

Hiring a Foreign Domestic Worker (Migrant Domestic Worker) in Singapore

Hiring a **Foreign Domestic Worker (FDW)** – now officially termed *Migrant Domestic Worker (MDW)* – is a common solution for households in Singapore that need help with caregiving and housework. In fact, about **1 in 5 households** employs an MDW, with roughly **245,000 MDWs** working in Singapore as of 2025 ¹. This guide provides **full, detailed information** on how to hire an MDW, the requirements for employers and workers, the application process, and the responsibilities involved, based primarily on the Ministry of Manpower (MOM) regulations and supplemented by trusted third-party insights.

Overview of the Work Permit for an MDW

A Foreign Domestic Worker in Singapore must have a valid **Work Permit (WP)** issued by MOM. The Work Permit for an MDW is typically **valid for up to 2 years** and is **renewable** as long as conditions are met ² ³. Key facts about the MDW Work Permit include:

- **Who It's For:** The Work Permit is required for *foreigners hired as live-in domestic helpers* in Singapore. Both the employer and the helper must meet eligibility criteria (detailed below) ⁴.
- **Who Can Apply:** The application can be made by the employer themselves, an authorised Employment Agent (licensed agency), or an eligible sponsor. The employer (or their representative) is responsible for applying for the MDW's Work Permit ⁵.
- **Duration:** The Work Permit is issued for up to 2 years (usually aligned with a 2-year employment contract), **depending on the validity of the security bond** provided (the bond is often 26 months to cover the 2-year period plus an extra 2 months) ⁶.
- **Foreign Worker Levy:** Employers must pay a **monthly levy fee** to the government for each MDW employed ⁷. (Details on the levy rates and concessions are provided in the *Financial Obligations* section below.)
- **Medical & Accident Insurance:** Employers are *legally required* to purchase and maintain minimum coverage of **medical insurance** and **personal accident insurance** for the MDW throughout her employment ⁷. (Insurance requirements are detailed below.)
- **Relevant Laws:** MDWs are not covered by the general Employment Act, but the employment is governed by the **Conditions of Work Pass** and the **Employment of Foreign Manpower Act** ⁸. These set the rules and conditions (e.g. MDW can only work for the official employer and at the registered address, must not be ill-treated, etc.). Violation of Work Permit conditions can lead to penalties.

Pass Map (Process Overview): In summary, hiring an MDW involves a series of steps **before applying, before arrival, upon arrival, ongoing monthly/periodic tasks, and end-of-employment tasks**. MOM provides a "Pass Map" outlining these stages ⁹ ¹⁰:

- **Before Applying:** Ensure you meet eligibility requirements and (if first-time employer) attend the required orientation. Plan finances and decide whether to use an agency or hire directly.
- **Before MDW's Arrival:** Apply for the Work Permit and obtain in-principle approval (IPA). Purchase the security bond and insurance, and (for first-time MDWs) register them for the Settling-In Programme.

- *Upon Arrival:* Within days of arrival, the MDW must attend the Settling-In Programme (if required) and undergo a medical examination. Then the Work Permit can be issued and the ID card delivered.
- *Monthly/Ongoing:* Pay the monthly levy on time (via GIRO or other methods), and send the MDW for a medical screening every 6 months (6ME). Provide for the MDW's well-being (rest days, salary, etc.) continually.
- *As Needed:* If changes occur (address change, MDW renewals, transfers, etc.), notify MOM or follow the specific processes. When ending the employment, cancel the Work Permit and properly repatriate the worker.

Below, we break down **all the detailed information** you need for each aspect of hiring and employing a foreign domestic worker in Singapore.

Eligibility Requirements

Both the **Employer** and the **Foreign Domestic Worker** must meet specific eligibility criteria set by MOM in order to obtain a Work Permit for an MDW.

Employer Eligibility and Requirements

To hire a migrant domestic worker, **the employer must:**

- **Be at least 21 years old** ¹¹ .
- **Not be an undischarged bankrupt** ¹¹ .
- **Have the mental capacity** to fully understand and discharge the responsibility of being an employer ¹² . (For example, someone suffering severe cognitive impairments like advanced dementia may not qualify as they cannot supervise the helper ¹³ .)
- **Have a genuine need for domestic help** – MOM will consider your household needs (such as having young children, elderly, or family members with special needs who require caregiving) and **your financial ability** to hire and maintain an MDW ¹⁴ . This includes being able to provide acceptable accommodation and upkeep for the helper.

There is **no fixed public minimum income** revealed by MOM, but your household income is assessed to ensure you can afford the total cost (salary, levy, food, insurance, etc.) of a maid ¹⁵ ¹⁶ . For privacy reasons, MOM does not publish the exact income threshold, but they set it based on the “realistic overall cost” of employing an MDW ¹⁵ .

- *Note:* If your income is below the usual requirement, you **may still qualify under special schemes** (see **Financial Requirements & Special Schemes** below) by combining income with a family member or having a sponsor, as applicable ¹⁷ ¹⁸ .

First-Time MDW Employers – Mandatory EOP: If you have never employed a domestic worker in Singapore before, you **must complete the Employers’ Orientation Programme (EOP)** before applying for a Work Permit ¹⁹ . The EOP is a 3-hour program (available online or in-person) that educates new employers on their roles and responsibilities. It should be done **at least 2 working days prior to the Work Permit application** ²⁰ ²¹ . The EOP costs about **\$35 (online) or \$35-\$60 (classroom)** depending on provider and language ²² ²³ . *(If a first-time employer is unable to attend due to valid reasons such as medical issues or late-term pregnancy, MOM allows appointing a representative to attend on their behalf under certain conditions* ²⁴ ²⁵ .)

Health Conditions: The employer should not have medical conditions that would prevent them from supervising the helper. For example, MOM cites that if an employer has severe Alzheimer's, uncontrolled schizophrenia, etc., such that they cannot exercise proper oversight, they may be disqualified ¹³ .

Number of MDWs and Debarment: Generally, an ordinary household can employ **one MDW**. Hiring a second MDW is possible only for households with certain needs (e.g. multiple young children or a large family) and sufficient income, and requires MOM's approval on a case-by-case basis ¹⁴ ¹⁷ . Employers who **frequently change MDWs** (more than 3 helpers in a 12-month period) will be flagged as "Frequent Change Employers" ²⁶ . If you attempt to hire a *4th MDW within a year*, MOM will require you to attend a special **CONNECT workshop** conducted by the Association of Employment Agencies (Singapore) to review your hiring practices ²⁷ . The CONNECT workshop is a 1-hour session (costing about \$80) designed to help you better manage and retain an MDW ²⁸ ²⁹ . Failure to comply with such directives, or violations like abuse or not paying salary, can lead to you being **debarred (banned) from hiring MDWs** in the future ³⁰ ³¹ . (Both the offending employer and their spouse can be permanently barred if convicted of serious abuse ³⁰ .)

Financial Assessment & Schemes: Married couples can combine incomes in a joint application by default ³² . If you do not meet the income criteria alone, MOM provides two special schemes:

- **Joint Income Scheme:** Allows combining your income with **one** other immediate family member residing at the same address (e.g. a sibling, parent, or adult child) who is not your spouse ³³ ³⁴ . The primary applicant (you) must be a Singaporean/PR, ≥ 21 , not bankrupt, have mental capacity, and notably your **own income must be higher** than that of the family member you're combining with ³⁵ . Only one extra person's income can be included ³³ .
- **Sponsorship Scheme:** Designed for **elderly citizens (60+)** who have *no income and no co-residing working adults*. Under this scheme, up to **two sponsors** (such as the employer's adult children, grandchildren, or siblings) can sponsor the application with their income ³⁶ ³⁷ . The elderly person (the would-be employer) must be SC/PR, age ≥ 60 , and meet the same general criteria (not bankrupt, mental capacity, etc.) ³⁸ . The sponsors' combined income will be assessed for the Work Permit ³⁷ ³⁹ . Sponsors essentially share responsibility for the helper's upkeep and levy payment ⁴⁰ .

These special schemes help lower-income families or seniors get a helper by leveraging family support. Applications via these schemes can be done through MOM's online system or by submitting the specific forms for Joint Income/Sponsorship ⁴¹ .

MDW (Helper) Eligibility Requirements

A foreign domestic worker **must also meet MOM's criteria** to be issued a Work Permit:

- **Gender:** Only **female** migrant domestic workers can be hired on this pass (male domestic workers are not allowed under the MDW scheme) ⁴² .
- **Age:** The MDW must be **at least 23 years old and below 50 years old** at the point of Work Permit application ⁴³ . In other words, new Work Permits will not be approved for those under 23 or 50 and above. Once working, an MDW can continue to renew her Work Permit up until she is 60 years old ⁴⁴ , after which renewal is generally not allowed (60 is the maximum age for MDWs).
- **Source Country/Nationality:** The helper must be from an **approved source country or region**. MOM's approved countries for MDWs include **Bangladesh, Cambodia, Hong Kong, India, Indonesia, Macau, Malaysia, Myanmar, Philippines, South Korea, Sri Lanka, Taiwan, and Thailand** ⁴⁵ . (Most MDWs in Singapore come from countries like Philippines, Indonesia,

Myanmar, etc. Other nationalities listed are possible though less common. Note that mainland Chinese nationals are *not* allowed as FDWs, and male workers from these countries would only be eligible for other work permits, not as domestic workers.)

