



Employee Handbook

We have specially prepared this handbook to acquaint you with IMC as a company and its policies, procedures and practises.

The Employee Handbook is applicable for IMC Pan Asia Alliance, IMC Industrial and AITIA Institute (S) Limited. In Singapore, employees who are covered under the Employment Act, the labour law that provides for the basic terms and conditions for work, shall be guided by its provisions. The Handbook contains only general guidelines and information. It is not intended to be comprehensive or to address all the possible applications of, or exceptions to, the general policies and procedures described. For that reason, if you have any questions concerning eligibility for a particular benefit, or the applicability of a policy or practice to you, you should address your specific questions to the People & Organisation Department.

The procedures, practices, and policies described here may be modified via email or staff communication sessions from time to time. The Company reserves the right to review, update and change these policies and practices at its sole discretion where it deems appropriate.

Summary of Changes made to IMC Employee Handbook

Revision Date	Section Revised	Details of Amendments
5 Oct 2020	2.2 Annual Salary Review	Change in eligibility date after incorporating probation and confirmation which was reinstated effective 22 June 2020
	2.4 Variable Performance Bonus	Change in eligibility date after incorporating probation and confirmation which was reinstated effective 22 June 2020
6 Nov 2020	3.4 o) Public Holidays	If a public holiday falls on a Saturday (which is a non-working day), you will be credited one day off-in-lieu. This off-in-lieu is valid for 3 months from the date of the public holiday, and will be forfeited if it is not utilised within 3 months.
1 Sep 2022	3.4 c) Family Leave	You may utilise this leave after completing 3 continuous months of service. Any leave not taken by 31 December of the calendar year will be forfeited. Upon serving resignation notice, this leave will cease to apply and will not be encashed. If you are eligible for Childcare Leave, then Family Leave will be combined with Childcare Leave for proration according to MOM guidelines.
1 Sep 2022	3.4 d) Childcare Leave and Extended Childcare Leave	You may utilise this leave after completing 3 continuous months of service. Any leave not taken by 31 December of the calendar year will be forfeited. Upon serving resignation notice, Childcare Leave will be pro-rated according to MOM guidelines and any leave not taken will not be encashed.
1 Sep 2022	3.4 f) Marriage Leave	Application for Marriage Leave can be made between 30 calendar days before Marriage Date and 365 calendar days after Marriage Date.

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IMC Way – Message From The Chairman



Warm greetings to you, a valued family member of the IMC Group!

I have long considered the question of how IMC can truly be a significant, fulfilling and sustainable community, and have given much thought and energy to bring this about.

All human institutions have a role to play in society, and business is no exception. Likewise, we as individuals also have a societal role. Unless businesses and individuals play their respective roles, we will not be able to sustain and maintain relevance. We should be vigilant and not lose sight of this fact. In the deep corner of our nature, we understand that this alignment is important if we want to live a meaningful life, realize our full potential and to have joy in the workplace.

We spend a lot of time at work. During the prime of our life, work forms the most significant part. Therefore working should not be separated from living. Making a living and living our lives should be fully integrated. We need to consider this point very carefully to understand its true meaning. We should not think of businesses only as entities organised to make money or to produce goods and services. Through the ages, and increasingly today, businesses are the primary form of human communities. More than in other places, businesses provide the background for human interaction and relations. A full and rich life cannot be lived without a happy, enriching and fulfilling work environment.

As Chairman, I aspire IMC to be a place where that full life is realized. For this to be realized – the alignment of society, the business community and the individual – we need to be aware of our roles and relationships. This is core to that alignment. Thus, our purpose is “To serve human wellbeing and to create wealth at the same time.” By making ourselves fully relevant to society (by serving human wellbeing) and creating the resources for continued growth (creating wealth), we can truly be sustainable. To assist us towards this alignment, IMC has formulated the IMC values of:

- Collaboration
- Mindfulness
- Creativity
- Value Add
- Strategic Mindset
- Stewardship

If we can internalize the above, and if we can practise active citizenship so that we are continuously aligned to cultural, economic and society development, we will be able to find significance, fulfillment and meaning in our work life. Building a vibrant and sustainable IMC is a journey I hope each and every one of you can walk along with me.

Chavalit Tsao
Chairman

1. Working at IMC

1.1 Place and Hours of Work

Your base of operation will be Singapore. However from time to time, you may be expected to travel to other offices within the IMC Group (herein known as 'the Company') based on business need.

Normal working hours are as follows:

- Monday to Friday: 8.30am to 5.30pm
- Lunch: One hour between 12.30pm to 1.30pm

Your rest day is Sunday or such other day as determined by the Company.

If you are a part-time employee, your working arrangements are as stated in your employment contract.

Depending on business needs, all employees may be required to work beyond the stipulated hours from time to time. The Company reserves the right to vary working hours to suit the needs of its operations.

1.2 Job Grades

The IMC job grade structure and its corporate job titles are as tabled below:

Job Grade	Corporate Job Title
EO	Top Executive Level
12	Senior Director
11	Director
10	Assistant Director
9	Senior Manager
8	Manager
7	Assistant Manager
6	Senior Executive
4 – 5	Executive
3	Senior Assistant
1 – 2	Assistant

1.3 Probation and Confirmation

The probation period provides the opportunity for both the Company and yourself to assess the job fit for the position which you are employed in.

All new employees who received the Employment Offer from 22 June 2020 onwards are required to serve a probationary period as stated below, or as specifically advised in writing by the Management in special instances.

Job Grade	Initial Probation Period	Probation Extension
Grade 8 and above	6 months	Up to 6 months
Grade 1 – 7	3 months	Up to 3 months

Your Direct Supervisor is responsible for monitoring and reviewing your performance during the probationary period. Where your performance is below expectations, your Direct Supervisor is also responsible for coaching and counseling your performance before extending your probationary period.

At the end of your probationary period, you shall be given a probation appraisal. You will also be notified of the confirmation/ non-confirmation or extension of the probationary period in writing.

1.4 Update of Employee Information

All employee information is maintained in the Company's P&O information system. To ensure that the Company has current and accurate information on all employees, you are responsible to update changes to the following information on a timely basis via the Employee Self-Service Portal. Supporting documents must be submitted to P&O, if required:

- Contact details (home number, mobile number)
- Address
- Education
- Emergency contact details
- Family details

You are required to inform P&O immediately, whenever there is a change in your personal particulars as follows:

- Name due to marriage or legal action
- Marital status
- Citizenship

P&O will take appropriate follow up actions if any of the above changes affect your benefits eligibility.

Please note that your employee information may be accessed as required for the purposes that you had consented to in your employment contract. Where the Company requires collection, use, disclosure and / or transfer outside Singapore (individually and / or collectively, "**Processing**") for additional purposes, notice will be given to you and your consent sought for these purposes.

Where you provide Personal Data concerning other individuals such as family members, you undertake that you have obtained these individuals' consent for their personal data to be processed for any of the purposes set out in paragraph 1.5 below.

1.5 Processing of Personal Data

You understand that your Personal Data (as defined under the Singapore Personal Data Protection Act 2012) will be processed by the Company and its group of companies and / or any authorised third party acting on its or their behalf, for purposes directly or indirectly relating to:

- i) your employment with the Company, including but not limited to background checks, human resource management and administration, travel and visa and immigration processing, matters relating to payroll, employee monitoring on device(s), benefits enrolment, insurance, training, performance appraisals, communications relating to death, illness, injury or emergency, compliance with Company policies and procedures; employment decisions including end of employment, end of employment administration and procedures, post-termination benefits and incentives, providing employment references, consideration for other job positions within the Company or its affiliates or subsidiaries;
- ii) the administration, management and/or operation of the business of the Group including but not limited to security, health and safety; technical and operational support; audits, compliance and risk management; newsletters; marketing and business development; events; third parties' contact and / or security requirements; statistics; business continuity management; and
- iii) compliance with applicable laws and regulations and / or legal proceedings, during and for a reasonable period after termination of the employment to the extent permitted by law.

1.6 Directorship Appointments

You cannot become a director of a non-IMC company without the express and written permission of the authorised representative of IMC. If you are currently a director of a non-IMC company or is subsequently asked to be a director of a non-IMC company, you must submit a written application to the authorised representative of IMC outlining:

- The name of the company
- The nature of the business
- Whether there may be any perceived or real conflict of interest between IMC and the company you are seeking to be a director of, or are currently a director of
- Your commitment (in terms of the number of hours per month) to undertake such a directorship
- Required duties
- Any other financial details.

If you did not seek and receive written permission from the Company and are subsequently found to have been or currently acting as a director whilst in IMC's employment, you may be subject to disciplinary action, up to and including termination of employment.

Upon approval, you may take up approved directorships with non-IMC companies on your own accord and at your own risk.

The Company may ask you to act on IMC's behalf as a non-executive director of a company that IMC has an interest in. The final decision will be mutually accepted by the Company and you. Where you have agreed to act on IMC's behalf as a non-executive director, the Company will ensure that the relevant professional liability insurance is in place to cover you over and above the Directors' and Officers' insurance. All fees for any non-executive directorship taken at IMC's request will be payable to the Company.

2. Rewarding Our People

2.1 Basic Monthly Salary

In determining your basic monthly salary, the Company takes into consideration relevant market benchmarks, the Company's pay position and the salary range applicable at your job grade.

Every job grade has a corresponding salary range. When your basic monthly salary reaches the maximum salary at your job grade, annual increment will not be applicable for you.

Pay calculation for an incomplete month of work

The following formula is used to calculate salary for an incomplete month of work:

$$\frac{\text{Monthly Gross Salary}}{\text{Total no. of working days in that month}} \times \text{Total no. of days the employee actually worked in that month}$$

2.2 Annual Salary Review

The Company conducts a salary review on an annual basis. Annual increments (if any) shall be awarded at the beginning of each year.

An annual salary review is conducted every year taking into consideration economic indicators, external market benchmarking, Company's performance and individual's performance. Recommendations for annual increments shall be supported by completed performance appraisals for the performance year.

Any salary increment will be announced and effective 1 January of the year following the qualifying period.

- **Qualifying Period** : The 12-month period from 1 January to 31 December of the performance year
- **Eligibility Date** : Employee must be confirmed as at 31 December of the qualifying period

Employees who have resigned or are serving notice of resignation on or before the increment is effected in payroll will not be eligible for salary review

- **Computation** : Salary review will be computed based on your Basic Monthly Salary as at 31 December of the qualifying period

If you are on part-time work arrangement, computation shall be based on the average Basic Monthly Salary earned within the qualifying period

2.3 Annual Wage Supplement

Annual Wage Supplement (AWS) is a 13th month salary, payable at the end of the calendar year.

