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In Budget 2011, the Government announced a '[Grow & Share Package](#)' of one-off measures to share the fruits of the nation's growth with all Singaporeans. More benefits will go to lower and middle-income households. The benefits under the 'Grow & Share' Package will also help households to cope with rising expenses. The Package will cost the Government \$3.2 billion in total.

The Government has also committed another \$3.4 billion for [longer-term social investments](#) to enhance Singapore's well-being, especially to support quality care for the elderly.

Singaporeans can also calculate the benefits they and their households stand to receive [here](#).





'Grow & Share' Package Overview

1. **Growth Dividend**
2. **CPF Medisave Top-Up**
3. **Workfare Special Bonus**
4. **Personal Income Tax Rebate**
5. **Child Development Credit**
6. **Utilities-Save and Service & Conservancy Charges Rebate**
7. **Other components of the 'Grow & Share' Package**

1. Growth Dividend

To share the fruits of economic growth in 2010, the Government will give [Growth Dividends](#) to all adult Singaporeans aged 21 years old and above in 2011. Singaporeans with lower incomes or who live in smaller homes will receive a larger Dividend. The majority of Singaporeans will receive \$600 to \$800 each.

Current and ex-NSmen and NSF's, including those below 21 years of age, will receive an additional Growth Dividend of \$100, in recognition of their contributions to the nation.

The Growth Dividends will be given to about 2.5 million Singaporeans and cost the Government \$1.5 billion.

The last day to sign up for the Growth Dividend was 31 December 2011, and the Growth Dividend scheme is now closed.

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2. CPF Medisave Top-Up

The Government will top up the CPF Medisave Accounts of Singaporeans aged 45 years old and above. Older Singaporeans will receive a higher top-up.

About 1.3 million Singaporeans will benefit from the [CPF Medisave Top-Up](#), which will cost the Government \$504 million.

The last day to sign up for the CPF Medisave Top-up was 31 December 2011, and the CPF Medisave Top-Up scheme is now closed.

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3. Workfare Special Bonus

A one-off Workfare Special Bonus will be given to workers who qualify for the Workfare Income Supplement (WIS) scheme for work done in 2010, 2011 and 2012. The [Workfare Special Bonus](#) will amount to 50% of WIS for work done in 2010, and 25% more WIS each year for work done in 2011 and 2012.

The Workfare Special Bonus will benefit about 400,000 workers each year and is expected to cost the Government about \$450 million in total.

The first Workfare Special Bonus payment was on 15 May 2011. Eligible employees will automatically receive their Bonus payments in cash. Self-employed persons who declare their income and make CPF Medisave contributions will receive half their Bonus in cash, and half in their Medisave Account. The last Workfare Special Bonus payment, for work done in 2012, will be in Dec 2013.

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4. Personal Income Tax Rebates

Individual resident taxpayers will enjoy a [personal income tax rebate](#) of 20% for Year of Assessment 2011 (YA2011), capped at \$2,000. The PIT rebates will cost the Government \$580 million.

Taxpayers do not have to apply for the rebate. The Inland Revenue Authority of Singapore ([IRAS](#)) will take into account the rebate when computing the tax bill for YA2011. The amount of rebate will be shown in their income tax bill.

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5. Child Development Credit

The Government has introduced a new [Child Development Credit](#) for all Singaporean children aged six and below in 2011. Parents can use the Credit to pay for their children's preschool, childcare and medical expenses. About 80% of families with young children will receive the higher amount of \$400 per child.

The Child Development Credit will benefit over 220,000 children and cost the Government \$93 million.

The Credits will be paid into the children's Child Development Accounts (CDAs), which most children already have. Parents of children without CDAs will be able to open new accounts to receive their Credit.

For more information on the Child Development Credit, click [here](#).

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6. Utilities-Save and Service & Conservancy Charges Rebates

To help households to cope with rising expenses, the Government will provide additional [Utilities-Save \(U-Save\) and Service and Conservancy Charges \(S&CC\) rebates](#) in 2011.

The additional U-Save and S&CC rebates will benefit over 800,000 households and cost the Government \$200 million. This is on top of the U-Save, S&CC and rental rebates for HDB flats given as part of the GST Offset Package introduced in 2007. In total, Singaporeans living in smaller HDB flats will receive more rebates.

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7. Other components of the 'Grow & Share' Package

As part of the 'Grow & Share' Package, the Government will provide a one-off top-up of \$4.7 million to the funds of School Advisory Committees and School Management Committees to help needy Singaporean students. Each school will receive between \$10,000 and \$15,000.

Special education (SPED) schools run by voluntary welfare organisations (VWOs) will also be given an average of \$15,000 per school to help needy students.

To provide greater assistance for needy Singaporeans, the Government will set aside \$20 million to help VWOs with the professional development of social workers, and \$10 million for self-help groups over the next two years.

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1. **Growth Dividend & CPF Medisave Top-Up**

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1.1 **Purpose**

1.1.1 **Why is the Government giving out Growth Dividends and CPF Medisave Top-Ups?**

The Growth Dividend and CPF Medisave Top-Up are part of the \$3.2 billion 'Grow & Share' Package to share the fruits of the nation's growth with Singaporeans. More will go to the lower and middle income groups.

Growth Dividends will be paid out to about 2.5 million adult Singaporeans by 1 May 2011 and cost the Government \$1.5 billion. The CPF Medisave Top-Up will be credited to the CPF Medisave Accounts of about 1.3 million Singaporeans aged 45 and above by 1 May 2011 and cost the Government \$504 million.

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1.2 **Eligibility**

1.2.1 **Who can get the Growth Dividends?**

To receive the Growth Dividends, you must:

- (i) Be a Singapore citizen;
- (ii) Be aged 21 or above as at 31 Dec 2011; and
- (iii) Have signed up for the GST Credits previously, or for the Growth Dividend on or before 31 Dec 2011.

1.2.2 **Who can get the CPF Medisave Top-Up?**

To receive the CPF Medisave Top-Up, you must:

- (i) Be a Singapore citizen;
- (ii) Be aged 45 or above in 2011; and
- (iii) Be a CPF member OR have signed up for GST Credits previously, or for the Growth Dividend on or before 31 Dec 2011.

1.2.3 **How will I know if I qualify for the Growth Dividend and CPF Medisave Top-Up (if applicable)?**

If you qualify, you will receive a letter from the Government by mid-April 2011 informing you of the Growth Dividend and other benefits you can receive in 2011. You will automatically get your Growth Dividend and CPF Medisave Top-Up (if applicable) if you have previously signed up for the GST Credits, or for the Growth Dividend on or before 31 Dec 2011.

1.2.4 **Can Permanent Residents (PRs) receive Growth Dividends and CPF Medisave Top-Up?**

Growth Dividends and CPF Medisave Top-Ups, like the GST Credits, Progress Package, New Singapore Shares and

Economic Restructuring Shares are only given to Singapore citizens. This is a privilege of Singapore citizenship.

