

## EMPLOYMENT LAWS

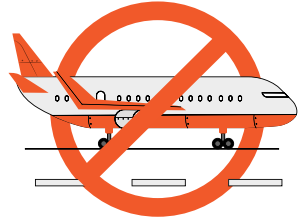
As a work permit holder, you must comply with the conditions of your work permit. It is an offence to breach any work permit condition, with the following consequences:



You will be fined or jailed.



Your work permit will be cancelled.



You will not be allowed to work in Singapore in the future.

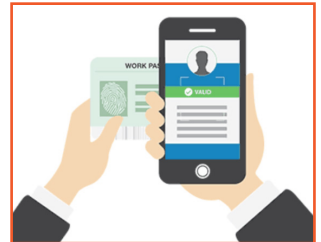
### (1) Checking Validity of Work Permit

Should your employer cancel your work permit before it expires, you will not be allowed to continue working in Singapore. You can check the validity of your work permit by downloading the SGWorkPass app or by logging on to the MOM website.

#### a) SGWorkPass

A free mobile app to check if your work pass is valid.

Download the SGWorkPass app to scan the QR code on your work permit card to verify its validity instantly. If your work permit card does not have a QR code, you can use the unique Card Serial Number printed on the front of your card.



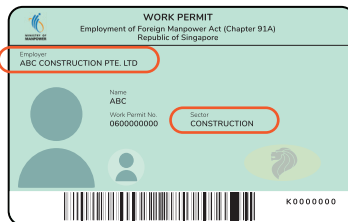


## b) MOM Website

You can log on to the MOM website at [www.mom.gov.sg/check-wp](http://www.mom.gov.sg/check-wp) and follow the steps below.

- 1) Select: *Enquire*.
- 2) Select: *Work Permit Validity / Application Status*.
- 3) Enter your work pass number and your name, then click Next.

## (2) Employment



- You must work only in the occupation and for the employer specified on your work permit card.
- You are not allowed to work in another occupation even if instructed by your employer.
- You cannot take part in any other business or start your own business to earn extra money.
- You must carry your original work permit card at all times and produce it for inspection by any public officer.

If you are asked to work in a different job or for a different employer, you should report to **MOM** immediately by calling **6438 5122**, or approach MOM Services Centre at 1500 Bendemeer Road, Singapore 339946.

### **(3) Conduct**

- You need the approval of the Controller of Work Passes to marry a Singapore citizen or permanent resident (either in Singapore or outside of Singapore). This also applies after a work permit becomes invalid.
- You must not become pregnant or give birth in Singapore unless you are married to a Singapore citizen or permanent resident and you have the approval of the Controller of Work Passes. This also applies after a work permit becomes invalid.

### **4) Do not be an Unlicensed Employment Agent**

- It is illegal to conduct any form of employment agency activities without a license from MOM, such as:
  - (i) collecting money or benefits from family or friends for the purpose of helping them find jobs,
  - (ii) collecting any personal document or resume / CV from any job applicant for the purpose of helping them find jobs,
  - (iii) submitting work pass applications on behalf of any employer or job applicant, and/or
  - (iv) assisting to place any jobseeker with an employer.

The penalty for committing any of these offences is a maximum fine of \$80,000 and/or imprisonment for up to 2 years. Your work permit will be revoked, and you will be sent home and not be allowed to work in Singapore.

## 5) Do not Engage an Unlicensed Employment Agent or Agency

- It is illegal to engage the services of any unlicensed employment agent.
- If you engage an unlicensed employment agent, you may not find employment and may lose the agency fees that you paid. You will be fined up to \$5,000 for each time you engaged an unlicensed employment agent.

### Always check if your employment agent or agency is licensed with MOM.

- Ask to see the registration card of the employment agency personnel (see sample below). Take note of the name and registration number stated on the card.
- Check your agent's name in MOM's Employment Agency directory at [www.mom.gov.sg/eadirectory](http://www.mom.gov.sg/eadirectory) to confirm that you are dealing with a licensed agency.



Sample of registration card of licensed employment agent

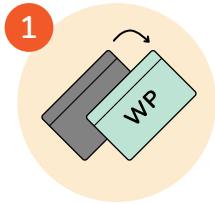
You should report anyone who is conducting unlicensed employment agency activities. Your identity will be kept confidential.

### Penalty for Breaching Work Permit Conditions

If you breach any of the above work permit conditions, your work permit will be cancelled and you will not be allowed to work in Singapore in the future.

