# Care and Support Package Frequently Asked Questions (FAQs) Updated on 27 September 2021 Ministry of Finance

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#### General

### 1. What is the Care and Support Package?

- The one-off Care and Support Package was announced at Budget 2020 to provide assurance to Singaporean households during this period of uncertainty, by defraying part of their household expenses.
- On 26 March 2020, the Government announced enhancements to the Care and Support Package to provide more assurance and support to Singaporeans who are concerned about coping with their household expenses. All adult Singaporeans will benefit, with more help given to the less well-off.
- With the enhancements, Singaporeans can receive the following benefits under the Care and Support Package, if they fulfil the relevant eligibility criteria:
  - <u>Care and Support Cash</u> of \$900, \$600 or \$300 for all adult Singaporeans, with parents of Singaporean children aged 20 and below each receiving an additional \$300 in cash;
  - Workfare Special Payment: \$3,000 in cash to be given over two payments, for all Singaporeans who received Workfare Income Supplement payments for work done in 2019;
  - o Additional <u>GST Voucher U-Save</u>
    - i. GST Voucher U-Save Special Payment: Double the regular U-Save for all eligible HDB households; and
    - ii. Larger households with five or more members will receive more, at a total of 2.5 times their regular U-Save;
  - Grocery Vouchers of \$300 in 2020 and \$100 in 2021, for all adult Singaporeans living in 1-room and 2-room HDB flats, who do not own more than one property; and
  - o <u>Grants to Self-Help Groups and Community Development Councils</u> to support vulnerable households.

#### **Grocery Vouchers**

#### 2. Who is eligible for the Grocery Vouchers, and how much will I get?

- Singaporeans aged 21 and above this year who live in 1- and 2-room HDB flats, and do not own more than one property, are eligible for the Grocery Vouchers.
- Individuals will be assessed in 2020 and 2021 for the scheme. Eligible recipients received \$300 in Grocery Vouchers in 2020 \$150 in October 2020 and \$150 in December 2020, and will receive \$100 in Grocery Vouchers in October 2021.

#### 3. How and when will I get the Grocery Vouchers?

• The Grocery Vouchers will be delivered to the homes of eligible recipients via registered mail.

1 <sup>st</sup> delivery	2 <sup>nd</sup> delivery	Postal code
Sat 2 October 2021	A day between Mon 4 Oct –	01XXXX – 31XXXX
	Fri 8 Oct 2021	
Sat 9 October 2021	A day between Mon 11 Oct –	32XXXX – 53XXXX
	Fri 15 Oct 2021	
Sat 16 October 2021	A day between Mon 18 Oct –	54XXXX – 69XXXX
	Fri 22 Oct 2021	
Sat 23 October 2021	A day between Mon 25 Oct –	73XXXX – 82XXXX
	Fri 29 Oct 2021	

For example, if your postal code is 561234, your vouchers will be delivered on 16 October 2021.

• A first delivery will be from 2 October 2021 onwards.

- If there is no one at home to receive the vouchers on the first delivery, there will be a second delivery attempt between the following Monday to Friday (excluding public holidays).
- If there is no one to receive the second delivery, the courier will leave a Delivery Notification Card at the doorstep for recipients to collect their Grocery Vouchers at a specified post office within 10 working days.

#### 4. When will the vouchers expire?

- The expiry date is printed on every voucher.
- The 2020 Grocery Vouchers will expire on 31 December 2021.
- The 2021 Grocery Vouchers will expire on 31 December 2022.

### 5. Can the vouchers be used at all supermarkets, including mini-marts and convenience stores?

• The vouchers can be used at the participating supermarkets – Giant, NTUC FairPrice, Prime Supermarket and Sheng Siong Supermarket.

#### 6. Can the vouchers be combined for use?

- Yes. From 11 November 2020, up to a maximum of 30 vouchers can be used in a single transaction.
- The limit is to reduce the risks of fraud and abuse.

### 7. I am not a participating retailer (Giant, NTUC FairPrice, Prime Supermarket, Sheng Siong Supermarket). Can I accept Budget 2020 Grocery Vouchers?

- You should not accept the Grocery Vouchers. Only participating retailers will be able to exchange the vouchers for cash.
- Further, you may be advertently be involved in fraud, abuse or police investigations, e.g. you will not be able to verify if the vouchers are re-used or stolen. If you are a local merchant in the heartland, you may wish to check with your merchant association to see how you can participate in the CDC Vouchers Scheme. This Scheme is aimed at helping lower-income Singaporean households defray cost of living and support participating local merchants and hawkers in their businesses. If you wish to participate in the scheme, you may contact your merchant association or sign up via the respective forms for each district using the links below:
  - o Central Singapore CDC: <a href="https://form.gov.sg/#!/5e99a2435dad670011b26ebb">https://form.gov.sg/#!/5e99a2435dad670011b26ebb</a>
  - South West CDC: https://form.gov.sg/#!/5ee44d09b775c800116bfe2d
  - O North West CDC: https://form.gov.sg/#!/5eb021892e3eff0011b782ab
  - O North East CDC: https://form.gov.sg/#!/5eb278ac00d9ac0011b02192
  - o South East CDC: <a href="https://form.gov.sg/#!/5ea16350574f970011d89bfc">https://form.gov.sg/#!/5ea16350574f970011d89bfc</a>

You may find your CDC by entering your postal code in the District Information search function on <a href="https://www.pa.gov.sg/">https://www.pa.gov.sg/</a>

# 8. Are holders of the Grocery Vouchers entitled to any discounts at the participating supermarkets?

- To promote healthier products, the Government has partnered the participating supermarkets to provide certain discounts to holders of the Grocery Vouchers.
- When making payment with the Grocery Vouchers at NTUC FairPrice, Prime Supermarket and Sheng Siong Supermarket, holders of the vouchers will enjoy 5% discounts off all Healthier Choice Symbol (HCS) products, capped at 5% of the value of vouchers used for the purchase.

