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INTRODUCTION TO SINGAPORE

In the heart of Asia lies Singapore – a bustling, world-class city-state that is renowned across the world for its business excellence, connectivity to the rest of the world, and innovation.

With its high standard of living, political stability and cosmopolitan outlook, Singapore is the ideal place to live and work.

**Where life is good**

Singapore is a small republic in Southeast Asia with a year round tropical climate. It is a melting pot of different cultures – its population is a mix of predominantly Chinese, Malay and Indian people with a growing international ex-pat community. Singapore’s culture is extremely diverse as a result – with a unique combination of religions, languages, cultural traditions and cuisines.

The standard of living is high in Singapore, and you can see evidence of this when walking around the city. Brand new shopping malls and towering skyscrapers define the Singapore skyline, the public transport system is efficient and the city is known for its clean streets.

The Mercer Quality of Living 2015 ranked Singapore top for quality of life in Asia.
A global business hub

The business climate in Singapore is marked by robust trade and investment, providing professionals and investors a strong platform for working and doing business. Global citizens can fit into life in Singapore easily, with over 7,000 multi-national companies operating here. Singapore offers a stable base from which companies can drive their expansion into the emerging markets of Asia.

The major industries in Singapore are electronics, oil and gas, financial services, shipping and chemicals. The Singapore government seeks to maintain its competitiveness by diversifying into value-added activities in the manufacturing and services sectors, as well as identifying and investing in new growth sectors, such as clean technology and biotechnology.

Around one in four skilled workers in Singapore come from overseas. To work in Singapore is to join an international workforce that is highly skilled and proficient in English and often one other regional language. The government and corporations also believe in training - offering continuous opportunities to boost the qualifications, productivity and skills of the labour force. All these factors make Singapore-bred talent highly valued and sought after, especially in the light of a global economy.
### AT A GLANCE

| **Time zone** | Local time is: GMT + 8 hours (November – March)  
|              | GMT + 7 hours (April – October)  |
| **Climate**  | Hot and humid all year round with sunshine and tropical showers  
|              | Average temperature ranges from 20°C (68°F) to 30°C (86°F)  
|              | Rainy season from November to December  
|              | June – August are the best months to visit  |
| **Currency** | Singapore Dollar – SGD  |
| **Language** | Official languages are English, Mandarin, Malay and Tamil  
|              | A patois, Singlish, is widely spoken and mixes elements of English, Chinese and Malay  |
| **Credit cards, foreign exchange** | Major credit cards are widely accepted.  
| | Traveler’s cheques are accepted by banks, large hotels and shops  
| | ATMs for cash withdrawals city wide  |
| **Tipping** | A 10% service charge is usually added to bills, so tipping is not necessary but is still appreciated for excellent service  |
| **Visa and passport requirements** | Passports need to be valid for 6 months from date of entry  
| | Nationals of most countries can visit without a visa for fourteen days or less.  
| | [www.ica.gov.sg](http://www.ica.gov.sg) provides up to date visa information  |
| **Health and vaccinations** | Vaccinations are not necessary. A yellow fever certificate is required if arriving from countries where it is present.  
| | Tap water is drinkable  |
| **Electricity** | 220/240 volts AC, 50 Hz. 3 pin square plugs – English style  |
| **Communications** | Telephone country code is +65. Singapore uses GSM 900, 1800 and 3G 2100 networks  
| | Broadband is widely available in hotels  |
The Cost Overview

<table>
<thead>
<tr>
<th>RENTAL TYPE</th>
<th>AVERAGE MONTHLY RENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apartment (1 bedroom) in City Centre</td>
<td>$3,200</td>
</tr>
<tr>
<td>Apartment (1 bedroom) Outside of City Centre</td>
<td>$2,150</td>
</tr>
<tr>
<td>Apartment (3 bedrooms) in City Centre</td>
<td>$5,650</td>
</tr>
<tr>
<td>Apartment (3 bedrooms) Outside of City Centre</td>
<td>$3,450</td>
</tr>
</tbody>
</table>

* This data is based on over 3000 entries from almost 500 different contributors between April 2014 and April 2015. For more information please visit: http://www.numbeo.com/cost-of-living/country_result.jsp?country=Singapore

Types of accommodation

Both furnished and unfurnished accommodation is available in Singapore, so it’s important to decide whether shipping goods from home is necessary.

