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Maryam Hasanah Rozlan  
District Judge  
4 September 2025

**IN THE FAMILY JUSTICE COURTS OF THE REPUBLIC OF SINGAPORE**

**[2025] SGFC 96**

Maintenance Summons No. 1997 of 2024  
District Court Appeal No. 67 of 2025

Between

**XRF**

*... Applicant*

And

**XRE**

*... Respondent*

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**GROUND OF DECISION**

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*[Family Law] – [Maintenance] – [Child]*

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**XRF**

**v**

**XRE**

**[2025] SGFC 96**

Family Court — Maintenance Summons No 1997 of 2024

District Judge Maryam Hasanah Rozlan  
30 April 2025, 19 May 2025, 26 May 2025

4 September 2025

**District Judge Maryam Hasanah Rozlan:**

**Introduction**

1 This is an application by the complainant Mother (the “Mother”) for maintenance to be paid by the respondent Father (the “Father”) for the parties’ five children. The parties are divorced.

2 The application was filed on 6 September 2024. The Mother was represented by counsel in these proceedings, while the Father was in person. Having heard the parties’ evidence and submissions on 30 April 2025 and 19 May 2025, I reserved my decision to 26 May 2025.

3 I found that the Father had neglected to provide reasonable maintenance for the five children and therefore made maintenance orders. I set out the full grounds of my decision below.

**Facts**

4 The parties are 36 years old. They were married for 13 years. In that time, they had five children, now aged 12, 10, 8, 6 and 5 years old.

The parties were divorced pursuant to a decree granted by the Syariah Court on 31 January 2024. The orders on the ancillary matters were made by consent. The parties were given joint custody of the five children, with care and control of the children to the Mother. The Father was given reasonable access to the children, including overnight access.

5 The Mother waived her claims to *nafkah iddah* and *mutaah* in the divorce. In respect of the matrimonial assets, the parties' matrimonial flat (the "Flat") was to be transferred to the Mother with no CPF refunds made to the Father's CPF account and the parties were to retain all other assets in their respective names.

6 After the divorce, the Mother remarried. The children continued living with her in the Flat. Meanwhile, the Father moved in with his parents and brother. Though the parties had arranged for the Father to have weekly day access with the children, he was not always able to exercise access due to the demands of his job. On the average, he was able to see the children around three times a month. This usually took place on Sundays, from 8.00 a.m. to 10.00 p.m.

**Legal principles**

7 Section 68 of the Women's Charter 1961 (2020 Rev Ed) ("WC") encodes the duty of a parent to maintain or contribute to the maintenance of their children. Section 69 of the WC confers on the court the power to make a maintenance order.

8 Section 69(2) of the WC sets the legal threshold a complainant must satisfy before the court makes a maintenance order. Under this provision, the Mother must first prove that the Father had neglected or refused to provide reasonable maintenance for the children. There are two aspects to this enquiry. First, an assessment of what comprises “reasonable maintenance” as a monetary sum based on the facts and circumstances of the case. Second, an enquiry as to whether reasonable provision had been made for such maintenance (*UHA v UHB* [2020] 3 SLR 666 (“*UHA*”) at [44]-[45]).

9 The court may consider the question of “reasonableness” in several ways, such as the reasonableness of the expenses in question, whether one party reasonably communicated the needs or expenses to the other party, and whether the paying party used a reasonable mode of provision of maintenance (*UHA* at [46]-[50]).

10 When assessing the reasonableness of the expenses, the law does not require that every expense be proved by receipts or assessed on specific values, as if on a reimbursement exercise. However, more exceptional expenses, such as certain medical needs and costs, should be sufficiently supported by evidence (*UEB v UEC* [2018] SGHCF 5 (“*UEB*”) at [13]). The fact that an item of expenditure has been incurred by a party for the child does not necessarily mean it is a reasonable expense for which maintenance should be ordered. A unilateral decision by one party to incur such expenditure does not mean that the law will compel the other party to contribute to that expenditure (*WLE v WLF* [2023] SGHCF 14 at [21]).

11 If neglect or refusal to provide reasonable maintenance is established, the court will then consider the appropriate quantum of maintenance to be paid and the mode of provision. In this regard, Section 69(4) of the WC sets out the

factors that the court may consider when ordering maintenance. The court typically considers the financial needs of the children against the parties' respective financial circumstances such as their income, means and expenses in assessing the appropriate amount of maintenance to be ordered. While both parents are equally responsible for providing for their children, their precise obligations may differ depending on their means and financial capabilities (*UHA* at [36]; *AUA v ATZ* [2016] 4 SLR 674 at [41]).

