

Enhanced Permanent GST Voucher (GSTV) Scheme

1. What is the permanent GST Voucher scheme?

- The permanent GST Voucher (GSTV) scheme was introduced in 2012 to help lower-income Singaporeans.
- As announced at Budget 2022, the permanent GSTV scheme will be enhanced to provide continuing offsets for the GST expenses of lower- to middle-income households, and most retiree households, beyond the transitional period covered by the Assurance Package.

2. What are the enhancements to the GSTV scheme?

- The permanent GSTV scheme currently has three components – a cash payout to lower-income Singaporeans aged 21 and above, a MediSave top-up to eligible Singaporeans aged 65 and above and utilities rebates (U-Save) to Singaporean HDB households.
- The GSTV scheme will be enhanced in three ways:
 - Introducing the Service and Conservancy Charges (S&CC) Rebate as a permanent component of the GSTV scheme, on top of the current GSTV – Cash, MediSave and U-Save.
 - Increasing the Assessable Income threshold for GSTV – Cash from \$28,000 to \$34,000; and
 - Increasing the quantum of the GSTV – Cash payout to \$500 for those residing in homes with Annual Values (AVs) of \$13,000 and below; and to \$250 for those residing in homes with AVs of between \$13,000 and \$21,000. The changes to the payout quantum will be implemented over two years:
 - In 2022 GSTV, eligible recipients will receive \$400 or \$250, depending on their AV of residence.
 - From 2023 GSTV, eligible recipients will receive \$500 or \$250, depending on their AV of residence.
- The enhanced GSTV scheme will:
 - Fully offset the total GST that retiree households living in 1- to 4-room HDB flats have to pay. Many retirees in bigger flats will also have their GST offset by a significant amount.
 - For low-income households (who do not have elderly members), the GSTV will offset about half of their total GST expenses every year.

GSTV – Cash

3. Who is eligible for GSTV – Cash?

- To receive the GSTV – Cash in 2022, one must fulfil the following criteria:
 - Be a Singapore citizen residing in Singapore;
 - Aged 21 and above in 2022;
 - Have an Assessable Income (AI) for the Year of Assessment (YA) 2021 (i.e. income earned in 2020) not exceeding \$34,000;
 - Have an Annual Value (AV) of home (as indicated on NRIC) as at 31 December 2021 not exceeding \$21,000; and
 - Must not own more than one property.

4. 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 and wealth. While it is not perfect, it enables us to prioritise help to those who need it most in an efficient way.
- AI includes all forms of income from trade, business, profession or vocation, employment, as well as rental income that are taxable.

5. How will I know if I qualify for the GSTV – Cash payout in 2022?

- Eligible Singaporeans will be notified in July 2022.

6. How much of GSTV – Cash will I get?

- In 2022 GSTV, eligible recipients will receive \$400 or \$250, depending on their AV of residence. This means that all eligible recipients will receive an additional \$100, on top of the existing GSTV – Cash of \$300 or \$150.
- From 2023 GSTV, eligible recipients will receive \$500 or \$250, depending on their AV of residence. This means that eligible recipients in the lower AV tier (AV of residence not more than \$13,000) will receive a further \$100 from 2023 onwards.

Singaporeans aged 21 and above with Assessable Income (AI) for YA2021 and/or YA2022 of \$34,000 and below	Annual Value (AV) of Home	
	AV ≤ \$13,000	\$13,000 < AV ≤ \$21,000
Current GSTV – Cash	\$300	\$150
GSTV – Cash in 2022	\$400 (+\$100)	\$250 (+\$100)
GSTV – Cash from 2023 onwards	\$500 (+\$100)	\$250

Notes:

1. Individuals who own more than one property are not eligible for GSTV – Cash.
2. For 2022 GSTV – Cash, the AI for Year of Assessment (“YA”) 2021 will be considered to determine an individual’s eligibility. For 2023 GSTV – Cash, the AI for YA2022 will be considered.

