

INFORM

A Ministry of Manpower (MOM) publication specially for foreign domestic workers in Singapore

GROW YOUR SAVINGS

By saving \$3 a day, you can increase your savings to more than \$1,000 in a year!

If you have not started to save, or do not know where to start, read on to find out more.



6 EASY STEPS TO MANAGE YOUR MONEY

1

Write down your goals

Pay for my children's education, pay for my family's living expenses

2

Do up a budget

Set aside a fixed amount every month as savings

3

Keep a record of your spending

Your spending record will help you not to overspend. It will also show you if you can set aside more money to save

4

Know your "needs" & "wants"

Needs are things you need eg. food and toiletries. 'Wants' are things that are nice to have but not necessary e.g. latest handphone



"I will only spend on things I need. On my rest day, I try to do things that are free like hiking, so that I don't have to spend unnecessarily." Cici, who has worked here in Singapore for about 10 years.

5

Check regularly if your savings are growing

If your savings are not growing, cut back on buying "wants"



"I keep my family in mind and that helps me to save money every month. Over 10 years, I managed to save enough money to build a house for my family in the Philippines, and even supported the education of my nephews and nieces." Oliva, who has worked in Singapore for more than 10 years.

6

Make saving money a habit

Always remind your friends that saving is important and encourage one another



"I will attend free courses on financial literacy organised by NGOs. These courses are very useful and teach me how to manage my money better." Tina, who has worked in Singapore for more than 20 years.

BORROWING MONEY? Think It Through!

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

- The repayment amount may be more than the amount you borrowed because of the high interest rate. For example, if you borrow \$500, you may need to pay \$1,000 back to the moneylender.
- You may also need to pay an upfront administrative fee and a late payment fee if you pay past the repayment due date.

Limit to how much you can borrow

- If you earn less than \$10,000 a year, you can only borrow up to \$500 from all licensed moneylenders combined.
- If you earn between \$10,000 a year (\$833 a month) to \$20,000 a year (\$1,666 a month), you can only borrow up to \$3,000 from all licensed moneylenders combined.



IMPORTANT NOTE! Make sure that the fees and interest payable are clearly explained to you when you borrow from a licensed moneylender.

APPLY FOR SELF-EXCLUSION

Need help to control your money borrowing habit? You can voluntarily submit an application to block access to all licensed moneylenders for at least two (2) years. You can sign up using your SingPass account. If you do not have a valid SingPass, you can request from your employer or employment agency to apply for self-exclusion on your behalf at www.mlc.com.sg.

SAY NO TO UNLICENSED MONEYLENDERS

- Do not borrow from unlicensed moneylenders.
- Do not act as runners or broker for any moneylenders.
- If you do, your work pass will be revoked and you will not be allowed to work in Singapore again.

SAFEGUARD YOURSELF

- Do not act as a guarantor for your friend who takes up a loan from moneylenders.
- Do not lend your Work Permit card to your friends to borrow money.
- Do not take part in any unlicensed moneylending activities. Examples of such activities include issuing loans and collecting debts.

HOW WILL YOU KNOW IF IT IS AN UNLICENSED MONEYLENDER?

- They have no shopfront and they SMS/Facebook/call you to take loans from them. If you are contacted by unlicensed moneylenders, ignore them completely. Do not respond even if they offer 'free money' or 'interest-free loan'. If you respond in any way (provide them with your name, number, address or bank account), they will say you have taken a loan.

WHAT CAN YOU DO IF YOU FACE FINANCIAL DIFFICULTIES?

- Approach your employer to discuss what can be done.
- Approach the Centre for Domestic Employees (CDE) for advice.

Call
the police

If moneylenders contact you, please call the Police at
999 or 1800 255 0000
or tell your employer.

SALARY MATTERS

WHAT
YOU
SHOULD
KNOW!

Your employer must pay your salary in full and on time every month.

Question: What happens if your employer does not pay you your salary?

Answer: Politely ask your employer when you will receive your salary. If your employer still does not pay you, approach your employment agency or MOM for help immediately.

Your employer must not keep your salary for you.

Question: What if I had asked my employer to keep my salary for the past few months?

Answer: Under the law, your employer is not allowed to safekeep your salary. You should ask your employer politely to return the money in full to you immediately.