- For Giant, the discount will be 4% off the entire shopping basket (i.e. not restricted to HCS products) capped at 4% of the value of vouchers used for the purchase or \$2 per transaction, whichever is lower.
- For more information about the discount programme, please refer to the participating supermarkets' promotional materials.

#### 9. What is a Healthier Choice Symbol product?

- A Healthier Choice Symbol product indicates that it is a healthier option, and this helps consumers to make informed food choices when grocery shopping. Products carrying the symbol are generally lower in fat, saturated fat, sodium, sugar and high in dietary fibre, calcium and wholegrains.
- Healthier Choice Symbol products can be identified by the red pyramid logo.

### 10. What should I do if I encounter an error when trying to use my voucher?

- If you discover that your voucher cannot be used at the cashier checkout counter, you may contact the Grocery Vouchers hotline at 1800-2222-888 to request for a replacement and your affected vouchers will be voided. Voided vouchers cannot be used.
- For any requests related to the 2020 Grocery Vouchers, please contact the hotline 1800-2222-888 within one month of encountering the error, or by 31 December 2021, whichever is earlier.
- For any requests related to the 2021 Grocery Vouchers, please contact the hotline 1800-2222-888 within one month of encountering any error, or by 15 December 2022, whichever is earlier.

#### 11. What should I do if I suspect that my vouchers have been stolen?

- If you have strong reasons to suspect your vouchers are stolen, immediately make a police report. After the police report is made, you may contact the Grocery Vouchers hotline at 1800-2222-888 to request your vouchers to be voided and replaced. Voided vouchers cannot be used.
- People's Association (PA) will subsequently contact you on your request and make the necessary arrangements for you to collect your replacement vouchers in person at your nearby Community Club/Centre. A copy of your NRIC and police report will be retained by PA as supporting documents for your re-issuance request.
- Please note that the deadline for re-issuance of the 2020 Grocery Vouchers is 31
   December 2021 and the deadline for re-issuance of the 2021 Grocery Vouchers is 15
   December 2022. Stolen vouchers will not be re-issued after this date.

# 12. I suspect that I am eligible for the 2021 tranche of the Grocery Vouchers but did not receive them. How can I appeal for the vouchers?

- If you are an adult Singaporean living in a 1-room or 2-room HDB flat and do not own more than one property, but have not received the vouchers, you may contact the Grocery Vouchers hotline at 1800-2222-888 to enquire about this issue.
- Please note that the deadline to appeal for the 2021 Grocery Vouchers is 30 June 2022.

#### 13. I have other queries on the Grocery Vouchers. Who can I ask?

• For more information on the Grocery Vouchers scheme, please contact the Grocery Vouchers hotline at 1800-2222-888.

#### Care and Support - Cash

### 14. Who is eligible for the Care and Support – Cash, and how much will I get?

- The Care and Support Cash of \$300, \$200 and \$100 was announced at Budget 2020, to be given to all Singaporeans aged 21 and above in 2020. Parents with young children would receive an additional \$100 in cash.
- On 26 March 2020, the Care and Support Cash was <u>tripled</u>. All eligible Singaporeans will now receive a Care and Support – Cash payout of \$900, \$600 or \$300, depending on their income.
- Those who own more than one property will receive \$300, regardless of their income.
- Singaporean parents, with at least one Singaporean child aged 20 and below in 2020, will each receive an additional \$300 in cash.

Assessable Income for Year of Assessment 2019	\$0 to \$28,000	\$28,001 to \$100,000	More than \$100,000, or owns more than one property
Care and Support – Cash	\$900	\$600	\$300
Additional cash for parents*		+\$300	

<sup>\*</sup> Refers to Singaporean parents with at least one Singaporean child aged 20 years and below in 2020. <u>Each</u> eligible parent will receive the additional \$300.

#### 15. Why is Assessable Income (AI) and property ownership used to determine eligibility?

- The use of Assessable Income (AI) and property ownership provides us with a reasonable and practical way to consider an individual's means.
- Al includes all forms of income from trade, business, profession or vocation, employment, as well as rental income that are taxable.

#### 16. When will I get the money?

- As announced on 6 April 2020, \$300 of the Care and Support Cash will be brought forward
  and form part of the Solidarity Payment of \$600 (the other \$300 is an additional top-up by
  the Government).
- Other cash payouts under the Care and Support Package will be paid in June 2020. These include:
  - The remaining Care and Support Cash of \$600 and \$300 for lower- and middle-income Singaporeans;
  - Additional Care and Support Cash of \$300 for parents with at least one Singaporean child aged 20 and below in 2020; and
  - The PAssion Card Top-up of \$100 for all Singaporeans aged 50 and above in 2020 to be paid in cash instead.

