

INFORM

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



LETTER FROM LEA

In 2012, my employer suggested taking a trip back home with me because they wanted to reassure my family of my well-being. It was heartening to see the three children bonding with my daughter despite the language barrier.

IN 2009, I made the decision to come to Singapore to work because I needed to support my one-year-old daughter. Leaving the Philippines and my little girl was extremely difficult for me. But I told myself no matter how tough the work is, I must complete my employment contract.

Luckily, I was blessed with a kind, sincere and affectionate family who treated me like I was one of them. I always felt comfortable sharing my personal problems with them.

The family is always supporting me. I learnt a lot from my employer, such as how to manage my finances. Over the years, I also became really close to their three children, Vannessa, Cayden and Cassandra, who have made my experience working in Singapore a loving and fulfilling one. I love all of you.

“The family is always supporting me. I learnt a lot from my employer, such as how to manage my finances.”

It has been eight years since I started working for the family. As the days go by, I begin to realise how hard it will be for me to leave them, when the time comes for me to return home in two years' time. But I must return to take care of my own daughter.

I hope my story will inspire others that it is possible for helpers and employers to share a good relationship. All you need is to build trust and have an open two-way communication that will help you understand each other better.

I would also like to express my heartfelt gratitude to Sir Larry, Ma'am Christine and my three lovely kids, Vannessa, Cayden and Cassandra, who have made my experience working in Singapore a loving and fulfilling one. I love all of you.



Lea & Chris during CNY 2018



Lea and kids having swimming lessons @ Toa Payoh Swimming Complex



Birthday Card from Cayden

High Rise Safety

If your employer lives in a high-rise building, you must be careful when you perform household chores. Your work may include cleaning windows and hanging laundry, which can be dangerous if you are working on a high floor. Please remember to practise the “**Dos and Don’ts**” that you had learnt at the one-day Settling-In Programme. Always perform your chores safely.

WHEN HANGING OUT THE LAUNDRY:



Ensure your feet are firmly on the floor. Do not lean out of the window. Your body should be behind the window.



Hang heavier clothes on the pole closer to the bracket, and lighter clothes at the far end of the pole.



When bringing in laundry, bring the clothes pole inside first before removing the clothes.

WHEN CLEANING THE WINDOWS:



Before cleaning the window interior, always lock the window first.



Use window cleaning tools that have long handles.



When cleaning the window exterior of homes above ground level, ensure:

- Your employer or an adult is present to supervise;
- Windows have grilles and they are locked.



Determination The Key To Success

AT 44 years old, Indonesian FDW Suyamti has managed to purchase two plots of land and two shops back home. How did she manage to do it?

Suyamti was just 25 years old when she first came to Singapore to work. All she wanted was to provide a better life for herself and her family.

A friend introduced Suyamti to Aidha, an organisation that specialises in financial literacy programmes and self-development skills for FDWs. She signed up for English, Computer and Money Management classes, which were paid with her own savings.

With sheer perseverance and determination, she graduated in 2012. The knowledge she acquired from the classes was very beneficial, as it enabled her to communicate with her employers and manage her finances well.

“At Aidha, I was taught that budgeting is important,” Suyamti shared. Hence, she made it a point to save every month – eventually, she was able to purchase the plots of land and shops.

Suyamti has the following advice for other FDWs: “When you want to buy something, ask yourself if it is necessary. If it is not, then it is better to save the money.”

e-Payment of Salary

POSB PAYROLL ACCOUNT OPENING FOR FDWS

FDWs who are already working in Singapore can now apply for a POSB Payroll Account (FDW) through the Centre for Domestic Employees (CDE). This account allows you to receive your salary via direct bank transfer, with no initial deposit or minimum average daily balance to be maintained each month*.

To apply, simply do the following:

1. Fill up the **consent form** that can be downloaded via www.cde.org.sg/payrollfdw. You and your employer have to sign off on the form to acknowledge that both parties are aware that you had requested for the payroll account to be set up, and that the bank will send documents to the address stated on your work permit, upon successful account opening.
2. Prepare clear coloured copies of:
 - Your passport (with more than 6 months' validity), and
 - Your work permit card (front and back) or first two pages of the Ministry of Manpower's In-Principle Approval Letter (IPA)
3. State your email address and mobile number for future correspondences. Mobile number must be registered under your work permit/passport.
4. Indicate your marital status and education level (if you are emailing CDE).

You and your employer can submit the documents stated above at *any of the CDE offices between Tuesdays and Sundays, 10 am to 5 pm.*

Alternatively, you can scan and email the documents to contact@cde.org.sg

Notes:

- a. *To enjoy no initial deposit and no minimum average daily balance requirement, you must not have any accounts before, including existing account with POSB/ DBS. Also, the POSB Payroll Account (FDW) Account must be applied through the assistance of CDE via the POSB online channel, not through the bank branches. You can also check www.cde.org.sg/payrollfdw or with your employment agency for more details.
- b. Once application is successful, you will be issued a DBS debit card with the ATM function. After successful application, if you and your employer have questions about the account and/or card functions, contact the bank directly.