### **Issues to be determined**

12 There were three broad issues to be determined in the present case:

- (a) First, whether the Father had neglected or refused to provide reasonable maintenance for the children.
- (b) Second, if the Father had neglected or refused to provide reasonable maintenance for the children, what was the appropriate quantum of maintenance to be ordered.
- (c) Third, if a maintenance order should be made, what mode of provision of maintenance would be reasonable in the circumstances.

13 At the outset, I disallowed the claim for the outstanding mobile bill of \$405.09 allegedly incurred by the Father. As counsel for the Mother conceded, this fell outside the scope of an application for child maintenance under Section 69(2) of the WC.

### **The parties' cases**

14 The Mother claimed that the Father had neglected or refused to provide reasonable maintenance for the five children since 5 June 2024. She sought from

the Father monthly maintenance of \$500.00 per child, totalling \$2,500.00 per month. She also sought maintenance for the following additional expenses:

- (a) \$350.00 per annum for Hari Raya Puasa expenses, based on a breakdown of \$70.00 per child;
- (b) \$600.00 per annum for end-of-year school expenses, based on a breakdown of \$200.00 for each of the older three children;
- (c) A one-time reimbursement of \$4,000.00 for the youngest child's ongoing eczema treatment at a private clinic;
- (d) A one-time reimbursement of \$919.39 for 50% of the fees incurred by the oldest child when using a mobile phone application; and
- (e) A one-time reimbursement of \$405.09 for an outstanding mobile phone bill allegedly incurred by the Father on a mobile phone line under the Mother's name.

### ***Regular expenses***

15 The Mother asserted that the monthly expenses for the five children came up to \$3,318.00,<sup>1</sup> and submitted that this sum should be apportioned between the parties based on their relative incomes.

16 She argued that the Father was financially capable of providing \$2,500.00 per month for all five children and pointed to the fact that the Father had provided \$2,250.00 per month from February 2024 to May 2024. She highlighted that the monthly maintenance provided by the Father had thereafter

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<sup>1</sup> Breakdown provided in the Mother's affidavit of evidence-in-chief dated 12 December 2025 ("C1") at [17].



“*continuously declin[ed]*” as follows: \$2,000.00 in June 2024, \$1,750.00 in July 2024, \$1,800.00 in August 2024, \$1,500.00 in September 2024, \$1,000.00 in October 2024 and \$1,000.00 in November 2024.<sup>2</sup>

17 The Father’s position was that \$1,000.00 per month was adequate maintenance for the five children when they were in the Mother’s care. This was based on his calculation that the Mother only required \$500.00 for food, based on a breakdown of \$25.00 per day on weekdays, and \$500.00 for miscellaneous expenses, given that some of the children’s school and education related expenses, including school meals, were covered by financial assistance.<sup>3</sup> This maintenance of \$1,000.00 per month was in addition to the monthly sum he directly paid toward the children when they were in his care.

18 The Father argued that maintenance for any necessary expenses incurred by the Mother above the sum of \$1,000.00 per month should then be paid on a reimbursement basis. This was to ensure that the sums paid would be used for the children.<sup>4</sup> The Mother disagreed with receiving payments on a reimbursement basis given the acrimony between the parties, and argued that fixed monthly and annual payments were preferred.

### ***Youngest child’s medical expenses***

19 It was undisputed that the youngest child suffered from severe eczema. The Mother claimed that the child required special medical treatment for the condition, which could only be provided at a private clinic. The cost of the treatment, including medication, incurred from 31 August 2024 to 23 April 2025

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<sup>2</sup> C1 at [11]-[12].

<sup>3</sup> C1 at pp. 212-219.

<sup>4</sup> NE2 at p. 23, lines 16-30; p. 24, lines 1-30; p.25, lines 1-5.

amounted to \$8,802.84.<sup>5</sup> The Mother argued that the Father ought to cover at least half of the expense.

20 The Mother explained that the child had previously received treatment at a public hospital which had been ineffective. The private clinic, on the other hand, offered a wet wrap therapy treatment that led to what she described as a “*massive improvement*” in the child’s condition.<sup>6</sup> She claimed that the treatment was only offered by that clinic.<sup>7</sup>

21 The Father disputed the necessity of the treatment at the private clinic. He argued that the cost of the treatment was excessive and took the position that treatment at a government-subsidized hospital would have sufficed.

#### ***Oldest child’s mobile phone expenses***

22 The Mother sought assistance from the Father for purchases made by the oldest child through the Google Play Store, totaling \$1,838.78. The purchases were made on a mobile phone line under her name. She explained that she had not authorized the purchases and claimed to have unsuccessfully requested a refund.<sup>8</sup>

23 The Father acknowledged that this was not the first time the oldest child had incurred such an expense and shared that refunds were successfully obtained for previous transactions. However, he argued that he should not be responsible for the current expenses as they had been incurred when the oldest

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<sup>5</sup> Mother’s supplementary affidavit dated 13 May 2025 (“C3”) at [6].