- **Qualifying Period** : The 12-month period from 1 January to 31 December of the current year

Employees who did not serve the full qualifying period, will have their AWS pro-rated according to actual calendar days worked

- **Eligibility Date** : Employees must be in service as at 31 December of the pay-out year to be eligible

AWS will be pro-rated accordingly for employees who have taken more than 5 working days of no-pay leave

- **Computation** : AWS will be computed based on your Basic Monthly Salary as at 31 December of the qualifying period

If you are on part-time work arrangement, computation shall be based on the average Basic Monthly Salary earned within the qualifying period

2.4 Variable Performance Bonus

On an annual basis, the Company may, at its discretion, determine and communicate accordingly, a variable performance bonus which is determined by the performance of the IMC Group, Business Unit and individual performance. The variable performance bonus pay-out will be made in January / February, if a pay-out is determined for the performance year.

- **Qualifying Period** : The 12-month period from 1 January to 31 December of the performance year

Employees who did not serve the full qualifying period, will have their variable performance bonus pro-rated according to actual calendar days worked

- **Eligibility Date** : Employee must be confirmed as at 31 December of the qualifying period

Employees who have resigned or are serving notice of resignation on or before the Variable Performance Bonus payroll cycle will not be eligible

Variable Performance Bonus will be pro-rated accordingly for employees who have taken more than 5 working days of no-pay leave

- **Computation** : Variable performance bonus will be computed based on your Basic Monthly Salary as at 31 December of the qualifying period

If you are on part-time work arrangement, computation shall be based on the average Basic Monthly Salary earned within the qualifying period

2.5 Overtime

Your eligibility for overtime claim, if any, will be specified in your employment contract. If you are covered by Part IV of the Employment Act (Cap. 91) ("EA"), the Company will compensate you for overtime work performed in accordance to the eligibility and standards of the local labour legislations. Written approval must be obtained from your Immediate Supervisor before any overtime work is performed.

You will be compensated for overtime provided the work duration exceeds 30 minutes after regular work hours. Thereafter, overtime work shall be claimed in multiple blocks of 15 minutes (rounded up to the nearest 15 minutes blocks). Overtime is compensated accordingly as follows:

Period of Work	Overtime Pay
Work beyond normal hours of work	1.5 times the hourly basic rate of pay

Rest day is defined as Sunday or any other day rostered as a rest day. For overtime on a rest day, the following rates will apply:

Period of Work	Overtime Pay
Less than half the normal hours of work	One (1) day's salary
More than half the normal hours of work	Two (2) days' salary
Work beyond normal hours of work	1.5 times the hourly basic rate of pay

For overtime on a public holiday which is not a rest day, the following rates will apply:

Period of Work	Overtime Pay
Work within the normal hours of work	1 day's pay or 1 day off in-lieu
Work beyond the normal hours of work	1.5 times the hourly basic rate of pay

2.6 Overtime Transportation

The Company shall reimburse transportation to employees who are at job grade 9 and below as follow:

- If you work overtime after 9pm on weekdays, you are eligible to claim taxi fare to your home.
- If you are required to return to office for work assignments beyond office hours such as in times of emergency or on weekends, you may claim taxi fare or mileage claim, carpark charges and ERP payment. However, if you have been scheduled to work on a Saturday / Sunday, you would not be eligible to claim for transportation.

2.7 Overtime Meal Reimbursement

The Company shall reimburse meal expenses to employees who are at job grade 9 and below as follows:

- If you work overtime after 8pm on weekdays, the Company will reimburse up to S\$10 for meals taken during overtime:
- Meal reimbursements at S\$5 and below: no receipts required
- Meal reimbursements above S\$5: receipts required, and reimbursement will be up to S\$10

Overtime claims are administered via the Employee Self-Service Portal. The link to the Portal can be found on the Company Intranet. Approved claims will be reimbursed together with your monthly payroll.

2.8 Transport Allowance

Job grade 10 and above employees will be provided with a transport allowance to cover for all transport expenditure incurred for all local business travel.

Job Grade	Monthly Transport Allowance
Grade 10 – 11	\$1,750
Grade 12 & above	\$2,500

Employees eligible for transport allowance will not be eligible to claim for overtime transport and local business-related transport except when travelling to and fro airport for business trips – please refer to Section 4 for more details.

The transport allowance will be paid together with the monthly payroll and is subject to personal income tax liabilities.

The Company reserves the right to review, update and change the transport allowance guideline at its sole discretion where it deems appropriate.

2.9 Other Work-Related Reimbursements

a) Mobile Phone / Communication Devices

Where the job requires, the Company will provide you a corporate phone plan and mobile phone for communication purpose.

2.10 Salary Payment

Your salary shall be paid to your nominated bank account on the 25th of the month. If the 25th falls on a rest day or a public holiday, your pay day will be brought forward to the nearest working day before the 25th of the month.

For the purpose of facilitating staff celebration of festivities (such as Chinese New Year, Hari Raya Puasa, Deepavali, Christmas), if a festive date falls between the 15th and the last day of the month, pay day will be 5 working days before the holiday or the 15th, whichever is later. Staff communication for advanced payroll will be made accordingly.

For new hires who join before the 20th of the month, your salary will be paid on the last day of the same month.

Where an employee's employment has been terminated, the final salary will be paid upon completion of the Final Salary Computation (including payment of accumulated leave,

claims, deduction on amounts owing, CPF contribution and other monetary components) and the Exit Clearance Form on the official last day of the employee or within 7 days of the employee leaving service.

All allowances and overtime, where applicable, will be paid together with the regular salary for the month, subject to the Company's guidelines and procedures.

Deductions for CDAC / MBMF / SINDA / ECF contributions from the monthly salaries of all Chinese / Malay / Indian / Eurasian employees will be made unless you obtain approval from the relevant bodies to be exempted from the scheme. In this case, you need to inform P&O.

You may access the Employee Self-Service Portal (via the Company Intranet) for a copy of your monthly earnings statement.

2.11 Central Provident Fund (CPF) Contribution

Under the Singapore Central Provident Fund Act (Cap. 36), if you are a Singapore Citizen or a Singapore Permanent Resident, the Company will make monthly contributions to your CPF Account at the prevailing rates in accordance with the legal requirements. The Company will deduct the employee's share of contributions from your monthly salary, in accordance with the prescribed statutory rates.

If you are a foreigner and should you subsequently obtain Singapore Permanent Resident or Singapore Citizen status, you are required to declare your new status to the Company within the same month of obtaining your new status.

2.12 Income Tax

The Company is responsible for submitting yearly IR8A tax return filing on your employment income to Inland Revenue Authority of Singapore (IRAS) by the date stipulated by the Authority.

You are responsible to complete and file all personal income and reliefs as required by the Authority. If you are a foreigner and should you leave Singapore at the end of your employment with the Company, the Company shall in accordance with the Income Tax Act, withhold your final salary payment for the last month of your service, until clearance is obtained from the relevant income tax authority for the release of your salary.

3. IMC Cares – Your Benefits & Welfare

3.1 Flexible Benefits

For employees who are covered under the Employment Act, please also refer to section 3.2 for more information.

The Flexible Benefits scheme, applicable to permanent employees, allows you to select your benefits from a basket of benefits.

The flexible benefits entitlement based on job grades are as follows. Any unutilised flexible entitlement will be encashed after the year-end.

In an incomplete year of service, the entitlement will be pro-rated according to actual calendar days worked. For part-time permanent employees, the entitlement will be pro-rated based on their full-time equivalent (FTE) ratio.

You may utilise your flexible benefits upon joining the Company. If you resign with less than 3 months of service, you will have to return the utilised amount to the Company. If a resigned employee has over utilised his flexible benefits, the Company will deduct the difference in the final pay computation.

Job Grade	Flexible Benefits
EO	3,850
10 – 12	3,650
9	3,450
8	3,150
7	1,550
4 – 6	1,150
1 – 3	950

Your flexible benefits entitlement will increase by the following based on your length of service with the Company:

Length of Service	Bonus Flexible Benefits (By 31 st Dec of each year)
3 to less than 5 years	50
5 to less than 7 years	75
7 to less than 9 years	100
9 to less than 11 years	150
11 years and above	200

The selection of benefits is to fit to the needs of our employees.

Item	Description	Taxation Required	CPF Contribution Required
<i>Health-Related</i>			
Medical Expenses for Self, Spouse and Child(ren)	<ul style="list-style-type: none"> Claim for medical consultation and medication 	No	No
Health Check – Self, Spouse And Child(ren)	<ul style="list-style-type: none"> Claim for health screening plans taken with any medical practitioners registered with the Singapore Medical Council 	No	Yes
Dental Expenses for Self	<ul style="list-style-type: none"> Claim for dental expenses incurred for yourself 	No	No
Dental Expenses for Spouse and Child(ren)	<ul style="list-style-type: none"> Claim for dental expenses incurred for your spouse and/or child(ren) 	No	No
Maternity Expenses for Self and Spouse	<ul style="list-style-type: none"> Claim for maternity expenses for yourself or your spouse. These expenses include regular check-ups and medication fees, gynaecology and hospitalisation fees. Treatment relating to birth control will not be covered under this benefit 	No	No
Enrolment for Company's Hospitalisation and Surgical (H&S) Insurance	<ul style="list-style-type: none"> Include your spouse and/or child(ren) into the same H&S insurance plan as yourself Actual enrolment is subject to underwriting of the Company's appointed insurer (i.e.: completion of health declaration form and / or medical examinations). 	No	No

Item	Description	Taxation Required	CPF Contribution Required
	<ul style="list-style-type: none"> More details on the plan can be found in Section 3.4c 		
Family Well-being			
Childcare Subsidy for Licensed Centres	<ul style="list-style-type: none"> To provide you with the necessary financial support for your child(ren)'s care-giving services Claim for childcare expenses incurred at licensed childcare centres stipulated by the Ministry of Social and Family Development (MSF) 	No	Yes
Personal Development			
Education Course (Professional / Academic)	<ul style="list-style-type: none"> To encourage personal development, you may claim for expenses incurred on any professional / academic courses that will help in upgrading your skills and knowledge 	No	Yes
Lifestyle			
Vacation – Self	<ul style="list-style-type: none"> Claim for accommodation in hotel, chalets, holiday bungalows, tour packages and air tickets for overseas holidays for employees only Claim excludes subsidy of meals, holiday travel insurance and admission fees to local attractions 	Yes	Yes

Note:

- Payments made via Medisave and any other subsidies are not claimable.

All flexible benefits balance encashment after the year-end will require tax and CPF contributions (if applicable). Flexible benefits encashment will be paid via payroll in January of the following year.

Flexible benefits claims are administered via the Employee Self-Service Portal. The link to the Portal can be found on the Company Intranet. Approved claims will be reimbursed together with your monthly payroll.

3.2 Flexible Benefits - Employees covered by Employment Act

Under the Employment Act, you are eligible for reimbursement of all medical consultation fees (excluding medication) from approved public medical institutions (refer to MOM website) by the Company. Your flexible benefits shall first be used for reimbursing all medical consultation expenses incurred in the calendar year before any balance is to be utilised for medication expenses and other benefits.

You are required to obtain receipts which clearly indicate the cost for medical consultation and medication. Where this information is missing, medical consultation shall be capped at \$30 per visit.

