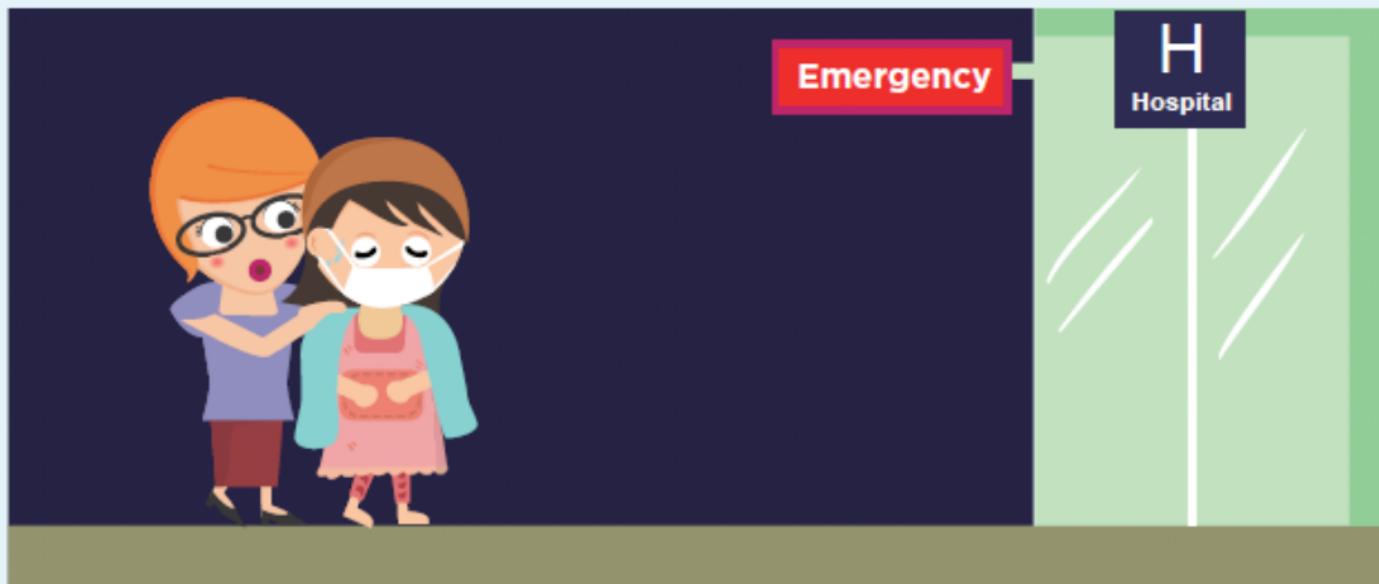


Cover your medical expenses

- Your employer must pay for your medical expenses when you fall sick. This includes outpatient visits to the doctor and hospital bills.
- Your employer must pay for the compulsory medical check-up that you must go for every 6 months.



Know your employment rights

Did you know your employer must pay for your medical care during your employment in Singapore? This includes the cost of your six-monthly medical check-ups, ad-hoc doctor visits and hospitalisation.

Your employer must also pay for your air ticket home with check-in luggage at the end of your employment. For your overseas leave, do discuss with your employer about the cost of your air ticket and put the agreement in writing to avoid disputes.



Need to seek help? Contact
MOM at 1800 339 5505.



Do Not Fall into Love Scams!

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Once the scammer has your attention, they may do the following:



Request you to pay for the release of his parcel which has been detained by the authorities.



Ask you to transfer money to them as they face financial difficulties. The amount may increase over time. Eventually the scammer will become uncontactable.

Do not be fooled by such love scams!

If you are in doubt, call the Anti-Scam hotline at 1800 – 722 6688.



Plan your work and rest schedule



Ensure that you have sufficient rest and sleep.

If your sleep is interrupted in the night due to your work requirements (i.e. taking care of elderly or infant), you could discuss with your employer to provide you with rest time during the day.



a. Learn to Manage Negative Feelings

It is normal to have negative thoughts and feel negative emotions such as anger or helplessness. You may worry about the future, and think that bad things will happen.

Remain calm. Don't let your negative feelings stop you from dealing with the situations. Here are some tips to manage stress.



Take a break. Take some slow deep breaths before you do or say anything.



Use positive words such as 'I can', and 'I am able to' while thinking and talking.



Tell yourself that there are other solutions and ways of thinking to address the issue you are facing.



Remind yourself to be grateful for the important things in your life.



Start a diary to pen your thoughts or express your feelings.



Engage in activities you enjoy during your rest time, such as reading or listening to music.