<sup>6</sup> NE1 at p. 8, lines 4-8.

<sup>7</sup> Notes of Evidence for the hearing on 19 May 2025 (“NE2”) at p. 12, lines 24-31.

<sup>8</sup> C1 at [21].

child was in the Mother's care and control. In response, the Mother claimed that some of the transactions had taken place while the child was under the Father's care.

### **My decision**

#### ***Whether the Father neglected or refused to pay reasonable maintenance***

24 The first issue was whether the Father had been paying a reasonable sum toward the children's reasonable expenses, or whether there had been neglect or a refusal on his part to do so (*UHA* at [46]-[47]). This turned on my assessment of the parties' respective financial circumstances and the children's reasonable expenses as what constitutes a "reasonable sum" must be considered within this context.

#### ***Parties' income, means and liabilities***

25 The Mother worked as a procurement officer. Her net monthly salary from July 2024 to December 2024 was \$2,280.27. She declared that she had two bank accounts: an account in her sole name with a balance of \$1,398.53, and an account jointly owned with the third child, with a balance of \$1,450.92 (as at December 2024).

26 The Father worked as a traffic controller. He confirmed under cross-examination that his net monthly salary from July 2024 to January 2025 was \$5,109.96.<sup>9</sup> He also declared that he had two bank accounts with balances of \$77.90 and \$2,127.83 respectively (as at December 2024).

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<sup>9</sup> NE1 at p. 39, lines 18-27.

27 The parties' respective income, means and liabilities were not materially disputed. I therefore assessed the ratio of parties' income to be as follows:

Party	Income (Net)	Ratio
Mother	\$2,280.27	31%
Father	\$5,109.56	69%
Combined	\$7,389.83	100%

*Children's reasonable expenses*

28 In making my assessment of each child's reasonable expenses, I considered that the parties were not particularly high-income earners, had liabilities and little savings. Given these circumstances, I was of the view that the focus should be on providing for expenses that were necessary, rather than expenses that were merely good to have.

(1) Monthly expenses

29 I assessed the children's reasonable monthly expenses to be as set out below.

Child	Monthly Expenses
Oldest child	\$615.00
Second child	\$615.00
Third child	\$615.00
Fourth child	\$551.00
Youngest child	\$621.00
<b>Total</b>	<b>\$3,017.00</b>

30 The breakdown of the expenses for each child is set out at in Annex 1: Children’s reasonable monthly expenses. In arriving at these amounts, I took into consideration the fact that the three older children attending primary school were receiving financial assistance which covered miscellaneous fees, free textbooks, free school attire and subsidies for school meals.<sup>10</sup>

(2) Annual expenses

31 The Mother had asked for maintenance for two types of annual expenses – end-of-year school expenses and Hari Raya related expenses. There appeared to be an overlap in the Mother’s claims for the children’s year-end school expenses and monthly school expenses as both seemed to cover ad-hoc school expenses.<sup>11</sup> I therefore allocated a monthly sum of \$20.00 per month (\$240.00 per year) for each child for general school expenses in the above calculations of reasonable monthly expenses.

32 Given the parties’ financial circumstances, I was of the view that Hari Raya related expenses fell into the “good-to-have” category. There was no evidence before me to substantiate the quantum sought by the Mother. However, as the quantum and reasonableness of the expense itself was undisputed by the Father, I assessed \$350.00 per annum to be a reasonable annual expense, to be jointly borne by the parties.

(3) Youngest child’s medical expenses

33 It was undisputed that the youngest child required medical treatment for her eczema condition. However, the treatment at the private clinic was an

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<sup>10</sup> C1 at pp. 212-219.

<sup>11</sup> NE1 at p. 13, lines 18-25.

exceptional expense which ought to have been supported by evidence (*UEB* at [13]). Unfortunately, the evidence produced by the Mother to substantiate this expense was sorely lacking. Based on what I had before me, I concluded that the treatment at the private clinic was not a necessity, as the Mother had sought to argue.

34 Though I accepted the Mother’s assertion that the youngest child benefitted from the wet wrap therapy at the private clinic, there was no objective medical evidence before me that the child required *that* specific treatment at *that* specific clinic, or that more cost-effective alternatives were unavailable.<sup>12</sup> Counsel for the Mother argued that the Mother would not have found it necessary to seek further treatment in private clinics if the public hospital had solved the problem. I found this argument to be entirely unhelpful and circular in its reasoning and did not give it much weight.