#### **Payment dates**

Payment mode	Payment Credit Date			
PayNow linked to NRIC	Payment made to NRIC-linked bank account on 16 June. This is regardless if you had additionally provided bank account details via the Care and Support Package website.			
	<ul> <li>Successful payment will be reflected as "GOV" in your bank passbook, or "GOVT PAYOUT"/"Government Payout" in your bank statement.</li> </ul>			
Direct bank crediting	<ul> <li>Payment made on 23 June to the same bank account in which you received the Solidarity Payment, or the bank account based on your updates via the Care and Support Package website.</li> <li>Successful payment will be reflected as "GOV" in your bank passbook, or "GOVT PAYOUT"/"Government Payout" in your bank statement.</li> </ul>			
Cheque	<ul> <li>You will receive the cash payout by cheque, sent to your NRIC-registered local address, between 30 Jun and 9 Jul 2020 if you:         <ul> <li>Do not have PayNow-NRIC;</li> <li>Have not provided your bank account details previously; or</li> <li>Provided invalid bank account details.</li> </ul> </li> </ul>			

### 17. I am a Singaporean living overseas. Will I receive the Care and Support Cash?

- The Care and Support Cash is for all adult Singaporeans. If you are a Singaporean with a registered overseas address, you will receive the Care and Support – Cash in your NRIC linked bank account on PayNow or directly credited to your local bank account.
- There will not be direct bank crediting to overseas bank accounts.
- If you do not receive the payment via PayNow-NRIC or direct bank crediting, you will receive
  it by cheque mailed to your NRIC-registered address in Singapore. Cheques will not be
  mailed overseas.

#### 18. If I do not have a bank account, what can I do to receive the payment

• If you do not have a bank account, a cheque will be mailed out to your NRIC-registered local address and you can encash your cheques at encashment points at UOB bank branches.

# 19. I provided bank account details via the Care and Support Package website, but why was the payout still credited to another bank account?

- PayNow was introduced as the default payment mode for Care and Support Cash for all Singaporeans if they have linked their NRIC to their bank account via PayNow. This ensures that citizens can receive their Care and Support - Cash earlier.
- There are two proxies for PayNow, i) Mobile Number, and ii) Your NRIC. The Government
  has used your PayNow-NRIC bank account as NRIC number is a unique identifier for each
  individual. Depending on personal preference, the PayNow-Mobile Number and PayNowNRIC bank accounts could be the same or different.
- This is regardless if you had additionally provided bank account details (which may be a
  different bank account from the one linked to your NRIC) via the Care and Support Package
  website.

#### 20. How will I be notified?

- For those who received Care and Support Cash via PayNow-NRIC, they will receive an SMS
  notification after payment is made in mid-June 2020 indicating the bank and the last four
  digits of the bank account that the payment is credited to via PayNow-NRIC.
- For those who will receive the payout by direct bank crediting to their local bank accounts, or by cheque in the mail, they will receive an SMS notification in end-June 2020 also indicating the bank and the last four digits of the bank account that the payment is credited to via direct bank crediting.
- An SMS notification will also be sent to those who will receive cheques, i.e. those who did
  not provide bank account information, and those whose earlier payment by PayNow-NRIC
  and/or direct bank crediting was unsuccessful due to invalid account information.
- A payment letter depicting a summary of the Solidarity Payment and Care and Support –
   Cash components paid out to you will be sent out to all Singaporeans in July 2020.

# 21. Who are the parents who are eligible for the additional Care and Support – Cash for parents?

- All Singaporean parents aged 21 and above, with at least one child aged 20 and below, in 2020 will be eligible for the payout.
- Both parents will each receive the \$300.
- This includes all individuals who are the legal parents of the child, and who may be divorced, separated, single, unwed, or adoptive.

# 22. I am a new parent in 2020/My first child was born in 2020. Would I be eligible for the additional payout to parents?

- For new Singaporean parents with their first child born and registered before June 2020, they will receive the additional cash for parent as part of the Care and Support – Cash to be paid out in June.
- For new Singaporean parents with their first child born and registered from June 2020, they will receive the additional payout for parents automatically within the next three months after the child's birth is registered with the relevant authorities, via the same payment channels as the Care and Support Cash.

#### 23. I am an SC and will turn 21 years old in 2020. Will I receive the Care and Support – Cash?

- Yes, you are eligible for the Care and Support Cash.
- To receive the payment earlier into your bank account, please ensure you are registered for PayNow-NRIC and have linked your bank account. Otherwise, you will receive cheque later mailed to your NRIC-registered address in Singapore.

# 24. The beneficiary is bedridden, physically immobile, or of unsound mind, and does not have a bank account. How can I help the beneficiary encash his/her cheque for the Care and Support – Cash?

- If you are aged 21 and above and intend to encash the cheque on behalf of such a beneficiary, please proceed to the bank issuing the cheque, i.e. UOB, with the following documents:
  - Original documentary evidence stating the beneficiary's medical condition (e.g. doctor's memorandum, medical report, or court order). The date of the document(s) should not be more than 1 year before the cheque encashment date, unless it specifically states that the individual's condition is permanent.
  - Your original NRIC and a photocopy of the beneficiary's NRIC; and
  - The beneficiary's Care and Support Cash cheque.
- You will be required to sign a Letter of Indemnity at the bank.
- If you are unable to fulfil any of the conditions above, please contact 1800-2222-888 for further assistance.