1.2.5 I have just become a Singapore Citizen. Am I eligible for the Growth Dividend and CPF Medisave Top-Up (if applicable)?

As long as you become a Singapore Citizen on or before 31 December 2011, you will be eligible for the Growth Dividend and CPF Medisave Top-Up (if applicable).

1.2.6 How much Growth Dividend can I get?

The Growth Dividend you can get depends on:

- (i) The Annual Value (AV) of your home (as indicated on your NRIC) as at 31 December 2010;
- (ii) Your Assessable Income (AI) for Year of Assessment (YA) 2010 (i.e. income earned in Calendar Year 2009 as assessed by IRAS); and
- (iii) Your NS status (all NSFs/NSmen and ex-NSmen will get an additional bonus of \$100).

Structure of Growth Dividend

AI \ AV	Up to \$7,000	\$7,001 to \$13,000	More than \$13,000
Up to \$30,000	\$800	\$600	\$300
\$30,001 - \$100,000			
More than \$100,000	\$100		
NSFs/NSmen	+ \$100		

1.2.7 How much CPF Medisave Top-Up can I get?

The amount of Top-Up you can receive depends on:

- (i) Your age as at 31 December 2011;
- (ii) The Annual Value (AV) of your home (as indicated in your NRIC) as at 31 December 2010; and
- (iii) Your Assessable Income (AI) for Year of Assessment (YA) 2010 (which is based on the income you earned in Calendar Year 2009 as assessed by IRAS).

Structure of CPF Medisave Top-Up

AI \ AV	Up to \$7,000	More than \$7,000
Up to \$30,000	Aged 45-49: \$300 Aged 50-59: \$400 Aged 60-69: \$500 Aged 70-79: \$600 Aged 80 and above: \$700	Aged 45-49: \$200 Aged 50-59: \$300 Aged 60-69: \$400 Aged 70-79: \$500 Aged 80 and above: \$600
\$30,001 - \$100,000		

Note: Singaporeans with an Assessable Income of more than \$100,000 for Year of Assessment 2010 are not eligible for the CPF Medisave Top-Up.

1.2.8 What happens if my Medisave balance has already reached the prevailing Medisave Contribution Ceiling?

For those whose Medisave Account balances have reached the prevailing [Medisave Contribution Ceiling](#), the Top-Up amount in excess of the ceiling will be credited to your following CPF Accounts, based on prevailing CPF rules on overflow

of Medisave savings:

Age	Crediting of excess amount
Less than 55 years old and did not meet CPF Minimum Sum	CPF Special Account
Aged 55 years old and above, and did not meet CPF Minimum Sum	CPF Retirement Account
Met CPF Minimum Sum	CPF Ordinary Account

For more information on CPF Minimum Sum Scheme, [click here](#).

1.2.9 Why use both AI and AV to determine the Growth Dividend and CPF Medisave Top-Up a person can get?

As with past exercises, both income and wealth of a person are taken into account so as to allocate more to less well-off Singaporeans. The AI establishes an individual's income and the AV of his home is a proxy for wealth. The tiered structure of AI and AV presents a more targeted way of distributing Growth Dividends and CPF Medisave Top-Ups.

1.2.10 If the beneficiary passes away before the intended date of payout, will he still qualify?

No, the Growth Dividend and CPF Medisave Top-Up are only paid out to Singaporeans who are alive at the point of payment.

1.2.11 What will happen to the CPF Medisave Top-Up if the recipient passes away after receiving the Top-up?

The Top-up will form part of the CPF monies and will be paid to the recipient's CPF nominee. If he did not make a nomination, the member's Medisave balance will be paid to the Public Trustee for distribution to his family members in accordance to intestate law.

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1.3 Annual Value

1.3.1 What is the Annual Value (AV)?

AV is the property value used to calculate the property tax of your home. The AV can be found on the property tax bill that you receive each year.

1.3.2 Why is AV used instead of flat-type?

The AV of a property provides an indication of the value (or worth) of a property and serves as a proxy for an individual's wealth.

1.3.3 If I own several properties, which AV will be used?

The AV used would be based on the property reflected in your NRIC as at 31 December 2010.

1.3.4 How much will I get if I stay in a rented property?

The Growth Dividend you will get depends on the AV of your rented place of residence as stated on your NRIC as at 31 December 2010.

1.3.5 Why did the Government raise the AV cut-offs for the Growth Dividend?

AV cut-offs are revised to ensure that the cut-offs reflect prevailing market conditions. The lower AV cut-off of \$7,000 continues to cover all 1 to 3-room HDB flats, while the higher cut-off of \$13,000 continues to cover the rest of HDB flats (except for a few very large HDB flats) and some private properties of similar value.

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1.4 Assessable Income

1.4.1 What is the Assessable Income (AI)?

Assessable Income (AI) is the full income you have in a Calendar Year (the sum of your employment, dividends, interest and other income) less allowable expenses, applicable capital allowances, donations to IPCs and any loss incurred in trade and business. For more information on AI, please visit www.iras.gov.sg.

1.4.2 Why are the AI cut-offs \$30,000 and \$100,000?

The AI cut-off of \$30,000 reflects the median wage for resident workers (including full-time and part-time workers) in 2010. Those who earn more than \$100,000 a year are around the top 10% of income earners.

1.4.3 Why is the income cut-off for the CPF Medisave Top-Up set at \$100,000 for 2010?

Those who earn more than \$100,000 a year are around the top 10% of income earners and have more resources to cope with their healthcare needs.

1.4.4 If I did not need to pay any taxes in Year of Assessment (YA) 2010, what is my AI?

You would be deemed to have an AI less than or equal to \$30,000, and will receive a Growth Dividend or CPF Medisave Top-Up (if applicable) based on the AV category that you are in.

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1.5 Sign-up / Receive My Growth Dividend and CPF Medisave Top-Up

1.5.1 Is there a final deadline for signing up for my Growth Dividend and CPF Medisave Top-Up?

The final deadline for you to sign up for the Growth Dividend and CPF Medisave Top-Up was 31 December 2011.

1.5.2 What if I have missed the 31 December 2011 deadline for signing up?

You will not be eligible to receive the Growth Dividend and CPF Medisave Top-Up if you have missed the deadline.

1.5.3 Can my Growth Dividend be credited to a foreign bank account?

Your Growth Dividend can only be credited to a local bank account. The majority of Singaporeans have bank accounts with the three local banking groups.

1.5.4 What if I forget to bank in or encash my Growth Dividend cheque?

Your Growth Dividend cheque is valid for 6 months. If you forget to bank in or encash your cheque, the money will be transferred to your [CPF Ordinary Account](#) after the 6 months.

1.5.5 Can I withdraw my CPF Medisave Top-Up?

The Top-Up will form part of your CPF monies and will be subject to CPF withdrawal rules.