If you have fully utilised your flexible benefits for reimbursing medication and / or other benefits and you subsequently incur medical consultation expenses, the Company will not be able to reimburse you the amount of medical consultation expenses incurred in the year which has exceeded your flexible benefits entitlement.

3.3 Group Insurance Plans

Your insurance coverage is subject to acceptance and terms and conditions by the Company's appointed insurer.

a) Group Term Life (GTL) Insurance

You are insured against death and permanent disability on a worldwide and 24-hour basis. This benefit is applicable for all permanent employees below the age of 74, subject to a maximum entry age at 69.

The insurance coverage for employees is as follows:

Job Grade 1 – 6	: 24 times of Total Monthly Salary
Job Grade 7 - 12	: 36 times of Total Monthly Salary
Job Grade EO	: Fixed sum assured as determined by management

The actual sum assured is subject to the underwriting requirements of IMC's appointed insurer.

b) Group Personal Accident (GPA) Insurance

You are insured against death and permanent disability arising out of any form of accidents worldwide on a 24-hour basis. This benefit is applicable for all permanent employees below the age of 80.

The personal accident coverage for employees is as follow:

- Job Grade 1 – 6 : 24 times of Total Monthly Salary
- Job Grade 7 – 12 : 36 times of Total Monthly Salary
- Job Grade EO : Fixed sum assured as determined by management
- On Death : The sum insured in one lump sum
- On Permanent Disablement : A percentage of the sum insured

Exclusions include the following:

- Suicide
- War-like operation
- Participation in a riot
- Participation in competitive racing on wheels e.g.: F1 racing
- Injury resulting from sickness or diseases etc.

Please refer to the intranet for more details.

c) Group Hospitalisation & Surgical (GH&S) Insurance

The Company provides Group Hospitalisation & Surgical Insurance for all permanent employees below the age of 74, subject to a maximum entry age of 69.

Employees may opt for eligible dependents' coverage under the same plan at own cost, subject to the underwriting requirements of IMC's appointed Insurer. EO level employees are covered under Plan 1D which includes coverage for eligible dependents on the same plan.

"Eligible dependents" refer to either spouse who is below 74 years old and /or children not more than 25 years old who are unemployed and single. Dependents who are serving National Service are also not considered as eligible dependents.

Treatment may be sought at any private or government restructured healthcare institutions. Your hospitalisation and ward accommodation coverage is as follows:

Schedule of Benefits (Maximum per disability)	Job Grade EO (Plan 1D)	Job Grade 7 – 12 (Plan 2A)	Job Grade 4 – 6 (Plan 3A)	Job Grade 1 – 3 (Plan 4A)
In-Patient Benefits				
1. Daily Room and Board (Max per day; Max. period of (1) and (2) is 120 days)	Single Bedded Private (Std)	Single Bedded Restructured	Single Bedded Restructured	Double Bedded Restructured
2. Intensive Care Ward (Max. period of (1) and (2) is 120 days)	10,000	10,000	10,000	10,000
3. Hospitalisation Miscellaneous Expenses (Expenses incurred during hospital confinement, subject to the maximum per disability as show in the Benefits Schedule)	5,500	5,000	4,000	4,000
4. Surgical Fees (Subject to surgical schedule for private hospitals)	8,000	7,500	6,000	6,000
5. In-Hospital Doctor's Visit (Max. per day up to 120 days)	150	120	110	100
6. Pre-Hosp Diagnostic X-Ray & Lab-Test (with referral) (Incurred within 120 days prior to hospital admission)	1,650	1,650	1,450	1,450
7. Pre-Hosp Consultation Fees (GP&SP), including prescription drugs. (with referral) (Incurred within 120 days hospital admission date)				
8. Post Hospitalisation Treatment (within 120 days after discharge from hospital) Include TCM consultation & physiotherapy with referral				
9. Emergency Accident Outpatient Treatment (Within 24 hour of accident)	2,000	2,000	2,000	2,000
10. Overseas Hospitalisation (Accident) (max per disability, applicable from item 1 to 9 only)	150% of GHS benefits			
11. Accidental & Non-accidental Miscarriage	As per disability			
12. Death Benefit	6,000	6,000	6,000	6,000
Special Extension				
13. Outpatient Kidney Dialysis & Cancer Treatment (Max. per policy year)	20,000	20,000	10,000	10,000
14. Lump Sum Benefit Per Disability (For admissions to Government and Restructured Hospitals for benefit items 3-8 above)	23,000	18,000	18,000	15,000
Hospital Cash Benefit (For Government / Restructured Hospitals admission; limit up to 120 days)				
B1 ward / B2+ ward	100	80	80	0

Schedule of Benefits (Maximum per disability)	Job Grade EO (Plan 1D)	Job Grade 7 – 12 (Plan 2A)	Job Grade 4 – 6 (Plan 3A)	Job Grade 1 – 3 (Plan 4A)
B2 ward (without air-con)	200	150	150	90
C ward	300	200	200	120

Please refer to the intranet for more details.

Claim Procedure

Please refer to [company intranet](#) for more details.

d) Work Injury Compensation

You are insured in line with the Work Injury Compensation Act. This insurance coverage is effective from your first day of work and ceases on the day you leave the Company. You are covered against work-related injury, disability and death.

e) Group Travel Insurance

You are covered under the Group Travel Insurance on a worldwide and 24-hour basis if you are on an overseas business trip relating to IMC's business.

This includes personal deviation before, during or immediately after the business trip, up to a maximum of 31 days. Maximum duration per trip is up to 183 days. Special extensions include riots, strike, civil commotion, hijack, murder, assault and terrorism.

Employees who are seconded to other countries are also covered under Group Travel plan when they travel within or from their host countries (other than Singapore) to another country for business purposes. The same limitation on duration per trip applies.

You are required to complete the respective insurance claim forms and provide the supporting documents as indicated in the claim form to P&O. P&O shall forward the claims to the insurer for processing and will inform you when the claims settlement is received from the insurer.

Please refer to [company intranet](#) for more details.

3.4 Leave Benefits

The Company provides various types of leave benefits to allow employees to achieve work-life balance as well as to comply with local legislations, where applicable.

Leave applications must be discussed with your Immediate Supervisor as early as possible for effective business operations and continuity.

You may submit your leave application via the Employee Self-Service Portal. The link to the Portal can be found on the Company Intranet.

The Company believes that employees should exercise the necessary discipline and support the leave application process with the necessary documents.

a) Annual Leave

You may begin to utilise your annual leave entitlement upon joining the Company as follows:

Length of Service	Annual Leave Days	
	Job Grade 1 – 7	Job Grade 8 & above
Less than 5 years	16	18
5 – 6 years	17	19
7 – 8 years	18	20
9 – 10 years	19	21
More than 10 years	20	22

Annual Leave Entitlement Pro-rating

Your annual leave entitlement will be pro-rated according to the number of calendar days employed in the calendar year. Any fraction of a day shall be rounded up to the nearest half a day.

The formula below applies for calculation of annual leave:

$$\frac{\text{No. of calendar days employed in the calendar year}}{\text{No. of calendar days in the Year}} \times \text{Leave Entitlement}$$

Part-time permanent employee's ("PTE") annual leave is pro-rated based on their Full-Time Equivalent (FTE) ratio as follows.

$$\frac{\text{No. of hours worked in a week by the PTE}}{\text{No. of hours in a work week}} \times \text{Leave Entitlement}$$

If there is a change in your leave entitlement status due to a change in your years of service or job grade, your Annual Leave entitlement will be adjusted proportionately.

Half-day Leave

You may apply for half-day annual leave as follows:

- Morning Leave - 8.30am to 12.30pm
- Afternoon Leave - 1.30pm to 5.30pm

Sick During Annual Leave

If you are certified sick while on annual leave and you have informed your Immediate Supervisor within 24 hours, you may then cancel your annual leave application and apply for medical leave for the days of medical leave granted.

Carry Forward Leave

You are encouraged to take leave during the year for work-life balance. You may carry forward a maximum of 5 days unconsumed annual leave to the next calendar year. Any balance above this entitlement will be forfeited. Any leave that is carried forward from the previous calendar year and not consumed by 31 December of the current calendar year will be forfeited. If you are covered under Part IV of the Employment Act, the MOM guidelines will apply.

Annual Leave upon Resignation / Termination / Dismissal

If you resign or are terminated in service during the calendar year, your annual leave entitlement will be pro-rated up to your last day of service.

During any notice of termination, subject to work exigencies with the approval of your Immediate Supervisor, you may utilise your accrued leave balance. The Company may also require you to fully utilise your accrued leave balance during your notice. Any outstanding leave balance, arising from work exigencies as justified by your Immediate Supervisor, will be subject to management's approval for encashment. In such situations, approval from the Strategic Business Group (SBG) Head is required.

Any leave that is consumed in excess of your leave entitlement will be deducted from your final salary accordingly.

Subject to work exigencies with the approval of your Immediate Supervisor, you may use your accrued leave balance to offset your notice period. In this case, your official last day of employment with the Company will be brought forward and your benefits entitlement pro-rated to the same date.

If you resign with less than 3 months of service, any leave taken will be considered as no-pay leave. If you are dismissed from employment by the Company, any accrued leave balance will be forfeited.

Exigencies of Service

The Company reserves the right to cancel annual leave and call back employees on leave due to exigencies of operations.

b) Sick / Hospitalisation Leave (Medical Leave)

The Company provides paid sick leave and hospitalisation leave to all permanent employees as follows:

Leave Type	Maximum days per calendar year
Sick Leave	Up to 14 working days
Hospitalisation Leave	Up to 60 working days less the number of days of sick leave taken

For Part-time permanent employees (“PTE”), the leave is pro-rated based on their Full-Time Equivalent (FTE) ratio as follows.

$$\frac{\text{No. of hours worked in a week by the PTE}}{\text{No. of hours in a work week}} \times \text{Leave Entitlement}$$

Common illness such as cold and headaches usually require rest, not necessarily medical attention. To demonstrate our trust in your integrity and concern for your well-being, you do not need to obtain a valid Medical Certificate (MC) if you apply for 1 day of sick leave. However, if you are still not feeling well after a day of rest at home, it is in your interest to seek medical attention and get MC for the 2nd day onwards.

However, the Company may request for you to provide a MC should the one-day sick leave be deemed to be frequent.

It is your responsibility to submit your MC for sick leave of more than 1 day and for any hospitalisation leave via the HR application for approval. Valid MCs issued by a medical practitioner registered with the Singapore Medical Council or Traditional Chinese Medicine Practitioners Board or dental officers registered with the Singapore Dental Council are recognised. For overseas MC from the hospital / polyclinic / clinic, employee has to be physically overseas to consult the medical practitioner who is registered with the home country medical/dental council. MCs issued for cosmetic treatments are not recognised.

You may utilise this leave upon joining the Company. Any leave not taken by 31 December of the calendar year will be forfeited.

c) Family Leave

As part of the Company's efforts to encourage a pro-family environment, all permanent employees are entitled to 3 working days of family leave per calendar year to attend to family related activities such as attending family members' medical appointments, birthdays, graduations, children school events, etc.

