

Key COVID-19 Measures for Individuals and Households
(Updated as of 22 September 2020)

Key Schemes	Action Needed?	How can I apply?	How can I enquire or appeal?	What if I do not know how to use online channels?	Where can I find more info?
Households and Individuals					
Cash Payouts					
<ul style="list-style-type: none"> Solidarity Payment 	Automatic for SCs and LTVP+ holders	Applications for PRs living in Singapore with Singaporean parent(s), spouse, or child(ren) have closed on 10 May 2020.	Call 1800-2222-888 or submit an enquiry / appeal form via https://go.gov.sg/csp2020contact	Call 1800-2222-888.	https://go.gov.sg/sp2020
<ul style="list-style-type: none"> Care and Support Package 	Automatic	N/A	Call 1800-2222-888 or submit an enquiry via https://go.gov.sg/csp2020	Call 1800-2222-888.	https://go.gov.sg/csp2020
<ul style="list-style-type: none"> Workfare Special Payment 	Automatic	N/A	Call 1800-227-1188 or submit an enquiry / appeal form via workfare@govtopup.gov.sg .	Call 1800-227-1188.	https://go.gov.sg/csp2020
<ul style="list-style-type: none"> Solidarity Utilities Credit 	Automatic	N/A	Call 6671-7117 or email customersupport@spgroup.com.sg	Call 6671-7117.	https://go.gov.sg/fortitude2020
<ul style="list-style-type: none"> Tourism Credits 	STB will provide more details in due course	STB will provide more details in due course	STB will provide more details in due course	STB will provide more details in due course	STB will provide more details in due course
Temporary Assistance					
<ul style="list-style-type: none"> COVID-19 Support Grant (from 4 May) 	Application	<p>Apply via Go.gov.sg/csg from 4 May to 31 Dec 2020.</p> <ul style="list-style-type: none"> SC or PR aged 16 and above; Livelihood affected by COVID-19 through one of the following: <ul style="list-style-type: none"> Lost job due to COVID (after 23 Jan 2020); <u>or</u> Involuntary NPL for at least 3 consecutive months; or Experiencing reduced monthly salary of at least 30% for at least 3 consecutive months, Prior gross monthly household income ≤ \$10,000, or monthly per capita income ≤ \$3,100; Lives in a property with AV ≤ \$21,000; 	Call 1800-222-0000 or email Ask_SSO@msf.gov.sg	Call 1800-222-0000 to schedule an application slot at your nearest SSO	https://Go.gov.sg/csg

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<ul style="list-style-type: none"> Defer Premium Payments for Life and Health Insurance 	Application	Apply directly to your insurer through its official website, mobile app, or phone hotline	Call 6225 5577 or submit an enquiry through https://www.mas.gov.sg/feedback/	Call 6225 5577.	www.mas.gov.sg/regulation/covid-19
<ul style="list-style-type: none"> Flexible Instalment Plans for General Insurance 	Application	Apply directly to your insurer through its official website, mobile app, or phone hotline	Call 6225 5577 or submit an enquiry through https://www.mas.gov.sg/feedback/	Call 6225 5577.	www.mas.gov.sg/regulation/covid-19

Key COVID-19 Measures for Businesses and Self-Employed
(Updated as of 22 September 2020)

Key Schemes	Action Needed?	How can I apply?	How can I enquire or appeal?	What if I do not know how to use online channels?	Where can I find more info?
Businesses & Self-Employed					
Cash Support					
<ul style="list-style-type: none"> Jobs Support Scheme 	Automatic	N/A	Call 1800-352-4728 or submit an appeal form via https://go.gov.sg/jss	Call 1800-352-4728. IRAS service counters are in operation from 2 June (by appointment only).	https://go.gov.sg/jss
<ul style="list-style-type: none"> Enhanced Wage Credit Scheme 	Automatic	N/A	Call 1800-352-4727 or email wcs@iras.gov.sg	Call 1800-352-4727. IRAS service counters are in operation from 2 June (by appointment only).	http://www.iras.gov.sg/irasHome/wcs.apx
<ul style="list-style-type: none"> Jobs Growth Incentive 	Automatic	N/A	More details will be made available on IRAS's website by 1 Sep 2020.	More details will be made available on IRAS's website by 1 Sep 2020.	More details will be made available on IRAS's website by 1 Sep 2020.
Self-Employed					
<ul style="list-style-type: none"> Self-Employed Person Income Relief Scheme (SIRS) 	Automatic for eligible SEPs aged 37 and above in 2020 who declared positive SEP income for Work Year 2018	Those who are automatically eligible for SIRS will be notified via SMS and letter by 29 May 2020. If you have not received a notification by 29 May 2020, please submit an application for SIRS through NTUC. To submit an application, please visit https://ntuc.com.sg/sirs	For enquiries on auto-eligibility for SIRS, please submit an enquiry form via https://www.cpf.gov.sg/writetous For other enquiries on applications and / or appeals, email SIRS@ntuc.org.sg	Call NTUC SIRS hotline at 6713-5777.	https://ntuc.com.sg/sirs
Rental Relief					
<ul style="list-style-type: none"> Property Tax Rebate for Non-Residential Properties 	Automatic for eligible property owners Property owners are required to pass on fully the rebate to their tenants, in accordance with the COVID-19 Act and COVID-19 (Temporary Measures) (Transfer of Benefit of Property Tax Remission) Regulations 2020.	By 31 May 2020, all property owners would have received their rebate notices. Property owners can also access their rebate notices on myTax Portal.	Call 1800-356-8300 or email qsm@iras.gov.sg	Call 1800-356-8300. IRAS service counters are in operation from 2 June (by appointment only).	https://www.iras.gov.sg/irashome/Property/Property-owners/Working-out-your-taxes/Property-Tax-Reliefs/ https://www.iras.gov.sg/irashome/uploadedFiles/IRASHome/e-Tax_Guides/Property Tax Rebate for Non-Residential Properties in 2020 (Fourth Edition).pdf