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Adopting healthy habits to help manage stress

Stress is a feeling of emotional or physical tension. Though small amounts of stress are healthy, too much is harmful. It can cause anxiety and health problems.



What can you do to manage stress?

Adopting healthy habits can protect you from the harmful effects of stress. Follow these tips to keep your stress under control.

a) Learn to manage negative feelings.



Remain calm and never let negative feelings stop you from dealing with situations effectively.

- Pause and take slow deep breaths before you do or say anything.
- Think and talk with positive words such as 'I can', and 'I am able to'.
- Tell yourself that there will always be other solutions to your problem.
- Count your blessings.
- Start a diary to pen your thoughts or express your feelings.
- Engage in activities you enjoy during your rest time, e.g. reading or listening to music.

b) Look after your health by eating well and exercise regularly.
They can improve your mood, reduce negative feelings and improve brain function.



Develop good eating habits

- Have regular meals (do not skip meals!).
- Choose water instead of sweetened drinks.
- Have more fruits & vegetables.



Food is fuel to the body. The right fuel gives the best performance!



Exercise regularly

- Stay active! Sign up for free workout sessions with Centre for Domestic Employees (CDE) or Foreign Domestic Worker Association for Social Support and Training (FAST).
- Take the stairs whenever possible.
- Do simple stretching exercises in the morning or during your breaks. Let's aim for 10 mins a day!





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Start a diary to pen your thoughts or express your feelings.



Engage in activities you enjoy during your rest time, such as reading or listening to music.

Maintain close communications with your family and your friends



If you are unable to cope with your work or adapt to a new environment, especially if it is your first-time working in Singapore, talk to your employer, friends, or employment agency. Share how you are feeling and seek advice from them.

Give you enough food

- This includes **3 full meals a day** - Breakfast, Lunch and Dinner.
- **Singaporeans' eating habits may be different from what you are used to.** You may have to make some adjustments. For example, your employer's family may not always eat rice for their meals; they may also eat porridge, noodles or bread.
- If you are still hungry after your employer has given you food, politely ask your employer for permission to have more food.



Give you enough rest

- You should have sufficient sleep at night and sufficient breaks during daytime.
- However, if you need to look after a newborn baby or someone with an illness, you may be required to wake up during the night to take care of the baby or sick person. In this case, you should check with your employer on your sleeping/rest arrangement.



Provide you with acceptable accommodation

- Your employer should **ensure that you are not exposed to the environmental elements** such as rain, sun, etc, provide you with mattress, pillow and blanket, sufficient ventilation and ensure that your safety, privacy and modesty are not compromised.
- Where possible, your employer should **provide you with a room of your own**. In the event that this is not possible, your employer should ensure that **sufficient space and privacy for sleep is provided**.
- You **must not be sleeping in the same room alone with an adult male** member of the household.



SEND MONEY HOME WITH E-REMITTANCE

It is safe and convenient to send money home with e-remittance. All you need is a bank account and a mobile phone.

What is e-remittance?

E-remittance is an easy way to send money back to your family overseas online. It can be done anywhere and everywhere!



How to e-remit safely:

- ⌚ Never share your personal banking ID, password/PIN and One-Time Passwords (OTP) with anyone
- ⌚ Only share your work permit photo or do a video call for verification when you have confirmed that the agent is licensed



INFORM

I heard e-remittance is easy!
How do I do it?

- 1** Make sure you have a bank account*
- 2** Find a licensed remittance company from Monetary Authority of Singapore's website (<https://eservices.mas.gov.sg/fid>)
- 3** Prepare the details needed for your e-remittance (e.g. full name, FIN number, bank name and branch)

*If you do not have a bank account and you need help to apply one, talk to your employer. You do not need a minimum balance every month or a minimum deposit if you open a POSB Payroll Account. Refer to the step-by-step guide available at www.posb.com.sg/fdwguide.

If you open a bank account with another bank, please check the conditions for opening and maintaining an account first.



MINISTRY OF
MANPOWER

Receiving your salary every month, on time



Your employer is required to pay your salary within 7 days of your last salary period.

For example:

If your salary period ends on the 10th of the month, your employer must pay your salary by 17th of each month.

Your employer is not allowed to safekeep your salary. Do not ask them to safekeep your salary as well. You should open a bank account so that your employer can transfer your salary to you electronically. Ask your employer if you need assistance to open a bank account.



Outstanding Salary Payment at the end of your employment term

If your employer owes you any money before you return home, you must ask him/her for your salary.

If your employer does not pay your salary and you are at the airport or other checkpoints, you should:

① Inform your Employment Agency.

② Call MOM MDW Helpline (1800 339 5505).

③ Approach any immigration officer.