35 The Mother asserted that the Father had agreed to bear part of the expense. The Father denied this. I did not accept the Mother’s assertion. First, it was inconsistent with her earlier claimed that she had attempted to communicate with the Father about the expense, but that he had “*totally ignored*” her. Second, the purported agreement was part of discussions during a mediation session which were without prejudice, as the Father pointed out. Third, the text messages the Mother relied on as proof of the agreement clearly showed that the Father had disagreed with the expense, citing his financial

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<sup>12</sup> Midway through the trial, the Mother attempted to submit additional photographs of the child as evidence that the treatment at the private clinic was more effective than that at the public hospital. I did not allow the admission of these photographs as these could and should have been submitted earlier. In any case, the photographs alone would not have constituted objective evidence in support of the claim that such treatment was necessary.

ability. The Mother had nonetheless unilaterally decided to proceed with the expenditure.

36 Given the foregoing, I found the total expense of \$8,802.84 incurred by the Mother (as at 13 May 2025) for the child's private clinic treatments to be excessive and did not think it reasonable for the Father to be obliged to pay 50% of this cost. The child's treatments at the public hospital from 3 April 2024 to 7 August 2024, in comparison, only amounted to \$596.99 in total.<sup>13</sup> Using the cost of these public hospital treatments as a benchmark, I estimated that \$150.00 per month would have been reasonable expense for the child's treatments. For the 8-month period from 31 August 2024 to 23 April 2025, this would have amounted to a total of \$1,200.00.

(4) Oldest child's mobile phone expenses

37 This was not a reasonable expense and could have been avoided with closer supervision of the child. The bills submitted by the Mother showed that the transactions took place over an extended period, from 29 March 2024 to 7 May 2024. No explanation was given by either party as to why this was allowed to continue, especially given it was a repeat occurrence.

38 I agreed with the Father's position that the parent in whose care the oldest child was at the time the transactions took place should be responsible for this expense. Neither party submitted any evidence as to who cared for the child when the transactions were made.<sup>14</sup>

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<sup>13</sup> Based on invoices adduced in C1 at Tab C.

<sup>14</sup> In closing submissions, counsel for the Mother referred to text messages showing that the child had incurred some of these expenses while under the Father's care. This evidence was not included in any of the documents the Mother submitted or mentioned in her oral testimony, even

39 Given the Father generally had care of the children on Sundays, I found that the Father should only be responsible for the transactions incurred on Sunday, 5 May 2024 which amounted to \$264.95. The Mother should bear the responsibility for the costs of the remaining transactions.

*Reasonable maintenance for the children*

40 Having assessed the children's reasonable expenses, I turned to the question of what constituted reasonable maintenance in the present case. Based on the incomes of the parties, I found that the Father should be responsible for 69% of the children's reasonable monthly expenses. This amounted to (rounded off):

Child	Monthly Expenses	Father's Proportion
Oldest child	\$615.00	\$425.00
Second child	\$615.00	\$425.00
Third child	\$615.00	\$425.00
Fourth child	\$615.00	\$380.00
Youngest child	\$551.00	\$430.00
Total	\$3,017.00	<b>\$2,085.00</b>

41 For the reasons I have provided above, in addition to the monthly maintenance, I also found that reasonable maintenance should be provided for the following annual and exceptional expenses and apportioned in the manner below:

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though I had already allowed her to submit a further affidavit and give further oral evidence on this specific expense. I did not allow the submission of any further evidence.



Other Expenses	Expense	Father's Proportion
Annual Hari Raya expenses (5 children)	\$350.00 / year	\$240.00 / year (69%)
Reimbursement for the youngest child's medical expenses	\$1,200.00	\$830.00 (69%) <i>one-off reimbursement</i>
Reimbursement for the oldest child's mobile phone expenses	\$1,797.57	\$264.95 (for 5 May 2024) <i>one-off reimbursement</i>

42 Apart from the above expenses, I was cognizant that the children may incur further medical and school expenses on an ad-hoc or annual basis. In this regard, I found that additional provisions ought to be made for such ad-hoc expenses and made orders accordingly.

*Whether the Father had been paying a reasonable sum*

43 It was undisputed that the Father had been paying the Mother monthly maintenance for the children. However, he had, by his own admission, gradually and unilaterally reduced the maintenance paid to the Mother since June 2024 to prioritize personal savings for himself.<sup>15</sup> He paid \$1,500.00 in September 2024 and thereafter paid \$1,000.00 per month since October 2024.