#### 25. What is PayNow? How can I link my NRIC to my bank account on PayNow?

- PayNow is a service that lets you send and receive money into your bank account by using
  just your NRIC and/or mobile number. The sender does not need to know the recipient's
  bank and account number when transferring money via PayNow.
- The Government will pay the remaining Care and Support cash payout due in June 2020 into your NRIC-linked bank account on PayNow, if you have registered.
- To link your NRIC number to PayNow:
  - Choose your preferred bank account to receive money into. Your bank account must be with one of the nine PayNow participating banks, i.e. Bank of China, Citibank, DBS/POSB, HSBC, ICBC, Maybank, OCBC, Standard Chartered, and UOB.
  - Log in to internet-banking or the mobile-banking app.
  - o Register for PayNow and link your NRIC number.
- If you do not have internet- or mobile-banking, please contact your bank to register for PayNow.

# 26. If I have not linked my NRIC to my bank account on PayNow, how do I know which bank account the money will be credited into?

- We will credit the monies into the bank account that you provided to the Government for the Solidarity Payment in April 2020.
- If you had not provided their valid bank account details, you are encouraged to submit your details from 1 June 2020 to 9 June 2020 via https://go.gov.sg/csp2020, to receive your payment earlier.
- If payment to the bank account provided is successful, you will receive an SMS indicating the date of payment, and bank name and last four digits of the bank account that the payment has been credited to.

### 27. I have other queries on the Care and Support – Cash. Who can I ask?

- For further enquiries on the Care and Support Cash, you may call 1800-2222-888.
- To protect your privacy, we will not be able to respond to queries of an individual nature (e.g. queries on bank account details) received through other channels.

#### **Workfare Special Payment (WSP)**

#### 28. What is Workfare?

- The Workfare Income Supplement (WIS) scheme supplements the salaries of Singaporean lower-wage workers and helps them save for retirement. It is targeted at Singaporean workers whose earnings are in the bottom 20% of the workforce, with some support for those slightly above.
- It is paid in the form of CPF top-ups for retirement, and cash to supplement income.
- WIS was recently enhanced. For work done from 1 January 2020, the qualifying income cap is \$2,300 per month, with a maximum payout of \$4,000 per year.

#### 29. Who is eligible for the WSP, and how much will I get?

- You will be eligible for the Workfare Special Payment (WSP) if you qualify for the Workfare Income Supplement (WIS)<sup>1</sup> for
  - o Work Year (WY) 2019 before 31 March 2021; or
  - Work Year (WY) 2020 before 31 December 2021 and were previously not eligible for WSP.
- Workers aged 35 and below with disabilities and are eligible for WIS will also be eligible for WSP.
- Eligible recipients will receive a total of \$3,000 WSP, based on the following schedule.

<u>Table 1: Workfare Special Payment – Payment Schedule</u>

Eligible Recipients	Disbursement Timeline
Singaporeans who received WIS for WY2019	Eligible to receive a \$3,000 WSP, which will be
	paid over two equal payments of \$1,500 each
	in July and October 2020*.
Singaporeans who received WIS for WY2020,	Eligible to receive a \$3,000 WSP, which will be
but not WY2019	paid in full in October 2020^.

#### Notes:

 To check the WSP you have received, login to the <u>Workfare Portal</u> with your Singpass, under "My Workfare Transactions".

#### 30. Why was WSP extended to WY2020 WIS recipients?

- Many individuals are experiencing significant uncertainty over their jobs and their livelihoods during this time.
- This extension will enable help to be provided to those who became lower-wage workers more recently (i.e. newly qualified for WIS for work done in 2020).
- 31. I have already qualified for WSP and received my first payment of \$1,500 in Jul 2020, am I affected by the extension of WSP?
  - The extension of WSP will not affect you.
  - You will receive the final tranche of \$1,500 in October 2020.
- 32. I am eligible for both WY2019 WIS and WY2020 WIS. Why am I not eligible to receive another \$3,000 for WSP?

<sup>&</sup>lt;sup>1</sup> Employees would be eligible for WSP if they receive WIS at least once for the work done in the Work Year i.e. 2019 or 2020, whichever is applicable.

<sup>\*</sup>Singaporeans who qualify for WY2019 WIS after July 2020 but before 31 March 2021 will receive the WSP in the month that they become eligible for WY2019 WIS.

<sup>^</sup>Singaporeans who qualify for WY2020 WIS after October 2020 but before 31 December 2021 will receive the WSP in the month that they become eligible for WY2020 WIS.

- The Workfare Special Payment (WSP) has been extended to now cover lower-wage Singaporeans who received WIS for WY2019 or WY2020.
- Each eligible individual can only qualify for and receive the \$3,000 WSP once.

#### 33. Who will qualify for WIS for WY2019?

[More information on the Workfare Income Supplement scheme can be found here.]