If you are returning home, your employer has to:

- Send you to the international airport of entry with reasonable access to your town or place or place of origin within your home country.
- Bear the full cost of sending you home, including your air ticket home. Your employer should **not** deduct the air ticket cost from your salary.



Outstanding salary payment

You must ensure that all your outstanding salaries have been paid by your employer **before you leave Singapore**.

If your employer owes you any money before you are sent home, you must ask him/her for it.

If your employer still does not pay you your salary, and you are at the airport or other checkpoints ready to be sent home, you should:

1. Inform your Employment Agency or
2. Call MOM MDW Helpline (1800 339 5505) and report the case to MOM.
3. Approach the officers at the airport immigration counters where they will assist you. If you have any outstanding claims or cases with any government agencies, you can also approach the officers at the airport immigration counters for assistance.



Working for Non-Official Employer is against the law

Only work for your official employer as stated in your work permit card. Do not work for anyone else. Your rest days should be used to relax. Enjoy some time with your family and friends!

You are committing an offence:



If you are working in another job other than for your official employer, be it full-time or part time.



Working in a restaurant



Working in a hair salon or massage parlour



Working in retail shops



Cleaning someone else's house



If you are setting up your own business.



Selling of goods or handicrafts



Involvement in multi-level marketing



IMPORTANT! There is no medical insurance if you are injured while working illegally. If you are caught working illegally, you will be penalised. You will be sent back home and cannot enter or work in Singapore anymore. It is not worth losing your job to earn some pocket money from working illegally.



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Working in a restaurant



Working in a hair salon or massage parlour



Working in retail shops



Cleaning someone else's house



If you are setting up your own business,



Selling of goods or handicrafts



Involvement in multi-level marketing

Beware of online Loan Scams!

Receive a text message/WhatsApp message offering loan service? Are you instructed to transfer a sum of money as a deposit before the loan can be disbursed? These may be signs of a loan scam.

Prevent yourself from falling prey to these scams with the following steps:



- Do not respond to loan advertisements on messaging platforms as these are usually from unlicensed money syndicates.
- Always **IGNORE, BLOCK AND REPORT** unsolicited loan advertisements on WhatsApp or through third party applications.
- Do not give your personal information like bank account number or passport number to strangers.
- Do not transfer your hard-earned money to strangers.

If you are in doubt, call the Anti-Scam hotline
at 1800 – 722 6688

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Do not be fooled by such love scams!

If you are in doubt, call the Anti-Scam hotline at 1800 – 722 6688.

You must only work for your official employer stated in your work permit card.

- You may, however, work for your official employer at another residential address under certain circumstances. For example, if you take care of your employer's young children or parents at a family member's home while your employer is at work,
- Your employer has to seek your agreement to the arrangement and must not have you do the full load of housework in both homes.



DID YOU KNOW?

Under our employment laws, you can only work as a domestic worker at the address stated in your work permit card. You cannot work part-time on your off days to earn extra income.

For your well-being, your off days should be used to rest, recharge and enjoy time out with your family or friends.

It's our off day!
What shall we do today?



I heard from a friend that we can do house cleaning for a few hours and it can earn us some extra money!

What about selling something?

That is also an offence that could put us at risk



It is illegal to work part-time on your off days. There is no medical insurance if you get injured while working illegally. If you are caught, you can be fined and jailed and your work permit will be revoked. You would be sent back home and not able to support your family anymore.



