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Security bond requirements for MDWs

You must buy a security bond for your migrant domestic worker (MDW), unless she is a Malaysian. You can buy the bond at any bank or insurance company.

What is a security bond

A security bond is a binding pledge to pay the government if either you or your helper breaks the law or [Work Permit conditions](#). The bond is in the form of a banker's or insurer's guarantee.

You must buy a **\$5,000 security bond** for each helper you employ, except for Malaysian helpers. You cannot ask your helper to pay for the bond.



When to buy the bond

Before your helper arrives in Singapore, you must:

1. Buy a security bond, [medical and personal accident insurance](#) for her. You can buy them as a package or separately.
2. Inform your insurer to send us the security bond details. It takes up to **3 working days**.

Tip

If your insurer asks for your helper's FIN, you can find it on the helper's in-principle approval or renewal invitation.

3. Ensure the security bond **takes effect when she arrives**. You can  [check the security bond status](#).
4. Log in to  [WP Online](#) to print the security bond acknowledgement letter. Send a copy of the letter to your helper.

If the security bond is **not** in effect when your helper arrives in Singapore, the immigration officer will **not** allow her to enter. We are unable to change the security bond effective date to allow the helper to enter Singapore. You will have to send her home immediately.

When the bond will be discharged

You will be discharged from the security bond liability only if you meet all of these conditions:

- You have cancelled the Work Permit.
- The helper has returned home.
- You did not breach any of the security bond conditions.

If all conditions are met, the security bond will usually be discharged **one week** after your helper has left Singapore.

You'll be notified by post when the security bond is discharged.

When the bond will be forfeited

Your security bond may be forfeited if any of these happens:

- You or your helper violates any of the Work Permit or security bond conditions.
- You don't pay your helper's salary on time.
- You fail to send your helper home when her Work Permit is expired, revoked or cancelled.
- Your **helper goes missing**.

You will not be liable for your helper's violations (such as those relating to pregnancy) if you can prove that you have:

- Informed her of the Work Permit conditions she must comply with.
- Reported a violation when you first become aware of it.

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