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<ul style="list-style-type: none"> Rental Relief for SME tenants in Non-Residential Properties 	Automatic disbursement to qualifying property owners	IRAS will inform and disburse the Government cash grant to the qualifying property owners starting from end-July 2020.	Call 1800-356-8300 or email qsm@iras.gov.sg	Call 1800-356-8300. IRAS service counters are in operation from 2 June (by appointment only).	https://www.iras.gov.sg/irashome/COVID-19-Support-Measures-and-Tax-Guidance/
Loan Support					
<ul style="list-style-type: none"> Temporary Bridging Loan Programme 	Application	Apply via any of the participating financial institutions listed in the link below: https://www.enterprisesg.gov.sg/financial-assistance/loans-and-insurance/loans-and-insurance/temporary-bridging-loan-programme/apply	Call 6898-1800 or email enquiry@enterprisesg.gov.sg	Call 6898-1800, or approach any of the participating financial institutions listed in the link below: https://www.enterprisesg.gov.sg/financial-assistance/loans-and-insurance/loans-and-insurance/temporary-bridging-loan-programme/apply	https://www.enterprisesg.gov.sg/financial-assistance/loans-and-insurance/loans-and-insurance/temporary-bridging-loan-programme/overview
<ul style="list-style-type: none"> EFS – SME Working Capital Loan 	Application	Apply via https://www.enterprisesg.gov.sg/financial-assistance/loans-and-insurance/loans-and-insurance/enterprise-financing-scheme/sme-working-capital/apply	Call 6898-1800 or email enquiry@enterprisesg.gov.sg	Call 6898-1800, or approach any of the participating financial institutions listed in the link below: https://www.enterprisesg.gov.sg/financial-assistance/loans-and-insurance/loans-and-insurance/enterprise-financing-scheme/sme-working-capital/apply	https://www.enterprisesg.gov.sg/financial-assistance/loans-and-insurance/loans-and-insurance/enterprise-financing-scheme/sme-working-capital/overview
<ul style="list-style-type: none"> Enterprise Financing Scheme – Trade Loan 	Application	Apply via any of the participating financial institutions listed in the link below: https://www.enterprisesg.gov.sg/financial-assistance/loans-and-insurance/loans-and-insurance/enterprise-financing-scheme/trade-loan/apply	Call 6898-1800 or email enquiry@enterprisesg.gov.sg	Call 6898-1800, or approach any of the participating financial institutions listed in the link below: https://www.enterprisesg.gov.sg/financial-assistance/loans-and-insurance/loans-and-insurance/enterprise-financing-scheme/trade-loan/apply	https://www.enterprisesg.gov.sg/financial-assistance/loans-and-insurance/loans-and-insurance/enterprise-financing-scheme/trade-loan/overview
<ul style="list-style-type: none"> Loan Insurance Scheme 	Application	Apply via any of the participating financial institutions listed in the link below: https://www.enterprisesg.gov.sg/financial-assistance/loans-and-insurance/loans-and-insurance/loan-insurance-scheme/	Call 6898-1800 or email enquiry@enterprisesg.gov.sg	Call 6898-1800, or approach any of the participating financial institutions listed in the link below: https://www.enterprisesg.gov.sg/financial-assistance/loans-and-insurance/loans-and-insurance/loan-insurance-scheme/	https://www.enterprisesg.gov.sg/financial-assistance/loans-and-insurance/loans-and-insurance/loan-insurance-scheme/