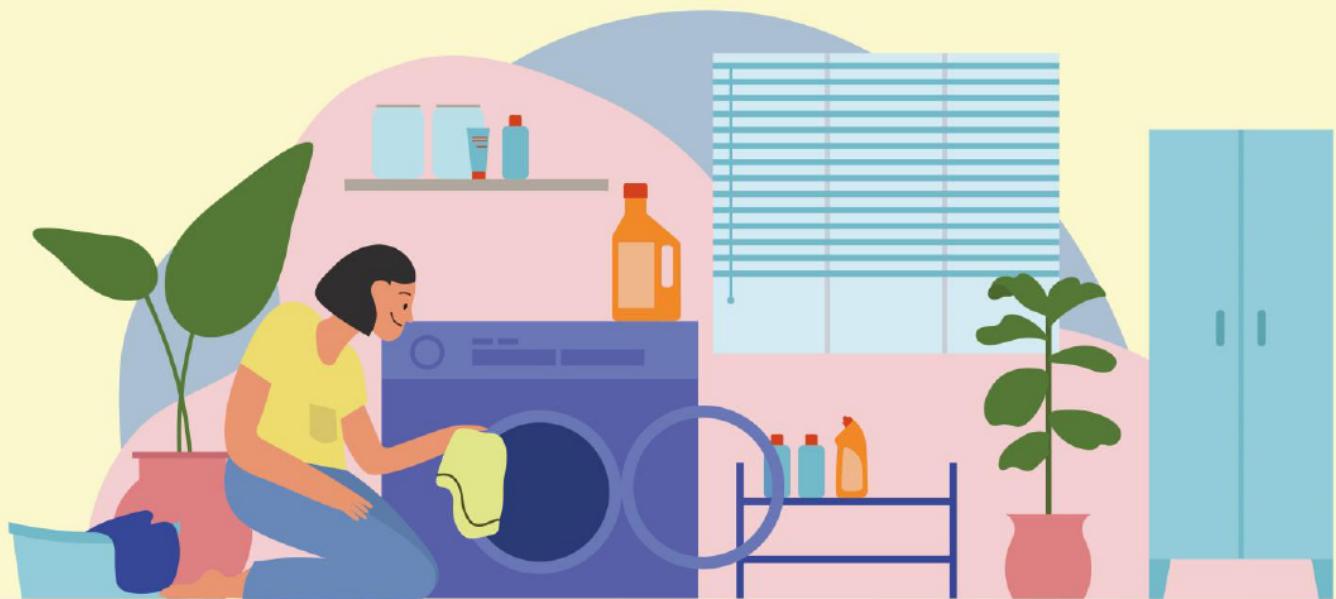
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Not retain your Work Permit and passport

- Your employer should not keep your passport or make it a condition for your employment.
- You should not request your employer to keep your passport. The passport is your personal document and should be kept by you.



Perform domestic work for your official employer only



The name of your official employer is stated in your work permit card. It is an offence if you work for someone else; or perform non-domestic work for your official employer. You will be fined or jailed for working illegally. You will also be sent back home and cannot enter or work in Singapore anymore.

Beware of Phishing Scams involving Impersonation of the Government Agencies or Banks



Such scams usually involves a phone call from someone claiming to be from the organisation.

Look out for “+” numbers

Phone numbers with “+” usually indicate that the call was made from overseas. Be careful when picking up calls with numbers like this, especially if you are not expecting any overseas calls from your family members. If the call has a “+65” prefix number, ignore them.

Do not give confidential information to anyone

Do not disclose personal particulars, banking and debit card details to anyone. Never share your one-time passwords (OTPs) with anyone.

No government agencies or banks will ask you for your personal details; or to perform bank transfers over the phone or through robocalls (automated voice machines).

If you are in doubt, call the Anti-Scam hotline at 1800 – 722 6688.



Do not borrow money from Unlicensed Moneylenders!

Unlicensed moneylenders in Singapore charge high interest rates. This makes it difficult for you to pay off your debts. You will be banned from working in Singapore if you are found borrowing money from unlicensed moneylenders.

If you are facing financial difficulty, seek help and speak to your employer. Do not put yourself and your employer's family at risk by borrowing money from unlicensed moneylenders.

Follow the Golden Rule – Always spend within your means!

Caring for the elderly

- If the floor is wet, dry it immediately to prevent slips and falls.
- Use non-slip mats in the bathroom to prevent falls.
- Support elderly people if they need help walking up and down the stairs.
- Do not leave things such as electrical wires, children's toys or newspapers scattered on the floor.
- Always cut their food into small pieces to prevent choking.