## EMPLOYER'S OBLIGATIONS

Your employer has responsibilities to fulfil during the term of your employment. Your employer is not allowed to demand or receive money from you as a condition for employing you. He cannot make you pay or deduct money from your salary for the following costs:



Work pass renewal



Security bond



Medical insurance



Repatriation costs



Compulsory training



Medical fees



Levy payment

For example, if your work pass is due to expire, your employer must pay to renew it. He cannot ask you to pay or deduct money from your salary for the renewal fees.

If your employer makes deductions from your salary, check with your employer what the deduction is for. If the deduction is for any of the costs listed above, report to **MOM** immediately by calling **6438 5122**, or approach MOM Services Centre at 1500 Bendemeer Road, Singapore 339946.

## Filing a Claim

- You do not need to file a claim because your case will automatically start to process when your employer submits the incident report to MOM.
- While the claim is being processed, you should remain with your employer, as he is required to continue to provide you with food and housing. If your employer forces you to return to your home country and does not report the accident, call MOM at 6438 5122 immediately.
- If your employer sends you to the airport and forces you to leave Singapore, you can seek assistance from the officers at the airport immigration counters.

## DID YOU KNOW?

You do not need a lawyer to help you with your WICA claim. The compensation amount is based on a fixed formula. More than 75% of WICA claims are settled within eight months from the accident date.

## What can I claim, and how much is the amount?

Under WICA, you can claim the following types of compensation, **only if** you visit a Singapore-registered doctor or dentist.

Type of Compensation	What is it?
Medical Expenses	Your medical bills, and other charges due to work injury e.g. fees for work injury assessment reports.
Medical Leave Wages	<ul style="list-style-type: none"><li>• If you receive any hospitalisation leave/medical leave or light duty due to a work accident.</li><li>• For days on which you would normally be at work (working days), but not for rest days or public holidays.</li></ul>
Lump Sum Compensation	<ul style="list-style-type: none"><li>• Permanent incapacity – when an injury or medical condition has a permanent effect on your ability to work.</li><li>• Death - when an injury causes death.</li></ul>

If you need assistance in your work injury compensation claim, you can call **6438 5122**, or approach **MOM** at 1500 Bendemeer Road, Singapore 339946.

### **Do not make false claims**

Do not make a false claim or give false information that you were injured at work so as to obtain work injury compensation. Workers who do so will be fined and/or jailed, and will not be able to return to Singapore to work.

### **WICA vs Common Law**

Most workers who are injured receive fair and timely compensation under WICA. You have the right to withdraw your WICA claim with MOM, and instead engage a lawyer to make a common law claim. However, please keep in mind that common law claims often take longer to resolve, and you will need to prove in court that the injury was caused by your employer's negligence. We have received reports that some people mislead workers into withdrawing their WICA claims, to earn commission from lawyers. As such, please consider your options carefully.

# SINGAPORE LAWS

While working here, you must obey Singapore laws. Otherwise, you will face the penalties. Your work permit will be revoked and you will not be allowed to enter Singapore in the future.

Offences	Penalties
Littering	<ul style="list-style-type: none"><li>• Fine of up to \$2,000, with increased fines for repeat offenders.</li></ul>
Wastage of water	<ul style="list-style-type: none"><li>• Imprisonment of up to 3 years or a fine of up to \$50,000, or both.</li><li>• \$1,000 for every day or part thereof in case of continuing offence.</li></ul>
Urinating in public places	<ul style="list-style-type: none"><li>• Fine of up to \$1,000, with increased fines for repeat offenders.</li></ul>
Jaywalking	<ul style="list-style-type: none"><li>• Imprisonment of up to 3 months or a fine of up to \$1,000, or both, with increased fines for repeat offenders.</li></ul>
Public drunkenness	<ul style="list-style-type: none"><li>• Imprisonment of up to 1 month or a fine of up to \$1,000.</li><li>• For offenders detected within the Liquor Control Zone, an enhanced penalty of not more than 1.5 times will apply.</li></ul>
Unlawful consumption of liquor in public places	<ul style="list-style-type: none"><li>• Fine not exceeding \$1,000.</li><li>• For offenders detected within the Liquor Control Zone, an enhanced penalty of not more than 1.5 times will apply.</li></ul>
Making a false police report	<ul style="list-style-type: none"><li>• Imprisonment of up to 6 months or a fine of up to \$5,000, or both.</li></ul>
Theft (stealing or shoplifting)	<ul style="list-style-type: none"><li>• Imprisonment of up to 3 years or a fine, or both for simple theft.</li></ul>