44 In addition, the Father also directly covered some of the children's expenses when they were in his care. Though this fact was undisputed, the parties disagreed on the quantum. The Father suggested in his oral evidence that these direct payments amounted to \$565.00 per month. There was no documentary evidence supporting this.

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<sup>15</sup> NE1 at p. 21, lines 31-32; p. 22.

45 I was unconvinced that the Father spent \$565.00 per month on the children when they were in his care. I found this to be overstated, given the parties' financial circumstances. Moreover, by the Father's own admission, the children were only with him two to three days per month, during which time the children sometimes had meals prepared at home by their grandmother. Even if I accepted the Father's assertions, his total contributions would still fall below what I had assessed to be reasonable maintenance, as set out in the tables above.

46 I was therefore satisfied that there had been a neglect or refusal to pay reasonable maintenance on the Father's part since 6 September 2024 (when the application was filed) and that a maintenance order should accordingly be made.

***Appropriate quantum of maintenance for the children***

*Quantum of maintenance*

47 I turn now to the question of the appropriate quantum of maintenance that should be ordered. This largely depended on the parties' respective financial means and capabilities (*UHA* at [36]; *AUA v ATZ* [2016] 4 SLR 674 at [41]). In assessing the parties' precise obligations, I considered the ratio of the parties' income and the Father's financial ability to pay the maintenance ordered.

48 Having reviewed the Father's net monthly income and his own reasonable expenses, I found the Father to be financially capable of fully covering his proportion of the children's reasonable expenses as set out above. Based on the estimates provided by the Father, his monthly expenses came up to about \$3,046.67. However, this sum included a monthly allowance of \$800.00 for his parents and \$700.00 in monthly personal savings, both of which should not be prioritized over the children's maintenance.

49 Having considered the Father's evidence in totality, I assessed the Father's own reasonable expenses to be approximately \$1,190.67 per month. A breakdown of my assessment is set out at Annex 2: Father's reasonable monthly expenses. With the Father's net monthly income of \$5,109.56, the Father had more than enough to cover his proportion of the children's reasonable expenses, as well as any additional expenses he may directly incur when the children are in his care.

*Backdating of maintenance*

50 As I had found that the Father had neglected or refused to pay reasonable maintenance since 6 September 2024, I considered whether backdated maintenance should be ordered. The court has a wide power to backdate maintenance to a date which it considers fair (*AMW v AMZ* [2011] 3 SLR 955 at [13]; *VOD v VOC* [2022] SGHC(A) 6 at [141]-[145]).

51 Having considered the monthly maintenance payments made by the Father to-date, I found it appropriate for the monthly sum of \$2,085.00 to be backdated to 6 September 2024 i.e., when the present application was filed and the Father had reduced the monthly maintenance sum to \$1,500.00 before subsequently reducing it further. After deducting the sums already paid by the Father, the total quantum of backdated maintenance amounted to \$9,265.00 for a period of 9 months from 6 September 2024 to 3 June 2025. I found it reasonable for the Father to pay for this in instalments of \$545.00 per month (17 instalments), which I assessed to be within his financial capability.

*Reasonable mode of provision*

52 When a maintenance order is made, the mode of provision of maintenance should be reasonable. In the present case, I found that fixed

payments on a monthly and annual basis were reasonable, with any additional expenses to be covered on a reimbursement basis.

53 I accepted the Mother's submission that the provision of regular expenses on a reimbursement basis would be difficult, given the strained relationship between the parties. The parties appeared to disagree on even basic items such as purchasing shoes for the children.

54 Moreover, as the care and control parent who was managing the children around 90% of the time, the Mother should be allowed to allocate the regular maintenance sums she receives for the children as she deems appropriate within a budget, without having to account to the Father for every single expense (*UEB* at [13]).

55 The Father alleged in his closing submissions that the Mother was not transparent with her expenditure on the children or claims for maintenance. However, he did not provide any evidence of this. In any case, I found that any such transparency issue, even if made out, would be addressed by provisions for fixed payments towards the children's reasonable expenses.

