheme	Address & Email
<ul style="list-style-type: none"> <li>Baby Blisscard</li> </ul> <p><i>Website:</i> <a href="http://www.southwest.org.sg">www.southwest.org.sg</a></p> <p><i>Email:</i> <a href="mailto:southwest_cdc@pa.gov.sg">southwest_cdc@pa.gov.sg</a></p>	<p><b>South West Community Development Council</b> (Service Centre) The JTC Summit 8 Jurong Town Hall Road #03-11 Singapore 609434</p> <p><i>Contact Numbers:</i> Tel: (65) 6316 1616 Fax: (65) 6316 7251</p> <p><i>Operating Hours:</i> Weekdays, 8.30am - 5.30pm; Saturdays, 8:30am - 1.00pm Closed on Sundays and Public Holidays</p>

## REFERENCE D

Scheme	Address & Email
<ul style="list-style-type: none"> <li>Parenthood Tax Rebates (PTR)</li> <li>Qualifying Child Relief (QCR)</li> <li>Handicapped Child Relief (HCR)</li> <li>Working Mother's Child Relief (WMCR)</li> <li>Domestic Helper Concession Levy</li> </ul>	<p><b>Inland Revenue Authority of Singapore</b> 55 Newton Road Singapore 307987</p> <p><i>Individual Income Tax Hotline:</i> Tel: 1800 356 8300</p> <p><i>Hotline Operating Hours:</i> Weekdays, 8.00am - 5.00pm; Saturdays, 8.00am - 1.00pm (for individual's income tax, tax clearance and withholding tax matters relating to foreign individuals only)</p>

## REFERENCE E

Scheme	Address & Email
<ul style="list-style-type: none"> <li>HDB Priority Housing Scheme</li> <li>HDB Housing Loan</li> <li>Family Season Parking Ticket</li> <li>CPF Housing Grants for Family</li> <li>CPD Housing Grants for Family - Additional CPF Housing Grant</li> <li>CPF Housing Grants for Family - Income Ceiling for Extended Family</li> <li>First-timers Scheme</li> <li>Married Child Priority (MCP) Scheme</li> <li>Third-Child Priority (TCP) Scheme</li> </ul>	<p><b>Housing Development Board General</b></p> <p><i>For general enquiries on HDB matters:</i>  <a href="mailto:hdbmailbox@hdb.gov.sg">hdbmailbox@hdb.gov.sg</a></p> <p><i>Sales / Resale Customer Service:</i>  <b>Tel: 1800 866 3066</b></p> <p><i>Sales Fax:</i>  <b>(65) 6490 3777</b></p> <p><i>Resale Fax:</i>  <b>(65) 6490 3688</b></p> <p><i>Email:</i>  <a href="mailto:hdbresale@hdb.gov.sg">hdbresale@hdb.gov.sg</a></p> <p><i>Operating Hours:</i>  <b>Weekdays, 8.00am to 5.00pm</b></p>

## REFERENCE F

Scheme	Address & Email
<ul style="list-style-type: none"> <li>Government Paid Maternity Leave</li> </ul> <p><i>Websites:</i></p> <p><b>1. MCYS</b>  <a href="http://www.profamilyleave.gov.sg">www.profamilyleave.gov.sg</a></p> <p><b>2. MOM</b>  <a href="http://www.mom.gov.sg/mnp">www.mom.gov.sg/mnp</a></p> <p><i>Email:</i>  <a href="mailto:gml@cpf.gov.sg">gml@cpf.gov.sg</a></p>	<p><i>Government Paid Maternity Leave Hotline:</i>  <b>Tel: 1800 277 1188</b></p> <p>If you have experienced discrimination at the workplace because you are pregnant, contact the Tripartite Centre for Fair Employment for advice and assistance.</p> <p>Contact Number:  <b>(65) 6838 0969</b></p> <p><i>Website:</i>  <a href="http://www.fairemployment.sg">www.fairemployment.sg</a></p> <p><i>Email:</i>  <a href="mailto:hdbresale@hdb.gov.sg">hdbresale@hdb.gov.sg</a></p>

## REFERENCE G

Scheme	Address & Email
<ul style="list-style-type: none"> <li>• Childcare Leave</li> </ul>	<p><i>Enquiries Hotline:</i> Tel: (65) 6438 5122</p>
<ul style="list-style-type: none"> <li>• Unpaid Infant Care Leave</li> </ul>	<p><i>Website:</i> <a href="http://www.mom.gov.sg/mnp">www.mom.gov.sg/mnp</a></p>
<ul style="list-style-type: none"> <li>• Flexi-time</li> </ul>	
<ul style="list-style-type: none"> <li>• Job-sharing</li> </ul>	<p><i>Fax:</i> (65) 6535 4811</p>
<ul style="list-style-type: none"> <li>• Compressed Work Week</li> </ul>	
<ul style="list-style-type: none"> <li>• Part-time</li> </ul>	<p><i>Operating Hours:</i> Weekdays, 8.30am - 5.30pm; Saturdays, 8.30am - 1.00pm</p>
<ul style="list-style-type: none"> <li>• Telecommuting</li> </ul>	

## REFERENCE H

<ul style="list-style-type: none"> <li>• Adoption Leave</li> </ul>	<p><i>Adoption Help Hotline:</i> Tel: (65) 6355 6388</p>
<p><i>Website:</i> <a href="http://www.profamilyleave.gov.sg">www.profamilyleave.gov.sg</a></p>	<p><i>Adoption Leave Reimbursement Hotline:</i> 1800 227 1188</p>
	<p><i>Operating Hours:</i> Weekdays, 8.30am - 5.30pm; Saturdays, 8.30am - 1.00pm</p>
	<p><i>Email:</i> <a href="mailto:mcys_family_town@mcys.gov.sg">mcys_family_town@mcys.gov.sg</a> or <a href="mailto:gml@cpf.gov.sg">gml@cpf.gov.sg</a> (for enquiries on Adoption Leave)</p>

## NOTES