Family leave includes the 2 days per calendar year of statutory childcare leave under the EA, granted to eligible employees who have a child under the age of 7 years old (based on the child's date of birth).

You may utilise this leave after completing 3 continuous months of service. Any leave not taken by 31 December of the calendar year will be forfeited. Upon serving resignation notice, this leave will cease to apply and will not be encashed. If you are eligible for Childcare Leave, then Family Leave will be combined with Childcare Leave for proration according to MOM guidelines.

For Part-time permanent employees ("PTE"), the leave is pro-rated based on their Full-Time Equivalent (FTE) ratio as follows.

$$\frac{\text{No. of hours worked in a week by the PTE}}{\text{No. of hours in a work week}} \times \text{Leave Entitlement}$$

d) Childcare Leave and Extended Childcare Leave

If you have at least one child who is a Singapore Citizen under the age of 7 years old (based on the child's date of birth), you are eligible for 4 working days of childcare leave per calendar year.

For Part-time permanent employees ("PTE"), the leave is pro-rated based on their Full-Time Equivalent (FTE) ratio as follows.

$$\frac{\text{No. of hours worked in a week by the PTE}}{\text{No. of hours in a work week}} \times \text{Leave Entitlement}$$

The minimum entitlement of a PTE to paid childcare leave will be at least 2 working days.

If your youngest child is a Singapore Citizen between the age of 7 – 12 (inclusive), you are eligible under the Child Development Co-Savings Act (Cap. 38A) ("CDCA") for 2 working days of extended childcare leave per calendar year. Part-time employees who meet the CDCA requirements are eligible for 2 working days of extended childcare leave per calendar year as well.

Supporting documents for leave verification

The following documents must be submitted to P&O for each year that you intend to apply for the leave:

- Completed Government-Paid Childcare Leave (GPCL) Scheme Declaration by Employee (Form GPCL1) is to be submitted at the latest 1 month after the 4 days of childcare leave or 2 days extended childcare leave are consumed respectively.
- Supporting documents to be submitted include:
 - Youngest child's birth certificate / certificate of citizenship (if applicable)
 - Adoption order (if the child is adopted)

Even if you are eligible for both childcare leave and extended childcare leave under the CDCA as stated above, your maximum total leave entitlement per calendar year is 6 working days (inclusive of 2 days of family leave).

You may utilise this leave after completing 3 continuous months of service.. Any leave not taken by 31 December of the calendar year will be forfeited. Upon serving resignation notice, Childcare Leave will be pro-rated according to MOM guidelines and any leave not taken will not be encashed.

e) Unpaid Infant Care Leave

If you have at least one child who is a Singapore Citizen under the age of 2 years old (based on the child's date of birth), you are eligible for 6 days of unpaid infant care leave per calendar year.

For Part-time permanent employees ("PTE"), the leave is pro-rated based on their Full-Time Equivalent (FTE) ratio as follows.

$$\frac{\text{No. of hours worked in a week by the PTE}}{\text{No. of hours in a work week}} \times \text{Leave Entitlement}$$

If you are covered under the CDCA, you will be eligible for this leave application. You need to provide the child's birth certificate at the point of your leave application.

You may utilise this leave upon joining the Company. Any leave not taken by 31 December of the calendar year will be forfeited. Upon serving resignation notice, this leave will cease to apply.

f) Marriage Leave

The Company rejoices with you when you get married. You are eligible for 5 consecutive working days of marriage leave on the occasion of your first legal marriage.

You may apply for marriage leave to attend your marriage solemnisation or to enable you to prepare for your customary wedding celebration (if the wedding date is different from your solemnisation date). Application for Marriage Leave can be made between 30 calendar days before Marriage Date and 365 calendar days after Marriage Date.

Supporting documents for leave verification

You need to provide your certificate of marriage at the point of your leave application.

You may utilise this leave upon joining the Company. If you resign with less than 3 months of service, any leave taken will be considered as no-pay leave. Upon serving resignation notice, this leave will cease to apply.

g) Maternity Leave

Female employees covered under the CDCA

You will be entitled to 16 weeks of paid maternity leave if you meet the criteria specified under the CDCA:

- a) The child is a Singapore Citizen at the time of his or her birth;
- b) The employee has completed at least 3 months of continuous service before the child's birth.

The maternity leave will be funded by the Company and the Singapore Government (known as government paid maternity leave). Funding by the Government is in accordance with the EA and the CDCA.

	Maternity Entitlement	Funding Party
1st / 2nd Confinement	8 weeks leave at gross pay, no capping on amount	Employer
	8 weeks leave at gross pay, capped at S\$20,000 (including CPF)	Singapore Government*
From 3rd confinement	16 weeks leave at gross pay, capped at S\$40,000 (including CPF)	Singapore Government*

Where there is a mutual agreement with the Division / Department Head, you may consume the full 16 weeks of maternity leave consecutively (to be taken no earlier than 28 days before delivery and no later than the date of delivery) or the last 8 weeks may be taken flexibly over a 12-month period from the child's birth.

If you do not meet criteria (a) and/or (b) at the time of confinement, but meet them within 12 months of the child's birth, you will be eligible for the remaining maternity leave from the date you meet all the criteria. The remaining maternity leave entitlement must be taken before the child turns 12 months old. You will not be eligible for the maternity leave that has lapsed.

Special Circumstances

- Stillbirth - If the employee has a stillbirth, the Company shall provide for paid maternity leave if the employee meets the conditions of the Government-Paid Maternity Leave.
- Miscarriage - Leave on account of a miscarriage or abortion shall not be considered as maternity leave but as normal medical leave.

- Adoptive parents - Female employees who adopt children shall not be entitled to the full 16 weeks of maternity leave. However, if the adoption takes place within 6 months from the birth of the adopted child, the Company shall provide for 4 weeks of paid leave to be taken within 12 months commencing on the date of the birth of the child, provided that the following conditions under the CDCA are met:

Where the child is a Singapore citizen

- a) The female employee has completed at least 3 continuous months of service preceding the date of the application to adopt;
- b) The child is below the age of one year on the date the application to adopt is made; and
- c) The female employee is lawfully married, widowed or divorced on the date the application to adopt is made.

Where the child is not a Singapore citizen

- a) The female employee has completed at least 3 continuous months of service preceding the date the dependant's pass in respect of the child is issued;
- b) The child is below the age of one year on the date the dependant's pass in respect of the child is issued;
- c) The female employee is lawfully married, widowed or divorced on the date the dependant's pass in respect of the child is issued;
- d) If the application is in the sole name of the female employee, she must be a Singapore citizen on the date the dependant's pass is issued; and
- e) If the application is made in joint names of the female employee and her husband, either the female employee or her husband must be a Singapore citizen on the date the dependant's pass is issued.

The payment received by the female employee for the paid adoption leave is capped at S\$10,000 (including CPF).

Female employees not covered under the CDCA

If you are a female employee but do not meet the CDCA criteria but satisfy the following criteria, you will be entitled to 12 weeks of maternity leave:

- a) You have at least 90 days of service with the Company before the birth of the child
- b) You have fewer than 2 living children (excluding the new-born) of your own at the time of delivery. In the case where you have 2 or more living children at the time of delivery due to multiple births e.g. twins or triplets during your first pregnancy, you will be eligible for 12 weeks of maternity leave during your second confinement.

The first 8 weeks shall be paid by the Company and the last 4 weeks (up to 20 days) may be taken as unpaid maternity leave.

You may consume the full 12 weeks of maternity leave consecutively (to be taken no earlier than 28 days before delivery and no later than the date of delivery) or the last 4 weeks may be taken flexibly over a 12-month period from the child's birth. The period of unpaid maternity leave taken shall affect Annual Wage Supplement (AWS), Variable Bonuses (VB), Annual Increment (AI), Annual leave entitlement and benefits.

Application and approval of maternity leave

You must inform your Immediate Supervisor as early as possible, upon knowledge of your pregnancy. This will help your Immediate Supervisor plan for the transition of your work to other colleagues while you are away for maternity leave. You must also reach an agreement with your Immediate Supervisor on how and when you intend to take the leave 1 month before starting on maternity leave. The four weeks of maternity leave immediately after the delivery of your child is compulsory.

On or before commencement of your maternity leave, you are required to declare to P&O of your intention to share up to 1 week of your maternity leave with your spouse. Should you declare that you do not wish to share your maternity leave with your spouse but subsequently, decide to do so, you are required to make such declaration to P&O immediately. Failing to do so will result in the deduction of your annual leave or no-pay leave if maternity leave is overtaken.

Supporting documents for leave verification

If you are covered under the CDCA, you must submit the following documents to P&O, within the one month of you returning from your maternity leave.

- Provide declaration before commencement of maternity leave using Declaration Form for Sharing Maternity Leave with Spouse
- Provide declaration form printout from Shared Parental Leave Allocation System (SPLAS)
- Child birth certificate and completed Government-Paid Maternity Leave (GPML) Scheme Declaration by Employee (Form GML1) to be submitted at the latest 1 month after going on maternity leave
- Marriage certificate
- Photocopy of spouse's NRIC and your NRIC

h) Shared Parental Leave

If you are a male employee covered under the CDCA, you will be entitled to share up to 4 weeks of your wife's 16 weeks of maternity leave, subject to your wife's agreement. You must meet the following criteria for entitlement to such leave:

- The child is a Singapore Citizen at the time of his or her birth;
- The child's mother qualifies for Government-Paid Maternity Leave;
- You are lawfully married to the child's mother.

The shared parental leave may either be consumed as a continuous block or taken flexibly (i.e.: in a non-continuous manner) within 12 months of the birth of the child.

If you are not lawfully married to the child's mother and/or the child is not a Singapore Citizen at time of birth, you can still be eligible for shared parental leave if you fulfil all requirements before your child is 12 months old.

- Your eligibility in this instance will start from the date of your marriage and/or the date your child obtains Singapore Citizenship, whichever is later.
- Unused leave will be forfeited when your child turns 12 months old.

Supporting documents for leave verification

You need to provide the following documents to P&O prior to your leave application:

- Child's birth certificate
- Form SPL1 must be submitted at the point of application of this leave.
- Provide declaration form printout from Shared Parental Leave Allocation System (SPLAS)
- Marriage certificate
- Photocopy of spouse's NRIC and your NRIC

i) Paternity Leave

The Company recognises the role fathers play in a cohesive family unit. Male employees are eligible for 2 working days of paternity leave for each childbirth.

To be eligible for paternity leave, you must have at least 3 continuous months of service immediately preceding the birth of the child.

Supporting documents for leave verification

You will need to provide the child's birth certificate at the point of your leave application.

Male employees covered by Government-Paid Paternity Leave

You will be entitled to Government-Paid Paternity Leave of 2 weeks in total (inclusive of paternity leave stated above) if you meet the following criteria:

- The child is a Singapore Citizen at the time of his or her birth;
- You are lawfully married to the child's mother;
- You must have served the Company for at least 3 continuous months of service immediately preceding the birth of the child.