#### If you are an employee:

- You will qualify for WIS for WY2019 if you:
  - o are a Singapore Citizen;
  - are 35 years old or above on 31 December 2019 (all persons with disabilities would qualify for WIS); and
  - o earn a gross monthly income<sup>1</sup> of not more than \$2,000 for the month worked<sup>2</sup> in 2019.
- However, you will **not** qualify for WIS for **WY2019** if you:
  - live in a property with an annual value<sup>3</sup> of more than \$13,000 assessed as at 31
     December of the preceding year;
  - o own two or more properties; or
  - o if married:
    - you and your spouse together own two or more properties; or
    - the assessable income of your spouse for the preceding Year of Assessment exceeds \$70,000.

### If you are a Self-Employed Person:

- You will qualify for WIS for WY2019 if you:
  - o are a Singapore Citizen;
  - are 35 years old and above on 31 December 2019 (all persons with disabilities would qualify);
  - o earn an average monthly income of not more than \$2,000; and
  - o have declared your net trade income and made MediSave contributions.
- However, you will **not** qualify for WIS for **WY2019** if you:
  - live in a property with an annual value<sup>1</sup> of more than \$13,000 assessed as at 31
     December of the preceding year;
  - o own two or more properties; or
  - o if married:
    - you and your spouse together own two or more properties; or
    - the assessable income of your spouse for the preceding year of Assessment exceeds \$70,000.

#### 34. Who will qualify for WIS for WY2020?

[More information on the Workfare Income Supplement scheme can be found <a href="here">here</a>.]

<sup>&</sup>lt;sup>1</sup> Gross monthly income includes basic salary and extra wages such as overtime pay and bonuses.

<sup>&</sup>lt;sup>2</sup> In addition, you must earn an average gross monthly income of not more than \$2,000 in the past 12 months.

<sup>&</sup>lt;sup>3</sup> Annual value is the estimated gross annual rent of the property if it were to be rented out, excluding furniture, furnishings and maintenance fees. It is determined based on estimated market rentals of similar or comparable properties.

<sup>&</sup>lt;sup>1</sup> Annual value is the estimated gross annual rent of the property if it were to be rented out, excluding furniture, furnishings and maintenance fees. It is determined based on estimated market rentals of similar or comparable properties.

#### If you are an employee:

- You will qualify for WIS for WY2020 if you:
  - o are a Singapore Citizen;
  - are 35 years old or above on 31 December 2020 (all persons with disabilities would qualify for WIS); and
  - o earn a gross monthly income<sup>1</sup> of not more than \$2,300 for the month worked<sup>2</sup>
- However, you will **not** qualify for WIS for **WY2020** if you:
  - live in a property with an annual value<sup>3</sup> of more than \$13,000 assessed as at 31
     December of the preceding year;
  - o own two or more properties; or
  - o if married:
    - you and your spouse together own two or more properties; or
    - the assessable income of your spouse for the preceding year of Assessment exceeds \$70,000.

#### If you are a Self-Employed Person:

- You will qualify for WIS for WY2020 if you:
  - o are a Singapore Citizen;
  - are 35 years old and above on 31 December 2020 (all persons with disabilities would qualify);
  - o earn an average monthly income of not more than \$2,300; and
  - o have declared your net trade income and made MediSave contributions.
- However, you will **not** qualify for WIS for **WY2020** if you:
  - live in a property with an annual value<sup>1</sup> of more than \$13,000 assessed as at 31
     December of the preceding year;
  - o own two or more properties; or
  - o if married:
    - you and your spouse together own two or more properties; or
    - the assessable income of your spouse for the preceding year of Assessment exceeds \$70,000.

#### 35. How do I qualify for the WSP as a Self-Employed Person?

- To receive the Workfare Special Payment (WSP) as a Self-Employed Person, you must first qualify for the Workfare Income Supplement (WIS) by the following deadlines:
  - o Before 31 March 2021, for work done in 2019; or
  - o Before 31 December 2021, for work done in 2020.
- To qualify for WIS, you need to declare your income, <u>and</u> make the required MediSave contributions:
  - i) You can declare your income to:

<sup>&</sup>lt;sup>1</sup> Gross monthly income includes basic salary and extra wages such as overtime pay and bonuses.

<sup>&</sup>lt;sup>2</sup> In addition, you must earn an average gross monthly income of not more than \$2,300 in the past months.

<sup>&</sup>lt;sup>3</sup> Annual value is the estimated gross annual rent of the property if it were to be rented out, excluding furniture, furnishings and maintenance fees. It is determined based on estimated market rentals of similar or comparable properties.

<sup>&</sup>lt;sup>1</sup> Annual value is the estimated gross annual rent of the property if it were to be rented out, excluding furniture, furnishings and maintenance fees. It is determined based on estimated market rentals of similar or comparable properties.