Housebreaking	<ul style="list-style-type: none"> <li>• Imprisonment of up to 10 years or a fine, or both.</li> <li>• Imprisonment of up to 14 years or a fine, or both if housebreaking is committed at night.</li> </ul>
Buying or selling of contraband cigarettes	<ul style="list-style-type: none"> <li>• Fine of up to 40 times the amount of duty evaded, and / or jail for up to 6 years.</li> <li>• Minimum court fine for first-time and repeat offenders is \$2,000, and \$4,000, respectively.</li> </ul>
Overstaying	<ul style="list-style-type: none"> <li>• Imprisonment of up to 6 months, or a fine of up to \$4,000, or both for overstaying 90 days or less.</li> <li>• Caning of not less than 3 strokes (or a fine of \$6,000, if not eligible for caning) and / or imprisonment of up to 6 months for overstaying more than 90 days.</li> </ul>
Criminal intimidation	<ul style="list-style-type: none"> <li>• Imprisonment of up to 2 years or a fine, or both.</li> <li>• Imprisonment of up to 7 years or more, or a fine, or both, if the threat is to cause death or grievous hurt, or to cause destruction of property by fire.</li> </ul>
Causing hurt	<ul style="list-style-type: none"> <li>• Imprisonment of up to 2 years or a fine of up to \$5,000, or both.</li> <li>• Imprisonment of up to 10 years and a fine, or caning, if the hurt caused is grievous.</li> </ul>
Unlawful assembly or procession	<ul style="list-style-type: none"> <li>• Imprisonment of up to 2 years, or a fine, or both.</li> </ul>
Rioting	<ul style="list-style-type: none"> <li>• Caning and imprisonment of up to 7 years, for rioting.</li> <li>• Caning and imprisonment of up to 10 years if weapons are used.</li> </ul>
Outrage of modesty	<ul style="list-style-type: none"> <li>• Imprisonment of up to 2 years, fine, caning, or any combination.</li> <li>• Caning, fine and / or imprisonment of up to 5 years if offence is committed on a victim below 14 years of age.</li> </ul>

Robbery	<ul style="list-style-type: none"> <li>• Imprisonment between 2 and 10 years and caning of not less than 6 strokes.</li> <li>• Imprisonment of between 3 and 14 years and caning of not less than 12 strokes if robbery is committed at night.</li> </ul>
Drug trafficking and consumption	<ul style="list-style-type: none"> <li>• Imprisonment of up to 30 years and 15 strokes of the cane, or even the death sentence for drug trafficking.</li> <li>• Imprisonment of up to 10 years or \$20,000 fine, or both for drug consumption or possession.</li> </ul>
Murder	<ul style="list-style-type: none"> <li>• Mandatory death penalty (for murder with the intention of causing death).</li> <li>• Death penalty or life imprisonment (for other types of murder).</li> </ul>

### Public Order in Singapore

It is an offence to conduct or participate in an illegal assembly or procession. This means you must not gather in large groups in a public place to show support or opposition to the views or actions of any person, group of persons or any government. If you are caught, your work permit will be cancelled.

### Bribery

Singapore adopts a zero-tolerance approach towards bribery. Bribery in exchange for favours is a serious offence, and the Corrupt Practices Investigation Bureau (CPIB) will not hesitate to take action against any party involved in such acts. Bribes can come in many forms such as:



Money



Loans



Gifts



Promises



Sex

Attempting to give or receive a bribe is an offence.

### Penalty for bribery

Imprisonment of up to 5 years or fine of up to \$100,000 or both. Your work permit may be cancelled and you will not be allowed to enter Singapore in the future.

### Reporting bribery

If you are approached to give or receive a bribe, you can report the matter to the CPIB via the following channels:

- 1) Walk-in to the CPIB at 2 Lengkok Bahru, Singapore 159047 or the Corruption Reporting and Heritage Centre at 247 Whitley Road, Singapore 297830.
- 2) Call the 24-hour hotline at 1800-376-0000.
- 3) Email [report@cpib.gov.sg](mailto:report@cpib.gov.sg).

### SGSecure: Stay Alert. Stay United. Stay Strong.

The government will not condone any form of support for terrorism. We will take firm and decisive action against any person, regardless of nationality, who engages in any activity in support of terrorism.

Inform the police at **1800-255-0000** if you see any person who shows support for, or participates in terrorism-related activities.

Stay vigilant of suspicious behaviours, and unattended or abandoned items that seem out of place at your dormitories and workplaces.



Scan the QR code to download the **SGSecure app** to receive important alerts during times of crises. It will also allow you to report incidents and download useful information from the authorities.



# MONEY MATTERS

## Good Financial Habits

Remember why you came to Singapore to work. It is to earn money to send home to your family. It is important to manage your money so that you have enough to spend and save.