Such leave may be consumed within 12 months from the child's birth date. If you are an adoptive father of a child below 12 months of age, you must also meet these additional criteria to apply for government paid paternity leave:

Where the child is a Singapore citizen

- The male employee is lawfully married on the date the application to adopt is made, or becomes lawfully married within the period of 12 months from the date of birth of the child;

- The child is below the age of one year on the date the application to adopt is made; and
- The male employee has completed at least 3 continuous months of service preceding the date of the application to adopt.

Where the child is not a Singapore citizen

- The male employee is lawfully married on the date dependant's pass is issued in respect of the child, or becomes lawfully married within the period of 12 months from the date of birth of the child;
- The child is below the age of one year on the date the dependant's pass in respect of the child is issued;
- The male employee or his wife (if she is a joint application to the adoption) is a Singapore citizen on the date the dependant's pass is issued in respect of the child; and
- You must have served the Company for at least 3 continuous months immediately preceding the point of your formal intent to adopt; date the dependant's pass in respect of the child is issued.

The payment received by the male employee for the paid adoption leave is capped at S\$2,500 (including CPF).

Supporting documents for leave verification

You need to provide the following documents at the point of your leave application:

- Marriage certificate
- Child's birth certificate / certificate of citizenship (if applicable)
- Adoption order (if the child is adopted)

Where the child is a Singapore citizen, upon consuming the 10 working days of paternity leave, the following documents must be submitted to P&O:

- Completed GPPL Form
- Marriage certificate
- Child's birth certificate / Certificate of Citizenship (if applicable)
- Adoption order (if the child is adopted)

Upon serving resignation notice, this leave will cease to apply and will not be encashed.

j) Compassionate Leave

Permanent employees faced with distressful situations on the bereavement of family members will be granted 3 working days of compassionate leave. Family members are defined as spouse, children, parents, parents-in-laws, siblings and grandparents.

Compassionate leave has to be consumed within 2 weeks from the date of occurrence. Application for compassionate leave must be submitted immediately upon your return to work and a copy of the death certificate provided as documentary proof.

k) Examination Leave

The Company encourages self-development and growth in our employee's professionalism. You may apply for a maximum of 5 working days of examination leave per calendar year.

The leave may be taken as a full day on the day of the exam, regardless whether the exam lasts for one full day or a partial day and regardless whether the exam falls within or outside working hours.

The leave application will be reviewed by the Immediate Supervisor and approved taking into consideration the following factors:

- The relevance of the course of study to the Company's business interest
- The relevance of the course of study to the nature of the employee's present and future job
- Whether the attainment of the qualification is beneficial to the employee's progression in the Company
- The employee's job performance

Applications for examination leave may be rejected if it is assessed by the Immediate Supervisor to not have met the factors highlighted above.

A copy of the examination timetable must be provided to support the leave application.

You may utilise this leave after completing 3 continuous months of service. Upon serving resignation notice, this leave will cease to apply and will not be encashed.

l) National Service Leave

The Company grants national service leave in accordance with the Enlistment Act (Cap. 93) to all male Singaporean employees liable for national service.

It is important that you ensure that the work schedules are not disrupted during the period you are away on national service training. The Company will request for deferment of national service training if it is necessary due to work commitment.

SAF100 must be submitted to P&O immediately upon receipt. In the event of a late submission resulting in a double payment (Company and MINDEF both paying the employee for salaries during the reservist period), Payroll will proceed to make deductions for the double payment in the next payroll cycle.

m) Prolonged Illness Leave

A prolonged illness is one which renders an employee physically unfit for work and is medically certified to require prolonged and continuous treatment and rest, and verified by the Medical Board.

Permanent employees with at least 1 year's service who suffer from prolonged illness and who have exhausted their medical leave are eligible to apply for prolonged illness leave. You must be certified by your treating doctor to be suffered from a chronic / terminal illness. An internal board comprising of management representatives shall also be convened to ascertain whether the chronic / terminal illness will require the employee to undergo prolonged and continuous medical treatment and rest.

Pay-out and medical leave entitlement shall be reviewed and managed on a case-by-case basis depending on the individual employee's circumstances. Each case shall be brought up & subject to the following review:

- 1st Level: SBG Head and Country P&O Head
- 2nd Level: Final proposal on the case management shall be approved at Group P&O and Group ACE.

After the prolonged illness leave arrangement, if you are still unfit for duty, you will be released from service on medical grounds. A copy of medical certificate attached with the Doctor's memo detailing the diagnosis and the duration of the medical treatment must be provided. Such documents must be issued / granted by the registered doctor with the Singapore Medical Council (SMC).

n) No Pay Leave

No pay leave is not encouraged and subject to special consideration and approval of your Business Unit Head in consultation with P&O. You must state the duration of absence and reasons at least one month before you commence such leave.

The following conditions must also be met:

- a) you have served at least 3 months of continuous service;
- b) you do not have any earned annual leave balance;
- c) your reason for no pay leave is substantiated by proof and considered valid by the Immediate Supervisor.

No pay leave application for a period of less than 10 working days must be applied at least 2 weeks before commencement of such leave. For leave period of longer duration, application has to be made at least 1 month before commencement of leave.

Your annual leave, benefits, annual increment, annual wage supplement and variable performance bonus, if any for that year, will be pro-rated in accordance to your period of service if you have taken no-pay leave of more than 5 working days.

During the period of no pay leave, your entitlement for all benefits will be suspended. You are also not allowed to take up another job without prior permission from the Company.

o) Public Holidays

You are entitled to the gazetted public holidays in Singapore:

- If a public holiday falls on a Sunday (which is a rest day), the following working day will be a paid public holiday.
- If a public holiday falls on a Saturday (which is a non-working day), you will be credited one day off-in-lieu. This off-in-lieu is valid for 3 months from the date of the public holiday and will be forfeited if it is not utilised within 3 months.

Authorised leave is a basic expectation of all employees. If you absent yourself from work without a valid reason or reasonable excuse on the day immediately preceding or the day immediately following a public holiday, you shall not be entitled to receive holiday pay for that public holiday.

p) Eve of Public Holidays

When the eve of the following public holidays falls on a work day, you may leave the office at 12:30pm, subject to work exigencies. Any leave taken on these days will be considered as a full day leave.

- Eve of Hari Raya Puasa – For Muslim employees only
- Eve of Deepavali – For Hindu employees only
- Eve of Christmas – For all employees
- Eve of New Year – For all employees
- Eve of Chinese New Year – For Chinese employees only

q) Volunteer Leave

As part of the Company's efforts to encourage Community Engagement, all permanent employees are entitled to 1 day of paid volunteer leave, to participate in volunteering activities through formal organisations (e.g.: non-profit organisations, registered charities and/or institutes of public character).

Employees will be granted 1 full day of paid volunteer leave, regardless of joining date. Any unconsumed volunteer leave will be forfeited by 31 December of the current calendar year.

Application of volunteer leave shall be made via the Employee Self-Service Portal. Employees need to provide the following information with the application, (1) Name of Volunteer Organisation; (2) Volunteer Cause; and (3) Details of Volunteer Activity.

The following are causes supported by IMC. For clarity, employees are also required to apply for volunteer leave when participating in volunteer activities organised by IMC-related companies (e.g. Tsao Foundation).

Elderly	Youth	Children
Disadvantaged families	Persons with disabilities	Ex-offenders
Migrant workers	Animals	Environment

You may utilise this leave after completing 3 continuous months of service. Upon serving resignation notice, this leave will cease to apply and will not be encashed.

3.5 Staff Welfare

a) Department Function Fund

The Company strongly supports the spirit of teambuilding and cohesiveness. To assist the departments in organising events for their employees, every department is provided with a Department Function Fund.

Every permanent and contract employee is allocated a maximum of S\$100 per year.

The Fund is allocated at the beginning of each year according to the actual number of permanent and contract headcount in the Business Unit. Any fund not utilised during the year will not be carried forward to the following year and will be forfeited.

Department Function Funds are administered via the Employee Self-Service Portal. The link to the Portal can be found on the Company Intranet. Approved claims will be reimbursed together with your monthly payroll.

b) Long Service Awards

The Company acknowledges the invaluable contributions our long-serving employees have made to the Company's growth and shows our appreciation through the Long Service Awards program. Long service award is presented to our employees at the Company's Annual Dinner and Dance.

The following cash award based on the completed years of service will be credited together with your monthly payroll at the end of the year or any appropriate time as determined by Company:

Years of Service	Cash Award
10	S\$1,000
15	S\$1,500
20	S\$2,000
25	S\$2,500
30	S\$3,000
35	S\$3,500

The Company computes your length of service from the date you joined us up to the cut-off date each year (usually the end of each calendar year). The qualifying period to determine the length of service will take into consideration the following:

- If you are transferred from another IMC Group company, your previous service period will be considered as part of your active service in the Company.
- If you are re-employed after your retirement, your service before retirement will be considered as part of your active service even though your contract is renewable yearly.
- If you are a contract employee and subsequently offered a regular full-time position, the period served under the contract service will be considered as part of active service.
- If you are on full-paid leave (including prolonged illness leave), the period of paid leave will be considered as part of your active service.

No-pay leave of at least 3 months will not be considered as part of your active service.

- If you resign from any of the companies within the IMC Group and subsequently re-join the Company, the period served prior to your resignation will not be considered as part of your active service.

c) Gifts and Condolence Tokens

Marriage of Employee

The Company shares your happiness with you on this occasion and an appropriate gift will be arranged and sent to you.

Where the marriage is between employees, there will be one gift arranged. The value of each gift is \$80. The gift will be presented to you when P&O is informed within three months from your marriage date. A copy of your marriage certificate must also be provided for record update purposes.

Newborn Gift

To celebrate the birth of your newborn child / children, a newborn hamper will be arranged and send to you.

Where both parents of the newborn child are IMC employees, there will be one hamper arranged. The value of each hamper is \$80. The hamper will be presented to you when P&O is informed within 3 months from your child's birth date. A copy of your newborn child's birth certificate must also be provided to P&O for record update purposes.

Condolence Wreath

A condolence wreath will be sent to the employee for each occasion, in the event that the demise is a family member (spouse, parent, parent-in-law, grandparents, child or sibling). The budget for the wreath is \$80.

3.6 Other Incentives**a) Professional Membership**

To encourage your participation in professional associations to keep abreast of the current market developments and maintain your professional standing, the Company shall reimburse your annual membership fee for one (1) accredited professional association. Admission fees and other related expenses will not be considered for reimbursement. This benefit is applicable to permanent employees at job grade 4 and above with at least 3 months of continuous service.

To qualify for the reimbursement, the professional association must:

- Be specifically related to your profession e.g. Accountants, Engineers, etc. Bodies such as Management Development Institute of Singapore (MDIS) or Singapore Institute of Management (SIM) which are not specifically related to any profession will not qualify.
- Be relevant to your role in the Company. We may require you to explain the benefits of the membership to your job.
- Be an accredited body and having wide recognition and acceptance.

If the Company is already a corporate member of an association, you will not be able to claim for the individual membership.