- [If you have been issued an income tax return package] Inland Revenue Authority of Singapore (IRAS) from 1 March 2020 (for work done in 2019) and from 1 March 2021 (for work done in 2020); or
- [If you have not been issued an income tax return package] Central Provident Fund Board by logging in to the CPF website with your Singpass to complete and submit FORM IRAS 144, or at any Singapore Post branch, from 1 January 2020 (for work done in 2019) and from 1 January 2021 (for work done in 2020).
- ii) After declaring your income, you can use the online <u>WIS calculator</u> to compute the amount of MediSave to contribute and make payment via <u>e-Cashier</u>.
- If you meet the eligibility criteria, you will receive your WIS payout at the end of the month following your qualification. You will receive the WSP payout based on the following:
  - For WY2019 WIS recipients who have not received the first WSP payout in July 2020 You will receive the first WSP of \$1,500 in the same month as your WY2019 WIS payout and the second WSP of \$1,500 in October 2020. If you only receive your WY2019 WIS payout in/after October 2020, you will receive the full WSP of \$3,000 in the same month as your WY2019 WIS payout.
  - For WY2020 WIS recipients You will receive the WSP payout of \$3,000 in October 2020. If you only receive your WY2020 WIS payouts after October 2020, you will receive your WSP payout of \$3,000 in the same month as your WY2020 WIS payout.
- 36. Why am I not eligible for Workfare Income Supplement or Workfare Special Payment despite my gross monthly income being less than \$2,000 (for Work Year (WY) 2019) or \$2,300 (for WY2020) as an employee?
  - To qualify for Workfare Income Supplement (WIS) for work done in 2019, you must earn a gross monthly income of not more than \$2,000 (for WY2019) or \$2,300 (for WY2020) for the month worked and an average gross monthly income of not more than \$2,000 (for WY2019) or \$2,300 (for WY2020) in the past 12 months, and fulfil all other WIS eligibility criteria.
  - Gross monthly income includes salary (before deduction of CPF contribution), bonuses, allowances and overtime pay received during the work period.
  - The 12-month average gross monthly income is defined as:
     Sum of income earned in the past 12-month period ÷ Total number of months worked in the past 12-month period

     Please see examples for calculating your 12 month average income <a href="here">here</a>.

#### 37. Will I receive Workfare Special Payment (WSP) if I am unemployed?

- To be eligible for WSP, you will need to be eligible for the Workfare Income Supplement (WIS) scheme.
- WIS supplements the income and CPF savings of lower-wage Singaporeans and encourages them to enter and remain in the labour market.
- You would not be eligible for WIS if you are not working. Hence, you would not be eligible for WSP too.
- If you require assistance in looking for a job, or are seeking information on training and skills upgrading, please approach any of the Distributed CareerLink Networks run by the Community Development Councils (CDCs). Alternatively, you can call Workforce Singapore (WSG) hotline at 6883 5885.

#### 38. How and when will I get the money?

Eligible Recipients	Disbursement Timeline			
Singaporeans who received	Eligible to receive a \$3,000 WSP, which will be paid over two			
WIS payment for WY2019	equal payments of \$1,500 each:			
	<ul> <li>Via direct bank crediting on <u>28 July</u> and <u>28 Oct 2020</u>*</li> </ul>			
	for those with government-registered bank accounts.			
	<ul> <li>Via cheque by <u>15 Aug</u> and by <u>15 Nov 2020</u>.</li> </ul>			
Singaporeans who received	Eligible to receive a \$3,000 WSP, which will be paid in full on 28			
WIS payment for WY2020, but	Oct 2020^:			
not WY2019	<ul> <li>Via direct bank crediting on <u>28 Oct 2020</u>* for those</li> </ul>			
	with government-registered bank accounts.			
	<ul> <li>Via cheque by <u>15 Nov 2020</u>.</li> </ul>			

#### Note(s):

- The WSP will be given to eligible Singaporeans in the same way they receive their WIS payments direct crediting to their bank account, or cheque sent to their NRIC address for those who do not have a bank account registered for cash payments from the Government. Payments by cheque take place up to 2 weeks longer compared to bank crediting.
- WIS recipients who did not provide their bank account details previously are encouraged to
  do so to receive their payments earlier. They can do so¹ at <a href="http://www.workfare.gov.sg">http://www.workfare.gov.sg</a>
  (using Singpass) by 14 October 2020 to receive October's WSP directly in their bank
  accounts.

#### **Notifications**

WSP Tranche	Notification mode
July 2020	• Those who have registered their mobile numbers with
	Singpass would have received SMS notifications on 24 July,
	informing them of their WSP details.
	• Others would have received letters by the following week.
October 2020	• Those who have registered their mobile numbers with
	Singpass will receive SMS notifications on 26 October,
	informing them of their WSP details.
	Others will receive letters by the same week.

#### Note:

• To verify the authenticity of the SMS, do check that the SMS was sent by "SG-Workfare". Recipients will **not** be asked to respond or provide any information to "SG-Workfare".

# 39. Why is the WSP eligibility cut-off date for WY2019 WIS recipients 31 March 2021 and 31 December 2021 respectively?

For both WY2019 WIS and WY2020 WIS recipients, our eligibility cut-off dates are set such
that they are at least one year after the relevant Work Years. This provides sufficient time
for the SEPs to complete the process of declaring income and making their required

<sup>\*</sup>Singaporeans who qualify for WY2019 WIS after July 2020 but before 31 March 2021 will receive the WSP in the month that they become eligible for WY2019 WIS.

<sup>^</sup>Singaporeans who qualify for WY2020 WIS after October 2020 but before 31 December 2021 will receive the WSP in the month that they become eligible for WY2020 WIS.

<sup>&</sup>lt;sup>1</sup> If the update of payment request is submitted after the 14th of the month, it will only be effective in the following month.