1.5.6 What can the CPF Medisave Top-Up be used for?

The Top-Up in your Medisave Account can be used to pay for your own or immediate family members' hospitalisation expenses incurred in Class B2/C wards in restructured hospitals. Medisave savings can also be used to pay for day surgeries and approved outpatient treatments such as chemotherapy, radiotherapy and renal dialysis and the treatment of chronic diseases like diabetes, hypertension, lipid disorder, stroke, asthma, chronic obstructive pulmonary disease (COPD), schizophrenia and major depression. Click [here](#) for more information on the usage of Medisave savings.

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1.6 Additional Growth Dividend For NS

1.6.1 Why do NSFs and NSmen and ex-NSmen get additional Growth Dividends?

The additional Growth Dividend of \$100 for each NSF/NSman/ex-NSman is given to recognise the contributions of our NSFs/NSmen to the nation. The additional Growth Dividend, which is part of the Growth Dividend scheme, is now closed.

1.6.2 How can I qualify for the additional Growth Dividend?

To qualify, you must:

- (i) Be a Singapore citizen; and
- (ii) Be serving or have served NS in the SAF, SPF and SCDF. You must not be a Regular, Awolee or Defaulter at the point of assessment.

1.6.3 Will Singapore Permanent Resident servicemen be eligible for the additional Growth Dividend?

No, the servicemen must be a Singapore citizen at the point of assessment to be eligible.

1.6.4 How will I get the additional Growth Dividend?

For eligible servicemen below 21 years old, MINDEF/MHA will credit the additional Growth Dividend to their bank accounts. For eligible NSFs, NSmen, and ex-NSmen aged 21 years old and above, you will receive a letter from the Government by mid April 2011.

1.6.5 Do I have to sign up to get the additional Growth Dividend?

There is no need to sign up for the additional Growth Dividend separately. Eligible servicemen below 21 years old do not need to do anything. MINDEF/MHA will credit the additional Growth Dividend to their bank accounts.

For eligible NSFs, NSmen, and ex-NSmen aged 21 years old and above, you will receive a letter from the Government by

mid-Apr 2011. Those who have signed up for their GST Credits previously or sign up for their Growth Dividend in 2011 can receive their additional Growth Dividend if they meet the NS criteria.

1.6.6 When can I get my additional Growth Dividend?

You may get your additional Growth Dividend in May 2011, July 2011 or January 2012 depending on your eligibility at the point of assessment. The payment and cut-off dates are as follows:

Payment Date	Eligibility Cut-off Date (Point of Assessment)
1 May 2011 (for existing citizens serving or have served NS)	31 Dec 2010
31 July 2011 (for new citizens and newly enlisted NSFs)	30 June 2011
31 Jan 2012 (for new citizens and newly enlisted NSFs)	31 Dec 2011

1.6.7 For an NSF enlisted on 31 December 2011, is he eligible for the additional Growth Dividend on 31 January 2012?

Yes, as the NSF is serving NS at the point of assessment on 31 December 2011.

1.6.8 If the serviceman has left the SAF regular service and is currently an NSman, is he eligible for the additional Growth Dividend?

Yes, if the NSman is a living Singapore citizen who is serving or has served NS at the point of assessment.

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1.7 Contact

1.7.1 Who can I contact for more information on the Growth Dividend / CPF Medisave Top-Up?

You can call 1800-226-0806 or email your enquiry to mof_qsm@mof.gov.sg for more information on the Growth Dividend and CPF Medisave Top-Up.

You can call the NS Call Centre 1800 367 6767 (1800 eNSNSNS) for more information on the additional Growth Dividend for NS.

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2. Workfare Special Bonus (WSB)

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- 2.2 Schedule
- 2.3 Amount
- 2.4 How And When I Will Receive My Workfare Special Bonus
- 2.5 Eligibility
- 2.6 Annual Value
- 2.7 Self-Employed Persons (SEPs) And Informal Workers
- 2.8 Contact

2.1 Purpose

2.1.1 What is the Workfare Special Bonus?

To ensure that low-wage workers benefit from economic growth, and particularly in view of the strong economic recovery in 2010, the Government will provide a one-off Workfare Special Bonus (WSB) over and above the regular Workfare Income Supplement (WIS) payment. The WSB will reward work done in 2010, 2011 and 2012. Eligible workers can receive up to a total of \$2,800, to be given over four payments.

2.1.2 How is the Workfare Special Bonus different from the Workfare Income Supplement (WIS) scheme?

The Workfare Income Supplement (WIS) scheme is a permanent scheme put in place by the Government to encourage older, low-wage workers to find work and stay in work, and to help them to save for their longer-term needs. The Workfare Special Bonus is a bonus to share the Government's budget surplus with low-wage workers.

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2.2 Schedule

2.2.1 How long will the Workfare Special Bonus run for?

The Workfare Special Bonus will be paid in 2011, 2012 and 2013 for work done in 2010, 2011 and 2012 respectively.

2.2.2 When will the Workfare Special Bonus be paid?

The Workfare Special Bonus will be given in four payments, as shown:

Table 1: Workfare Special Bonus timeline

Workfare Special Bonus	Qualifying period during which work is done	Payment Date
2010	Jan-Dec 2010	May 2011 Dec 2011
2011	Jan-Dec 2011	Dec 2012
2012	Jan-Dec 2012	Dec 2013

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2.3 Amount

2.3.1 How much Workfare Special Bonus will I get?

The Workfare Special Bonus (WSB) will amount to an additional one year's worth of Workfare Income Supplement payments, spread over three years. Half of the WSB will be given for work done in 2010, while a quarter of the WSB will each be given for work done in 2011 and 2012.

Employees can receive up to \$2,800 WSB in cash over the 3 years. Self-employed persons (SEPs) can receive up to \$1,868 WSB over 3 years. Half will be paid in cash while the other half will go to the CPF Medisave Account.

The payment amount is based on four factors: your age, the amount of work you have done in the year, your income earned in that period and whether you are an employee or self-employed. You may use the [WIS calculator](#) to estimate your WIS amount.

Table 2A: WSB amount for employees for Work Year 2010

Average Monthly Income	If your age in 2010 is:			
	35-44	45-54	55-59	60 and above
\$100	\$90	\$120	\$150	\$150
\$200	\$180	\$240	\$300	\$300
\$300	\$270	\$360	\$450	\$450
\$400	\$360	\$480	\$600	\$600
\$500	\$450	\$600	\$750	\$750
\$600	\$465	\$620	\$810	\$880
\$700	\$480	\$640	\$870	\$1010
\$800	\$495	\$660	\$930	\$1140
\$900	\$510	\$680	\$990	\$1270
\$1,000	\$525	\$700	\$1050	\$1400
\$1,100	\$450	\$600	\$900	\$1200
\$1,200	\$375	\$500	\$750	\$1000
\$1,300	\$300	\$400	\$600	\$800
\$1,400	\$225	\$300	\$450	\$600
\$1,500	\$150	\$200	\$300	\$400

\$1,600	\$75	\$100	\$150	\$200
\$1,700	\$30	\$30	\$30	\$30

Employees who worked only 3 months within a 6-month period for the whole year will receive 50% of the amount stated.