### ***Orders made***

56 Based on the figures and reasons given above, I ordered that the Father pay the Mother the following sums as maintenance for the children:

- (a) With effect from 4 June 2024, a monthly maintenance of \$2,085.00 per month for the five children of the marriage, comprising:
  - (i) \$425.00 per month for each of the older three children;
  - (ii) \$380.00 per month for the fourth child; and

- (iii) \$430.00 per month for the youngest child.
- (b) 69% of the costs (not covered by financial assistance) related to year-end school expenses (i.e., schoolbooks, uniform, shoes, bags, water bottles, stationery) for any/all of the five children on a reimbursement basis;
- (c) 69% of the costs related to expenses for specialist medical consultations, treatments, and/or hospitalization at government-subsidized hospitals (including any related outpatient medical expenses) for any/all of the five children on a reimbursement basis;
- (d) An annual sum of \$240.00 for the five children (\$48.00 per child) for Hari Raya related expenses;
- (e) Backdated maintenance as follows:
  - (i) \$9,265.00 as lump sum maintenance for the children for the period of 6 September 2024 to 3 June 2025, to be paid in equal instalments of \$545.00 per month with effect from 4 June 2025;
  - (ii) \$830.00 as a partial reimbursement of the costs related to the youngest child's medical expenses; and
  - (iii) \$264.95 as a partial reimbursement of the costs related to the oldest child's mobile phone expenses.

**Conclusion**

57 Counsel for the Mother sought costs of \$500.00 to \$750.00, on the basis that the Mother had largely won the proceedings. The Father disagreed, stating that he was unable to afford this.

58 I made no orders as to costs. I did not agree with counsel’s position that the Mother had largely won the proceedings. Moreover, the proceedings were unnecessarily lengthened by delays on the Mother’s part, including the submission of new evidence during the trial when such evidence could have and should have been produced earlier.

Maryam Hasanah Rozlan  
District Judge

Sean Muhammad Marican (M M Marican & Co) for the Applicant;  
The Respondent in person and unrepresented.

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## **Annex 1: Children's reasonable monthly expenses**

### ***Children's current expenses***

1 The parties provided the following estimates of their current expenses for the children:

*Table 1 – Breakdown of current estimated expenses*

<b>Monthly expense</b>	<b>Mother's estimated expense</b>	<b>Father's estimated expense</b>
Food / Groceries	\$1,200.00	\$250.00
Dining Out	\$300.00	\$225.00
Clothing / Diaper / Toiletries	\$300.00	\$60.00
Medical / Creams / Supplements	\$900.00	
Transport	\$150.00	\$30.00
Pocket Money	\$120.00	
School Expenses	\$150.00	
Childcare / Student Care	\$48.00	
Tours and family outings	\$250.00	
<b>Total</b>	\$3,418.00	\$565.00
	\$3,983 (~\$796.60 per child)	

### ***Assessment of reasonable monthly expenses per child***

2 Having considered the above estimates by each party, I assessed each child's reasonable monthly expenses to be as follows:

Table 2.1 – Oldest child (12 years old)

Monthly expense	My assessment	Reason(s)
Groceries	\$395.00	Assessed as a whole. Given that the children had meals in school and/or after-school care on weekdays, this was a reasonable sum.
Dining Out		
Clothing / Diaper / Toiletries	\$50.00	The Mother's estimate of \$300.00 per month for five children included the cost of diapers for the youngest child (\$60.00). Given the parties' financial positions, \$50.00 per month for the child was reasonable, given that clothing was not purchased monthly.
Medical / Creams / Supplements	\$20.00	The Mother's estimate of \$900.00 per month for five children was on the high side as it included medical treatment at private clinics. There was no evidence that the child had any special medical conditions. Given the parties' financial positions, \$20.00 per month for the child was reasonable.
Transport	\$36.00	Considering the parties' estimated expense of \$180.00 per month for five children, \$36.00 per month per child (\$9.00 per week) was reasonable.
Pocket Money	\$40.00	The Mother estimated \$120.00 per month for five children. Given the parties' financial positions, \$10.00 per week for the child was reasonable.
School Expenses	\$20.00	The Mother explained that these expenses tended to be on an ad-hoc basis and included money that she gave to the children, which overlapped with "Pocket Money". I also noted that the child was covered by financial assistance. The Mother's estimate was therefore on the high side. Given the parties' financial positions, \$20.00 per month for the child was reasonable (\$240.00 per year).
Childcare / Student Care	\$14.00	Based on the Mother's current expenses, which was supported by evidence. This was reasonable.



Tours and family outings	\$40.00	The Mother explained that this included eating out and movies on weekends, as well as overseas travel every 3-4 months. The Mother's estimate was on the high side, given the overlap with "Dining Out" and "Transport". Given the parties' financial positions, \$40.00 per month per child was reasonable.
<b>Total</b>	<b>\$615.00</b>	

Table 2.2 – Second child (10 years old)