- MediSave contributions to qualify for the underlying WIS for the relevant Work Year and hence WSP.
- For WY2019 recipients, as the announcement of the WSP was after WY2019 (i.e. in March 2020), we have given slightly more time (one year after the announcement of the WSP at the Resilience Budget) to complete the required process to qualify for WY2019 WIS.
- 40. Why is the eligibility cut-off for WSP set at 31 March 2021 (for work done in 2019) and 31 December 2021 (for work done in 2020) when the Workfare Income Supplement (WIS) eligibility are later, at 31 December 2021 (for work done in 2019) and 31 December 2022 (for work done in 2020)?
  - The WSP is intended to be a one-off payment to Singaporean lower-wage workers to provide additional help this year, given the extraordinary economic uncertainty. The cut-off dates of 31 March 2021 (for work done in 2019) and 31 December 2021 (for work done in 2020) provide sufficient time for SEPs to complete the needed processes, while facilitating more timely and efficient payment of WSP.

#### For Employees:

- You are unlikely to be affected by the eligibility cut-off date because your WIS eligibility will be automatically assessed based on the CPF contributions made by your employer.
- Under the CPF Act, employers must contribute CPF if their employees earn more than \$50
  a month, regardless of whether the employee is employed on a permanent, part-time,
  contract or casual basis.
  - If your employer is not contributing CPF on your behalf, please inform MOM immediately. You may email Workright at <a href="workright@mom.gov.sg">workright@mom.gov.sg</a>, call 1800-221-9922, or visit any CPF Service Centre. All calls will be kept confidential.

#### 41. Why am I not able to receive my WSP payouts earlier?

Time is needed to plan for and implement smooth and accurate disbursements. This
includes confirming the eligibility of the recipients of the payout, and testing of systems.
 Households that need more help in the interim can approach a Social Service Office for
further information.

# 42. Can I use another bank account other than the 3 local banks for the payment of my Workfare Special Payment?

- Similar to the Workfare Income Supplement (WIS), the Workfare Special Payment (WSP) is credited to bank accounts of the 3 local banks – POSB/DBS, OCBC and UOB. Eligible workers will receive the payment via the same mode for the GST Voucher and other government payouts.
- If you do not have a bank account with any of the 3 local banks, the WIS and WSP payouts will be paid to you via cheque.

#### 43. How can I find out if I am eligible for the WSP?

You can check if you are eligible for WSP by logging in with your Singpass at <a href="https://www.workfare.gov.sg">www.workfare.gov.sg</a>. Your eligibility will be reflected in the "My Workfare Statement" page. For enquiries on the WSP, you may email us at <a href="https://www.workfare@govtopup.gov.sg">workfare@govtopup.gov.sg</a> or call us at 1800 222 2888.

#### 44. I have other queries on the Workfare Special Payment. Who can I ask?

- You may visit the Workfare website (<u>www.workfare.gov.sg</u>) for more information on the Workfare scheme.
- For enquiries on the Workfare Special Payment, you may write to us at workfare@govtopup.gov.sg.

#### **GST Voucher - U-Save**

#### 45. What is the GST Voucher?

- The GST Voucher is given to lower- and middle-income Singaporeans to offset some of their GST expenses. It comprises three components:
  - a. GSTV Cash for lower-income adult Singaporeans,
  - b. GSTV MediSave for Singaporeans aged 65 years and above, and
  - c. GSTV U-Save (utilities rebates) for eligible HDB households.

### 46. Who is eligible for the U-Save Special Payment and additional U-Save rebate for larger households, and how much will I get?

- HDB households who are eligible for regular GSTV U-Save will be eligible for the U-Save Special Payment. They will receive double their regular amount of GSTV – U-Save in FY2020 (April 2020 to March 2021).
- Larger households with five or more members will receive an additional GSTV U-Save rebate. In total, these households will receive 2.5 times their regular GSTV U-Save.
  - a. Household members refer to individuals living at the same residence (as reflected on their NRICs), and who are related by blood, marriage or legal adoption (e.g. spouse, parents, children, siblings, uncles, aunts, cousins, and in-laws). Domestic helpers, unrelated tenants, god-parents, and friends are not considered household members.

HDB Flat Type	Regular GSTV –	GSTV – U-Save	Additional GSTV	Total GSTV – U-
	U-Save	Special Payment	<ul> <li>U-Save rebate</li> </ul>	Save for FY2020
	For all eligible households		For eligible	
			larger	
			households	
1- and 2-room	\$400	+\$400	+\$200	<b>\$800</b> or <b>\$1,000</b>
3-room	\$360	+\$360	+\$180	<b>\$720</b> or <b>\$900</b>
4-room	\$320	+\$320	+\$160	<b>\$640</b> or <b>\$800</b>
5-room	\$280	+\$280	+\$140	<b>\$560</b> or <b>\$700</b>
Executive /	\$240	+\$240	+\$120	<b>\$480</b> or <b>\$600</b>
Multi-				
Generation				

#### Notes:

1. Households whose members own more than one property are not eligible for U-Save.

#### 47. How and when will I get the rebates?

- Eligible households will receive their regular GSTV U-Save for FY2020 over four quarters, in April 2020, July 2020, October 2020 and January 2021.
- On top of the regular GSTV U-Save, eligible households will receive their GSTV U-Save Special Payment over two quarters in April 2020 and July 2020, and eligible larger households with five or more members will receive their additional GSTV – U-Save rebate over two quarters in October 2020 and January 2021.
- The rebates will be credited to the eligible households' utilities account to directly offset their utilities bills.