Table 2B: WSB amount for Self-Employed Persons for Work Year 2010

Average Monthly Income	If your age in 2010 is:			
	35-44	45-54	55-59	60 and above
\$100	\$60	\$80	\$100	\$100
\$200	\$120	\$160	\$200	\$200
\$300	\$180	\$240	\$300	\$300
\$400	\$240	\$320	\$400	\$400
\$500	\$300	\$400	\$500	\$500
\$600	\$310	\$414	\$540	\$587
\$700	\$320	\$427	\$580	\$674
\$800	\$330	\$440	\$620	\$760
\$900	\$340	\$454	\$660	\$847
\$1,000	\$350	\$467	\$700	\$934
\$1,100	\$300	\$400	\$600	\$800
\$1,200	\$250	\$334	\$500	\$667
\$1,300	\$200	\$267	\$400	\$534
\$1,400	\$150	\$200	\$300	\$400
\$1,500	\$100	\$134	\$200	\$267
\$1,600	\$50	\$67	\$100	\$134
\$1,700	\$20	\$20	\$20	\$20

Self-employed persons and informal workers will need to declare their income and fulfil their Medisave liability to be eligible for WIS and WSB.

2.3.2 I am earning close to \$1,700. Why is my Workfare Income Supplement and Workfare Special Bonus payment so low?

The WIS scheme and WSB are targeted at older low-wage workers. The WIS and WSB benefits are however extended to a wider group of workers with gross income up to \$1,700 a month so that workers who upgrade their skills and earn more will not lose their WIS and WSB benefits too quickly. For example, the annual WIS payout is \$450 for an employee with an average gross monthly income of \$1,400, while the payouts are \$150 and \$30 at an average monthly gross income level of \$1,600 and \$1,700 respectively.

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2.4 How And When I Will Receive My Workfare Special Bonus

2.4.1 What do I need to do to receive my Workfare Special Bonus payment?

Employees contributing to CPF need not take any action. CPF Board will automatically notify eligible recipients by post.

Self-employed persons (SEPs)¹ whose employers do not contribute to their CPF have to declare their income and contribute to their Medisave as currently required for WIS. No additional steps are required to receive WSB.

To receive WIS and WSB, a SEP needs to:

Step 1: Declare Income

- Those who are required to file Income Tax Returns to IRAS must declare their Net Trade Income to IRAS.
- Those who are not required to file Income Tax Returns to IRAS must declare their Net Trade Income to CPF Board at any Singapore Post branch.

Step 2: Contribute to Medisave

Make Medisave contributions in a lump sum through the following channels:

- a) NETS/Cashcard/Cash at any Singapore Post branch with payment form (SE3);
- b) Cheque made payable to CPF Board with payment form (SE3) at any of the 5 CPF Service Centres;
- c) NETS at any iNETS Kiosk or SAM;
- d) Diners Club Credit Card/D-Pay (ATM Cards) at any AXS station; and
- e) E-payment at www.cpf.gov.sg if you have a DBS/POSB/UOB/Citibank/OCBC Internet Banking account.

Those who wish to pay by monthly instalments can do so by signing up for GIRO.

You must declare your income and make Medisave contributions by 31 March 2011 to receive WIS on 1 May 2011 and the 2010 Special Bonus on 15 May 2011 and 1 December 2011.

Those who miss the 31 March 2011 deadline may still qualify for WIS and WSB for work done in 2010. They have up to 31 May 2011 to declare their 2010 income and 31 December 2012 to pay their Medisave contributions. Their WIS and WSB for 2010 will then be paid one month after they have made their Medisave contributions.

2.4.2 How will I receive the Workfare Special Bonus payment?

If you are an employee receiving CPF contributions from your employer and are eligible for the Workfare Income Supplement (WIS), you will receive your Workfare Special Bonus (WSB) via the same payment mode that you had received your Growth Dividend or had specified for WIS, e.g. direct credit into bank account.

If you are a self-employed person (SEP) and are eligible for WIS, you will receive the cash portion of your WSB via the same payment mode that you had received your Growth Dividend. The CPF portion of your WSB will be credited to your CPF Medisave Account.

2.4.3 How and when will I be notified if I qualify?

Workers who qualify for the Workfare Special Bonus will be notified by the CPF Board before the payment dates.

¹ Informal workers are also required to register as self-employed persons with CPF Board.

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2.5 Eligibility

2.5.1 Who is eligible for the Workfare Special Bonus?

The eligibility criteria are the same as that of the Workfare Income Supplement (WIS):

- (i) Be a Singapore citizen;
- (ii) Aged 35 or above;
- (iii) Worked at least 3 months in any 6 consecutive months in a year to receive half of the payment or at least 6 months in a work year to receive the full payment;
- (iv) Earn an average gross monthly income of not more than \$1,700 (including overtime pay, allowance and bonuses) for the period worked; and
- (v) Live in a property with Annual Value of not more than \$11,000 assessed as at 31 December of the preceding work year (for work year 2010 or earlier), or \$13,000 (for work year 2011 onwards).

2.5.2 Can the Workfare Special Bonus also be given to contract/casual/odd-job workers/ part-time workers?

Yes; like WIS, contract/ casual/ odd-job/ part-time workers are also eligible for the Workfare Special Bonus (WSB) if they meet the relevant criteria. When work is performed on any day in a month, that month will be counted towards meeting the work criterion. As long as CPF contributions are made on the income earned for the work performed, the worker may be eligible for WIS or the WSB if he meets the other criteria as well.

2.5.3 My employer does not pay my CPF. What can I do to qualify for the Workfare Income Supplement and the Workfare Special Bonus?

By law, all employers must contribute CPF for their employees if their employees earn more than \$50 a month. Employers are also not allowed to deduct their CPF contributions from your pay. The CPF Board takes a serious view of non-compliance by employers.

Should you wish to make a complaint on non-payment of CPF, please contact the staff at any CPF Service Centre or call the CPF Board at 1800-227-1188. CPF Board will keep your identity anonymous.

2.5.4 I worked less than 3 months in 2010 but have worked at least 3 months across 2010 and 2011. Why do I not get Workfare Special Bonus?

The Workfare Special Bonus (WSB), like the Workfare Income Supplement, is a reward for regular work in each calendar year. Regular work would constitute working for at least 3 months out of any 6-month period in the calendar year. You will be eligible for the WSB if you work for at least 3 months out of any 6 consecutive months in 2011.

2.5.5 Are overtime pay, allowances and bonuses included in the definition of income?

To qualify for the Workfare Special Bonus, workers must have an average gross monthly income of not more than \$1,700 for the period worked. Employee income is based on the definition of gross salary under the CPF Act:

Gross salary = Total Ordinary Wages + Total Additional Wages

Where:

Ordinary Wages are wages due or granted wholly and exclusively in respect of an employee's employment. This includes allowances and overtime pay.