- **Education:** The MDW must have **minimum 8 years of formal education** and possess a **recognized certificate** as proof of her educational level ⁴⁶. This typically means at least an 8th grade education. (This requirement is to ensure basic literacy and ability to benefit from training; agencies will usually handle verification of certificates for the helper.)
- **First-Time MDWs:** If the candidate has **never worked in Singapore before as a domestic worker**, she is considered a *first-time MDW*. This includes someone who had an approved Work Permit but did not actually commence work (e.g., she got an IPA previously but never entered or started work here) ⁴⁷. First-time MDWs have some additional requirements:
 - They **must attend the Settling-In Programme (SIP)** upon arrival (see below) ⁴⁸.
 - They will be scheduled for special interviews by MOM during their first year (detailed later in *Employment Oversight*).
- **Not Related to Employer:** The MDW **cannot be related to the employer**. Hiring a family member (even if they are from overseas) as your domestic helper is not allowed under this work permit category ⁴⁹.
- **Not in Singapore During Application:** The helper **must not already be in Singapore** at the time of the Work Permit application (unless she is a transfer MDW already working for another employer here). In practice, employers apply for the Work Permit while the helper is overseas, get an in-principle approval, and then bring her in. **Only after the IPA is issued and the \$5,000 security bond is purchased can the helper travel to Singapore** to start work ⁵⁰. (*Exception: Malaysian helpers are exempt from the security bond and can be in Singapore without these restrictions, but generally even Malaysians are usually not in-country before IPA unless on another pass.*)
- **Work at Registered Address:** The MDW can **only work at the residential address stated on the Work Permit (the employer's NRIC-registered address)** ⁵¹. She is strictly for domestic work at that home and cannot be deployed to other locations or businesses (more on this under Employment Rules).
- **Settling-In Programme:** As noted, any MDW who is new to Singapore (first-timer) is **required to attend a Settling-In Programme** shortly after arrival ⁴⁸. The employer will be informed in the IPA letter if the helper must attend SIP, and it is the employer's duty to register and send her for it.

In summary, the helper should be a **female age 23–49** from one of the approved countries, with **at least 8 years of schooling**, and if she's new to Singapore, she must go through additional orientation steps.

Additional Note on Helper's Background: Employers often choose MDWs based on nationality and experience. While MOM doesn't impose experience requirements, some source countries have their own rules. For example, the Philippines requires their domestic workers to be at least 24 years old and to have prior domestic work training/certification before deployment. Also, different nationalities have different typical salary expectations (covered below). Employers can **check a candidate's employment history in Singapore** via MOM's FDW eService using details like the helper's FIN or passport (with her consent) ⁵² – this is useful to see if a “new” helper actually had prior contracts or was transferred.

Financial Obligations & Costs of Hiring an MDW

Hiring a domestic helper involves several financial components: the helper's **salary**, the government **foreign worker levy**, a **security bond**, and the cost of **insurance**, plus various one-time expenses (like application fees, agency fees, etc.). Below is a detailed breakdown:

Helper's Salary

No Official Minimum Salary by Law: Singapore's MOM does **not mandate a minimum wage** for MDWs – the salary is determined by market rates and mutual agreement. There is “no minimum required” salary threshold for the Work Permit itself ⁶. However, **employers must pay at least the amount they declared in the Work Permit application** and as stated in the employment contract ⁵³ ⁵⁴. In practice, the market rates and source country guidelines set the baseline.

Typical Salary Range: In 2025, the **average monthly salary** of a live-in domestic helper in Singapore ranges from about **S\$400 to S\$650** ⁵⁵ ⁵⁶ for new hires, depending on the helper's nationality and experience. Experienced transfer helpers or those with special skills can command higher salaries (often \$700-\$900 or more). Here are **common minimum salary levels by nationality** as observed in the industry:

- **Myanmar:** Around **S\$450** per month (entry-level) ⁵⁷.
- **Indonesia:** Around **S\$550** per month ⁵⁷.
- **Sri Lanka:** Around **S\$497** per month (often rounded to ~\$500) ⁵⁷.
- **Philippines:** Around **S\$570** per month ⁵⁷.

These figures are often influenced by the requirements of the source countries. For example, the Philippine government imposes a minimum overseas FDW salary of **US\$400 (commonly increased to US\$500 or US\$600 in recent years)**, which roughly translates to **S\$570–S\$820**. Indeed, by 2025 many agencies in Singapore quote **~S\$600 as the minimum for Filipino helpers** ⁵⁸. Indonesian agencies also often set a floor around S\$550 for fresh helpers. Employers should be prepared that *actual salaries* can be higher than these minimums, especially if the helper has prior experience in Singapore or other countries ⁵⁹. A highly experienced helper or one with nursing/caregiver training can earn **S\$700–S\$1000+**. During times of shortage (e.g. during COVID-19 when entry was limited), transfer helpers' salaries climbed further due to demand ⁶⁰ ⁶¹.

Payment of Salary: By law, the MDW's salary must be paid **on time, every month**, and no later than 7 days after the end of each salary period (which cannot exceed one month) ⁶² ⁶³. Employers **must pay the full salary as promised** (you cannot pay less than what was agreed/declared). If the helper agrees to work on her rest day for extra pay, that *extra pay* (at least one day's wage) is on top of her basic salary and cannot count toward it ⁶⁴ ⁶⁵.

MOM **encourages paying salary via direct bank transfer** into the helper's own account for safety and transparency ⁶⁶. If the helper requests payment to a bank account, the employer **must accommodate that request** ⁶⁷. The account should be in her name only (not a joint account with the employer) ⁶⁶. Employers can help the helper open a bank account (POSB offers a basic account for MDWs) ⁶⁸.

If paying **in cash**, employers are required to **keep written salary records/receipts** and have them signed by the helper each pay period to acknowledge she received her wages ⁶⁹ ⁷⁰. These records should be retained in case of disputes or inspections.

No Withholding of Salary: *It is illegal for employers to keep the MDW's salary or any portion of her money on her behalf.* Since 1 Jan 2019, employers **cannot safekeep the helper's cash for them, even if she asks** ⁷¹. You also cannot hold onto her ATM card or bank book ⁷¹. The helper must have free control over her own earnings.

Salary Deductions and Placement Loan: When hiring through an agency, many first-time MDWs incur a **placement loan/fee**, which is essentially an amount the helper owes to the agency (often covering

her training, airfare, recruiter fees in her home country, etc.). Often, the agency requires the *employer* to pay this upfront to them, and then allow the employer to deduct it from the helper's salary over the first few months. By industry norms, this **placement loan is usually equivalent to about 1 or 2 months of the helper's salary** ⁷² . For example, if a helper's salary is \$600, the agency might charge a \$1,200 placement fee which results in the helper receiving no salary for 2 months (because those months' salaries go to reimburse the employer). **Important:** Singapore laws stipulate that MDWs must still be given at least some allowance if salary is being deducted – typically, agencies ensure the helper gets at least ~\$20 monthly for personal expenses during the loan period. As an employer, you should **clearly agree on any salary deductions** (for loan or advances) in the employment contract ⁷³ . Note that *placement fees/loans are not considered part of your costs* in the long run since you recoup them via salary deductions ⁷⁴ , but you need to front that money initially. Always get a receipt and agreement for any such deductions, and be aware that excessive or illegal deductions can get employers in trouble.

Giving Raises/Bonus: While not required by law, MOM “**encourages**” employers to **reward good performance** by giving periodic salary increments or a contract completion bonus/gratuity ⁷⁵ . Many employers give a month's salary as a bonus at the end of a 2-year contract to a helper who is renewing, as a gesture of appreciation. This is optional, but a good practice to incentivize and retain a good helper ⁷⁶ .

Foreign Worker Levy

The **monthly levy** is a government fee paid by employers for having a foreign domestic worker. This is separate from the helper's salary (the helper does not benefit from the levy; it's paid to the government). The levy serves as a tool to regulate the number of foreign workers.

Levy Rates: For MDWs, the levy rates as of 2024-2025 are ⁷⁷ :

- **Standard (Normal) Rate – First MDW: S\$300 per month** (or about \$9.87 per day) ⁷⁸ .
- **Standard Rate – Subsequent MDWs: S\$450 per month** for each additional helper (if you have more than one) ⁷⁸ .
- **Concessionary Rate: S\$60 per month** (about \$1.98 per day) ⁷⁸ .

Most families will pay either \$300 or \$60 per month for one helper, depending on eligibility for concession. The **Concessionary Levy** is a substantially reduced rate intended to support certain households.

Levy Concession Eligibility: You qualify for the \$60/month concessionary levy if you meet one of the following conditions (at least one **eligible person** in the household):

- **Young Child Scheme:** You have a child who is a Singapore Citizen below 16 years old living at the same address ⁷⁹ ⁸⁰ .
- **Elderly Scheme:** You have an elderly family member who is a Singapore Citizen aged 67 or above in the household ⁸¹ .
- **Persons with Disabilities Scheme:** You have a family member with disabilities who requires help with daily activities (typically must be a Singapore Citizen and certified by a doctor or assessed for dependency) ⁸⁰ .

Each eligible household can get the concessionary levy for **up to two MDWs** at a time (if you have two eligible dependents, e.g., an elderly parent and a young child, you might get \$60 rate for two helpers). Do note the concession is *per household*, not per dependent beyond two. If you lose eligibility (e.g., the

child turns 16, or the elderly person is no longer staying with you), the levy will revert to normal from that point ⁸² .

Example: A family with two children under 16 can hire one helper at \$60/month. If they hire a second helper, that second helper also qualifies for concession at \$60 (instead of \$450) because of the young children. If the children were older or not citizens, no concession would apply and the first helper would be \$300, second \$450.

Levy Payment: The levy is payable **monthly to MOM, due by the 17th of the following month** (e.g., January's levy due by 17th Feb) ⁸³ . Most employers set up **GIRO (auto-debit)** for convenience ⁸⁴ . With GIRO, the amount is deducted on the 17th of each month from your bank account ⁸⁵ . If not on GIRO, you can pay via e-payment like PayNow QR by the due date ⁸⁶ , and MOM will send a monthly levy bill (available online on the 3rd working day of each month) ⁸⁷ .

Penalties for Late/Non-Payment: If you miss levy payments, penalties include a **late payment fine** and more critically, if you **owe 2 months of levy**, the MDW's Work Permit will be **revoked** by MOM ⁸⁸ . You'll also be barred from applying for or renewing work passes until the debt is cleared ⁸⁹ . So it's very important to pay levies on time. If you consistently default, legal action can be taken to recover the levy ⁹⁰ .

If you no longer need the helper or are facing difficulty, it's better to cancel the Work Permit (and send her home or transfer her) than to accumulate unpaid levy, as the levy will keep clocking until the permit is cancelled.

Levy Waiver: In certain situations, you can apply for a levy waiver, for example if your helper is away on home leave for an extended period, or is in the hospital long-term, etc. A levy waiver stops the levy charges temporarily. You must notify MOM and apply with proof for such waivers (e.g., if she's on overseas leave beyond 7 days, you can get a levy waiver for that period) ⁹¹ ⁹² .