You are liable for any tax that arises out of this benefit. This benefit also requires CPF contributions if you are a Singapore Citizen or Singapore Permanent Resident.

Upon serving resignation notice, this benefit will cease to apply and will not be encashed.

b) Executive Health Check Programme

Permanent employees, at job grade 10 and above who complete 6 continuous months of service are eligible for Executive Health Check. You may utilise the benefit with the clinic of your choice.

This benefit is valid within the calendar year itself, and is non-transferable. The limit for the health check is set at S\$600 per year, and is on a reimbursement basis.

This benefit requires CPF contributions if you are a Singapore Citizen or Singapore Permanent Resident.

Upon serving resignation notice, this benefit will cease to apply and will not be encashed.

c) Club Membership Subsidy

To provide managerial employees a convenient and prestigious venue to entertain and network with business associates and to relax with family and friends, you are eligible to seek reimbursement up to 90% of the purchase price of a club membership based on the following limits:

Job Grade	Limit of subsidy
12 and above	\$15,000
10 – 11	\$10,000
8 – 9	\$5,000

** Only reputable local social / golf clubs befitting of IMC's image are acceptable.*

This benefit is only applicable if you are a permanent employee with at least 3 years of service. You are entitled to the benefit only once if you remain in the same job grade. If you are promoted to the next job grade, you are eligible for the benefit a second time at the higher subsidy limit if you have earlier enjoyed the benefit at the lower limit for more than 3 years.

The Company reserves the right to claim back the subsidy if the following events take place after the reimbursement of the club membership:

- You resign within 12 months after reimbursement
- You sell / transfer the club membership within 12 months after reimbursement

In the event that you are given a corporate membership due to business requirements to entertain the Company's guests, you will not be eligible to seek reimbursement for this subsidy if you have not done so.

You are liable for any tax that arises out of this benefit. This benefit also require CPF contributions if you are a Singapore Citizen or Singapore Permanent Resident.

Upon serving resignation notice, this benefit will cease to apply.

d) Car Loan

As part of our benefits program, the Company extend financial assistance to help you to purchase a vehicle to attend to business and personal needs.

This benefit is applicable for permanent employees at job grade 10 and above who have completed 6 continuous months of service. The vehicle must be registered in your / immediate family member's name.

Benefit is not applicable for staff who are on secondment.

You may apply for a loan quantum equivalent to the full purchase price or balance of bank loan value of the vehicle, whichever is lower, up to a maximum of S\$100,000. The loan is interest-free and repayable over 5 years. A new loan can only be applied after 5 years from the previous loan application and provided that the previous loan has been fully paid off. The Car Loan Application Form can be found in our intranet.

Should you leave the Company before the loan matures, the balance amount must be returned before your last day of service.

You are liable for any tax arising out of this benefit.

e) Employee Referral Scheme

Please refer to the intranet for more details.

4. Travelling for IMC Overseas

4.1 Class of Travel

The following guidelines shall be applied when making flight arrangements:

- Most economical and direct route from the country of origin
- Special discounted flights offered by the Company's preferred airlines

Job Grade	Travel Duration	Travel Duration
	(7 hours or more, including transit)	(less than 7 hours, including transit)
11 & 12	Business Class	Economy Class
1 – 10	Economy Class	Economy Class

Travel duration is defined as the whole air travel from departure to arrival destination, including transit time based on the typical travel route.

Employees may travel on business class under the following conditions, subject to the approval of their Group Managing Director / Managing Director.

- Travelling on red-eye flights and required to attend business meetings immediately upon arrival
- Travelling with clients or business partners on the same class (up to business class)
- Economy class tickets are not available on all available airlines and travel dates cannot be rescheduled for business reasons

List of corporate airlines and company-appointed travel services companies are available on Company Intranet. For procedures on travel booking, please refer to the Administration Department.

4.2 Overseas Travel Expenses

Employees are encouraged to exercise prudence when incurring overseas business expenses.

All claims are to be supported by itemised receipts (detailing the expense items). The Company, may at its sole discretion, determine the reasonableness of your claims and may decline claims which are considered unreasonable / unnecessary.

The Company will reimburse for the following expenses incurred during the course of the business trip.

Claim Limit	Guidelines
Meals	
<p>Within Asia (exclude Japan and Korea)</p> <ul style="list-style-type: none"> ▪ Breakfast: S\$25 ▪ Lunch: to S\$25 ▪ Dinner: S\$35 <p>Outside Asia (include Japan and Korea)</p> <ul style="list-style-type: none"> ▪ Breakfast: S\$25 ▪ Lunch: S\$40 ▪ Dinner: S\$60 	<ul style="list-style-type: none"> ▪ You may reimburse meal expenses up to the claim limit. ▪ Where you are entitled to claim both lunch and dinner on the same day, the claim limit may be combined. ▪ You may claim tipping expenses (up to 15% of the actual meal expenditure) in countries where tipping is expected (e.g. USA). Tipping will be considered within the claim limit for meals. ▪ Where your meal is provided for, no further claim may be made. Example of such circumstances could include but is not limited to meals provided on a flight, by the hotel, paid for by colleagues or clients, provided in a training / seminar. ▪ When submitting for breakfast claim, you must provide supporting documentation that breakfast is not provided for by the hotel.
Overseas Transport	
<ul style="list-style-type: none"> ▪ Business-related transportation expenses (including local metered taxi, ferry, train, coach, toll charges, parking and fuel charges as well as transportation taxes such as airport tax) 	<ul style="list-style-type: none"> ▪ You should consider the most cost-effective mode of transport without compromising on safety (e.g.: A local metered taxi should be used instead of a hotel car / limousine).
Laundry	
<ul style="list-style-type: none"> ▪ S\$60 for every complete block of 7 calendar days of travel 	<ul style="list-style-type: none"> ▪ Reimbursement up to the claim limit is only applicable for each trip exceeding 7 calendar days.

Claim Limit	Guidelines
	<ul style="list-style-type: none"> 7 calendar days is calculated from the day of arrival to the day of departure in the overseas country. Expenses incurred for dry-cleaning winter clothing can be claimed up to claim limit during winter months, regardless of trip duration: <ul style="list-style-type: none"> Oct – Mar: northern hemisphere Apr – Sep: southern hemisphere
Non Claimable Expenses	
Items that are not claimable include, but is not limited to the following: <ul style="list-style-type: none"> Expenditure on items for personal use Excess baggage / freight for personal items In room entertainment / hotel services e.g. massage 	

4.3 Overseas Daily Allowance

Employees who performed the following duties shall be provided with a daily allowance:

- Drydocking: S\$50 per day
- Sailing (conduct training / working on board ship): S\$50 per day

Overseas daily allowance is not applicable for overseas trips that are less than 24 hours and local trips such as Outside Port Limit (OPL) or Inside Port Limit (IPL) ship visits.

4.4 Accommodation

Employees shall be provided with accommodation at hotels where the Company has pre-negotiated corporate rates or at non-corporate hotels offering equal or lower rates. The following hotel category will apply:

- Job grade 10 & above : 4 to 5 star hotel
- Job grade 8 – 9 : 4 star hotel
- Job grade 1 – 7 : 3 star hotel

Employees may stay in a higher class hotel under the following conditions, subject to the approval of their Group Managing Director / Managing Director:

- When grade 1 – 9 employees are traveling with employees who are provided with 4 to 5 star hotel accommodation.
- When attending conferences, subject to approval, employees may stay in the hotel where the event is held as per arranged by the event organization or for convenience.
- When it is more cost effective to stay nearer to the meeting venue, after taking into consideration reasonable local transport expenses.
- Employees may stay in higher class hotel nearer to the meeting venue if it is more cost effective after taking into consideration reasonable local transport expenses.

The list of corporate hotels is available on the Company Intranet. Hotel rates will be made available by Administration Department to guide hotel accommodation bookings in the event corporate hotels are not available.

4.5 Transportation

a) Public Transport

The Company shall reimburse employees reasonable actual transportation expenses for all authorised business travel. As a guide, employees shall take advantage of the most economical mode of transportation available taking safety into consideration (e.g. A local metered taxi should be used instead of a hotel car / limousine).

Reimbursable transportation expenses shall include local-metered taxi, ferry, train, coach, toll charges, parking and fuel charges as well as transportation taxes including airport tax.

Transportation expenses that are of personal nature, for instance to and from personal events and activities, are not reimbursable.

b) Car Rental

Car rental may be considered when public transport is not easily available or very costly (e.g.: in the United States). Prior approval for car rental must be obtained before the business trip.

Employees should make rental arrangements with reputable car rental companies (e.g.: Hertz, Europcar or AVIS). The size of the rental car will be as follows:

- 1 – 2 travelers: Economy mid-size car
- 3 or more travelers: Economy full-size car

At the point of making rental arrangements, the Employee should hold a valid driving license and comply with all local driving legislation requirements.

Expenses such as daily rental fees, taxes, mileage fees and primary insurance fees may be reimbursed. Non-reimbursable expenses will include, but are not limited to,

unnecessary upgrades, car repairs and fines. The rental car should be refuelled prior to return in order to avoid excessive refuelling expenses.

4.6 Advances for Overseas Business Travel

The Company shall at its discretion provide cash advances to employees who are required to travel for business.

For guidance, the maximum advance employees may request for should be less than the estimated cash required, less items that can be charged to their credit card (e.g.: hotel and airfare for business trips lasting more than 2 weeks).

Such cash advances must be reconciled with the Finance Department in accordance with the prevailing Finance policy on "Travel Expenses".

4.7 Travelling in Groups

a) Senior Management

Senior Management should avoid travelling in groups. It is good practice for no more than two job grade 10 and above employees from any one company, or no more than four job grade 10 and above employees from the Group level, to be travelling together on the same flight.

When travelling or when out of the office, you must provide the information and means to remain contactable in case of urgent matters.

b) Accompanying Spouse

When employees travel on business, accompanying spouses are discouraged except with prior approval at the Managing Director level. In cases where spouses are granted approval to accompany employees on their overseas trip, employees must bear all the travel expenses incurred by their spouses (e.g.: cost differential in hotel accommodation and meals etc).

In the event that employees are invited for high-level social functions where spouses are invited to participate for interaction purposes, the Company will pay for their travel expenses.

4.8 Working Overseas

Employees traveling overseas must ensure that they have the necessary work visa / permit to work overseas in line with the local immigration legislations.

Employees should check that their passport is current with at least six (6) months' validity and three (3) blank visa pages. Employees who do not have the necessary documents may be personally liable for any legal consequences.

Employees should also seek necessary vaccinations or immunizations prior to travel.

4.9 Procedures

a) Travel Planning

Managers and Employees are responsible for considering viable alternatives to travel (e.g. video, telephone-conferencing) and assessing the materiality of the underlying business need for the proposed business travel.

Employees are encouraged to plan and book their flights early in order to secure a lower class fare.

b) Travel Approval

All overseas business travel must be raised and approved, via the Employee Self-Service Portal, prior to making any travel bookings. The link to the Portal is available on the Intranet.