Additional Wages are wages which are granted wholly and exclusively for that month. This includes annual bonus, leave pay, incentive and other payments made at intervals of more than a month.

Additional Wages do not include retirement or retrenchment benefits, pension payments, director fees and dividends.

2.5.6 I am on no-pay/study/medical/maternity leave. Will I be considered as employed to qualify for the Workfare Special Bonus?

For the purposes of the Workfare Special Bonus (WSB) and Workfare Income Supplement (WIS), you will be counted as an employee as long as your salary is paid, i.e. your employer continues to contribute to your CPF.

2.5.7 How is my income calculated for the Workfare Special Bonus?

CPF Board will calculate your income based on your CPF contributions. The income will be averaged over the number of months worked in the year.

2.5.8 Why is the Workfare Special Bonus only for those 35 and above?

The scheme targets older workers as younger workers have greater potential for future income growth.

2.5.9 Why is the Workfare Special Bonus only for those earning \$1,700 and below?

WSB targets lower wage workers. Giving WSB to people in higher income groups will make the scheme less targeted and reduce the supplement to those who need it more.

2.5.10 I received the half year Workfare Income Supplement on 1 September 2010, but did not receive the Workfare Special Bonus in May 2011. Why is this so?

The Workfare Special Bonus (WSB) is assessed on a calendar year basis. Hence it is paid to workers who qualify for the Workfare Income Supplement (WIS) based on the income and work criterion over the full year. For example, a worker may receive the half-year WIS payment on 1 September 2010 if the average gross monthly income over the first half of 2010 is not more than \$1,700. However, he would not qualify for WIS and WSB if his average gross monthly income over the year exceeds \$1,700.

2.5.11 I want to benefit from the Workfare Special Bonus but am unable to find regular work. Whom should I approach?

The Workfare Special Bonus, like the Workfare Income Supplement, is premised on regular work. Unemployed workers may approach WDA for help with job matching or skills upgrading, to help them find work or improve their employability. For more details, call 6883 5885 or send an email to wda_enquiry@wda.gov.sg.

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2.6 Annual Value

2.6.1 Why is there a housing requirement for the Workfare Special Bonus? Why is Annual Value used, instead of housing type?

The housing criterion helps to target low wage workers from the lower income households.

AV is a simple way to determine household wealth indirectly. Using AV instead of housing type is a fairer way to determine property value, as some applicants may be staying in smaller and less expensive private properties with an AV similar to a large HDB flat.

2.6.2 What is Annual Value?

AV is the property value used to calculate the property tax of your home. The AV can be found on the property tax bill that you receive each year.

2.6.3 How is the Annual Value requirement for Workfare Special Bonus and Workfare Income Supplement decided?

The AV cut-off covers almost all HDB flats (except a few very large flats), as well as some smaller private residences of similar value such as walk-up flats. Singaporeans staying in larger properties with AV above the cut-off tend to have greater household wealth and therefore should not be given the Workfare Special Bonus.

The AV cut-off for work done in 2010 is fixed at \$11,000 as at 31 December 2009. For work years 2011 and 2012, the AV cut-off is fixed at \$13,000 as at 31 December 2010 and 31 December 2011 respectively.

2.6.4 What address is used to determine my Annual Value for Workfare Special Bonus?

The AV will be based on the property at the address reflected in your NRIC. If you have moved, you should update the address at the Immigration and Checkpoints Authority (ICA) or any police station. It is an offence not to inform the Government within 28 days of your change of address.

2.6.5 What is the assessment date for determining my Annual Value for Workfare Special Bonus?

The assessment date for determining your AV is 31 December of the preceding work year, e.g. AV of residence for work done in 2010 will be as at 31 December 2009.

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2.7 Self-Employed Persons (SEPs)

2.7.1 What is the definition of a self-employed person?

You are considered a self-employed person if you carry on a trade, business, profession or vocation. In other words, if you are making money by buying and selling goods, providing professional or personal services, you are a self-employed person.

Examples of self-employed persons include a sole-proprietor, a partner of a partnership business, taxi driver and hawkker.

2.7.2 Why do SEPs get less of the Workfare Special Bonus in cash, compared to employees?

As SEPs do not benefit from regular employer CPF contributions, some of the Workfare Special Bonus is given in the form of CPF, to help SEPs with their longer-term healthcare and retirement needs.

2.7.3 What is the Government doing for self-employed persons who have difficulties making Medisave contributions?

For work done in 2010, SEPs have up to 31 May 2011 to declare their 2010 income and 31 December 2012 to make their Medisave contributions. The Workfare Income Supplement and Workfare Special Bonus for 2010 will be paid one month after the Medisave contributions are made.

SEPs who are unable to make lump-sum contributions may also make monthly contributions by signing up for a GIRO plan.

2.7.4 I am a self-employed person. When do I need to declare my income and make Medisave contributions in order to receive WSB on the scheduled payment dates?

Table 3: Income Declaration and Medisave Contribution Deadlines for SEPs

	Qualifying period during which work is done	Income Declaration Deadline	Medisave Contribution Deadline	Payment Date
1st Payment	Jan-Dec 2010	31 Mar 2011	31 Mar 2011	May 2011
2nd Payment	Jan-Dec 2010	31 May 2011	31 Oct 2011	Dec 2011
3rd Payment	Jan-Dec 2011	31 May 2012	31 Oct 2012	Dec 2012
4th Payment	Jan-Dec 2012	31 May 2013	31 Oct 2013	Dec 2013

2.7.5 I am a self-employed person. I did not make my Medisave contribution on time. Can I still qualify for WSB for 2010?

Late Medisave contributions after the Medisave contribution deadline will be accepted up to December 2012, as long as you have declared your income by 31 May 2011. WSB will be paid one month after the Medisave contribution is made.

2.7.6 Why are SEPs still required to make Medisave contributions before receiving Workfare Special Bonus? Can the Medisave contributions be waived or relaxed?

A fundamental principle of Workfare is self-reliance. The responsibility of looking after one's healthcare needs must lie first and foremost with the individual worker. SEPs are therefore still required to make Medisave contributions before they can qualify for Workfare. Nevertheless, those with difficulties making Medisave contributions can consider paying using their 2011 Growth Dividends, or in instalments. Moreover, to encourage SEPs to save for their medical needs, the Government will be giving half the Workfare Special Bonus to this group of workers as contributions to their CPF Medisave Accounts. The other half will be paid in cash.

2.7.7 If I am a self-employed person, what is the minimum amount that I have to contribute to my Medisave account to qualify for the Workfare Special Bonus?