- **Condominiums**: Most expats live in condominiums or apartments. These complexes usually offer basic facilities, and some offer a full suite including a pool, gym, playground, tennis and squash courts, and 24-hour security.
- **Semi-detached**: Typically larger than apartments and usually in a small residential cluster.
- **Bungalows**: Hard to come by and price, but most come with abundant space. The Bukit Timah area is a good place to start the search.
- **Shophouses**: Stunning historical homes, some of which have received multi-million dollar renovations. Shophouses are clustered around the city, and quite a few are on display in the Emerald Hill area near Orchard Road. If a shophouse has not undergone renovation, expats shouldn’t expect conditioning or modern toilet facilities. Note that ‘Peranakan-style’ is code for unrenovated.
• **Black and whites**: The ultimate in tropical living. These homes were traditionally built for British officers and are now occupied by wealthy expats or locals who have made it through an exclusive bidding process.

**Useful advice for renting property in Singapore**

1. **Use a property agent**

   If the Singapore property market is new to you, the advice and guidance of a property agent can make the whole experience a lot easier, especially when it comes to negotiations with local landlords. An agent will ensure you avoid becoming victim of a fake landlord scheme.

   Most property agents charge the equivalent of half a month’s rent in the event of a one-year lease and one month’s rent in the event of a two-year lease. In addition, there is a 7 percent Goods and Services Tax (GST) surcharge.

2. **Safeguard your “good faith deposit”**

   In order to confirm your interest you must provide an LOI or Letter Of Intent. In addition, you need to make a so-called good faith deposit or booking deposit which is usually one month's rent. By accepting the LOI, the landlord in return will not rent out the unit to anyone else during the negotiations that follow between the two parties.

   The good faith deposit is non-refundable, so you should be 100% certain that this is your desired property. Always add an expiry date to the LOI, usually one week later. That way the landlord will have to return the good faith deposit immediately upon expiry.

   And always ask for a valid receipt upon handing over the cheque. If a good faith deposit is given with the Letter of Intent, then this amount should be deducted from the advance rental and the security deposit.

3. **Awaiting the landlord’s reply**

   One of two things can happen next. Negotiations may stall, after which the landlord rejects the LOI and refunds the good faith deposit. Alternatively, the LOI is received well and the expat can move on to the TA, or Tenancy Agreement stage.

4. **Amending your Tenancy Agreement**

   If various amendments to the TA are needed, it’s best to have the final draft checked and verified by a lawyer, especially since Singapore’s laws can be regarded as quite landlord-friendly.

5. **Negotiate your rent**
Rents are negotiable. Rental tenures in Singapore are generally for one or two years, an expat can use this fact in their favour during negotiations. Some landlords split up the rental amount into rental of premises, rental of furniture/fittings/etc. and maintenance fees. So, ensure that the rental amount that has been agreed on is in fact the final tally.

6. **Safeguard your deposit**

   Request for the deposit to be placed in an escrow account and modify the clause that says, "The landlord will return the full deposit minus any repairs within 14 days." Add a line stating, "Failure to return the deposit within the agreed-upon time frame will result in interest being levied of 2% per month until such time the full deposit has been returned."

   The lease security deposit will be forfeited on pre-mature termination of the lease. If any damage occurs to the property which does fall under the normal wear and tear clause, it is suggested you carry out the repairs themselves as this will be cheaper than waiting for the landlord to do it.

7. **Finishing the procedure**

   Once the TA has been signed by both parties be prepared to provide: a copy of your passport and employment pass or work permit, as well as the first month rental in advance and the security deposit (usually one month’s rent for every year of lease). Note that the security deposit is refunded to the tenant – in most cases interest-free – once the lease term expires.

8. **Stamp Duty**

   In order to make the TA a valid legal document to be honoured by all parties involved, it has to be stamped by the Singapore Inland Revenue Authority (IRA). The charges for this procedure, a so-called "stamp duty", are to be borne by the tenant. To read more about and calculate stamp duty, visit: http://www.iras.gov.sg/irasHome/page01.aspx?id=724

**Useful Links**

**Browsing Property:**
http://search.savills.com/list/property-to-rent/singapore
http://www.propertyguru.com.sg/
www.findyourroomate.sg

**Sourcing furnishings:**
http://www.expatauctions.com.sg/
http://singapore.craigslist.com.sg/
HEALTH

Singapore’s medical standards are some of the highest in Asia, and medical facilities are amongst the best in the world.