Monthly expense	My assessment	Reason(s)
Groceries	\$395.00	Assessed as a whole. Given that the children had meals in school and/or after-school care on weekdays, this was a reasonable sum.
Dining Out		
Clothing / Diaper / Toiletries	\$50.00	The Mother's estimate of \$300.00 per month for five children included the cost of diapers for the youngest child (\$60.00). Given the parties' financial positions, \$50.00 per month for the child was reasonable, given that clothing was not purchased monthly.
Medical / Creams / Supplements	\$20.00	The Mother's estimate of \$900.00 per month for five children was on the high side as it included medical treatment at private clinics. The Mother claimed the child suffered from eczema but had not produced evidence supporting this. Given the parties' financial positions, \$20.00 per month for the child was reasonable.
Transport	\$36.00	Considering the parties' estimated expense of \$180.00 per month for five children, \$36.00 per month per child (\$9.00 as week) was reasonable.
Pocket Money	\$40.00	The Mother estimated \$120.00 per month for five children. Given the parties' financial positions, \$10.00 per week for the child was reasonable.

School Expenses	\$20.00	The Mother explained that these expenses tended to be on an ad-hoc basis and included money that she gave to the children, which overlapped with “Pocket Money”. I also noted that the child was covered by financial assistance. The Mother’s estimate was therefore on the high side. Given the parties’ financial positions, \$20.00 per month for the child was reasonable (\$240.00 per year).
Childcare / Student Care	\$14.00	Based on the Mother’s current expenses, which was supported by evidence. This was reasonable.
Tours and family outings	\$40.00	The Mother explained that this included eating out and movies on weekends, as well as overseas travel every 3-4 months. The Mother’s estimate was on the high side, given the overlap with “Dining Out” and “Transport”. Given the parties’ financial positions, \$40.00 per month per child was reasonable.
<b>Total</b>	<b>\$615.00</b>	

Table 2.3 – Third child (8 years old)

Monthly expense	My assessment	Reason(s)
Groceries	\$395.00	Assessed as a whole. Given that the children had meals in school and/or after-school care on weekdays, this was a reasonable sum.
Dining Out		
Clothing / Diaper / Toiletries	\$50.00	The Mother’s estimate of \$300.00 per month for five children included the cost of diapers for the youngest child (\$60.00). Given the parties’ financial positions, \$50.00 per month for the child was reasonable, given that clothing was not purchased monthly.
Medical / Creams / Supplements	\$20.00	The Mother’s estimate of \$900.00 per month for five children was on the high side as it included medical treatment at private clinics. There was no evidence that the child had any special medical conditions. Given the parties’ financial positions, \$20.00 per month for the child was reasonable.

Transport	\$36.00	Considering the parties' estimated expense of \$180.00 per month for five children, \$36.00 per month per child (\$9.00 per week) was reasonable.
Pocket Money	\$40.00	The Mother estimated \$120.00 per month for five children. Given the parties' financial positions, \$10.00 per week for the child was reasonable.
School Expenses	\$20.00	The Mother explained that these expenses tended to be on an ad-hoc basis and included money that she gave to the children, which overlaps with "Pocket Money". I also noted that the child was covered by financial assistance. The Mother's estimate was therefore on the high side. Given the parties' financial positions, \$20.00 per month for the child was reasonable (\$240.00 per year).
Childcare / Student Care	\$14.00	Based on the Mother's current expenses, which was supported by evidence. This was reasonable.
Tours and family outings	\$40.00	The Mother explained that this included eating out and movies on weekends, as well as overseas travel every 3-4 months. The Mother's estimate was on the high side, given the overlap with "Dining Out" and "Transport". Given the parties' financial positions, \$40.00 per month per child was reasonable.
<b>Total</b>	<b>\$615.00</b>	

Table 2.4 – Fourth child (6 years old)

Monthly expense	My assessment	Reason(s)
Groceries	\$395.00	Assessed as a whole. Given that the children had meals in school and/or after-school care on weekdays, this was a reasonable sum.
Dining Out		
Clothing / Diaper / Toiletries	\$50.00	The Mother's estimate of \$300.00 per month for five children included the cost of diapers for the youngest child (\$60.00). Given the parties' financial positions, \$50.00 per month for the child was reasonable, given that clothing was not purchased monthly.

Medical / Creams / Supplements	\$20.00	The Mother's estimate of \$900.00 per month for five children was on the high side as it included medical treatment at private clinics. The Mother claimed the child suffered from eczema but had not produced evidence supporting this. Given the parties' financial positions, \$20.00 per month for the child was reasonable.
Transport	\$36.00	Considering the parties' estimated expense of \$180.00 per month for five children, \$36.00 per month per child (\$9.00 per week) was reasonable.
Pocket Money	\$0.00	Not necessary as the child was in kindergarten.
School Expenses	\$10.00	The Mother explained that these expenses tended to be on an ad-hoc basis and included money that she gave to the children, which overlaps with "Pocket Money". The Mother's estimate was therefore on the high side. Given the parties' financial positions, \$10.00 per month for the child was reasonable (\$120.00 per year).
Childcare / Student Care	\$0.00	Subsidized.
Tours and family outings	\$40.00	The Mother explained that this included eating out and movies on weekends, as well as overseas travel every 3-4 months. The Mother's estimate was on the high side, given the overlap with "Dining Out" and "Transport". Given the parties' financial positions, \$40.00 per month per child was reasonable.
<b>Total</b>	<b>\$551.00</b>	