Security Bond

For every non-Malaysian MDW, the employer must post a **Security Bond of S\$5,000** to MOM ⁹³ . The security bond is essentially a **guarantee** (in the form of a banker's or insurer's guarantee) that you will fulfill the conditions of the Work Permit and not violate laws ⁹⁴ . If you or the helper breaches certain conditions, MOM can **forfeit the bond** (claim the \$5,000).

Who Needs the Bond: All employers hiring an MDW who is not Malaysian must buy this bond ⁹³ . For Malaysian helpers, the bond requirement is waived (due to historically low risk of overstays, etc.) ⁹⁵ . Note that even if your helper is from, say, Indonesia but is a permanent resident in Malaysia, the waiver doesn't apply – it's specifically for Malaysian nationality.

How to Purchase: You obtain the security bond from any Singapore **bank or licensed insurance company**. Most employers opt to purchase a **security bond as part of a package with the maid insurance** (insurance companies often bundle it). Essentially you pay a small premium (around \$50-\$70) and the insurer provides a \$5,000 guarantee to MOM on your behalf. The bond is **submitted electronically** by the insurer to MOM. You should ensure the bond is set to start by the helper's arrival date.

When to Buy: Before the helper arrives, you must have the bond in place ⁹⁶ . The steps are: 1. Buy the security bond (and the insurance) once the Work Permit IPA is approved, before her entry. 2.

Instruct or ensure the insurer **sends the bond details to MOM**. This processing can take up to 3 working days ⁹⁷. 3. Make sure the bond's effective start date **coincides with her arrival**. You can check the bond status online via MOM's systems ⁹⁸. 4. Print the **Security Bond Acknowledgement Letter** from MOM's system and send a copy to your helper before she comes ⁹⁹. She might need to show it at immigration on arrival.

If the bond is **not active when she lands**, immigration will **deny her entry** and you'd have to send her back immediately at your expense ¹⁰⁰. So timing is critical.

What the Bond Covers (Conditions): The security bond is at risk if *either you or the helper* violate certain conditions of the Work Permit ⁹⁴. Key scenarios where **your \$5,000 bond may be forfeited** include:

- **Work Permit / Law Violations:** If you **illegally deploy the helper** (e.g., made her work at someone else's house or in a shop) or if the helper herself breaks the law (e.g., she runs away, or works illegally) ¹⁰¹. Essentially, any violation of Work Permit conditions by either party can trigger the bond.
- **Not Paying Salary on Time:** If you **fail to pay her salary on schedule**, MOM can forfeit the bond ¹⁰¹. Ensuring prompt salary payment is a bond condition.
- **Failure to Repatriate:** If you **do not send the helper home promptly when her Work Permit is expired, cancelled, or revoked**, the bond can be taken ¹⁰². (This is to ensure employers don't abandon helpers in Singapore. You are responsible for her until she leaves or is transferred legally.)
- **Helper Goes Missing:** If the helper **absconds and goes missing**, and you cannot produce her to MOM, your bond may be forfeited ¹⁰³. (There is a process to report a missing MDW to MOM and the police; if you have made a police report and genuinely cannot locate her, MOM might not forfeit if you've fulfilled due diligence. But generally, a runaway helper puts the bond at high risk.)

However, MOM has provisions to **not hold employers liable for certain violations by the helper** (like if she becomes pregnant or moonlights on her rest day) *provided* you, the employer, can prove that **you informed her of the rules and you reported any violation promptly upon discovering it** ¹⁰⁴. For example, one Work Permit condition is the helper must not get pregnant. If despite your warnings, she got pregnant and you **notify MOM as soon as you find out**, you may avoid bond forfeiture for that incident ¹⁰⁴. Basically, you are expected to educate the helper on the rules, and not be complicit in any breach.

Bond Discharge: The \$5,000 guarantee will be **discharged (cancelled)** when you meet all these conditions at end of employment ¹⁰⁵: - You have properly **cancelled the Work Permit**. - The helper has **been repatriated/home**. - No pending violations – you did not breach any bond/permit conditions.

If all is in order, MOM will typically release the bond about **1 week after the helper's departure** from Singapore ¹⁰⁶. You'll receive a notification by post confirming the discharge ¹⁰⁷. (If you bought from an insurer, it means the insurer is no longer at risk and you don't owe anything further.)

Important: You *cannot* ask the helper to bear the cost of the bond or deduct any money for the bond from her salary ⁹³. The security bond is entirely the employer's responsibility and is like a collateral for the government.

Medical and Personal Accident Insurance

It is mandatory for employers to purchase two types of insurance for their MDW **before she arrives** in Singapore ¹⁰⁸ :

1. **Medical Insurance (Hospitalization Coverage)**
2. **Personal Accident Insurance**

These ensure that the helper's medical needs and accident compensation are covered without excessive cost to the employer or burden to the helper.

Medical Insurance (MI): You must buy a medical insurance plan for the helper that covers **inpatient care and day surgery**, with a **minimum annual claim limit of S\$60,000** ¹⁰⁹ . This means for each year of the policy, at least \$60k of hospitalization expenses can be claimed. The plan can have sub-limits (e.g. a cap per surgery or per condition), but **each sub-limit must also be at least \$60k** to meet MOM's requirement ¹¹⁰ .

Recent **enhancements to Medical Insurance requirements** took effect from **1 July 2023** (Stage 1) and further changes by **1 July 2025** ¹¹¹ : - *From 1 Jul 2023:* The minimum annual coverage was raised to **\$60,000** (from the old \$15,000 requirement), and insurers must incorporate a co-payment feature for very large bills – specifically, for claim amounts above \$15,000, the insurer must pay **75%** and the employer co-pays 25% of the amount exceeding \$15k ¹¹¹ ¹¹² . This is to protect employers from catastrophic bills while still encouraging prudent use of medical services. - *From 1 Jul 2025:* Additional enhancements will kick in, including **standardization of allowable exclusion clauses** (insurers cannot exclude lots of things arbitrarily – they have to stick to MOM's standard list of exclusions) ¹¹³ , **age-differentiated premiums** (only two age bands: helpers 50 and below vs. above 50, to keep premiums reasonable for older helpers) ¹¹³ , and **direct payment to hospitals** by insurers to streamline claims ¹¹³ . Essentially, by 2025 all MDW medical insurance policies must meet these improved standards.

MOM encourages employers to **buy the enhanced MI early** (even before the deadlines) for better protection ¹¹⁴ . You can check with insurers offering “MOM compliant” maid insurance – as of 2023 many updated their plans to meet Stage 1 requirements.

Personal Accident Insurance (PAI): This separate policy provides compensation in the event the helper suffers a serious accident resulting in **permanent disability or death**. MOM requires a **minimum sum assured of S\$60,000** ¹¹⁵ . Key points: - It must cover **unexpected accidents** leading to permanent disability or death, and **payout to the helper or her beneficiaries** (usually next-of-kin) ¹¹⁶ . - The coverage **cannot have extra exclusions not allowed by MOM regulations** ¹¹⁷ . (In other words, it should be a fairly broad accident cover without sneaky exceptions beyond the standard; MOM has a list of permissible exclusions in the law, e.g. self-harm might not be covered, etc.) - This insurance ensures that if a tragedy occurs, the helper (or her family) gets a lump sum compensation of at least \$60k, which is meant to provide some financial security for them ¹¹⁸ . The employer is responsible for securing this policy and paying the premium.

Important Insurance Notes: - The **cost of these insurances must be borne by the employer**. You **cannot deduct the premiums from the helper's salary** or ask her to pay any part of it ¹⁰⁸ ¹¹⁹ . It's part of your obligation as an employer. - Most employment agencies will offer to handle the insurance purchase for you as part of their service, or you can buy a plan online yourself. Typical maid insurance packages (inclusive of \$5k bond guarantee and the required MI/PAI coverage) cost around **S\$250 – \$350 for a 26-month policy** (2-year plus extra months). Prices vary by coverage limits (some plans offer higher medical coverage or add outpatient riders, etc.). - **Primary Care Plan (PCP):** In addition to the

required insurance, since 2022, employers have the option to buy a *Primary Care Plan* for MDWs. This is a healthcare scheme (through MOH) that for about \$108 a year covers unlimited outpatient GP visits and basic health checks for the helper. It's not mandatory (unless regulations change) but is encouraged to ensure the helper's primary care needs are met at a fixed cost. If you do not buy PCP, you are still responsible for all the helper's outpatient medical bills out-of-pocket (the mandatory medical insurance usually only covers hospitalization). Many employers either purchase PCP or arrange a similar rider with their insurance for outpatient coverage. - **Medical Expenses:** Regardless of insurance, employers must pay any medical costs incurred by the helper that are necessary. If the helper falls ill or gets injured (even off-duty on a rest day), you are obligated to ensure she gets medical treatment and you bear the cost, *at least up to the insurance limits* ¹²⁰. Helpers are **not covered under Singapore's Work Injury Compensation Act**, so the employer's responsibility for medical care comes under the Work Permit conditions and the employment contract ¹²¹ ¹²². Essentially, the helper should not have to pay for her own medical care. - **Vaccination Requirement:** Not exactly insurance, but note that starting **1 Sep 2025**, if the employer's household has any child under 7 who isn't fully vaccinated for measles, the employer must ensure the MDW has immunity against measles (either vaccinated or has antibodies) ¹²³. This is a new requirement to prevent measles transmission; it means you might need to get your helper a measles shot or serology test as part of the medical exam if you have young kids. Also, MDWs are required to be vaccinated against COVID-19 as per entry requirements (this is handled before arrival usually).

In summary, **budget for insurance and bond** as mandatory costs. These protect you and the helper. Ensure the insurance policies meet MOM's minimum coverage: **\$60k hospital, \$60k accident**. Keep records of the policies and their terms, and renew them in time (especially if you renew the Work Permit, you must renew insurance and bond too).

