

Assurance Package (AP) for GST

1. What is the Assurance Package for GST?

- At Budget 2020, the Government announced an Assurance Package for GST to cushion the impact of the GST increase for all Singaporeans. At Unity Budget 2020, \$6 billion was set aside for the Assurance Package. At Budget 2022, an additional top-up of \$640m was provided to the Assurance Package.
- The measures under the \$6.6b Assurance Package for GST are as follows:
 - Every adult Singaporean will receive cash payouts totalling \$700 to \$1,600.
 - Eligible seniors will receive a special GSTV – Cash (Seniors’ Bonus) totalling \$600 to \$900.
 - Eligible HDB households will receive additional U-Save rebates totalling \$330 to \$570 depending on flat type.
 - All Singaporean children and seniors will receive MediSave top-ups totalling \$450.
 - All Singaporean households will receive two tranches of CDC vouchers worth \$200 each in 2023 and 2024. The vouchers can be used at all participating heartland merchants and hawkers, as well as major supermarkets.
 - Grants of \$12m will be provided to Self-Help Groups (CDAC, Yayasan Mendaki, SINDA, Eurasian Association) over four years.
 - \$5m top-up to Citizens’ Consultative Committee ComCare Fund (CCF) over five years to further support vulnerable households.
- The Assurance Package will be further enhanced at Budget 2023.

AP Cash Payouts

2. Who is eligible for the AP Cash Payouts, and how much will I get?

- Every Singaporean aged 21 years and above will receive a cash payout of \$700 to \$1,600 over five years.
- The payouts will be disbursed from 2022 to 2026 and will be tiered according to each eligible Singaporean’s Assessable Income (AI) as well as property ownership.

Singaporeans aged 21 years and above in reference year	Payout Period	Owns 0 to 1 property			Owns >1 property
		Assessable Income (AI)			
		AI ≤ \$34,000	\$34,000 < AI ≤ \$100,000	AI > \$100,000	
2023	Dec 2022	\$200	\$150	\$100	\$100
2024	Dec 2023	\$400	\$250	\$200	\$200
2025	Dec 2024	\$400	\$250	\$200	\$200
2026	Dec 2025	\$400	\$250	\$100	\$100
2027	Dec 2026	\$200	\$150	\$100	\$100
Total		\$1,600	\$1,050	\$700	\$700

Note: Information accurate as at Budget 2022

3. Why is Assessable Income (AI) and property ownership used to determine eligibility?

- The use of Assessable Income (AI) and property ownership provides us with a reasonable and practical way to consider an individual’s means.

- AI includes all forms of income from trade, business, profession or vocation, employment, as well as rental income that are taxable.

4. When will I get the payout?

- The cash payout will be disbursed in December of each year, from 2022 to 2026.
- Please visit go.gov.sg/assurancepackage for more details.

5. I have other queries on the AP Cash Payouts. Who can I ask?

- Please visit go.gov.sg/assurancepackage for more details.

GST Voucher (GSTV) – Cash (Seniors’ Bonus)

6. Who is eligible for the GSTV – Cash (Seniors’ Bonus) and how much will I get?

- To be eligible for the GSTV – Cash (Seniors’ Bonus), Singaporeans must meet the following eligibility criteria:
 - Aged 55 years and above;
 - Have an Assessable Income (AI) of not more than \$34,000;
 - Have an Annual Value (AV) of home not exceeding \$21,000; and
 - Do not own more than one property.
- The GSTV – Cash Senior’s Bonus will be disbursed from 2023 to 2025.

Property Ownership	Owns 0-1 property			
Assessable Income (AI)	AI ≤ \$34,000			
Annual Value (AV) of home	AV ≤ \$13,000		\$13,000 < AV ≤ \$21,000	
Age of Singaporean in Payout Year	55 to 64 years	65 years and above	55 to 64 years	65 years and above
2023	\$250	\$300	\$200	
2024	\$250	\$300	\$200	
2025	\$250	\$300	\$200	
Total	\$750	\$900	\$600	

Note: Individuals who own more than one property are not eligible for GSTV – Cash (Seniors’ Bonus). Information accurate as at Budget 2022.

7. When will I get the payout?

- The GSTV – Cash (Seniors’ Bonus) will be disbursed in February of each year, from 2023 to 2025.
- Please visit go.gov.sg/assurancepackage for more details.