Table 2.5 – Youngest child (5 years old)

Monthly expense	My assessment	Reason(s)
Groceries	\$395.00	Assessed as a whole. Given that the children had meals in school and/or after-school care on weekdays, this was a reasonable sum.
Dining Out		

Clothing / Diaper / Toiletries	\$120.00	The Mother's estimate of \$300.00 per month for five children included the cost of diapers for the youngest child (\$60.00). Given the parties' financial positions, \$120.00 per month for the child was reasonable (inclusive of \$70.00 for diapers based on the parties' respective estimates), given that clothing was not purchased monthly.
Medical / Creams / Supplements	\$20.00	The Mother's estimate of \$900.00 per month for five children was on the high side as it included medical treatment at private clinics. It was undisputed that the child has severe eczema that requires treatment on an ad-hoc basis. I provided for this exceptional expense separately. For general monthly medical expenses, \$20 per month for the child was reasonable.
Transport	\$36.00	Considering the parties' estimated expense of \$180.00 per month for five children, \$36.00 per month per child (\$9.00 per week) was reasonable.
Pocket Money	\$0.00	Not necessary as the child was in kindergarten.
School Expenses	\$10.00	The Mother explained that these expenses tended to be on an ad-hoc basis and included money that she gave to the children, which overlaps with "Pocket Money". The Mother's estimate is therefore on the high side. Given the parties' financial positions, \$10.00 per month for the child was reasonable (\$120.00 per year).
Childcare / Student Care	\$0.00	Subsidized.
Tours and family outings	\$40.00	The Mother explained that this included eating out and movies on weekends, as well as overseas travel every 3-4 months. The Mother's estimate was on the high side, given the overlap with "Dining Out" and "Transport". Given the parties' financial positions, \$40.00 per month per child was reasonable.
<b>Total</b>	<b>\$621.00</b>	

**Annex 2: Father's reasonable monthly expenses**

Having considered the estimates provided by the Father and his evidence, I assessed the Father's reasonable monthly expenses to be as follows.

Monthly expense	Father's estimate	My assessment	Reason(s)
Dining Out	\$200.00*	\$200.00	<i>*The Father had omitted this in his documents but clarified this expense in his oral evidence.</i>
Bus / MRT	\$20.00	\$20.00	
Vehicle Loan	\$245.00	\$245.00	
Fuel	\$100.00	\$100.00	
Road Tax	\$10.67	\$10.67	
Motor Insurance	\$300.00	\$300.00	
ERP	\$10.00	\$10.00	
Others	\$20.00	\$0.00	No explanation or evidence was provided.
Medical	\$100.00	\$30.00	Assessed as a whole and adjusted based on the Father's oral evidence. This covered treatment and medication.
Dental	\$16.00		
Clothing	\$100.00	\$70.00	Assessed as a whole and confirmed by the Father in his oral evidence. This was not an expense incurred monthly.
Shoes	\$100.00		
Personal Grooming	\$20.00		
Toiletries	\$50.00	\$50.00	
Supplements	\$30.00	\$30.00	
Pre-paid Mobile Phone	\$25.00	\$25.00	

Allowance for parents	\$800.00	\$0.00	The Father confirmed that he was paying this sum of his own volition. This was not a necessary expense and should not be prioritized over the children's maintenance. The Father's focus ought to be on supporting the children.
Entertainment	\$50.00	\$50.00	This was undisputed by the Mother.
Hobbies	\$50.00	\$0.00	This appeared to overlap with "Entertainment". No explanation or evidence was provided by the Father.
Cigarettes / Alcohol	\$100.00	\$50.00	Though the Father explained that he required cigarettes to concentrate at work, I did not consider this a necessity. The Father's focus ought to be on supporting the children. I therefore adjusted this to a lower figure.
Savings	\$700.00	\$0.00	The Father explained that he required savings to secure a place of his own, given that he had agreed for the Flat to be transferred to the Mother without any cash or CPF consideration. However, savings are not a necessary expense and should not be prioritized over the children's maintenance. The Father's focus ought to be on supporting the children.
<b>Total</b>	<b>\$3,046.67</b>	<b>\$1,190.67</b>	