Table 4A: Self-Employed Persons: Medisave Contributions for work done in 2010

		And your age in 2010 is :						
Average monthly income	Net Trade Income	35	36 - 44	45	46 - 54	55 - 59	60 & above	
		Contribute by 31 Mar 2011:						
	Contribute	\$53	\$61	\$61	\$69	\$69	\$69	
\$200	\$2,400	WIS Received	\$240	\$240	\$320	\$320	\$400	\$400
		WSB Received	\$120	\$120	\$160	\$160	\$200	\$200
	Contribute	\$106	\$122	\$122	\$138	\$138	\$138	
\$400	\$4,800	WIS Received	\$480	\$480	\$640	\$640	\$800	\$800
		WSB Received	\$240	\$240	\$320	\$320	\$400	\$400
	Contribute	\$159	\$184	\$184	\$208	\$208	\$208	
\$600	\$7,200	WIS Received	\$620	\$620	\$827	\$827	\$1,080	\$1,173
		WSB Received	\$310	\$310	\$414	\$414	\$540	\$587
	Contribute	\$213	\$245	\$245	\$277	\$277	\$277	
\$800	\$9,600	WIS Received	\$660	\$660	\$880	\$880	\$1,240	\$1,520
		WSB Received	\$330	\$330	\$440	\$440	\$620	\$760
	Contribute	\$266	\$307	\$307	\$346	\$346	\$346	
\$1,000	\$12,000	WIS Received	\$700	\$700	\$933	\$933	\$1,400	\$1,867
		WSB Received	\$350	\$350	\$467	\$467	\$700	\$934

\$1,200	\$14,400	Contribute	\$640	\$736	\$736	\$832	\$832	\$832
		WIS Received	\$500	\$500	\$667	\$667	\$1,000	\$1,333
		WSB Received	\$250	\$250	\$334	\$334	\$500	\$667
		Contribute	\$1,013	\$1,165	\$1,165	\$1,317	\$1,317	\$1,317
\$1,400	\$16,800	WIS Received	\$300	\$300	\$400	\$400	\$600	\$800
		WSB Received	\$150	\$150	\$200	\$200	\$300	\$400
		Contribute	\$1,280	\$1,472	\$1,472	\$1,664	\$1,664	\$1,664
\$1,600	\$19,200	WIS Received	\$100	\$100	\$133	\$133	\$200	\$267
		WSB Received	\$50	\$50	\$67	\$67	\$100	\$134

Table 4B: Self-Employed Persons: Medisave Contributions for work done in 2011

		And your age in 2010 is :						
Average monthly income	Net Trade Income	35	36 - 44	45	46 - 54	55 - 59	60 & above	
		Contribute	\$55	\$64	\$64	\$72	\$72	\$72
\$200	\$2,400	WIS Received	\$240	\$240	\$320	\$320	\$400	\$400
		WSB Received	\$60	\$60	\$80	\$80	\$100	\$100
		Contribute	\$111	\$128	\$128	\$144	\$144	\$144
\$400	\$4,800	WIS Received	\$480	\$480	\$640	\$640	\$800	\$800
		WSB Received	\$120	\$120	\$160	\$160	\$200	\$200
		Contribute	\$167	\$192	\$192	\$216	\$216	\$216
\$600	\$7,200	WIS Received	\$620	\$620	\$827	\$827	\$1,080	\$1,173
		WSB Received	\$155	\$155	\$207	\$207	\$270	\$293
\$800	\$9,600	Contribute	\$223	\$256	\$256	\$288	\$288	\$288
		WIS Received	\$660	\$660	\$880	\$880	\$1,240	\$1,520

		WSB Received	\$165	\$165	\$220	\$220	\$310	\$380
		Contribute	\$279	\$320	\$320	\$360	\$360	\$360
\$1,000	\$12,000	WIS Received	\$700	\$700	\$933	\$933	\$1,400	\$1,867
		WSB Received	\$175	\$175	\$233	\$233	\$350	\$467
		Contribute	\$671	\$768	\$768	\$864	\$864	\$864
\$1,200	\$14,400	WIS Received	\$500	\$500	\$667	\$667	\$1,000	\$1,333
		WSB Received	\$125	\$125	\$167	\$167	\$250	\$333
		Contribute	\$1,063	\$1,216	\$1,216	\$1,367	\$1,367	\$1,367
\$1,400	\$16,800	WIS Received	\$300	\$300	\$400	\$400	\$600	\$800
		WSB Received	\$75	\$75	\$100	\$100	\$150	\$200
		Contribute	\$1,344	\$1,536	\$1,536	\$1,728	\$1,728	\$1,728
\$1,600	\$19,200	WIS Received	\$100	\$100	\$133	\$133	\$200	\$267
		WSB Received	\$25	\$25	\$33	\$33	\$50	\$67

You can also use the WIS calculator at CPF website to compute your required Medisave contributions based on your income earned in the work year: https://www.cpf.gov.sg/cpf_trans/ssl/financial_model/wis/wis_calc.asp

2.7.8 What are examples of informal workers?

For the purpose of qualifying for the Workfare Special Bonus and Workfare Income Supplement, informal workers may include: employees whose employers do not pay their CPF, contributing family members helping out in a small family business, own account workers who do not work regularly, etc.

2.7.9 Can I conduct a home business (e.g. cake baking or sewing) to qualify for the Workfare Special Bonus?

A Self-Employed Person with a home business can qualify for the Workfare Special Bonus and Workfare Income Supplement. The home business should comply with the guidelines under HDB's Home-Based Small-Scale Business Scheme.

Please refer to HDB's website for more details and examples of home businesses:

<http://www.hdb.gov.sg/fi10/fi10326p.nsf/w/HomeBusinessGuidelinesSmallScaleHomeBased?OpenDocument>

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2.8 Contact

2.8.1 Who can I contact for more information on the Workfare Special Bonus?

Queries on the WSB can be addressed to CPF Board through the following channels:

- Email at member@cpf.gov.sg
- Hotline number at 1800-222-6622 (Mon-Fri: 8am-5:30pm)
- Speak to CPF Service Staff at any CPF Service Centre

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3. Personal Income Tax Rebate

All individual resident taxpayers will enjoy a Personal Income Tax (PIT) rebate of 20% for Year of Assessment 2011

(YA2011), capped at \$2,000. This will cost Government \$580 million.

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3.1 Why is a PIT rebate given?

The rebate is given by the Government as part of the \$3.2 billion 'Grow & Share' Package of the measures to share the fruits of the nation's growth with individuals.

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3.2 Who can enjoy the rebate? Does everyone enjoy the tax rebate?

The tax rebate is granted to a person who is assessed as a tax resident. Generally, Singaporeans are tax residents.

Generally foreigners who have worked in Singapore for at least half a year are tax residents.

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3.3 What is the amount of rebate granted?

You will enjoy the tax rebate if you are paying individual income tax for Year of Assessment 2011, i.e. on your income last year. The rebate is equivalent to 20% of your tax payable. The maximum amount of rebate is capped at \$2,000.