Other One-Time Costs and Agency Fees

Beyond the ongoing costs of salary and levy, hiring a maid entails some one-off or initial expenses:

- **Work Permit Application Fee:** \$35 per application (non-refundable) payable to MOM when you apply ¹²⁴ ¹²⁵. If the application is approved, there's another **\$35 issuance fee** when you issue the Work Permit card ¹²⁶.
- **Employers' Orientation Programme:** \$35 (online) up to \$60 (classroom) if you need to attend (first-timers) ²³.
- **Settling-In Programme (SIP) Fee:** Around \$75 to \$80, typically. The SIP is paid by employers (often included in agency package). It's a one-day course for first-time MDWs on safety and living in Singapore.
- **Medical Examination Fee:** The initial post-arrival medical check (~2 weeks after arrival) might cost around \$80 – \$120 at a clinic (including x-rays for TB, blood tests for HIV/syphilis, etc.). Six-monthly check-ups are usually around \$40 each (less if basic, more if added tests).
- **Air Ticket:** When bringing a new helper from overseas, either you or the agency will pay for her flight ticket to Singapore. Some agencies include this in their fee; otherwise, expect a one-way ticket from source country (e.g., from Manila, Yangon or Jakarta) which might be \$150 – \$300.
- **Agency Fees:** If you use an employment agency (EA) to source and handle paperwork, they will charge a service fee. **Licensed maid agencies in Singapore typically charge between S\$1,000 to S\$3,000** for their services ¹²⁷ ¹²⁸. The fee depends on the package of services (placement, training, replacement guarantees, etc.), and is often non-refundable once the helper is placed. This fee might also include things like the insurance and bond, SIP fee, initial medical exam, etc., and sometimes the first month of the maid's salary or placement loan is factored in ¹²⁷. Always clarify with the agency what their fee covers.

- If the helper **quits or is unsuitable** soon after deployment, agencies usually offer a **free replacement** within a certain period (e.g., 3 to 6 months) where they will match you with a new helper without charging another full agency fee. However, you might still pay some smaller processing fees or the new insurance, etc. Each agency's replacement policy differs.
- **Direct Hiring (DIY):** If you find a helper on your own (direct transfer or direct overseas hire, say a friend's helper or a recommendation), you can save on agency fee. But note you still need to arrange the security bond, insurance, SIP registration, etc. yourself. Some employers do "partial DIY" by handling the paperwork but might pay a smaller fee to an agency to do certain tasks (like in the Philippines, direct hires must go through the Philippine Overseas Labor Office process which often requires agency facilitation on the Philippine side).
- **Placement Loan:** As described, if your helper is new and has a placement loan, you might advance that amount. It's not a net cost since you recover via salary deduction, but it is a **cash flow consideration upfront** (commonly one to two months of her salary).
- **Settling Costs and Personal Needs:** You may need to buy some basics for the helper when she arrives (e.g., a SIM card/phone, some clothing or toiletries if she comes with little, etc.). Also factor in feeding an extra person (though typically your grocery bill covers that).
- **COVID-19 Related Costs:** (By 2025 these have largely subsided.) During 2020–2022, employers had to pay for quarantine (SHN), testing, etc., which significantly raised cost (often \$1,000–\$2,000 extra) ¹²⁹ ¹³⁰. As of 2023, these requirements have been removed. However, if any new health measures arise (for example, testing due to new pandemics), employers might have to bear those costs too.

Overall, hiring a maid can have a significant upfront cost. One financial advice site concluded that *"hiring a maid is certainly an expensive process, but it may be worth it for the peace of mind and time saved"* ¹³¹ ¹³². Plan your budget for both initial and ongoing expenses accordingly.

Hiring Process – Steps to Apply and Bring in an MDW

The process of hiring a foreign domestic worker in Singapore involves multiple steps and coordination. Here is a step-by-step guide, from deciding how to hire, through application, to bringing the helper in and getting the permit issued:

1. Deciding Between an Employment Agency vs Direct Hiring

Using an Employment Agency (EA): Many employers choose to go through a licensed maid agency to handle finding a suitable helper and managing the paperwork. **Licensed EAs can take care of most administrative tasks** – they source candidates (from overseas or transfers), ensure the helper meets requirements, arrange the Work Permit application, flight, medical check, etc. ¹³³. They also often handle the Settling-In Programme booking and can guide you on buying insurance. The trade-off is **cost**: agencies charge for their service, typically adding thousands to your total cost ¹²⁷.

If using an agency, it's important to use a **properly licensed** one. Verify the agency's license on MOM's online directory and note their performance indicators (like retention rate and customer ratings) ¹³⁴. Engaging unlicensed agents is an offense ¹³⁵. Look for agencies with good retention rates (indicating their placements are successful matches) ¹³⁶. Also, communicate your requirements clearly to the agency and ask for detailed biodata of candidates. By law, agencies must provide truthful details like the helper's age, work experience, etc., and you can request to see how they verified those details ¹³⁷.

Hiring Directly: This means you find a helper on your own (perhaps a transfer helper already in Singapore, or someone recommended from overseas) and **apply for the Work Permit yourself** without an agency. The benefit is **saving on agency fees** and possibly more direct control over selection. The downside is that **you handle all steps personally** – including screening candidates, Work Permit paperwork, buying insurance/bond, arranging medical and SIP, dealing with embassies if required, etc. ¹³⁸. Direct hiring from overseas is more feasible if you personally know the helper or she's a friend's former helper, etc. Direct hiring of certain nationals (like Filipinos) may require you to comply with source country processes (e.g., Philippines POEA documentation), which can be complex; some still engage a local agent on the helper's end or a service to manage that.

For *transfer helpers* (helpers already in SG who want a new employer), direct hiring is quite straightforward: you and the current employer and the helper essentially agree on the transfer, and either party can apply for the new Work Permit. It can save time and money as the helper is already here, knows the job, and often no SIP or new medical (if recent) is needed.

Tip: If going direct, you can still use MOM's resources like the online **FDW eService** to check a helper's work history by entering her details ⁵². Also, ensure you still sign an employment contract and the safety agreement (since agencies normally facilitate that, but if no agency, you need to do it – see Contracts section).

2. Finding the Right Helper

Whether through an agency or on your own, take time to **choose a helper who fits your household's needs**. Consider factors such as ¹³⁹ : - **Primary duties:** Will her main tasks be childcare, eldercare, cooking, general cleaning, etc.? Identify what's most important so you can look for relevant experience or interest ¹⁴⁰. - **Experience:** Do you need someone experienced with infants or the elderly? Or are you willing to train a first-timer? Experienced helpers (especially those with prior SG experience) cost more, but may adapt quicker. First-timers may have more to learn (language, appliances, etc.) but can be trained to your way from scratch. - **Family needs:** If you have young children, you might want someone with a patient demeanor and maybe English ability to communicate with kids. For an **elderly person who needs lifting**, you may want someone physically stronger or even a nurse aide background. For special needs, consider if the helper might require additional training (you can send helpers for courses in caregiving, cooking, etc., via places like AIC or community centres ¹⁴¹). - **Language & Culture:** A helper who speaks some English is usually preferred in Singapore; those from Philippines, India, Sri Lanka generally speak English; Indonesian and Myanmar helpers may have limited English initially. If you have an elderly person who speaks only a local dialect (e.g. Cantonese, Hokkien, Malay, Tamil), you might consider a helper who can speak that language or is from a background where it's easier to pick up. Cultural/religious compatibility is also key – e.g., if you need the helper to cook pork and she's Muslim, that's a concern; or if you expect a vegetarian cook, perhaps a helper from certain backgrounds fits better. - **Personality & Adaptability:** Through interviews, gauge if the helper is shy, assertive, cheerful, etc., and whether that suits your family. **Interview candidates** personally if possible – face-to-face or via video call ¹⁴². You can ask scenario questions to see their responses. If using an agency, **don't be afraid to ask questions** and request additional info on the helper's background ¹³⁷. Agencies should also provide an employment history — how long she worked with past employers and why those jobs ended ⁵². - **Check Employment History:** Use the MOM FDW eService (Singpass login) to verify a prospective helper's official record: you can see if she had prior employers in Singapore and any remarks. This helps validate what the biodata says and can reveal if she had short stints or long ones, etc. ⁵². - **Medical conditions:** You might want to know if the helper has any medical issues or dietary needs that could affect her work (e.g., some helpers may not eat certain foods or have allergies). By MOM rules, helpers undergo medical exams to ensure they are fit (free of TB, etc.), but you may still ask generally about health or stamina for a job.

Remember, **communication is crucial**. During the hiring process, if a helper can communicate comfortably with you (in whatever language common), that's a big plus. If using an EA, clearly outline your expectations to them so they find a good match ¹³⁷.

3. Work Permit Application

Once you have picked a candidate (or even a few to choose from), the next step is to **apply for the Work Permit**. Here's what to do:

- **Obtain the Helper's Written Consent:** It is a requirement to have the prospective MDW's signed consent that she agrees to work for you and for you to apply for a Work Permit on her behalf ¹⁴³ ¹²⁴. (If you go through an agency, they usually handle getting this consent form from the helper.) Essentially, the helper signs the MOM form or letter indicating she agrees to be employed by you.
- **Prepare Necessary Information:** To fill the application, you will need details such as the helper's personal particulars (name, passport number, date of birth, etc.), her **passport details**, as well as information about yourself and your household (your and your family members' particulars, your income info, etc.) ¹⁴⁴. Ensure the helper's passport is valid for at least 6 months, preferably longer.
- **Submit via FDW eService (Online):** The fastest way is to use MOM's **FDW eService** with your Singpass login ¹⁴⁵. Most individual employers can use this. The online application fee is **\$35**, payable by Visa/Mastercard or PayNow at the point of submission ¹²⁴ ¹²⁵. Online applications are typically processed within **1 week** (though some cases may take longer if MOM asks for more documents or checks) ¹⁴⁶ ¹⁴⁷. You can check the status on the same eService after a few days ¹⁴⁸.
- **Manual Application (for those without Singpass):** If for some reason you cannot apply online (e.g., certain employers living overseas, or you're a foreigner sponsor without Singpass), MOM provides an option to submit an application form via their website (a downloadable form that you fill and upload). This is **slower (processing ~3 weeks)** and not open to agencies ¹⁴⁹ ¹⁵⁰. It involves paying via bank transfer (FAST/PayNow) and uploading the form and payment proof ¹⁵¹ ¹⁵². Most regular employers won't need this route.
- **Application Outcome:** MOM will email you the result of the application ¹⁵³. If approved, you'll receive an **In-Principle Approval (IPA)** letter by email (usually also downloadable from the eService) ¹⁵⁴. The IPA letter is very important – it is basically the “entry visa” for the helper and outlines further steps like medical exam and documents needed.
- **If Rejected:** If the application is rejected, the email may state a reason or request additional info. Sometimes issues like income verification or missing documents can cause rejection – you might be allowed to appeal or reapply with more info. If you used an agency, they will handle appeals. If not, you can submit an appeal online as well. If rejection is due to not meeting criteria (e.g., income too low), you may consider the special schemes or getting a co-sponsor if possible, or otherwise you cannot proceed.