Singapore’s well-established healthcare system comprises a total of 13 private hospitals, 10 public (government) hospitals and several specialist clinics, each specializing in and catering to different patient needs, at varying costs.

Patients are free to choose the providers within the government or private healthcare delivery system and can walk in for a consultation at any private clinic or any government polyclinic. For emergency services, patients can go at any time to the 24-hour Accident & Emergency Departments located in the government hospitals.

Pharmaceuticals are available from numerous outlets including supermarkets, department stores, hotels and shopping centres. Registered pharmacists work from 9am till 6pm, with some shops open until 10pm.

Medisave

Every working individual (Singapore citizen or Singapore Permanent Resident) including the self-employed, is required by law to contribute to the Medisave portion of his CPF account. Medisave funds can be used to pay for hospitalisation expenses for himself or his dependants. Dependants are defined as one’s spouse, children, parents and grandparents who must be Singapore citizens or Permanent Residents.

Medisave can be used to buy Medishield, a medical insurance scheme, for himself and his dependants. It can also be used to buy a non-CPF medical insurance such as Incomeshield but you cannot have both Medishield and another non-CPF medical insurance.

Medishield & Medishield Plus

This is a low-cost medical insurance giving you and your family financial protection against the expenses of medical treatment in the event of prolonged or serious illnesses. The premiums can be paid from Medisave. Members purchasing Medishield Plus get a higher insurance coverage.
EDUCATION

Children of English-speaking expatriates usually attend a foreign international school where they are taught in English and may follow a UK curriculum or study for the International Baccalaureate. Expatriates on employment/professional visit passes may apply for their children to attend government or government-aided schools. Details of how this should be done are available through the Singapore Ministry of Education (MOE) website. If there are vacancies, a student pass needs to be obtained from the Immigration Department. Fees in these schools are much lower than in private schools. Singaporean children must attend a Singaporean State school, and can only apply to one of the foreign international schools if they have been in education abroad or if one parent is of another nationality.

Pre-school

There are many pre-school centres for children from six months old, some taking children as young as three months. Between the ages of three and six years children can be enrolled in a pre-school. There is a range of options across the island, including foreign/international pre-schools for the children of expatriates. Pre-schools are run by the private sector and must be registered with the Ministry of Education (MOE). Child care centres may also offer a pre-school programme. These are licensed by The Ministry of Community Development, Youth and Sports (MCYS).

Primary education

In Singapore children start primary school at the age of six, for six years. The criteria for attending a school is based on catchment areas - a set radius around the school campus. Some schools are more popular than others, mainly because of their exam results, and it is common for parents to buy or rent a home within a school's catchment area to get a place for their children. At the end of six years, the child takes the Primary School Leaving Examinations (PSLE) before moving to secondary school for four or five years.

Secondary education

Secondary schools in Singapore can be government funded, government aided or independent. Depending on the results of their Primary School Leaving Examinations the child is placed into one of three levels – Special, Express or Normal. The Special and Express Courses prepare students for the Singapore-Cambridge General Certificate of Education Ordinary (GCE O) Level exam over four years. Students taking the Normal Course can opt for the Academic or Technical stream, both of which prepare students for the Singapore-Cambridge General Certificate of Education Normal (GCE N) Level exam after four years of study. On completion of the Normal level exam, students can enter the GCE O Level examination in the fifth year.
ENTERTAINMENT

Singapore offers a lot of entertainment options ranging from colourful festivals to coastal resorts, concert halls and theatres, to nature reserves and parks, street opera to adventure sports. Escaping the city for outdoor space is easy, with over forty parks and gardens and eight nature reserves in Singapore. Or, get away for the weekend to one of the popular coastal resorts with many luxury hotels and spas.

Things to do

The vibrant culture and beautiful city will never leave you short of things to do, however here are a few of our favourites:

- **Singapore Botanic Gardens**
  Singapore's last remaining green lung is a cool, bucolic retreat filled with joggers, dogs and tai-chi practitioners. Wander through the swaths of virgin rainforest (the main boardwalk through it is entered from Upper Palm Valley Road) and then take in the National Orchid Garden's many-colored collection of 1,000 orchid species and 2,000 hybrids.