E.g. Tax payable = \$100. PIT Rebate = \$100 x 20% = \$20. You pay only \$80 (i.e. \$100 - \$20)

Note: If you have balance in your Parenthood Tax Rebate account, the balance in the account will be used to offset against the tax of \$80.

You may wish to use the tax calculator on the IRAS website to find out the tax savings you can receive: <http://iras.gov.sg/irasHome/taxcalculators.aspx>

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3.4 Why is there a percentage cap and dollar cap on the amount of rebate?

A 20% rebate gives taxpayers meaningful savings. Having a dollar cap on the maximum tax savings allows the Government to afford a larger percentage rebate which would translate to larger savings for the lower- and middle-income taxpayers. The \$2,000 cap is sufficiently high as about 90% of taxpayers will enjoy the full 20% rebate.

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3.5 Does one need to sign up for the rebate?

There is no need to sign up for the rebate. IRAS will take into account the rebate when computing the tax bill for YA2011. The amount of rebate will be shown in the income tax bill.

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3.6 Who can I contact for more information on the PIT rebate?

You can call the Personal Income Tax Hotline at 1800 356 8300.

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4. Child Development Credit

4.1 Purpose

4.2 Eligibility

4.3 Amount

4.4 Opening a Child Development Account (CDA) and Receiving the Child Development Credit

4.5 Uses

4.6 Contact

4.1 Purpose

4.1.1 What is the Child Development Credit?

The Child Development Credit is a one-off cash credit to help families with young children with their preschool education, childcare and medical expenses. The Credit will be paid into Child Development Accounts (CDAs) of Singaporean children aged six years and below in 2011. For those who do not currently have CDAs, they will be able to open accounts to receive their Credit.

4.2 Eligibility

4.2.1 Who can receive the Child Development Credit?

All Singapore Citizen children born from 1st January 2005 to 31st December 2011 (both dates inclusive) can receive the Credits.

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4.3 Amount

4.3.1 How much will my child receive?

The Child Development Credits are tiered by the Annual Value (AV) of the trustee's home as at 31st December 2010. Over 80% of children will receive the higher quantum.

	Annual Value of Home in 2010	
	Up to \$13,000	More than \$13,000
Amount of Child Development Credit	\$400	\$300

4.3.2 How was the Annual Value cut-off of \$13,000 determined?

The AV cut-off of \$13,000 covers HDB flats (except for a few very large flats) and some private properties of similar value.

4.3.3 I am not familiar with the Annual Value of my home. How will I know how much my child will get?

The AV of your home is based on IRAS's property tax assessment. MCYS will inform you of the amount of Credit your child is eligible for. You do not need to do anything.

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4.4 Opening A Child Development Account(CDA) and Receiving the Child Development Credit

4.4.1 How do I receive the Child Development Credit?

If your child already has a CDA, you do not need to do anything. MCYS will pay the Child Development Credit into your child's CDA and will notify you of the payment.

If your child does not have a CDA, you have to open an account for your child by 30 June 2012 in order to receive the Credit. You will receive details on how to open an account for your child by June 2011.

4.4.2 My child already has a CDA. When will the Credit be deposited into the CDA?

If you already have a CDA, you can expect to receive the Credit by June 2011.

4.4.3 How will I know when the Child Development Credit has been paid into my child's account?

MCYS will send you a letter notifying you of the payment of the Child Development Credit into your child's account within 2 weeks of the payment. It will also be indicated in your CDA statement sent to you by the bank.

4.4.4 My child does not have a CDA currently. When can I start opening an account and when will I receive my Child Development Credit?

By June 2011, MCYS will write to parents of children who do not have CDAs to inform them to open accounts for their children. The Credits will be deposited within one month after the account is opened. More details will be provided in your letter.

All CDAs have to be opened by 30th June 2012 to receive the Child Development Credits.

For children born in 2005, their accounts have to be opened before 31st December 2011. This is because the accounts for these children will be closed by 31st December 2011, the year in which the child turns 6 years old, and the balance will be transferred directly into child's Post-Secondary Education Account or withdrawn.

4.4.5 With whom do I open an account? Can I do so at my own bank?

Currently, the OCBC Bank and the Standard Chartered Bank are the managing agents of the CDA. You will need to open the account at any one of these 2 banks.

If you already have an authorisation letter from MCYS to open the CDA, you may bring the letter and the required documents stated in the letter to open the CDA at any OCBC Bank or Standard Chartered Bank branch. If you currently do not have the authorisation letter, MCYS will write to you by June 2011 to open the CDA.

4.4.6 Why can't I open an account in my own bank? It is not convenient for me to open accounts with more than one bank.

As the Credits can be used for specific purposes only (i.e. to pay for pre-school education, childcare and medical expenses), there is a need to have appointed agencies to manage the accounts. Currently the OCBC Bank and the Standard Chartered Bank are the managing agents for the CDAs.

4.4.7 Do I need to make a deposit to open an account?

You do not need to make a deposit to open an account. The Child Development Credit will be deposited into the account when it is opened.

4.4.8 Is there a minimum balance I need to maintain in the account? Will there be bank charges if I do not have that minimum balance?

There is no minimum balance required.

4.4.9 I have not opened an account for my child. He/she has a sibling with a CDA. Can the Child Development Credits be credited into his/her sibling's CDA instead?

Each child's Child Development Credit will be paid into his/her own CDA. It is good for every child to have his/her own CDA as the Government may disburse Child Development Credits from time to time, to share budget surpluses, the way we make top-ups to Edusave and Post-Secondary Education Accounts (PSEA) for school-going children.

4.4.10 Can I open an account for my child while I am overseas?

Yes, you may if your child is eligible.

If you are overseas and are unable to open the CDA locally, you may wish to nominate a trusted relative or friend to be the trustee of the CDA. Please call the Baby Bonus hotline at +65 62537707, 1800 253 7707 (if calling locally) or email us at mcys_babybonus@mcys.gov.sg for more details on nominating the trustee.

The CDA can be opened with an authorisation letter issued by MCYS. To open the CDA, the nominated trustee of the CDA has to visit any Singapore branch of OCBC Bank and Standard Chartered Bank with:

- the authorisation letter,
- the child's birth certificate or citizenship certificate/passport (if child is born overseas and/or obtained citizenship after birth); and
- the trustee's NRIC or passport.

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4.5 Uses

4.5.1 What can the Child Development Credit be used for?

The Child Development Credit can be used for the same purposes as monies in the CDA, i.e. you can use the Credit for the following purposes for all your children:

- 1) Fees at Approved Institutions (AIs) which have registered with MCYS under the Baby Bonus Scheme:
 - a) Child care centres;
 - b) Kindergartens and special education schools registered with the Ministry of Education (MOE) or the Council for Private Education;
 - c) Early intervention programmes registered with the National Council of Social Service or the Centre for Enabled Living; and
 - d) Healthcare institutions licensed under the Private Hospitals and Medical Clinics Act.
- 2) Medishield or Medisave-approved private integrated plans.