Caring for children



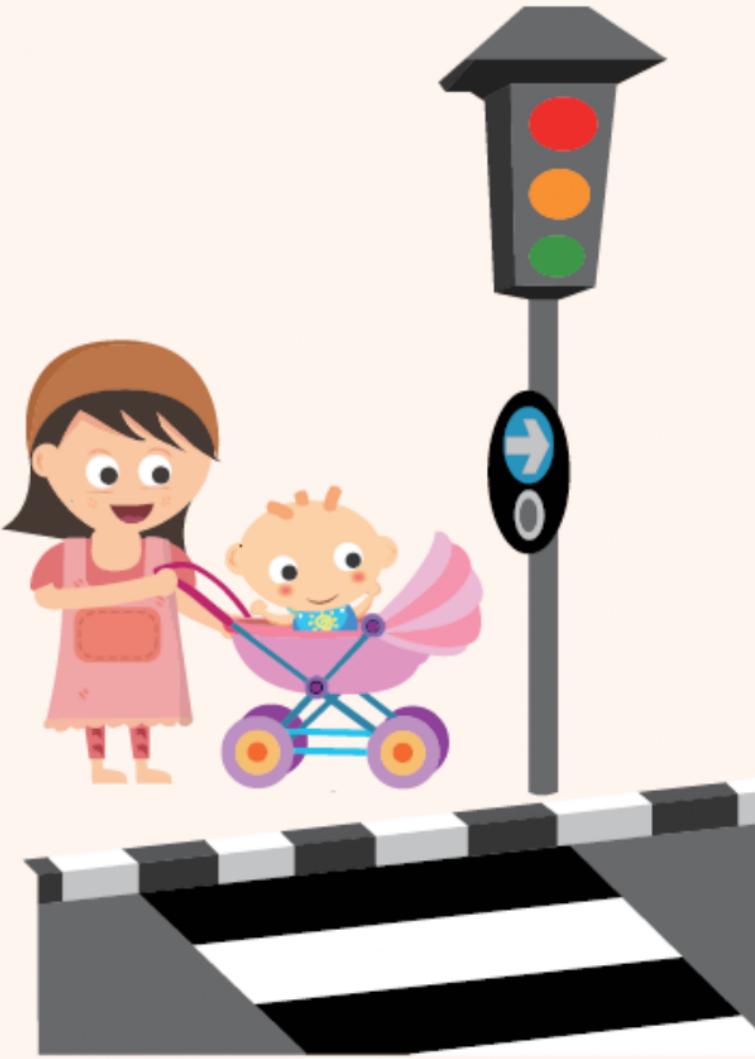
At Home

- Place furniture away from windows and lock the grilles at all times to prevent children from getting near the windows and falling off.
- Keep plastic bags away as they can cause suffocation.
- Turn handles of pots and pans inwards to prevent young children from pulling them and getting scalded.

Daily Activities

- Always test the temperature of milk and food before feeding children.
- Always test the water temperature before bathing babies and young children.
- Cut the food into small pieces before feeding it to young children to prevent choking.
- Take note of the child's medication schedule and dosages and write them down. You may want to use special pillboxes to make remembering the dosages easier.





At Public Places

- Always hold the child's hand firmly when crossing the road or when you are standing at the side of the road.
- Wait for cars to stop at the traffic junction or pedestrian crossing before crossing. Do not cross if the "Green Man" starts flashing as you may not make it in time to cross the road, especially when you are with a child.
- Do not leave young children unattended at any time.



Cleaning windows

- Ensure that there are window grilles and that they are always locked during cleaning.
- Your employer or an adult is physically present to supervise you.
- Use an extended window wiper when cleaning the window exterior above ground level.
- Do not stand on any raised platform.
- Do not clean the window exterior if the window has no grilles.
- Do not climb or lean outside the window extension.



Hanging laundry

- Keep your feet firmly on the ground. Your body should stay behind the window and the floor is dry.
- Hang heavier clothes closer to the bracket, and lighter clothes at the far end of the pole.
- Be extra careful when retrieving laundry when it is windy and/or raining.
- Do not lean too far out of the window to insert the pole into the bracket.
- Do not tiptoe and NEVER stand on chairs, stools or any raised platform when handling laundry or bringing in laundry.
- Do not overload the clothes poles with too much clothing.

Dengue Prevention

Dengue fever is spread through the bites of Aedes mosquitoes, which can be life threatening. All it takes is a 20-cent sized drop of water for them to breed!

Let's all do our part to get rid of stagnant water and prevent mosquito breeding by following the **B-L-O-C-K** rules.



- B**reak up hardened soil
- L**ift and empty flowerpot plates
- O**verturn pails and wipe their rims
- C**hange water in vases
- K**eep roof gutters clear and place BTI insecticide

Self-Protection

Protect yourself and your employer's family from Dengue, especially if you are living in a dengue cluster, with the following steps:



Spray insecticide in dark corners around the house.



Apply insect repellent regularly.



Wear long sleeves and long pants.

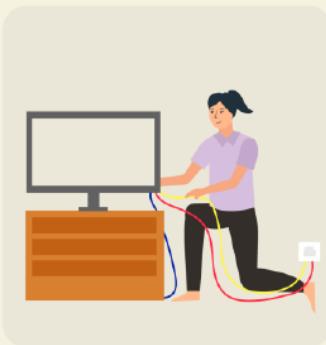


Safety Reminder! Prevention of Slips and Falls

Slips and falls are the most common types of accident at home. For some cases, they can cause serious injuries or even deaths. The common causes are:



Slippery surfaces e.g. wet floor



Loose items lying around or loose wires on the floor



Poor lighting



Slips and falls can be prevented. Use the following checklist to keep yourself and those around you safe!



Dry the floor with a towel or napkin immediately when they are wet.



Tidy the clutter on the floor. Do not leave loose wires lying around because it is easy to trip over them.



Switch on the lights when visiting the bathroom or walking the stairs at night.