Important: Double-check that all details in the IPA, especially the helper's **name, passport number, and nationality**, are correct and exactly match her passport. If there's any error (typo in name, etc.), you must get it corrected **before she arrives** or she could be denied entry at Immigration ¹⁵⁵. You can correct details by contacting MOM (there's usually an online form to request correction of particulars) ¹⁵⁵.

4. Preparing for the Helper's Arrival

Once you have the IPA in hand, there are several **pre-arrival tasks** to complete **before the helper comes to Singapore**:

Buy Security Bond and Insurance: As covered in the Financial section, you need to **purchase the \$5,000 security bond (for non-Malaysian)** and the **medical + personal accident insurance** before she arrives ⁹⁶ ¹⁵⁶. Ideally, do this as soon as you get the IPA approval. - Coordinate with your insurer to **send the bond details to MOM electronically**, which takes a few days ⁹⁷. - Make sure the **bond is effective from the date of arrival** (you will specify or the insurer will align it with expected arrival) ¹⁵⁷. - **Print the Security Bond acknowledgement letter** from MOM's system and give a copy to the helper to carry when traveling ¹⁵⁸. - The insurance details (policy numbers, etc.) often need to be **submitted online** via MOM's portal as well (many insurance companies integrate this step). Ensure you have the insurance certificate as you may need to input the details when issuing the Work Permit later.

Register for Settling-In Programme (SIP): If your helper is a **first-time MDW in Singapore**, you must **register her for the SIP course** *before* she arrives (once you know her confirmed flight/date) ¹⁵⁹ ¹⁶⁰. The SIP is a one-day orientation class conducted in English and the helper's native language, covering safety, house rules, etc., which all new helpers must attend **within 7 days of arrival** (excluding Sundays/Public Hols) ¹⁶¹ ¹⁶². There are a few authorized training providers (e.g., Armed Forces Training Institute, Grace Management, etc.). You can book a SIP date online through the provider's website. The **IPA letter will indicate if SIP is required** (for first-timers it is). Typically, you schedule it for a few days after her arrival to give time for rest, but within the week. Note: If using an agency, they will usually arrange the SIP and inform you of the date. SIP costs around \$75 and is usually held in English with translators for common languages if needed. **Don't skip this** – MOM checks attendance and will not issue the Work Permit if SIP isn't done for those who need it.

Book Air Ticket / Travel Arrangement: Arrange the helper's travel to Singapore. If through agency, they coordinate with their overseas counterparts to handle her flight and entry documents. If you are doing it, ensure she has the **IPA letter copy** (send it to her or the agent in her home country) because at departure immigration in some countries they may ask for it, and definitely she needs it to show Singapore immigration on arrival ¹⁶³. The IPA serves as a temporary entry visa for nationals who normally require a visa. Also ensure she has a valid **passport (at least 6 months validity)** ¹⁶⁴. If not, get her to renew it before coming.

Check **COVID/travel requirements** if any (by 2025, generally minimal, but during pandemic times one had to apply for Entry Approval; as of now it's back to normal entry for IPA holders). The IPA letter will mention to comply with **ICA's latest travel requirements** (vaccination, etc.) ¹⁶⁵.

Prepare Accommodation and Basic Needs: Before she arrives, set up her sleeping arrangements and anything she might immediately need. Under MOM guidelines (see Employer's Responsibilities section), you should provide a proper bed or mattress, pillow, blanket, and space for her belongings ¹⁶⁶ ¹⁶⁷. Make sure you're ready to receive her — e.g., someone to pick her up at the airport (you or the agency). Also be ready with some cash for her expenses or SIM card, etc., upon arrival. It's a good idea to discuss briefly (if possible through calls before arrival) things like what clothing to bring, weather, etc., so she's prepared.

Employer's Orientation: If you had to do the EOP and haven't done it yet, *ensure it's completed at least 2 working days before application*. Without it, you cannot even get the Work Permit approved. So that should have been done in step 1 if needed.

Household Preparation: Discuss within your family the house rules, roles, and also maybe prepare a simple welcome (it helps a new helper feel at ease if you have, say, a small welcome pack or at least the household items she'll use set aside). If you have children, explain to them a helper will be arriving and how to treat her respectfully.

5. Upon Arrival in Singapore

When the helper lands in Singapore and clears immigration (with the IPA letter and security bond in place), the countdown begins to complete a few initial tasks:

Pick-up and IPA Endorsement: Meet the helper and ensure she gets to your home. There is usually an **Immigration stamp on the IPA** granting a short stay (e.g. 14 days) until the Work Permit is issued. The IPA letter acts as her temporary permission to be here. Double-check the immigration slip or stamp on her passport.

Settling-In Programme (within 7 days): For first-time MDWs, as noted, **send her to attend the SIP class within 7 days** of arrival (excluding Sunday/PH) ¹⁶¹ ¹⁶². This is compulsory. The course lasts one full day (usually 9am to 6pm) and covers topics like safety (e.g., no standing on high places to clean without precautions), stress management, laws, etc. Some employers give the helper a day or two to rest before sending her to SIP; others send them the next working day to get it done. During SIP, the trainers often communicate essential dos and don'ts in the helper's native language, which reinforces what you should also tell her.

After SIP, she will receive a certificate or at least the attendance is logged in MOM's system. (If she *does not* attend SIP, you cannot proceed to get the Work Permit issued. So don't overlook this.)

Medical Examination (within 14 days): All MDWs must undergo a **Post-arrival Medical Examination** by a Singapore-registered doctor **within 2 weeks of arrival** ¹⁶⁸. This is required **before MOM will issue the Work Permit card** ¹⁶⁹. The IPA letter typically includes a Medical Examination Form listing the tests needed; ensure the helper (or clinic) has this form ¹⁶⁸. You can take her to any GP or clinic that does such exams (many neighbourhood clinics are familiar with "6ME" or maid check-ups). The **exam checks for 4 main infectious diseases – Tuberculosis, HIV, Syphilis (VDRL), and Malaria** – and verifies the helper is generally fit for work (they may do a basic physical exam, blood pressure, etc.) ¹⁷⁰. A chest X-ray is done for TB, and blood tests for the others. They also check if the helper is *not pregnant* as part of this initial exam (pregnancy test is usually done).

If the helper **passes the medical exam**, the clinic will typically give you the results/certificates and may submit the results to MOM online. If she **fails** (e.g., positive TB or is pregnant or has a serious disease), you **cannot get a Work Permit issued** and you are required to cancel the IPA and send her home promptly ¹⁷¹. (In such a scenario, discuss with your agency if any replacement is allowed. If direct hire, unfortunately it's a loss except perhaps insurance might cover some repatriation cost. But these cases are rare as pre-departure checks usually catch them – e.g., most agencies screen for pregnancy and basic health before deployment.)

A new regulation mentioned earlier: If you have kids <7 not fully vaccinated against measles, check the helper's measles immunity at this medical. From Sep 2025, if she isn't immune, she'd need a vaccination ¹²³. Also ensure she's vaccinated against COVID-19 as per current travel rules (as of 2023, full COVID vaccination is required for new MDWs entering).

During the First Week: Aside from SIP and medical, use the initial days to help the helper settle in. Show her around the house, introduce family members, go over appliance usage, discuss her daily schedule and duties clearly, and importantly *outline your expectations* and any house rules. Also *learn about her* – her food preferences, any religious practices (e.g., if she's Muslim, arrange for halal food options; if she's Catholic, she might want to attend church on Sunday, etc.). Open communication from the start prevents misunderstandings.

6. Issuing the Work Permit

After completing the above steps, you must **formally “issue” the Work Permit** (i.e., get the MDW's Work Permit card and official work pass status) *within 14 days of her arrival*. MOM gives about 2 weeks from arrival for you to get everything in order.

Issuance via Online: Log in to MOM's FDW eService and navigate to “Issue Work Permit”. You will need to confirm that you have done the necessary (bought insurance, bond, medical exam passed, SIP done if applicable) and then proceed to issuance ¹⁷². During issuance, you will: - Provide a local **address for card delivery** (usually your residential address) ¹⁷³. - Nominate up to 3 authorized recipients (people who can receive the card on your behalf) and provide their NRIC/FIN and contact details ¹⁷⁴. (If you're often home, just yourself is fine. If using an agency, sometimes you have them as the recipient.) - Pay the **\$35 issuance fee** online (Visa/Mastercard/PayNow) ¹⁷⁵. - Optionally, during this process, you might be prompted to apply for a **POSB Bank Account** for the MDW ¹⁷⁶. MOM has an arrangement with a local bank to streamline account opening; if you opt in, the account details will come with the Work Permit package, making it easier to pay salary via bank.

After submission, the system will generate a **Temporary Work Permit (TWP)** which you should print out ¹⁷⁵ ¹⁷⁷. The TWP is basically a piece of paper (or electronic copy) showing that the Work Permit is in process/issued and it: - Is **valid for one month** from issue date ¹⁷⁷. - **Allows the helper to work and stay** in Singapore in the interim. - Allows her to travel in and out of Singapore *once* (note: typically MDWs shouldn't travel before getting their card, but if emergency, the TWP plus IPA might allow a single exit/re-entry). - Indicates whether the MDW needs to report for **fingerprint/photograph registration** at MOM's office ¹⁷⁸.

Biometrics Registration (if required): Not all helpers need to do this; often those who have not had their fingerprints taken by MOM before (first-timers) will be required. The Temporary Permit or issuance confirmation will state if the **MDW must report for fingerprinting and photo** at the MOM Services Centre (usually Hall C) within 1 week ¹⁷⁹. If yes, you need to **make an appointment** online for her at a suitable date/time within that week ¹⁸⁰. At the appointment, she should bring: - Passport - Appointment confirmation - Temporary Work Permit - (She can go alone; you may accompany her, but due to space, usually only one person can accompany and wait aside) ¹⁸¹.