Approved Institutions can be identified by a **Certificate of Approval** displayed at their premises. An updated list of the AIs can also be found at MCYS's website at: <http://www.babybonus.gov.sg>.

4.5.2 Can I withdraw the remaining Credit from my child's account when his account is closed (the year he turns 6 years old)?

You can opt to withdraw the monies in your child's account when your child's account is closed *if* your child is born in 2005 to 2007. If your child is born after 2007, the balance of the Credit top-up in the account will be transferred directly into his Post-Secondary Education Account.

4.5.3 I will not benefit from the Child Development Credit if my child attends a pre-school that is not an Approved Institution. Can I withdraw the monies in the account to pay for his/her preschool fees?

No. About 90% of preschools in Singapore (including childcare centres licensed by MCYS or kindergartens registered with MOE), all special education schools approved by MOE, and more than 600 healthcare facilities are registered as Approved Institutions. An updated list of the Approved Institutions can also be found at [MCYS's website](#).

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4.6 Contact

4.6.1 Where can I get more information on the Child Development Credits?

You can call the Baby Bonus hotline at 1800 253 7707 or 65 6253 7707 or email mcys_babybonus@mcys.gov.sg. You can also visit the website at <http://www.babybonus.gov.sg>.

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5. Utilities-Save (U-Save) Rebate

5.1 Why is the Government giving out additional U-Save rebates?

To help lower- and middle-income households cope with the increase in their living expenses, HDB households will get additional U-Save rebates in addition to the rebates that they will already receive in 2011 and 2012 under the GST Offset Package.

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5.2 When will the U-Save rebates be given out?

The U-Save rebates will be given out in April 2011, July 2011 and January 2012 (see below).

U-Save Rebates for Households

	2007*	2008*	2009*	2010*	2011				2012 Jan
					Jan*	Apr [^]	Jul	Total	
1-room	\$110	\$330	\$210	\$200	\$100	\$170	\$90	\$360	\$90
2-room	\$110	\$330	\$210	\$200	\$100	\$170	\$90	\$360	\$90
3-room	\$110	\$310	\$190	\$160	\$70	\$220	\$50	\$340	\$50
4-room	\$105	\$295	\$180	\$150	\$65	\$210	\$45	\$320	\$45
5-room	\$70	\$190	\$110	\$90	\$40	\$200	\$30	\$270	\$30
Executive/ Multi-generation Flat	\$50	\$130	\$70	\$55	\$25	\$190	\$20	\$235	\$20

* These rebates have already been paid out.

[^] Additional U-Save rebates as announced under the 'Grow & Share' Package in Budget 2011. The rest of the rebates were announced under the GST Offset Package in 2007 and National Day Rally in 2008.

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5.3 I live in an HDB flat. Will my household be eligible for the U-Save rebate?

To be eligible for the U-Save rebate (which will be credited to the utility account of the premise), the household has to fulfill all the criteria below:

- For owner-occupied or partial sublet HDB households, there must be at least one Singapore citizen lessee or occupier in the flat. If the entire flat is sublet, there must be at least one Singaporean tenant; and
- the lessee(s) and essential occupier(s) or tenant(s) of fully sublet flat do not own or have any interest in a private property.

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5.4 Under the 'Grow & Share' Package, why do 3-room HDB households receive more U-Save rebates than 1 and 2-room HDB households?

3-room flats only receive more U-Save rebates in Apr 2011. The total amount of rebates that 3-room HDB households

will receive in 2011 is less than that of 1-and 2-room households. The amount of rebates that 1 and 2-room HDB households will receive can typically offset about 5 months of utilities bills on average, while the amount that bigger flat types will receive can typically offset at least 1 month of utilities bills on average.

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5.5 What happens if my utilities bill is less than the U-Save rebate given in that month?

Any amount remaining will be rolled over, to be used to pay your utilities bill in the following months.

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5.6 Will my U-Save rebate lapse?

When your utilities account is closed, the rebate will be returned to the Government.

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5.7 Who can I contact for more information on the U-Save rebate?

You can call SP Services at 1800 2222 333, email spservices@singaporepower.com.sg.

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6. Service & Conservancy Charges (S&CC) Rebate

6.1 Why is the Government giving out additional (S&CC) rebates?

To help lower- and middle- income households cope with the increase in their living expenses, HDB households will get additional S&CC rebates in addition to the current S&CC rebates that they will receive in 2011 and 2012 under the GST Offset Package.

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6.2 How many months of waiver of S&CC will I get for 2011 and in which months will I get my S&CC charges waived?

Service and Conservancy Charges (S&CC) Rebates Table (Number of Months)

Year	1-Room	2-Room	3-Room	4-Room	5-Room	Executive/ Multi-Generation Flat
2007	3.0	2.5	1.5	1.5	1.0	0.5
2008	4.0	3.0	2.0	2.0	1.0	0.5
2009	4.5	3.0	3.0	2.0	1.5	1.0
2010	2.0	2.0	1.5	1.0	1.0	0.5
2011	3.0	3.0	2.0	2.0	1.5	1.0
- March 2011	0.5	0.5	-	-	-	-
- April 2011*	1.0	1.0	1.0	1.0	0.5	0.5
- June 2011	0.5	0.5	0.5	0.5	0.5	0.5
- September 2011	0.5	0.5	-	-	-	-
- December 2011	0.5	0.5	0.5	0.5	0.5	-
2012	0.5	0.5	-	-	-	-
- March 2012	0.5	0.5	-	-	-	-

* Additional S&CC rebates as announced under the 'Grow & Share' Package in Budget 2011. The rest of the rebates were announced under the GST Offset Package in 2007 and National Day Rally in 2008.

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6.3 I live in an HDB flat. Will my household be eligible for the S&CC rebate?

To be eligible for the S&CC rebate, household has to fulfill all the criteria below:

- a) there must be at least one Singapore citizen lessee or occupier in the flat;
- b) the lessee(s) and essential occupier(s) of the flat do not own or have any interest in a private property; and
- c) the lessee(s) have not sublet the whole flat.

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6.4 Is there any action required on my part if I have already arranged to pay my S&CC through GIRO?

If you are paying for your S&CC through GIRO, no action is required on your part as the Town Council will arrange with your bank on the amount of S&CC that your household will have to pay to the Town Council, after taking the S&CC rebate into account.

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6.5 Who can I contact for more information on the S&CC rebate?

Residents can contact their respective HDB Branch Office for further details relating to their household's S&CC rebate eligibility. The Branch Office Service line is 1800 2255 432 (Mondays to Fridays, 8am to 5pm). Please note that this is a general enquiry line for HDB matters relating to Branch Offices.

For enquiries on their household's S&CC payment and account status, residents can contact their respective Town Council. The Town Councils' information can be found in <http://www.towncouncils.sg/links/usefullinks.html>.

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