Your employer must pay your salary electronically if you request for it.

Question: How can my employer pay my salary electronically when I do not have a bank account? Can my employer pay me in cash?

Answer: You can ask your employer to help you open a personal bank account. This account must be in your name and you should keep your own ATM card and bank book. You can also request for your salary to be paid in cash. But if you request to be paid through your bank account, your employer must do so.

Seek help from MOM early if you have any salary dispute with your employer. Call MOM at 1800 339 5505.



WORK ONLY FOR YOUR EMPLOYER

You can only work for your employer and at the address stated in your work permit card. You must work only as a domestic worker.



You **cannot** work for someone else.



You **cannot** sell food, medicine or other products.



You **cannot** work part-time in a shop or restaurant.



If you are caught doing so, your work permit will be cancelled and you will be sent home and barred from working in Singapore.

If you are selling Illegal Medicines, stop now!

In April 2019, a 47-year old foreign domestic worker was fined \$30,000 for selling birth control pills, painkillers and antibiotics at Lucky Plaza.

Selling of illegal medicines such as those shown is **not permitted**.



Health products such as birth control pills, antibiotics and painkillers need to be registered with the government before they can be sold. These medicines can cause serious side effects, and can only be sold by doctors.

Selling such medicines to your friends can harm them as they can contain harmful substances that are not stated on the product description.

Foreign domestic workers caught selling illegal medicines can be fined up to \$100,000 or imprisoned for up to three years, or both. They will also have their work permits revoked, sent home, and barred from working in Singapore.



If you are buying, stop now!

These illegal medicines like birth control pills do not work! You can still get pregnant. You can cause serious harm to your body.

WORKING SAFELY AT HOME

When working at your employer's house, always remember the safety tips you were taught at the Settling-In Programme. It is very important to work safely always. Ask your employer for advice and guidance whenever you are unsure.

When Cleaning Windows at Height

Ensure your employer or an adult is there to **physically supervise** you while you work.



Ensure there are **window grilles** and that they are **locked**.



Use an extended cleaning wiper to clean the window panes.



When Hanging Laundry

Do not lean out of the window to pick up clothes or other items that have fallen out of the window. Ask your employer for help.



Ensure your feet are firmly on the floor. Your body should be behind the window.

Do not tiptoe. Do not stand on the ledge or stool when hanging the laundry.



When Using Household Electrical Appliances

Keep all flammable materials including waste paper, plastic bags, cloth and towels **away from open fire** or lighted stove.



Do not leave fires or heated appliances unattended.

Electrical Safety



Switch electrical appliances **off** when not in use.



Do not touch electrical appliances with wet hands.

LEARN TO MANAGE YOUR STRESS

If you are feeling stressed or anxious, talk to your employer, your family, friends or employment agency. Share with them how you are feeling.

Do not do anything to harm yourself or others. Always think about your family – the reason you came to Singapore to work is so they can have a better life back home.

If you need someone to talk to, you can call

- Centre for Domestic Employees (CDE) at 1800 225 5233
- Foreign Domestic Worker Association for Social Support and Training (FAST) at 1800 339 4357
- Samaritans of Singapore (SOS) at 1800 221 4444



USEFUL CONTACTS

KEEP THE NUMBERS BELOW FOR HELP OR EMERGENCIES

MOM FOREIGN DOMESTIC WORKER (FDW) HELPLINE



1800 339 5505

This hotline is for FDWs seeking assistance and advice on well-being salary and other employment-related matters



Ambulance/Fire 995



Police 999

OTHER HELPLINES

ACMI Hotline
9188 9162

Association of Employment Agencies (Singapore)
6836 2618

Centre for Domestic Employees (CDE)
1800 CALL CDE
1800 225 233 (24 hours)

Foreign Domestic Worker Association for Social Support and Training (FAST)
Toll-Free Hotline 1800 339 4357 (24 hours)

Samaritans of Singapore (SOS)
1800 221 4444 (24 Hours)

EMBASSIES AND HIGH COMMISSIONS

Bangladesh
6255 0075

Cambodia
6341 9785

India
9172 9803

Indonesia
6737 7422 / 9295 3964

Myanmar
6735 1672

Philippines
6737 3977

Sri Lanka
6254 4595

Thailand
6737 2475 / 8421 0105