7. When and how will I receive the GSTV – Cash payout?

- If you are eligible for the 2022 GST Voucher – Cash and have signed up for a previous government payout (e.g. the 2021 GST Voucher), you will receive your GST Voucher – Cash in August 2022.
- If you are eligible for GST Voucher and have not signed up previously, you will be notified to do so in July 2022. The deadline to sign up for the 2022 GST Voucher is 30 April 2023. More information on where to sign up will be available at a later date.
- Since 2021 GSTV, PayNow-NRIC is the default payment mode for citizens who have linked their NRIC to PayNow. Eligible citizens are encouraged to link their NRIC to PayNow, to receive their GST Voucher – Cash payouts earlier. Those who do not have a PayNow-NRIC-linked bank account but have provided their bank account number to the Government previously, will receive their GST Voucher – Cash payout via bank transfer at a later date.

8. When and how will I be notified?

- Eligible Singaporeans will be notified in July 2022, via Singpass app, SMS or letter notification.

9. My mobile number is already registered to my bank account on PayNow. Can the government credit the GSTV – Cash to me via PayNow-mobile instead?

- We can only credit your GST Voucher – Cash to you via PayNow-NRIC. Mobile numbers are not unique to the individual and may be subject to change. To ensure that the money is credited to the correct recipient, only NRIC will be accepted as the proxy for government payments via PayNow.
Eligible Singaporeans who have linked their NRIC to PayNow will receive the payment in their PayNow-NRIC-linked bank account.

10. I am a Singaporean living overseas. Will I receive the GSTV – Cash?

- The GSTV scheme is meant to help lower- and middle-income Singaporean households with their GST expenses.
- Hence, Singaporeans living overseas would not qualify for the scheme as they do not incur GST expenses in Singapore.

<ul style="list-style-type: none"> Singaporeans are required to report a change in their residential address within 28 days of moving into a new local or overseas residence. 														
11. I have just obtained my Singapore citizenship in 2022. Will I receive the GST Voucher – Cash?														
<ul style="list-style-type: none"> If you obtained Singapore citizenship in 2022 and are eligible to receive the GST Voucher – Cash, please write in to contactus@gstvoucher.gov.sg after July 2022 when the scheme is launched. 														
12. I am a Singapore Citizen and will turn 21 years old in 2022. Will I receive the GST Voucher – Cash?														
<ul style="list-style-type: none"> Eligible Singaporeans who turn 21 in 2022 will be invited to sign up for the GSTV in July 2022. 														
13. I have other queries on GSTV – Cash. Who can I ask?														
<ul style="list-style-type: none"> More information on the GST Voucher scheme can be found at www.gstvoucher.gov.sg. 														
GSTV – MediSave														
14. Who is eligible for GSTV – MediSave?														
<ul style="list-style-type: none"> To receive the GSTV – MediSave in <u>2022</u>, one must: <ul style="list-style-type: none"> Be a Singapore citizen, residing in Singapore; Be aged 65 and above in 2022; Have an Annual Value (AV) of home (as indicated on NRIC) as at 31 December 2021 not exceeding \$21,000; and Must not own more than one property. 														
15. How will I know if I am eligible for GSTV – MediSave?														
<ul style="list-style-type: none"> Eligible Singaporeans will be notified in July 2022. 														
16. How much GSTV – MediSave will I get?														
<table border="1"> <thead> <tr> <th rowspan="2">Age of Singaporean in 2022</th> <th colspan="2">AV of Home</th> </tr> <tr> <th>AV ≤ \$13,000</th> <th>\$13,000 < AV ≤ \$21,000</th> </tr> </thead> <tbody> <tr> <td>65 to 74</td> <td>\$250</td> <td>\$150</td> </tr> <tr> <td>75 to 84</td> <td>\$350</td> <td>\$250</td> </tr> <tr> <td>85 and above</td> <td>\$450</td> <td>\$350</td> </tr> </tbody> </table> <p>Note: Individuals who own more than one property are not eligible for GSTV – MediSave.</p>	Age of Singaporean in 2022	AV of Home		AV ≤ \$13,000	\$13,000 < AV ≤ \$21,000	65 to 74	\$250	\$150	75 to 84	\$350	\$250	85 and above	\$450	\$350
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GSTV – U-Save														
18. Who is eligible for GSTV – U-Save?														
<ul style="list-style-type: none"> Only HDB households are eligible for the GSTV – U-Save. To receive the GSTV – U-Save, your household must fulfil the following conditions: <ul style="list-style-type: none"> 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. <p>and</p> <ul style="list-style-type: none"> Immediate family members living in the same flat must not own or have any interest in more than one property. 														