Additional GST Voucher (GSTV) – U-Save

8. Who is eligible for the additional GSTV – U-Save under the Assurance Package?

- Only HDB households are eligible for the GSTV – U-Save. To receive the GSTV – U-Save, your household must fulfil the following conditions:
 - If you own and live in your HDB flat, there must be at least one Singapore citizen owner or occupier in the flat; or
 - If you partially rent out the HDB flat that you own and live in, there must be at least one Singapore citizen owner or occupier in the flat; or
 - If you rent an entire flat, there must at least one Singapore citizen tenant.

and

 - Immediate family members living in the same flat must not own or have any interest in more than one property.

9. How much additional GSTV – U-Save rebates will I get under the Assurance Package?

- Under the Assurance Package, eligible HDB households will receive additional GSTV – U-Save rebates from 2023 to 2026. The additional rebates will be credited together with their regular U-Save in the relevant months.

HDB Flat Type	1- & 2-room	3-room	4-room	5-room	Executive/ Multi-Generation
2023	\$95	\$85	\$75	\$65	\$55
2024	\$190	\$170	\$150	\$130	\$110
2025	\$190	\$170	\$150	\$130	\$110
2026	\$95	\$85	\$75	\$65	\$55
Total	\$570	\$510	\$450	\$390	\$330
Permanent GSTV – U-Save	\$380	\$340	\$300	\$260	\$220

Notes:

- Households whose members own more than one property are not eligible for GSTV – U-Save.
- Eligible households will receive their regular GSTV – U-Save over four quarters in April 2022, July 2022, October 2022, and January 2023.
- Information accurate as at Budget 2022.

10. How will I know if I qualify for the additional GSTV – U-Save payout?

- No sign-up is required. The additional GSTV – U-Save rebates will be credited automatically to the utilities account of the household, together with the regular U-Save. Each eligible HDB flat will only receive one GSTV – U-Save benefit, depending on the HDB flat type.

11. Can unused GSTV – U-Save benefits be encashed?

- No. The GSTV – U-Save rebates is only meant to directly offset a household’s utilities expense and not other expenses. Any unused GSTV – U-Save rebate will be rolled over to help offset your household’s utilities bills for the following months.

12. I have other queries on GSTV – U-Save. Who can I ask?

- More information on the GST Voucher scheme can be found at www.gstvoucher.gov.sg/pages/u-save.aspx

MediSave Top-ups**13. Who is eligible for the MediSave top-ups and how much will I get?**

- Singaporeans who are aged 20 years and below, or 55 years and above, will receive a MediSave top-up of \$450 over 2023 to 2025.

Age of Singaporean in Payout Year	20 years and below	55 years and above
2023		\$150
2024		\$150
2025		\$150
Total		\$450

14. How and when will I receive the top-up?

- If you are eligible, the MediSave top-up will be automatically credited to your MediSave account in February of each year, from 2023 to 2025.
- Please visit go.gov.sg/assurancepackage for more details.

CDC Vouchers Scheme

15. How much CDC Vouchers will I/my household get under the Assurance Package?

- The Government will partner the CDCs to distribute two rounds of \$200 CDC vouchers under the Assurance Package to all Singaporean households, in 2023 and 2024 (i.e. \$400 in total).
- In addition, as part of the \$1.5 billion support package announced in Oct 2022, every Singaporean household will also receive additional \$100 CDC Vouchers in 2023.

Each Singaporean household	
2023	\$300*
2024	\$200
Total	\$500

*\$300 CDC Vouchers in 2023 comprises: (a) \$200 CDC Vouchers from the Assurance Package; and (b) \$100 CDC Vouchers from the \$1.5 billion support package announced in Oct 2022.

16. How do I/my household apply for the CDC Vouchers?

- All Singaporean households are automatically eligible for the scheme, and will receive a notification letter on how to claim their CDC Vouchers.
- The CDC Vouchers can be claimed digitally at go.gov.sg/cdcv. Only one member representing the household needs to make the claim digitally via Singpass.

17. What will I/my household need to claim the CDC Vouchers?

- You will require a valid Singpass account and smartphone to log in and claim the vouchers. Singpass is needed to verify your identity and prevent fraudulent claims on behalf of your household.
- Please refer to the [step-by-step infographics](#) on how to claim your household's 2023 CDC Vouchers or the notification letter.
- Any one member of your household can claim the vouchers.

18. Where can I spend my CDC Vouchers at?

- The CDC Vouchers can be spent at participating heartland merchants, hawkers and supermarkets. You can visit go.gov.sg/cdcvouchers to find out where to spend your CDC Vouchers.
- You can identify participating heartland merchants and hawkers with the teal-coloured "CDC Voucher" decal, while you can identify participating supermarkets with the yellow-coloured "CDC Supermarket Voucher" decal.