Centre for Domestic Employees (CDE)

FDWs can choose to mingle, get advice on employment-related issues, participate in activities and sign up as a CDE member to enjoy benefits at three CDE office locations.

- i) **City Plaza - 810 Geylang Road, #02-01, Singapore 409286**
- ii) **Lucky Plaza - 304 Orchard Road, #04-05, Singapore 238863**
- iii) **Peninsula Plaza - 111 North Bridge Road, #02-42, Singapore 179098**

CDE offices are open from **Tuesdays to Sundays, 10am to 6pm.** They are closed on **Mondays and public holidays.**



Good Financial Management

Here are some tips on good financial management:

- **Cut down on unnecessary spending** - Spend only on what you need. There is a huge difference between needs and wants. Ask yourself whether you really need the item.
- **Learn how to budget** - Budgeting means spending your money within a plan. See if you have enough money to do the things you need to do or would like to do, such as buying a new dress or shoes. You may not need some of these things urgently, so you can decide to buy them later when you have enough money.
- **Grow your savings** - Set aside an amount of money daily or monthly, and deposit into your bank account.

If you have financial difficulties, speak to your employer or employment agency first to seek their advice.

BORROWING FROM MONEYLENDERS CAN GET YOU INTO TROUBLE

Do NOT borrow from unlicensed moneylenders. Do not respond to SMS, Facebook or other social media channels that offer you quick and easy loans.

If you do not repay your loan, unlicensed moneylenders will harass you and your employers. You will end up losing your job.

You may also be forced to help them in their unlicensed moneylending activities if you are unable to repay your loan. If you commit this crime, you will be dealt with firmly under the law and your work permit will be revoked.

Do not lend your work permit card to others. Someone might use it to borrow money in your name.

If you are approached or harassed by unlicensed moneylenders, call the



Police at 999

or the **X-AH-LONG hotline**
at **1800-9-24-5664**
(1800-X-AH-LONG)

FAST FDW Clubhouse

For just \$10 a year, FDWs can enjoy all the facilities and programmes at the FAST FDW Clubhouse. Every Sunday, about 300 FDWs visit this fun-filled recreational centre. If you are interested, come and join as a member!

You can keep fit and stay healthy with the treadmills and stationary bicycles that are available or join the Zumba and Pilates classes.



Sally, a Filipino FDW, shared,
"My usual routine is to warm up for half an hour on the treadmill, followed by an hour of Zumba and Yoga."

You can also pick up new hobbies or improve your culinary skills by taking part in paper crafting or cooking programmes. FAST also introduced a special Italian cuisine course, which more than 30 FDWs have successfully completed over five weekends.

Beth, 35, has been attending culinary classes since 2017.



"Here, I learnt to cook Chinese, Indian, Malay, Japanese, Eurasian, Italian and Japanese dishes," she said. "When I managed to prepare duck rice for my employers, they were pleasantly surprised! After they tasted my cooking and gave me a thumbs up, I was so proud of myself!"

Those looking to unwind with friends can also use the karaoke rooms or communicate with their families back home at the computer labs.

"FAST is like my second home. When I leave Singapore, I will miss FAST and all the friends I have made here,"

said Ayu from Indonesia.

For a place to chill out, rest and relax, come and **join in the fun at the FAST FDW Clubhouse!**

Located at **2985, Jalan Bukit Merah, #01-1B, Singapore 159457**, you can log on to FAST's Facebook page at www.facebook.com/fast.org.sg for directions and more information. Or, simply call **FAST at 1800 339 4357**.



LEARN TO MANAGE YOUR STRESS



If you are unable to cope with your work or adapt to a new environment, especially for first-time FDWs, talk to your employer, 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, call the **Centre for Domestic Employees (CDE) at 1800 225 5233** or **Samaritans of Singapore (SOS) at 1800 221 4444**. Both helplines are open 24 hours.

SIGNS OF STRESS

Please seek help immediately if you or any of your friends are experiencing any of the following signs:



- 💡 Feeling trapped or hopeless.
- 💡 Emotional outbursts (anger, sadness, irritability, recklessness).
- 💡 Having mood swings, either happy or sad.
- 💡 Feeling disturbed, or in a state of fear.
- 💡 Talking about suicide or dying.

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

OTHER EMERGENCIES

Ambulance/Fire 995

Police 999

OTHER HELPLINES

Centre for Domestic Employees
1800 CALL CDE
1800 225 5233 (24 hours)

Association of Employment Agencies (Singapore)
6836 2618

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

ACMI Hotline
9188 9162

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