19. How will I know if I qualify for the GSTV – U-Save payout in 2022?

- Eligible households will be notified through quarterly inserts sent together with their utility bills and receive their quarterly U-Save rebates automatically in April, July, and October 2022, as well as January 2023.
- No sign-up is required. The U-Save rebates will be credited directly into your household's utilities account managed by SP Services.

20. How much of GSTV – U-Save will I get?

- Eligible HDB households will receive GSTV – U-Save rebates of between \$440 and \$760 over four quarters in FY2022, including the benefits under the Budget 2022 Household Support Package (HSP) and Assurance Package (AP) for GST.

HDB Flat Type	April 2022		July 2022		October 2022		January 2023		Total GSTV – U-Save for FY2022
	Regular U-Save	HSP U-Save	Regular U-Save	HSP U-Save	Regular U-Save	HSP U-Save	Regular U-Save	AP U-Save	
1- and 2-room	\$95	\$95	\$95	\$95	\$95	\$95	\$95	\$95	\$760
3-room	\$85	\$85	\$85	\$85	\$85	\$85	\$85	\$85	\$680
4-room	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$600
5-room	\$65	\$65	\$65	\$65	\$65	\$65	\$65	\$65	\$520
Executive / Multi-Generation	\$55	\$55	\$55	\$55	\$55	\$55	\$55	\$55	\$440

Notes:

1. Households whose members own more than one property are not eligible for GSTV – U-Save.
2. Additional rebates will be credited to eligible households at the same time as their regular GSTV – U-Save in the usual four quarters (April 2022, July 2022, October 2022, and January 2023). The AP U-Save will be provided quarterly starting from January 2023 and ending in January 2026.

21. When will I receive the GSTV – U-Save rebates?

- The GSTV – U-Save benefits will be credited to your utilities account in April 2022, July 2022, October 2022, and January 2023.

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

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

23. 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.

Service and Conservancy Charges (S&CC) Rebate**24. What is the S&CC Rebate?**

- Town councils charge S&CC to help cover the cost of maintaining and upgrading HDB estates. It is payable monthly by lessees and tenants of HDB flats. The S&CC rates vary across town councils. Reduced rates are applicable for households with at least one Singapore citizen occupier.
- The S&CC Rebate directly offsets S&CC payable by eligible HDB households.

25. Who is eligible for the rebate, and how much will I get?

- As announced at Budget 2022, the Service and Conservancy Charges (S&CC) Rebate will be made a permanent component of the GSTV scheme, on top-up of the current GSTV – Cash, MediSave and U-Save.
- Eligible Singaporean households living in HDB flats will receive rebates to offset between 1.5 and 3.5 months of S&CC in FY2022.

HDB Flat Type	No. of months of S&CC Rebate in FY2022				
	April 2022	July 2022	October 2022	January 2023	Total for FY2022
1- and 2-room	1	1	1	0.5	3.5
3- and 4-room	1	0.5	0.5	0.5	2.5
5-room	0.5	0.5	0.5	0.5	2.0
Executive / Multi-Generation	0.5	0.5	0.5	-	1.5

Notes:

1. Eligible households will receive their S&CC Rebate over four quarters in April 2022, July 2022, October 2022, and January 2023.
2. Households with a member owning or having any interest in a private property, or have rented out the entire flat, are not eligible for the S&CC Rebate.

26. How and when will I get the rebate?

- Eligible households will receive their S&CC Rebate over four quarters in April 2022, July 2022, October 2022 and January 2023.
- The rebate will be used to directly offset your S&CC bills of the corresponding month.

27. I have other queries on the S&CC Rebate. Who can I ask?

- Visit www.hdb.gov.sg
 - [Under My HDBPage > My Flat > Purchased Flat/Rental Flat > S&CC Rebate > Feedback]
 - For specific queries regarding S&CC payable, please contact your respective Town Council. Contact information can be found at: www.hdb.gov.sg/cs/infoweb/contact-us > Living in HDB flats > Maintenance-related requests for common areas.