The registration is quick – they will take her fingerprints and a photograph if not already taken at SIP (SIP sometimes includes photo-taking). After this, the Work Permit card will be processed.

If the helper **does not need to register** (often for transfer helpers who already had a biometric record on a previous permit), then once you issue the permit online, MOM might do backend verification and you skip this step.

Receiving the Work Permit Card: The physical **Work Permit card** (a plastic photo ID) will be delivered by courier to the address you provided, typically within **5 working days** after all requirements are done ¹⁸². If biometrics was required, it's 5 days after she has done it ¹⁸². If no biometrics, 5 days after

issuance. The delivery personnel will contact the authorized recipient (SMS/email notifications) before delivery ¹⁸³. Make sure someone is available to receive it; if missed, they will re-arrange or you might have to pick up at a post office.

Once you have the card, **check the details on it** (name spelling, etc.). This is now her official ID in Singapore (she should carry it at all times, by law).

Settling Employment Contract & Safety Agreement: Around this time, ensure you have **signed the Employment Contract and Safety Agreement** with the helper (if not done earlier). Agencies usually have you sign these on the day you pick up the helper or beforehand: - The **Employment Contract** is not filed with MOM but is an agreement between you and the helper covering her salary, rest days, duties, notice period, etc. MOM encourages having a written contract to prevent disputes ¹⁸⁴ ¹⁸⁵. If you haven't, you should draft one and go through it with her. Include the mutually agreed terms like: *salary amount, rest day arrangement (e.g., 4 rest days a month or if she agrees to work 1 for extra pay)* ⁷³, *any loan deduction details, notice period for termination (commonly 14 days or 1 month)* ¹⁸⁶, etc. Both sign it and each keep a copy. - The **Safety Agreement** is a MOM-required form that **you, the helper, and the employment agency (if one was involved)** must sign, **before she starts work** (for new hires) ¹⁸⁷ ¹⁸⁸. This form specifically emphasizes the safety rules for cleaning windows (the rule that helpers may only clean the outside of windows *if grilles are locked and under supervision*, to prevent falls) ¹⁸⁹. If you hired through an EA, the EA should present this form in dual-language (English and helper's native language) for signing, often right after SIP or on deployment ¹⁹⁰ ¹⁹¹. If no agency, you can download the Safety Agreement in English + the helper's language from MOM's website (they have versions in Indonesian, Burmese, Tagalog, Tamil, etc.) ¹⁹² and sign it with her. For **first-time MDWs**, this must be signed *after* she attends SIP but *before* she begins work at your home ¹⁹¹. For transfer/non-first-time, sign it before she starts work for you ¹⁹¹. Keep a copy; the helper gets a copy too ¹⁹³. MOM can request to see this document, and it's for both of your protection – to ensure you acknowledge not to put her in dangerous situations like risky window cleaning.

At this point, the helper is officially your employee. She has her Work Permit card, you have an employment contract and safety agreement in place, and she presumably has started performing her duties under your guidance.

7. During Employment: Employer's Responsibilities & MDW Welfare

Employing a domestic worker comes with **ongoing responsibilities** to ensure her well-being and compliance with the law. This section covers what you must do (and not do) during the helper's employment:

Rest Days and Personal Time

By law, **MDWs are entitled to one rest day every week** ¹⁹⁴. You and the helper should mutually agree on which day of the week is her rest day ¹⁹⁴ ¹⁹⁵ (common choices are Sunday or perhaps Saturday).

- If the helper **agrees to work on a rest day**, you **must compensate her with at least one day's salary** for each rest day forgone ¹⁹⁵ ⁶⁵. This is **additional pay on top of her monthly salary** (i.e., not counted as part of her base pay) ¹⁹⁵ ⁶⁵. Current regulations require that **at least one rest day each month cannot be traded for cash** – meaning no matter what, she must take off at least one day in a month ¹⁹⁶. This rule (effective since Jan 2023) is to ensure helpers get adequate mental and physical rest. Even if she wanted to earn extra by working all 4 Sundays, you as employer must insist she takes *at least one* off-day that month.

- If you fail to provide the mandatory rest day, you can face enforcement action ¹⁹⁷. MOM is serious about the once-a-month off requirement.
- **Flexible Arrangements:** A rest day by mutual agreement can be taken **as one full day or two half-days** ¹⁹⁸. Some helpers prefer two half-days (maybe Sunday mornings for church plus a weekday afternoon, etc.). It's allowed as long as both parties agree. Also, a helper can choose to spend her rest day **at home** if she wants ¹⁹⁹ (some might not have places to go or want to save money; you should still not assign work if she's taking the rest day "at home" – treat it as off time).
- **Deferring Rest Days:** If in a particular month, due to some circumstances the helper cannot take her scheduled rest day, she can defer it **to the following month** (must be taken by end of next month) ²⁰⁰. This is only if *both* agree. It doesn't mean you can keep pushing it off indefinitely; it must be used within the next month.
- You should use MOM's eService to **update the agreed number of rest days** in the system ²⁰¹ (MOM likes to have a record of whether the helper is taking 4 rest days or less, etc.). Typically, during issuance you might have indicated how many rest days she will have. If later changed, update it.

Encourage your helper to use rest days for socializing, resting, or attending courses. Many MDWs attend enrichment classes (like cooking, English, computer skills) on Sundays run by NGOs or private groups. It's her free time, so aside from basic guidance (e.g., reminding her to be safe, return by a certain time if you both agree on that), she should control her rest time.

Accommodation and Living Conditions

You are **legally required to provide proper accommodation** for the MDW in your home ²⁰². This includes:

- **Adequate Shelter:** She must have a living space protected from the elements (a proper roof over her head, not a balcony or open terrace) ²⁰³.
- **Basic Amenities:** At the very least, provide a **bed or mattress** with pillow and blanket, and access to bathroom facilities and basic toiletries (soap, toothbrush, etc.) ^{166 167}. Most employers give a private or shared room. If a separate room is not possible (e.g., small flat), you must ensure she still has **adequate space and privacy** – for instance, maybe part of a room with a screen/curtain for her, or not making her sleep in a communal area like living room with no privacy ²⁰⁴.
- **Safety:** She **must not sleep near dangerous equipment or in hazardous places** (e.g., in a store room with electrical wires, or a room with no proper ventilation or that houses an active appliance like a generator) ²⁰⁵. Also, she **must not share a room with an adult male** (other than a young boy). It's against regulations for a helper to sleep in the same room as any male household member aged 13 or above ^{206 204}, to protect her modesty. Also you **cannot put cameras in her private areas** – if you have CCTV at home, you must inform her and *no cameras should be installed in places like her bedroom or bathrooms* as that violates privacy ²⁰⁴.
- **Ventilation:** The sleeping area should be sufficiently ventilated – if no window or poor airflow, provide a fan or air-conditioning, etc. ²⁰⁷.
- **Privacy:** While not required to give a separate room, it is encouraged to give the helper her own room if possible. If she has to share (say with children or elderly grandma), make sure she at least has her own bed and storage for her belongings, and the arrangement is respectful of everyone's privacy ²⁰⁸.

Treat the helper's living arrangements with the same respect as any family member. A common breach is making the helper sleep in a bomb shelter (household shelter) – those are small, unventilated; MOM discourages that unless proper ventilation is provided. Another is making her sleep in a room with a

male teenager – that’s prohibited. Ensure compliance here as MOM does conduct random **house visits** to check conditions (see Oversight below).

Food and Nutrition

You must provide your MDW with **adequate food – three meals a day** ²⁰⁹. This doesn’t mean lavish food, but enough sustenance and a balanced diet. MOM even provides an example daily menu for a moderately active female: e.g., breakfast 4 slices of bread, lunch and dinner with rice, vegetables, palm-sized meat, plus fruit ²¹⁰. This shows the expectation that she is given sufficient portions and nutrition.

Be **sensitive to her dietary needs or restrictions** ²¹¹ : - If she has religious restrictions (e.g., halal food for Muslim helpers – you should accommodate by not giving pork or by allowing her to prepare food separately if needed). - If she’s not used to certain food, ease her in or provide alternatives (some helpers from certain regions might not be accustomed to, say, dairy or raw salads). - If your family is vegetarian, note the helper might need more protein from plant sources or if she’s not vegetarian, ensure she’s getting enough to eat. - Do not force the helper to consume something she’s explicitly uncomfortable with for cultural/religious reasons ²¹¹ (e.g., beef for a Hindu, pork for a Muslim, etc.).

Generally, include the helper in your family meals or allocate a budget for her meals. Some families allow the helper to cook her own native dishes if she prefers. Malnutrition or not feeding the helper properly is considered abuse – there have been cases where employers were punished for giving extremely meager food or depriving the helper of food.

Also ensure she has access to water and beverages freely. Some helpers might be shy to ask for snacks or drinks; let her know what she can help herself to.

Medical Care and Health

Medical Expenses: As mentioned, any medical care the helper needs must be paid by you ¹²⁰. This covers everything from a GP visit for a cough to hospitalization for an illness or injury. The mandatory medical insurance helps with big bills, but you handle the small ones too. If your helper says she’s feeling unwell, do allow her to rest and see a doctor if needed. Regularly (every 6 months) you’ll do the **Six-Monthly Medical Examination (6ME)** as required by MOM – this check screens for **pregnancy and infectious diseases** periodically ²¹² ²¹³ :

- **6ME Schedule:** For helpers under 50, the checks are:
- **Every 6 months:** test for pregnancy and syphilis (VDRL) ²¹⁴ ²¹⁵.
- **Every 2 years:** test for HIV ²¹⁵.
- **Once at 2-year mark (and possibly at 4-year etc if continuously employed):** Chest X-ray for Tuberculosis ²¹⁶.
- They also do basic measures like weight/BMI and check for signs of abuse (e.g., unexplained injuries or very abnormal weight loss) ²¹⁷.
- MOM will mail you a notification when the 6ME is due, along with a form. The helper **must be brought for the 6ME by the due date** ²¹⁸. You can also track due dates via the FDW eService ²¹⁹.
- If your helper is **50 or above**, MOM relaxes the 6ME – they only need a medical exam at each Work Permit renewal (every 2 years), not every 6 months ²²⁰.
- If the helper is on **overseas leave** when a 6ME comes due, you can request MOM to **postpone the 6ME** until she’s back ²²¹.
- If the helper’s employment is ending soon (within 1 month of 6ME due), you can choose to skip it (no need if she’s leaving) ²²², or if slightly longer, you can apply for a waiver.