Information required for travel approval includes:

- Travel dates
- Country of visit
- Purpose of trip
- Travel itinerary
- Travel costs (estimated)

c) Travel Cancellation

Employees are responsible for informing all relevant parties if there is a change in travel plans so that flight and accommodation bookings can be changed / released.

d) Travel Expenses Submission

Employees are responsible to declare and submit their travel expenses in a responsible and ethical manner, in accordance with the guidelines stated in this Policy.

All claims are to be supported by itemised receipts (detailing the expense items). The Company, may at its sole discretion, determine the reasonableness of your claims and may decline claims which are considered unreasonable / unnecessary.

Any other claims for miscellaneous expenses will require approval at the Managing Director level.

5. Growing with IMC

5.1 Learning and Development

The Company is committed to providing & nurturing a learning culture. This is done through formal and informal learning throughout the employee life cycle.

a) Eligibility

- Permanent full-time and part-time employees; and
- Employees on secondment from companies within the IMC Group; and
- Employees holding short term employment contracts of one (1) year and above

Exceptions to the above must be approved by the Head of Group Corporate Office / Group Managing Director.

b) Internal Courses

The Company provides internal training and development programs to improve employees' job performance through character development and enhancement of managerial and technical skills.

P&O is responsible for designing, organising and ensuring the quality and cost effectiveness of internal training programs. Appropriate subject matter experts should actively participate as trainers and facilitators.

c) External Courses

Business Unit / Department Heads will nominate employees who need to enhance or acquire job specific knowledge / skills to attend selected external courses supported by P&O.

External courses may refer to workshops, seminars and conferences.

d) Learning Nominations

Company sponsored learning shall be:

- Directly related to the Employee's work responsibilities and serve to enhance the Employee's competence level
- Aimed at preparing Employees for new or higher level jobs

Learning nominations may cover the following types of learning:

- Leadership development (mandatory for all leaders)
- Pre-leadership development (for Hi-Potentials)
- Specially tailored development for those on specific development tracks e.g. Graduate Development

- Technical or personal development

Learning requests may be initiated by the employee, nominated by their manager or arranged by P&O. All requests must be approved by the employee's manager, and in addition:

- Endorsed Learning Request Forms and supporting documents must be submitted to P&O **at least 4 weeks** prior to the deadline for registration or commencement of the learning program, whichever is earlier. Incomplete or late submissions shall be rejected.
- For internally run / organised program that are 2 hours and above, Program Owner/Sponsor must raise and submit Learning Request Form and supporting documents to P&O, attached with the participant list.
- The training provider selected will be the only provider for the required learning program; and / or the training provider that offers the lowest quote among other vendors providing the same learning program. Exceptions shall be considered on a case-by-case basis.
- A minimum of three quotations will be required if the learning investment per person is **S\$5,000 and above**. This shall apply to all types of learning programs except:
 - a) Learning programs listed in IMC's Learning Calendar
 - b) Learning Conferences and Seminars
- In the event that three quotations are not available or the lowest quote is not selected, justifications must be provided for the chosen training provider.

e) **Learning Approval**

The Learning Request Form can be found on the Company's Intranet.

The criteria for learning approval depends on the Company's approved training budget, the type of learning programs, cost of courses, and Management's approval.

For courses which are considered essential for your job role, the Company will consider paying full course fees provided that:

- The course is job-related and considered urgent / essential for the employee's existing job role and possible future roles;
- The application is recommended by the employee's Immediate Supervisor, supported by P&O and approved by the Business Unit Head

Learning Approvals are subject to the following conditions:

- An endorsed Learning Request Form is only valid for 3 months from the date of request.
- No retrospective approval shall be allowed under all circumstances.
- All learning requests for local programs must be approved by the respective approving authorities prior to submitting to P&O. The approving authority and requirements are as shown in the table below.

Learning Investment per person	Supported By	Acknowledged By	Approved By	Supporting Documents Required
≤ S\$5,000	<ul style="list-style-type: none"> Direct Supervisor 	<ul style="list-style-type: none"> P&O TM/L&D 	<ul style="list-style-type: none"> BU Head SBU Head 	<ul style="list-style-type: none"> Learning Request Form Learning Brochure/ Information
> S\$5,000; ≤ S\$10,000	<ul style="list-style-type: none"> Direct Supervisor 	<ul style="list-style-type: none"> P&O TM/L&D 	<ul style="list-style-type: none"> BU Head SBU Head SBG Head 	<ul style="list-style-type: none"> Learning Request Form Learning Brochure/ Information 3 quotations (if other comparable learning programs are available in the market)
> S\$10,000	<ul style="list-style-type: none"> Direct Supervisor 	<ul style="list-style-type: none"> P&O TM/L&D 	<ul style="list-style-type: none"> BU Head SBU Head SBG Head Head, Group P&O 	<ul style="list-style-type: none"> Learning Request Form Learning Brochure/ Information 3 quotations (if other comparable learning programs are available in the market)

All learning requests for overseas programs are subject to the following approving authority and requirements:

Learning Investment per person	Supported By	Acknowledged By	Approved By	Supporting Documents Required
Regardless of Value	<ul style="list-style-type: none"> Direct Supervisor BU Head 	<ul style="list-style-type: none"> P&O TM/L&D 	<ul style="list-style-type: none"> BU Head SBU Head SBG Head Head, Group P&O Group CCO 	<ul style="list-style-type: none"> Learning Request Form Details of the Overseas Program Travel Request Form

** Includes program fees, meal allowance (only applicable where meals are not provided for), economy airfare, reasonable accommodations, and any related expenses.*

Prudence must be the guiding principle on all travel arrangements for overseas learning programs. Additional expenses incurred during the program that are not included in and/or exceeded the estimated program costing are subjected to Direct Supervisor/BU Head's approval.

Individuals on specially tailored development e.g. Graduate Development Program will be subject to a separate governance and approval process.

f) Learning Withdrawals / Cancellations / Replacements

Employees who undertake a learning program should commit to his / her development - in the event where an employee withdraws from a learning program after the withdrawal deadline, the Manager shall provide P&O with the following:

- An email stating the reason why the employee could not attend the learning program, within 2 working days, upon receiving notification from the employee
- A suitable replacement (e.g. an employee who has the same program in his / her learning plan) at least 5 working days before the program commencement date

In the event where an employee did not turn up for a registered learning program, the Department Head needs to provide P&O with the following:

- An email stating the reason of absence, within 2 working days from the program commencement date
- If the absence is due to medical leave, the email must be accompanied with a valid medical certificate
- Depending on the reasons for the non-attendance, P&O reserves the right to impose the cost recovery from the employee or the department where it deems necessary, as cost would have been incurred with the training provider
- An imputed cost will be determined for all in-house learning programs conducted by Group colleagues and is subject to the same learning investment recovery if an employee withdraws, cancels or did not turn up for the in-house learning programs without valid reasons
- If an employee has been registered for a learning program and subsequently tenders notice of resignation or is served notice of termination, then the Employee should not attend the training. Where possible, the supervisor should provide a replacement trainee

g) Learning Evaluations

The Company regularly measures and reviews the effectiveness of all learning programs, to ensure that programs are still relevant and there is satisfactory return on investment.

The Learning evaluation processes will help the Group to identify areas for improvement and measure the success of learning programs.

Selected employees will be invited to participate in the Post-Learning Evaluation. Invitations will be sent via email within 1 week from the completion of the learning program.

Selected employees may also be invited to share his/her learning upon completion of the learning program. It is important for everyone to have the responsibility to share his / her learning mindfully and responsibly.

h) Learning Commitment

The Company is committed to investing in employees' professional learning and development; correspondingly employees are expected to reciprocate by committing to a period of time to apply and practice what they have learnt, back at the workplace. This Learning Commitment ('LC') period is guided by business needs and other related factors as outlined below.

LC is applicable for learning programs that costs more than S\$5,000 and of the following nature:

- Academic / skill-based qualification courses
- Professional certification programs
- Program / Study trips
- Any other learning program deemed appropriate by the Group where the LC applies shall be communicated to the Employees at least 4 weeks before commencement of such programs

An employee, who has attended a sponsored learning program, whether internal, external or overseas, will be required to fulfill a LC according to the following guidelines:

Investment (S\$)*	Recommended Learning Commitment	Remarks
≤ S\$5,000	0 months	<i>The recommended LC period is a guideline. The respective SBG Head may exercise management discretion to vary from this guideline as deemed fit and appropriate.</i>
> S\$5,000; ≤ S\$10,000	6 months	
> S\$10,000	At least 12 months	

** Includes program fees, allowances, airfare, accommodation, and any related expenses, regardless of sponsorship amount*

The Group shall retain the prerogative to recover the full cost of the sponsored learning if the employee:

- Fails to achieve the expected learning criteria to pass the course and/ or attain the planned qualification
- Fails the examination

Refund of learning investment will be based on the learning program fees and any related expenses:

- If the employee resigns while pursuing the program / or quits the program mid-way, the employee shall reimburse the Company for the cost that has been / will be incurred
- If the employee resigns while serving the LC, the employee shall reimburse the Group for the remaining period of the LC that is un-served

- For sponsored learning program(s) that come with LC, terms and conditions stated in the Letter of Undertaking shall apply
- Recovery of full cost of sponsored learning shall be through deduction from the employee's salary, or direct payments made to the Company by the employee
- The LC shall commence on the first working day following the successful completion of the learning program and may run concurrently with any existing LCs. Any exceptions should be discussed with the employee before the endorsement of the learning program which would attract a LC
- The LC shall be suspended during the period of No-Pay Leave

i) Roles and Responsibilities

Employees' Roles and Responsibilities

An employee shall:

- Actively discuss their Individual Learning Plan with their managers and monitor their personal growth
- Commit themselves to attend all registered learning programs and fulfill all learning requirements
- Effectively apply the acquired learning at work
- Promote knowledge-sharing within the department / Company upon completion of the learning program
- Seek approval from his/her manager and inform P&O if they need to be absent from any learning that they have been registered for

Manager's Roles and Responsibilities

A manager shall:

- Actively plan and review the learning plans of their employees
- Support employees in implementing their learning plans by arranging for appropriate cover during their absence
- Provide opportunities for employees to apply their new competencies
- Ensure all learning requests are submitted promptly and accurately in accordance with the policy
- Inform P&O if they need to replace any employee for any learning program registered

P&O's Roles and Responsibilities

The P&O Department shall:

- Partner the Business Units in developing and executing their learning plans
- Evaluate, manage and administer all learning requests
- Evaluate the effectiveness of learning programs in achieving learning objectives
- Ensure compliance of policy and review the policy regularly
- Constantly review program design, effectiveness and relevance to develop fit for purpose programs to meet business objectives

5.2 Performance Management

a) Setting Key Performance Indicators (KPIs)

As a performance-driven organisation, the Company places strong emphasis on performance management. KPIs, tied to the Company's / Business Unit's KPIs will be jointly set by you and your Immediate Supervisor at the beginning of the appraisal period.

b) Performance Appraisal

The Company conducts performance appraisal exercise for employees at the end of each calendar year and at any other time as required.