#### 48. I have other queries on GSTV – U-Save. Who can I ask?

• You may visit the GST Voucher website (<u>www.gstvoucher.gov.sg</u>) for more information on the GST Voucher scheme.

- For general enquiries on the GST Voucher scheme, you may call <u>1800-2222-888</u>, or email <u>contactus@gstvoucher.gov.sg</u>.
- For enquiries on the additional GSTV U-Save rebate for FY2020, you may call Singapore Power Services (SPS) at 6671 7117, or email <a href="mailto:customersupport@spgroup.com.sg">customersupport@spgroup.com.sg</a>.

#### **PAssion Card Top-up**

#### 49. What is the PAssion Card?

• The PAssion Card is the People's Association (PA) membership card that provides exclusive privileges to its members to participate in a range of PA courses, activities and programmes, as well as discounts at over 2,000 PAssion merchant outlets.

#### 50. Who is eligible for the top-up, and how much will I get?

- At Budget 2020, the Government announced that all Singaporeans aged 50 and above in 2020 would receive a \$100 top-up to their PAssion Card.
- This includes seniors who received a \$100 PAssion Card top-up under the Merdeka Generation Package, as well as Pioneers.
- In view of the COVID-19 situation and the need for safe distancing during this period, it was announced on 26 March 2020 that the \$100 PAssion Card top-up will be given in cash instead.

#### 51. Is the Government removing the PAssion Card Top-up? Will I still get my \$100?

- No, the Government is not removing the PAssion Card Top-up.
- In view of COVID-19 situation and the need for safe distancing during this period, the \$100 PAssion Card top-up will be given in cash instead. This will eliminate the need for physical redemption in person.
- Eligible Singaporeans aged 50 years and above in 2020 will receive the \$100 directly in their bank account, together with the Care and Support Cash payout in June 2020 (if eligible for more than the \$300 that was advanced to April).

#### 52. How will I be notified? How and when will I receive the \$100?

- Eligible Singaporeans will receive their PAssion Card top-up together with the remaining Care and Support Cash (if eligible) in **June 2020**.
- They will receive notification of their payment via SMS and hardcopy letter, from June 2020.

### 53. I do not have a PAssion Card. Can I still apply for one for free?

- Following the announcements on 26 March 2020, eligible Singaporeans do not require the PAssion Card to receive the \$100 top-up, as it will now be given in cash, to be credited directly to their bank accounts.
- However, Singaporeans aged 50 to 59 years old in 2020, who do not have a PAssion Card, can continue to apply for a complimentary PAssion Card if they wish to do so. This is to enable them to enjoy the other benefits of the PAssion Card, and exclusive discounts at PAssion merchants. Those who wish to may sign up online at <a href="www.onepa.sg">www.onepa.sg</a> for a complimentary PAssion Card. They may also visit their nearest Community Centre to do so.
- The complimentary PAssion Card will be delivered via mail in about 2 weeks from the date of application. Those who have lost their PAssion Card may visit their nearest Community Centre for assistance.

#### 54. I have other queries on the PAssion Card top-up. Who can I ask?

- You may visit the PA website (<u>www.passioncard.sg</u>) for more information.
- For enquiries on the PAssion Card top-up, you may call <u>6225 5322</u>.

#### Service and Conservancy Charges (S&CC) Rebate

#### 55. What is the S&CC Rebate?

- Town councils charge S&CC to help cover the cost of maintaining and upgrading HDB estates. It is payable monthly by lessees and tenants of HDB flats. The S&CC rates vary across town councils. Reduced rates are applicable for households with at least one Singapore citizen occupier.
- The S&CC Rebate directly offsets S&CC payable by eligible HDB households.

#### 56. Who is eligible for the rebate, and how much will I get?

• Singaporean households living in HDB flats will receive rebates to offset between 1.5 and 3.5 months of S&CC.

HDB Flat Type	No. of months of S&CC Rebate in FY2020				
	April	July	October	January 2021	Total for
	2020	2020	2020		FY2020
1- and 2-room	1	1	1	0.5	3.5
3- and 4-room	1	0.5	0.5	0.5	2.5
5-room	0.5	0.5	0.5	0.5	2.0
Executive /	0.5	0.5	0.5	-	1.5
Multi-					
Generation					

#### Note:

Households with a member owning or having any interest in a private property, or have rented out the entire flat, are not eligible for the S&CC rebate.

#### 57. How and when will I get the rebate?

- Eligible households will receive their S&CC Rebate over four quarters in April 2020, July 2020, October 2020 and January 2021.
- The rebate will be used to directly offset your S&CC bills of the corresponding month.

#### 58. I have other queries on the S&CC Rebate. Who can I ask?

- For S&CC Rebate eligibility matters, residents can submit their queries at the My HDBPage portal, under My Flat > Purchased Flat/Rental Flat > S&CC Rebate > Feedback.
- For specific queries on their household's S&CC payment or account status, residents can contact their respective Town Councils. The Town Councils' contact information can be found on the respective Town Councils' websites.