- **If a helper fails a 6ME** (for example, she tests positive for pregnancy or for HIV), you are required to **cancel her Work Permit and repatriate her** immediately ²²³. Failing a 6ME is serious – for pregnancy, Singapore's policy doesn't allow MDWs to continue if pregnant (they can come back to work after giving birth, but not during pregnancy). There is no penalty on the employer if it's not your fault, but you do lose your helper and have to send her home. Insurance won't cover pregnancy (since it's excluded), but you would cover any immediate medical needs, then repatriate.

Vaccinations: Ensure your helper's **vaccinations are up to date** as per any MOM rules ²²⁴. For example, during COVID-19, helpers had to be vaccinated to enter. Also, as noted, measles immunity requirement if you have small kids from Sep 2025 ¹²³. If your helper hasn't had certain shots (like tetanus or flu) and you think it's good for her and your household, you can arrange it – but at your expense and with her consent.

Sick Leave: While not covered by Employment Act, it's humane and expected that if the MDW is ill, you allow her to rest and recover. Most employers will give a day off or lighten duties if the helper has a fever, etc., and seek treatment. If a helper is hospitalized, you definitely must not make her work; focus on her recovery. There's no fixed number of sick days law, but one should be fair (e.g., as you would with any worker – a few paid sick days as needed).

Pregnancy: Remind the helper that she must not become pregnant during employment (apart from lawful marriage to a Singaporean/PR which is rare and requires prior approval). This is a Work Permit condition. Provide guidance like encouraging responsible behavior on rest days. Some employers feel awkward, but it's good to have an open talk or get someone (like during SIP or CDE) to advise them on this. If she does get pregnant, as mentioned, Work Permit will be revoked.

Personal Hygiene and Health: Encourage the helper to maintain her health – e.g., allow time for her to rest properly, don't impose extremely long hours with little sleep. A tired, overworked helper is more likely to make mistakes or fall ill. Also ensure she has access to necessities for feminine hygiene, etc. Typically, helpers pay for their own toiletries from their salary (since we give salary), but basic provision of soap, etc., you should cover. Some employers provide a small allowance or include certain items for the helper in groceries.

Open Communication and Respect

Treat your helper with respect and as part of the household in many ways. Encourage **open communication** ²²⁵ : - Let her know she can come to you or family members if she has concerns or is feeling unwell/homesick. - Homesickness is common, especially for first-timers. Many MDWs are young and it's their first time away from home. Allowing regular phone calls home (say weekly video calls) can greatly help ²²⁵. It's a good idea to either provide or help her get a SIM card with data so she can contact family. If you worry about excessive phone use, you can set reasonable guidelines (e.g., not during work hours except emergencies), but do not outright confiscate her phone or forbid calls – that's considered unacceptable nowadays. In the past some employers did that, but now with cheap communication apps, it's expected to let them keep in touch with home in their free time. - If there's a language barrier, be patient. Use simple words or even translation apps initially. Encourage her to ask questions if she doesn't understand something. Sometimes new helpers just say yes even if confused – try to verify comprehension by having her repeat instructions. - Over time, have regular check-ins (maybe monthly) to discuss her work, any difficulties, and give feedback or praise. A happy worker is often a more productive and loyal one.

Work Duties and Prohibitions (Employment Rules)

MOM's rules strictly define what an MDW can and cannot do:

- She **can only work for you (the employer) and only at the residential address** you registered ²²⁶ ²²⁷ . This means you cannot deploy her to work at your relatives' homes, or in your home business, or have her clean your office, etc. Using her for any non-domestic work (like helping at a shop) or for another household is illegal ²²⁸ ²²⁹ .
- **No Part-time Side Jobs:** You cannot allow or ask your helper to work for others, even on her rest day. For example, if a neighbor asks to "borrow" your helper to clean their flat for money, that's not allowed. If caught, the **helper may be deemed to be working illegally** and you could be fined for illegal deployment or the third party charged for illegal employment ²³⁰ .
- **Penalties:** If an employer is found to have **illegally deployed** their helper (e.g. cleaning another house), the employer can face a **fine up to \$10,000** and possibly be barred from hiring helpers ²³⁰ ²³¹ . Hiring someone else's helper or any FDW not under your name is considered **employing a foreigner without a permit**, which carries even stiffer penalties: fines \$5,000–\$30,000, jail up to 1 year, or both for first offense; repeat offenders get mandatory jail ²³² ²³³ . So do not risk it.
- **Caring for family at another location:** There's one exception where MOM allows a form of *flexible arrangement*: If you need your helper to **temporarily take care of your young child or elderly parent at a relative's house**, you can apply for permission by **notifying MOM in advance** ²³⁴ ²³⁵ . Certain conditions must be met:
 - The helper **agrees in writing** to this arrangement ²³⁵ ²³⁶ .
 - She **does not do full general housework in both homes** – her duty at the relative's place should be strictly limited to caring for the specific person (child or elderly) and perhaps minimal related tasks ²³⁷ .
 - If she needs to **stay overnight** at the relative's to care for the person, the relative's accommodation must also meet the housing requirements (safe, adequate) ²³⁸ .

You remain responsible for her well-being and salary, etc., throughout ²³⁹ . This notification is meant for occasional or special circumstances (like you're away and she is taking your toddler to grandma's house to stay for a week, etc.). It's *not* a way to permanently deploy her to someone else. Always seek MOM approval in these cases via the online form. - **Temporary Housing of MDW:** Sometimes employers wonder if they can let the helper stay elsewhere temporarily (e.g., if employer goes on holiday, can the helper stay at a friend's place). Officially, *no*, you shouldn't leave your helper with someone not on the permit without informing MOM ²⁴⁰ . If you travel and cannot bring her, you either leave her at home with adequate support (maybe have a friend check in), or some people temporarily house them with another family *via an agency* (the agency essentially "hires" her on a short interim and houses her – this must be done formally by transferring to agency's name under a specific arrangement). There's a related FAQ: you can't just leave her with a friend unless that friend is also an employer and you go through formal transfer or you get MOM permission. - **Work Scope:** Domestic chores typically include cleaning, cooking, laundry, grocery shopping, and taking care of children/elderly/pets. Ensure the workload is reasonable and within what one person can handle in a ~6-day workweek. If you have extremely heavy needs (big house + many kids + elder care), consider that it might be too much for one person or you may need to adjust expectations or hire an additional helper. - **No Abuse / Ill-Treatment:** This should go without saying: do not abuse your helper physically, mentally, or verbally. Singapore has **harsh penalties for maid abuse** – cases of physical abuse have resulted in jail terms and caning for employers. The law actually imposes heavier punishments for harming domestic workers because they're in a vulnerable position (up to 1.5 times the usual penalties under the Penal Code). If convicted of abusing an FDW, aside from jail/fines, you and your spouse will be **permanently banned** from ever employing a helper ³⁰ ³¹ . **Abuse** includes not just outright violence but also things like starvation,

confinement, constant humiliation, or sexual harassment. There have been convictions for forcing a helper to work 20 hours a day with no rest, etc., considered abuse.

If you find yourself unhappy with the helper, the correct approach is to counsel her, perhaps request agency intervention or training, and if still not working out, legally transfer or send her home. Under no circumstance should you resort to illegal punishments or abuse. Helpers can and do reach out to the Ministry of Manpower, the **Centre for Domestic Employees (CDE)** (a domestic worker support NGO under NTUC), or even their embassy or police if they are mistreated. Singapore authorities take such complaints seriously ²⁴¹.

Similarly, if you suspect a neighbor or someone is abusing their helper, you should **report it to the police** ²⁴¹. The community is encouraged to help protect MDWs from abuse. - **No Withholding of Documents:** You should not retain the helper's passport or Work Permit card without her consent. While many employers safekeep the passport for convenience, you must return it to her upon request. And you cannot hold her Work Permit card – she should carry it. Definitely do not hold her personal belongings or bank book to control her – that is considered a red flag for exploitation.

Employment Support and Resources

Resolving Disputes: If you have disputes with your MDW (e.g., over salary, misunderstandings, etc.) and cannot solve them mutually, you can seek help. MOM has a unit for employment disputes, and the **Tripartite Alliance for Dispute Management (TADM)** can mediate certain cases (though TADM is mostly for local workers, MDW cases often go through MOM directly or through NGOs). The **Centre for Domestic Employees (CDE)** is an NGO that provides help to domestic workers and employers, including mediation. There's also **FAST (Foreign Domestic Worker Association for Social Support and Training)** which runs a helpline and shelters.

If you have issues with an **agency** (like they misled you or overcharged), note that maid agencies are regulated. You can check "What is the MDW's employment agency responsible for?" ²⁴² and file complaints if they breached duties. Agencies are supposed to ensure helpers are properly trained on safety, and that you sign the safety agreement, etc. There is a **customer rating system for maid agencies** that MOM publishes ²⁴³ ²⁴⁴.

Emergency Situations: If your helper goes **missing (runs away)**, you must file a police report and inform MOM within 24 hours. This protects you from potential bond forfeiture by showing you took action ¹⁰⁴. If unfortunately she is discovered to be pregnant or has an infectious disease at a 6ME, follow MOM's instructions (cancel permit, etc.). If you (the employer) pass away or are suddenly unable to employ (e.g. you are hospitalized long-term), your family should inform MOM – typically the Work Permit would have to be transferred or cancelled (there are procedures for when an employer dies ²⁴⁵).

Integrating Helper into Family: While maintaining a professional relationship is fine, many families find that treating a helper kindly yields the best results. Some integration tips: - Involve her in some family activities if she's comfortable (e.g., having meals together). - Acknowledge special occasions – e.g., allow her to celebrate her birthday or her cultural festivals (like if she's Filipino, maybe let her go to church on Christmas or celebrate it). - Some employers set reasonable curfews on rest days for safety (e.g., request she returns by 9pm), which is okay if mutually agreed, but don't be overly restrictive of her free time. - If she's doing well, verbal appreciation and occasional rewards (like a performance bonus, or a paid trip home after two years, etc.) go a long way in building loyalty.