Performance appraisals shall serve as one of the criteria for recommending salary increments, bonus payments, promotions or transfers as well as identifying individual training and development requirements.

Evaluation of your performance shall be conducted by your Immediate Supervisor and reviewed by the next level Manager. The performance review guidelines will be shared with you during the performance appraisal exercise.

c) Performance Improvement / Career Counselling

In circumstances where your performance does not meet expectations, your Immediate Supervisor, in consultation with P&O, will take steps to counsel you with a view to improve your performance.

Your Immediate Supervisor may also work with P&O to develop a performance improvement plan with you, which aims to improve your performance over a period of 1 to 3 months. The Company may vary the length of the performance improvement plan at its discretion.

An employee may be managed out of the Company should his / her performance continue to be deemed below the expectations of the performance improvement plan.

5.3 Promotions

The Company believes that existing employees are an important source for talent and should be provided with relevant career advancement opportunities.

Promotions shall be based on individual's achievement, performance, contribution, ability, competencies and potential for advancement. All promotions will be recommended by the Employee's Immediate Supervisor and reviewed by the respective Business Unit / Department Heads and / or a panel.

Employees promoted to the new job grade will follow the terms and conditions of employment, benefits and applicable policies / guidelines of the new job grade.

5.4 Transfer / Secondment

The Company may at its sole discretion, transfer / relocate you to another position, location, section, department, business unit, region or company within the Group where your services are required. In such circumstances, the Company shall reimburse the necessary relocation expenses incurred in accordance with your employment terms and conditions.

The Company also gives due consideration to an employee's request for transfer. However, should your request be approved, the Company shall not bear any expenses related to the transfer.

The terms and conditions of any inter-company transfer must be acceptable to all parties concerned and be consistent with the policies of the Group.

Continuous employment within the IMC Group will be deemed as continuous service.

Transfers within the same company are referred to as internal transfers. P&O and the affected Business Unit / Department Heads are responsible for coordinating the internal transfers. All internal transfers across Business Units must have the approval of the Business Group Head

6. Communicating within IMC

6.1 Employee Communications

The Company will facilitate communications with employees via multiple channels, including and not limited to town halls, communication briefings, email announcements, intranet postings, newsletters and / or notice boards.

6.2 Employee Counselling

All employees are required to observe the Company's policies and guidelines. Any employee who breaches the guidelines shall be subject to disciplinary action.

Each immediate supervisor / manager is responsible for counselling and administering any disciplinary actions under his area of operation.

Business Unit / Department Heads may issue verbal warnings to their respective subordinates after consultation with P&O, and make a note for the records. All written warnings shall be issued by P&O and recorded in the employees' personal files.

6.3 Grievances

The Company promotes and maintains harmony throughout the Company. To ensure fair handling of problems or complaint, you need to bring areas of concern or issues to the management.

You may bring to his Business Unit Head's or the P&O's attention any grievance concerning their well-being. Reasonable opportunities and due consideration shall be given to grievances brought to the attention of the Company and the Company shall undertake to resolve them promptly and equitably.

Business Unit / Department Heads are responsible for ensuring that all grievances and complaints brought to the attention of the Company are attended to by P&O through the proper procedures.

6.4 Whistleblowing

Please refer to IMC Connect: [\(10\) IMC Group Whistle Blowing Policy.pdf](#) for more details.

7. Leaving IMC

7.1 Notice of Termination

Your employment may be terminated in writing by serving the required notice period or paying salary-in-lieu of the required notice.

The notice period required to be served is as follows:

Job Grade	Notice Period
8 and above	<ul style="list-style-type: none">▪ 1 month's notice during probation▪ 2 months' notice thereafter
1– 7	<ul style="list-style-type: none">▪ 1 week's notice during probation▪ 1 month's notice thereafter

Serving of notice by either party should be done in writing to the other party, with P&O informed.

Serving of notice is not required when the termination is due to the following reasons:

- a) Medical boarding out (at expiry of Prolonged Illness Leave)
- b) Retirement
- c) Contract expiry
- d) Dismissal

Subject to the approval of your Business Unit Head and P&O, you may request to offset your annual leave balance against the notice period and thus officially terminate your employment with the Company on the last actual working day.

Serving Short Notice

If the party initiating the employment termination is unable to serve the full notice period, this will be considered as serving short notice. A proportionate amount of the employee's gross salary (including fixed allowances) in-lieu for the short notice would have to be paid, to the receiving party.

Waiver of Notice

Notice period may be waived if both parties reach a mutual agreement to waive off whole or part of the notice period.

Request for waiver of notice will be reviewed and approved jointly by the Department Head and P&O.

Payment of Final Salary

Your final salary payment (including payment of claims, deduction on amounts owing, CPF contribution and other monetary components) will be released to you in accordance to the MOM guidelines.

7.2 Withdrawal of Resignation

You have to submit an official withdrawal of resignation in writing, should you decide to withdraw your resignation. This will be subject to the approval of your Immediate Supervisor and Business Unit Head.

7.3 Absence without Notice

Your contract of employment shall be deemed to have been terminated by you without notice if you are absent from work for more than 2 consecutive working days without reasonable excuse for the absence or without informing or attempting to inform your Reporting Manager beforehand of the reason for the absence. You will also be liable to pay salary in lieu of short notice.

7.4 Involuntary Termination

a) Dismissal

Notwithstanding any other provisions to the contrary, the Company has the right to terminate your employment without prior notice or payment in lieu of notice, if you at any time commit any act which under common law would entitle the Company to summarily terminate your employment, including but not limited to an act of dishonesty, misdemeanour, negligence, fraud, wilful disobedience, misconduct or breach of duty. In the event of an immediate dismissal, you will only be entitled to payment of the appropriate amount of basic salary, if any, accrued due to you up to your last day of service with the Company. Any annual leave days' balance and /or other benefits will not be encashed and paid.

Circumstances justifying immediate dismissal include but are not limited to the following:-

- i) You make any false claim as to your qualifications, experience or previous employment, or in any other way provide the Company with false information in your application for employment with the Company or in the course of your employment with the Company;
- ii) You commit any act of misconduct or wilful disobedience or breach your obligations under the employment terms or any other policies and regulations laid down by the Company from time to time in respect of your employment;

- iii) You are guilty of any conduct which in the opinion of the Company brings you or the Company into disrepute or prejudices the interests of the business of the Company;
- iv) You display aggressive behaviour, or commit any physical act of abuse, assault or violence against others;
- v) You are in the opinion of the Company unfit for work due to the influence of alcohol or drugs;
- vi) You commit any act of dishonesty including but not limited to theft or cheating;
- vii) You are convicted of any criminal offence punishable with imprisonment or involving fraud, corruption, bribery or embezzlement;
- viii) You become bankrupt, apply for or have a receiving order made against you, commit an act of bankruptcy, or make any arrangement or composition with your creditors generally;
- ix) You become of unsound mind;
- x) You fail to properly perform your duties and responsibilities communicated to you by your Reporting Manager, in accordance with the Company's performance management philosophy and practice;
- xi) You violate any of the Company's Safety Rules & Regulations; or
- xii) You cease for any reason to hold a valid employment pass entitling you to work in Singapore.

b) Medical Boarding Out

You may have your employment terminated on medical grounds when you have been certified by a panel of doctors convened by the Company to be medically unfit to resume work at the end of your hospitalisation leave and sick leave and/or prolonged illness leave period.

The Company reserves the right to convene a panel of doctors to certify your medical conditions when you appear to be unable to continue employment due to your medical condition.

When it has been established that you are medically unfit for work and you have exhausted your hospitalization leave and sick leave and/or prolonged illness leave (where applicable), employment will cease immediately.

c) Reduction in Force

If a reduction in workforce becomes necessary, the IMC Group will select employees for termination at the sole discretion of the Company. The IMC Group will implement termination, in the manner that best meets the requirements of the Company at that time. Employees should be aware that at the time of reduction in workforce, the IMC Group may disregard seniority in favour of other factors of employment including but not limited to skills, performance and staffing needs.

d) Termination (Non-performance)

IMC will make reasonable efforts to retain all its employees. However, if it becomes apparent that an employee's performance is not satisfactory and does not improve even after constant monitoring and coaching, the employee's employment may be terminated.

7.5 Retirement and Re-employment

IMC's retirement and re-employment practices are guided by the prevailing Singapore legislation on the same. Any re-employment decision shall be guided by the following:

- Re-employment contract shall be renewed on a yearly basis up to age 67, and
- Subject to the availability of an appropriate job vacancy
- Subject to the employee having satisfactory work performance
- Subject to the employee passing a medical examination prior to each contract extension

Process

- 1) For good practice, respective BU Manager and their HRBP would endeavor to engage employees preferably at least 2 years before retirement age to explore their retirement plans, and possible re-employment opportunities.
- 2) When mutually discussed terms are finalized, the employees are required to revert to their Reporting Manager and P&O, preferably no later than 3 months from the retirement age, confirming their decision to either
 - Retire from the employment of the Company, or,
 - Seek re-employment and confirm the specific job opportunity they are interested in based on earlier discussions
- 3) Where employees intend to retire upon reaching the retirement age, P&O shall make the necessary arrangements for employees to retire at the latest by the eve of the employee's 62nd birthday.
- 4) Where employees intend to seek re-employment and have confirmed the specific job opportunity, P&O will liaise with employees on the employment contract and any revised employment terms and conditions 3 months' prior to his / her retirement age.

In the event that the Company is unable to provide affected employees with any suitable job opportunities, the Company will inform these employees at least 3 months ahead of their retirement age.

If there is no suitable job vacancy in the Company but employees who met the statutory requirements are otherwise eligible for re-employment, these employees will be provided with a one-off Employment Assistance Payment (EAP) as per the statutory guidelines shown in the table below. Pro-rated AWS will also be payable according to the length of service in the calendar year.

Re-employment Period	Amount Payable
< 30 months	3.5 months' salary, subject to a minimum of S\$5,500 and a maximum of S\$13,000
≥ 30 months < 60 months	2 months' salary, subject to a minimum of S\$3,500 and a maximum of S\$7,500
≥ 60 months	Not eligible for EAP

Proactive Retirement Management

The Company recognizes that our mature employees continue to remain an integral part of the organization. As part of proactive retirement management, employees are able to tap on Re-employment/Retirement Management resources provided by the Company.

This enables employees to plan ahead and assess their individual retirement / re-employment readiness, in order to transition towards their golden years to meet their individual life goals to lead healthy and purposeful lives.

8. Definitions

The following definitions apply throughout the manual unless otherwise expressly stated.

Board of Directors

All Directors of the Company as a body or quorum of the Directors present at a meeting of The Board.

Children

An employee's legal children who are below the age of 25 years, unemployed and unmarried.

Company

IMC Group and all companies associated with the Group.

Employee

A person under regular / contractual (full-time / part-time) employment with the Company.

Immediate family

An employee's legal spouse and children.

Spouse

One legal wife or husband.