

**SUMMARY OF CURRENT AND REVISED  
CIVIL LEGAL AID MEANS CRITERIA**

<b>Current</b>	<b>Revised (from 10 October 2019)</b>
<p><u>Disposable Income</u></p> <p>Annual disposable income of the applicant and his spouse ≤ \$10,000.</p> <p>Annual disposable income is the income of applicant and his spouse in the past 12 months, after deducting:</p> <ul style="list-style-type: none"> <li>a) \$6,000 for the applicant;</li> <li>b) \$6,000 from the income of the applicant's spouse (if any);</li> <li>c) Up to \$6,000 per dependant;</li> <li>d) Up to \$20,000 for rent;</li> <li>e) CPF contributions by the applicant; and</li> <li>f) CPF contributions by the applicant's spouse (if any).</li> </ul>	<p><u>Income Component</u></p> <p>Monthly Per Capita Household Income (PCHI) ≤ \$950</p> <p>PCHI refers to average monthly household income over the last 12-month period prior to the application divided by the total number of household members living in the same household.</p> <p>Household refers to persons related by blood, marriage and/or legal adoption and have the same residential address reflected on the NRIC as the main applicant.</p>
<p><u>Disposable Capital</u></p> <p>Disposable capital of the applicant ≤ \$10,000.</p> <p>The disposable capital is the property which an applicant is possessed of or to which he is entitled to, excluding:</p> <ul style="list-style-type: none"> <li>a) The subject-matter of the proceeding;</li> <li>b) Wearing apparel;</li> <li>c) Tools of trade;</li> <li>d) Household furniture;</li> <li>e) A HDB flat or a private property with an annual value of up to \$13,000;</li> <li>f) Up to S\$30,000 in savings for an elderly applicant aged 60 and above; and</li> <li>g) Up to \$46,000 from the surrender value of the applicant's life insurance policies.</li> </ul>	<p><u>Wealth Component</u></p> <ul style="list-style-type: none"> <li>a) Annual Value of applicant's place of residence ≤ \$13,000;</li> <li>b) The applicant must not own property other than his or her place of residence; and</li> <li>c) Applicant's savings and non-CPF investments ≤ \$10,000 (\$40,000 for an elderly applicant aged 60 and above).</li> </ul>