Training and Improvement: You can also invest in your helper's skills. Many community organizations offer affordable courses in cooking different cuisines, eldercare skills, etc., typically on Sundays. If you

want her to improve in a certain area, sponsoring a course could benefit you both (and she gains a certificate).

Multiple Employers / Change of Employer: A helper legally can only have one employer at a time. If for some reason you (original employer) don't need her for a while, you cannot "share" her with someone else. Instead, some might choose to **transfer** her.

Work Permit Renewal and Ending Employment

Renewal: A Work Permit is valid up to 2 years. MOM will send you a notice 6 to 8 weeks before expiry to renew if you intend to continue employing the helper. Renewal steps involve buying a new insurance (the 2-year plan must be renewed) and extending the security bond, doing a renewal medical exam (for those ≥ 50 or those who haven't had 6ME recently), and paying a \$35 renewal fee. Ensure you meet any conditions (e.g., if helper is reaching 50 or 60 age limits). At renewal, if your helper is close to 50 and you wish to keep her beyond 50, note she can only work until 60.

If MOM disallows renewal (for instance, some helpers cannot renew if they have been in SG for the max number of years allowed for certain nationalities – though no official max for MDWs except age; or if she failed something), you could **appeal**. MOM has an *Appeal for Renewal* process if, say, your helper turned 60 but you desperately need her one more year – appeals are case-by-case and rarely granted unless strong compassionate grounds ²⁴⁶ ²⁴⁷ .

Transfer to New Employer: If you or the helper decide to end the contract early but she wishes to continue working in SG, you can arrange a **transfer**: - **Direct Transfer:** You as current employer agree on a release date, the new employer applies for a Work Permit for the helper (like a normal application but indicates it's a transfer). Once approved, you will cancel your Work Permit the day before handover and the new employer issues the new one. There's an MOM process to be followed – including signing a Declaration form by you and the helper that you consent to the transfer ²⁴⁸ . Typically, the helper stays with you until the transfer date, then goes to the new employer. No need for her to leave Singapore if timed properly. - **Transfer via Employment Agency:** If, for example, you need to let the helper go but she has no new employer yet, you can hand her to an EA. Since May 2020, **agencies are allowed to temporarily take over** by cancelling the Work Permit and immediately applying for a short-term one so she can stay for up to 14 days while they find a new employer ²⁴⁹ ²⁵⁰ . Essentially the agency "hosts" her during that period (some agencies have dorms or the helper might stay at the agency owner's place). If no new employer is found in 2 weeks, the helper must be repatriated or an extension sought. - In any case of transfer, **settle all salary and any compensation due** with the helper before the move. If she has loan deductions ongoing, ensure that's transparently handled (usually new employer will pay remaining to old employer or via agency). - After transfer, **update the security bond**: your bond gets discharged once her new Work Permit is issued (or after she leaves). The new employer will post a bond for her.

Cancellation & Repatriation: If you're ending the employment (contract finished or terminated) and not transferring the helper locally, you must **cancel her Work Permit with MOM** and then **send her back to her home country**. For cancellation, you go online to do it (you'll need to input a flight detail often). Some key points ²⁵¹ ²⁵² : - Before cancelling, **settle all dues**: pay her salary up to last day, including any pro-rated rest day compensation or such ²⁵³ ¹⁶⁴ . It's best to let her acknowledge in writing that she received all salary and no disputes. - Ensure her **passport is valid** for the return trip ²⁵⁴ . - **Buy her an air ticket to her home country's international airport nearest to hometown** ²⁵⁵ . The departure should be **within 2 weeks of cancellation** of Work Permit ²⁵⁶ . You must cover the cost of the ticket (including check-in baggage) and any transport needed to her home if, say, the airport is far from her town ²⁵⁷ . It's recommended to discuss flight arrangements with her – some helpers might

prefer a certain date or airline or need to coordinate with someone picking them. Come to **written agreement** on the flight itinerary details (MOM advises to agree in writing on any transit arrangements and allowances for that) ²⁵⁵ . - Provide her with reasonable **allowance for travel** if she has a long journey after the flight (MOM mentions transit/layover needs – e.g., if she has 8 hours layover somewhere, give some money for meals) ²⁵⁵ . - After booking, give her the flight details and **get her to acknowledge receipt of the ticket and any money** you gave for travel ²⁵⁸ . This is to avoid later claims that she was not sent home or didn't get travel money. - **On cancellation**, MOM will issue a Special Pass for the helper (usually an e-slip) that allows her to legally stay in SG until the flight. You must arrange for her to depart as planned. If she doesn't leave (absconds), your bond is in jeopardy. - Accompany or arrange transport for her to the airport on departure day if possible. Many employers will go to ensure she checks in and then say goodbye. - Once she's departed and a week or so has passed, check that your **security bond is discharged** (you should receive a letter) ²⁵⁹ .

If an MDW's employer dies or becomes incapacitated, the family should sponsor her repatriation or transfer. There are FAQs and support for that ²⁴⁵ .

After sending her home, keep any important documents (like a copy of salary records, etc.) for at least some months in case of any follow-up queries from MOM.

Additional Support and Third-Party Resources

Ministry of Manpower (MOM) Resources: The MOM website (mom.gov.sg) is the primary source of up-to-date rules. They have a comprehensive **FDW Employer's Guide** online covering rest days, contracts, salary, resolving disputes, etc. If unsure about a rule, refer to these guides or their FAQs. MOM also has hotlines you can call for clarification.

Centre for Domestic Employees (CDE): This is an organization under NTUC that assists domestic workers. They operate a 24/7 helpline (1800 2255 233) and have **CDEConnect centers** where domestic workers can go for help or the mandated interviews. In fact, *MOM now collaborates with CDE to conduct the mandatory First-Year MDW Interviews and random house visits.*

- **MDW Interviews:** As mentioned earlier, **first-time helpers have to attend two in-person interviews by MOM/CDE in their first year** ²⁶⁰ – one around 3-4 months in, and one around 9-12 months in ²⁶¹ . MOM will notify you when it's time. These interviews are held at CDE's centers (locations in Tampines, Pasir Panjang, Woodlands) ²⁶² ²⁶³ . You must book an appointment and ensure your helper attends ²⁶⁴ ²⁶⁵ . The interviewers will speak privately with her (no employer present) to ask about her well-being, treatment, and remind her of rights/responsibilities ²⁶⁶ ²⁶⁷ . It's essentially a welfare check. **It's compulsory** – if you don't bring the helper or she refuses, MOM can revoke her permit ²⁶⁸ . So facilitate it. These interviews last ~45 minutes to 1 hour ²⁶⁹ . The helper should bring her Work Permit card and maybe her contract/salary records ²⁷⁰ . You just need to give her time off to attend (it counts as work, not as her rest day).
- **Random House Visits:** MOM also conducts unannounced or short-notice **house visits** for certain households, particularly those with first-time MDWs ²⁷¹ . If selected, you'll get an email a couple weeks prior ²⁷² , and a call to arrange a time ²⁷³ . During the visit, a team of officers (usually with at least one female officer) will come to your home, interview the helper on the spot (again privately, you can be around but not in the interview) ²⁷⁴ . They will also observe the living conditions. They might take a photo of the helper for records ²⁷⁵ . This process takes 20-30 minutes ²⁷⁵ . You're *not required to be present at home*, but you must ensure the helper is present and free to talk ²⁷⁶ . If you're at work, you can authorize someone to be there or just let them in

and step aside. After the interview, the officers will either brief you on any issues or call later ²⁷⁷. House visits are **compulsory** if selected, same as interviews ²⁷⁸. They primarily want to check that the helper is okay and the employer is following rules.

These measures (interviews and visits) started in recent years to proactively catch problems like overwork or abuse early, and to offer guidance to both parties. As an employer, if you're doing everything right, you should have nothing to worry about. Just cooperate and use the opportunity to also ask any questions you might have to the officers.

Other Training/Support: CDE and FAST also organize bonding activities, day-off activities, and training courses for MDWs (like cooking classes or basic financial literacy). Encouraging your helper to join such programs on her rest days can enrich her life and even improve her skills.

Handling Issues or Conflicts: If you find performance issues with the helper: - Communicate clearly what is wrong and how to improve. Sometimes it's a misunderstanding or lack of training. - Give her a chance to improve. For instance, if cleaning isn't up to mark, demonstrate your way or provide checklists. - If attitudes issues (e.g., using phone too much, being late coming back from off day), have a calm discussion on expectations. Often they will adjust once they realize you're unhappy, if approached respectfully. - If things don't improve or if there's a serious trust breach (like theft, though that's rare), you might decide to terminate. Handle it professionally: pay what's due, and either transfer or send home.

Ending on Good Terms: If your helper finishes her 2-year contract and you don't need her further (say your kids have grown), try to let her know in advance so she can plan (some might ask to transfer to another employer). Provide a **reference or feedback** if she's been good – MOM now allows employers to **give a reference for your MDW in MOM's system** when cancelling the permit ²⁷⁹. This reference (up to 200 characters) can be seen by future prospective employers (only if the helper consents to share it). It's a good way to help a good helper get another job. Conversely, if there were serious issues, you can note them too. Always be truthful in references.

Debarment: Understand that if you fail in your duties badly (e.g., proven to have not given rest days, or illegal deployment, or not paying salary on time repeatedly), MOM can **debar you from hiring for a period or permanently** ²⁸⁰ ²⁸¹. They publicize cases occasionally. So compliance is crucial.

Conclusion: Employing a foreign domestic worker can greatly help your household's needs, but it comes with many responsibilities. Ensure you **follow MOM regulations closely** – they are in place to protect both you and the worker and to maintain a harmonious working relationship. When in doubt, **refer to official sources or seek clarification from MOM**. By treating your helper fairly and kindly, providing proper living conditions and following the rules, you can foster a positive long-term working relationship that benefits your family and allows the helper to earn a livelihood safely.

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15 16 17 18 **What is the minimum income needed to employ an MDW?**

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