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Assistance with Loan and Insurance Commitment <ul style="list-style-type: none"> Defer Payment of Principal on Secured SME Loans Lower Interest on SME Loans Assistance with Insurance Premium Payment 	<p>Application</p> <p>Application</p> <p>Application</p>	<p>Apply directly to your lender to defer principal repayment of your SME's loan until 31 Dec 2020. Loan term may be extended by up to the corresponding principal deferment period.</p> <p>Banks and finance companies can apply for MAS funding for new loans supported under Enterprise Singapore's SME Working Capital Loan scheme and Temporary Bridging Loan Programme.</p> <p>Apply directly to your insurer through its official website, mobile app, or phone hotline</p>	<p>Call 6225 5577 or submit an enquiry through https://www.mas.gov.sg/feedback/</p> <p>Call 6225 5577 or submit an enquiry through https://www.mas.gov.sg/feedback/</p> <p>Call 6225 5577 or submit an enquiry through https://www.mas.gov.sg/feedback/</p>	<p>Call 6225 5577.</p> <p>Call 6225 5577.</p> <p>Call 6225 5577.</p>	<p>www.mas.gov.sg/regulation/covid-19</p> <p>www.mas.gov.sg/regulation/covid-19</p> <p>www.mas.gov.sg/regulation/covid-19</p>
Temporary Relief for Inability to Perform Contracts (20 Apr to 19 Oct 2020) <ul style="list-style-type: none"> Temporary relief from legal action for inability to perform certain contracts, as well as increased thresholds for bankruptcy and insolvency for financially distressed individuals and businesses 	Application	<p>a. First, confirm that you are eligible for relief on MinLaw's website at: https://www.mlaw.gov.sg/covid19-relief</p> <p>b. Second, serve a Notification for Relief on the other party or parties to the contract, using the form at https://www.mlaw.gov.sg/covid19-relief/notification-for-relief</p> <p>c. The Notification for Relief must also be served on any guarantor or surety for the obligation in the contract, and/or the issuer of any related performance bond (if any).</p> <p>d. After the notification is served, the other parties of the contract cannot take certain types of action to enforce the obligation during the period of relief, such as commencing or continuing an action in court.</p> <p><i>Note: The measures apply to contractual obligations that are to be performed on or after 1 Feb 2020 and only for contracts that were entered into before 25 Mar 2020. The period of relief will be for six months, from 20 Apr 2020 to 19 Oct 2020, in the first instance. The period of relief may be extended to up to a year.</i></p>	<p>Call 1800 2255 529 or 62255 529, or submit an enquiry through https://www.mlaw.gov.sg/contact-us/</p>	<p>Call 1800 2255 529 or 62255 529.</p>	<p>https://www.mlaw.gov.sg/covid19-relief</p>
Digital Transformation Support <ul style="list-style-type: none"> Digital Resilience Bonus 	Automatic	<p>There is no need for enterprises to apply for the Bonus. IMDA will work with pre-approved vendors and platforms and automatically pay out the Bonus to eligible enterprises.</p>	<p>Call IMDA Contact Centre at 6377 3800 or contact IMDA at info@imda.gov.sg</p>	<p>Call IMDA Contact Centre at 6377 3800</p>	<p>Contact IMDA at info@imda.gov.sg, or visit www.imda.gov.sg/DRBonus</p>

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		To find out whether the solution adopted qualifies for Digital Resilience Bonus, you may visit www.imda.gov.sg/DRBonus , or check with your solution provider.			
<ul style="list-style-type: none"> Hawkers Go Digital programme 	Application	Stallholders who wish to sign-up for the solution can find out more at www.imda.gov.sg/hawkersgodigital	Call IMDA Contact Centre at 6377 3800 or contact IMDA at info@imda.gov.sg	Call IMDA Contact Centre at 6377 3800	<p>For more information about the unified e-payment initiative, visit https://www.imda.gov.sg/hawker-sgodigital</p> <p>For more information, contact info@imda.gov.sg</p>
<ul style="list-style-type: none"> National Innovation Challenges 	<p>Technology Solvers who are keen to participate in digital innovation challenges can visit www.openinnovation.sg.</p> <p>ESG and IMDA will provide more details in due course for the National Innovation Challenges.</p>	Technology Solvers can register their interest in the Open Innovation Platform at www.openinnovation.sg	Contact Open Innovation Platform at info@openinnovation.sg	Call IMDA Contact Centre at 6377 3800	Contact Open Innovation Platform at info@openinnovation.sg
Any other query on Singapore's Budget 2020	Please email SGBudget@mof.gov.sg				