### 1. Learn how to budget

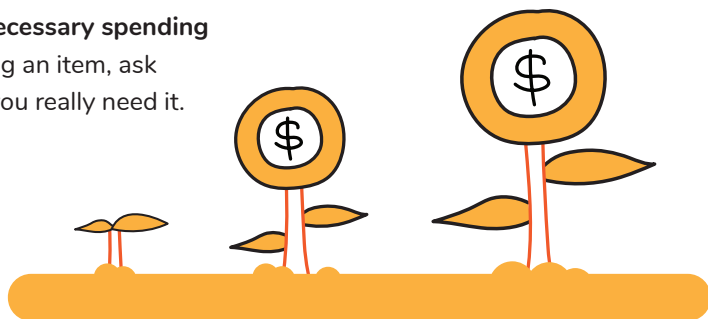
Budgeting means planning what to do with your money. Understand what your needs are, e.g. pay for your family's healthcare or education expenses, and then plan how much to save. You should put aside money for your necessities.

### 2. Grow your savings

Set aside an amount of money monthly, and deposit it into your bank account. Plan for what you can do back home with this money, e.g. build a new home, set up a business.

### 3. Cut down on unnecessary spending

– Before purchasing an item, ask yourself whether you really need it.



## Remit Money Home Safely

### • Automated Remittance Kiosk

Use authorised remittance kiosks located in dormitories or at a recreation centre. Unlicensed remittance agents such as hawala or hundi brokers may run away with your money.

### • Online Remittance Websites and Mobile Apps

Use only licensed online remittance services and mobile apps. Never send money home through WhatsApp or any instant messaging platforms. Check if the remittance company is licensed by searching their name on Monetary Authority of Singapore's website at <https://eservices.mas.gov.sg/fid>.

- **Ask your Employer for Assistance**

If you are unable to send money home on your own, ask your employer to assist you. Your employer must show you proof of the successful remittance transaction.

It is not safe to carry large amounts of cash in crowded public places.

Do not engage unlicensed remittance agents such as hawala or hundi brokers as they may run away with your money.

It is illegal to operate an unlicensed remittance business, or to be involved with one. If caught doing so, you will be fined up to \$100,000 or jailed for up to 2 years, or both. Your work permit will be revoked.

### **Seek Help**

If you face financial difficulties, approach your employer to discuss what can be done. You can also contact the **Migrant Workers' Centre (MWC)** at **6536 2692** for advice.

### **Unlicensed Moneylenders**

Do not borrow from unlicensed moneylenders and do not act as runners or brokers for moneylenders. Do not help any moneylender to give loans to your friends in return for any benefit. If you do, your work permit will be revoked and you will not be allowed to work in Singapore again.

#### **Learn to Identify Unlicensed Moneylenders**

- They have no shopfront.
- They send you a message via SMS/Facebook or call you to take loans from them.



#### **Ignore Unlicensed Moneylenders**

- Do not believe the offer of 'free money' or 'interest-free loan'. Ignore these messages and delete any texts immediately.

- Do not respond to the messages. If you respond in any way (give your name, number, address, bank account etc), the unlicensed moneylenders may say that you have taken a loan.
- If they contact you again, please call the Police at '999' or 1800 255 0000 or tell your employer.
- Do not lend your work permit to your friends to borrow money.

### Penalties

For assisting in the business of unlicensed moneylenders:

- Fine between \$30,000 and \$300,000.
- Imprisonment of up to 4 years.
- Caning of up to 6 strokes.

If you are found to have borrowed from unlicensed moneylenders, MOM will inform your employer and your work permit will be revoked. You will be sent back home and not be allowed to work in Singapore again.

### Licensed Moneylenders

If you decide to borrow from a licensed moneylender, beware of the following:

- The repayment amount may grow much bigger than the amount you borrowed because of the high interest rate. For example, if you borrow \$500, you will need to pay \$1,000 back to the moneylender.
- You may need to pay an upfront administrative fee and a late fee if you are later in your repayment.
- Make sure the fees and interest payable are clearly explained to you.



### Loan Caps

There are laws to protect borrowers in Singapore. The loan cap means that, based on how much you earn, you can only borrow that amount in total from all licensed moneylenders combined.

If you earn	You can borrow
Less than \$10,000 a year	Up to \$500
\$10,000 and above but less than \$20,000 a year	Up to \$3,000

**Self-exclusion Framework**

You can apply for self-exclusion by submitting your application online, so that licensed moneylenders are not allowed to lend you money. This will prevent you from borrowing money and getting into debts.

Self-exclusion is voluntary and is a commitment not to borrow for at least 2 years.

You can request your employer or employment agency to apply on your behalf at [www.mlcg.com.sg](http://www.mlcg.com.sg)

**Do Not Act as Guarantor**

If your friend borrows from a licensed moneylender, you are not allowed to act as your friend’s guarantor.