- **Chinatown Heritage Centre**
  Entire sets of bedrooms, kitchens and street scenes from the late-19th century and early-20th century have been faithfully recreated. It's an authentic slice of Singapore's history that's made all the more fascinating by the gleaming skyscrapers just a few blocks away.

- **Haji Lane**
  This tiny lane, hidden away in the heart of the Muslim quarter, is a fashionista's paradise. With very little fanfare, the collection of narrow shop-houses have, in less than a year, been transformed into an aggressively hip retail stretch recalling Le Marais in Paris or New York's Meatpacking District.
• **The Singapore Flyer**
  The 165-meter-high Flyer is Singapore's answer to the London Eye. The best time to hitch a ride is at dusk when the entire row of downtown skyscrapers is softly lit.

• **Eat at a hawker food market**
  First up, you'll need some grub - and you're in luck as Singapore has probably the widest selection of Asian food anywhere on the planet. From Malay dishes such as nasi lemak to local Chinese favourite Hainanese chicken rice, not to mention dim sum, dahl and Korean BBQ, grab a bargain meal with the locals at a hawker food market such as Maxwell Road or Lau Pa Sat.

• **Little India**
  Little India’s fragrant streets are filled with the smell of spices, flowers and food from across India. Paired with blaring music and multi-coloured buildings, it makes for an intoxicating mix. Explore the many temples and shrines before a visit to 24-hour shopping mecca Mustafa, the gigantic department store where you’ll find everything from perfume to peranakan trinkets.

• **National Stadium**
  The National Stadium on in June 2014. Located in Kallang, the National Stadium is a multi-purpose arena used mostly for football matches featuring a dome and retractable roof. As the only stadium in the world custom designed to host football, rugby, cricket and athletics events. With a mechanised and automated retractable seating configurations on the lowest tier, the arena can also host concerts, cultural and other entertainment purposes at any time. To find more information on upcoming events go to:
Social Clubs for Expatriates

There are numerous established social clubs and social activities clubs for expatriates, including the Pinetree Club, the Dutch Club, American Women’s Association, the Japanese Association Singapore and the British Club.

Nightlife

- **Boat Quay and Circular Road** - A hub of expatriate activity. A fantastic area for bumping into colleagues and associates. Try wandering off the main path for cheaper drinks, or sneak up to “Our Village” - a rooftop Indian restaurant for a meal. The quantity and variety of restaurants will leave you short of nothing – except time.

- **Clarke Quay** - Clarke key is famous for its stunning waterside restaurants and exciting collection of bars and clubs. This area boats some late night Clubs like Attica, China One and F Club, as well as bars playing live music and sports. If you are looking for somewhere that will be open late into the night, then Clarke Quay is a great option.

- **Orchard Road** - About halfway down Orchard Road are Cairnhill and Emerald Hill. At Emerald Hill enjoy old style shop house bars; we would recommend “Ice Cold Beer” which serves (as the name suggests) ice cold beer and great Chicken Wings. In “Bar Canary” on a Wednesday it is Ladies Night; for $35 per person enjoy free flow of champagne, house spirits, wines and a complimentary wood-fired pizza.

- **Sentosa** - Enjoy the multitude of restaurants and bars on an evening. Sentosa is a popular island resort in Singapore, visited by some twenty million people a year. Other attractions include a 2 km (1.2 mi) long sheltered beach, Fort Siloso, two golf courses, 14 hotels, and the Resorts World Sentosa, featuring the theme park Universal Studios Singapore.

- **Civic District** - Our recommended bars include: Chijmes, Loof Bar and New Asia Bar. If you fancy something a little different try Mr. Punch, which sits on top of the Mint Museum of Toys with a very vintage décor.

- **Duxton Hill** - If you are seeking an area with a relaxed atmosphere full of restaurants and bars this is the ideal spot. Try Lucha Loca for mojitos and soft shell tacos, or l’entrecote for a classic steak dinner with a glass of red wine.

- **Dempsey** - Formerly the British Army barracks, the buildings have been converted into bars, restaurants, shops and galleries. Great for a relaxed Friday night, Sunday brunch or a bite whilst out browsing artwork and shopping at an artisan butchers.

- **CBD (Central Business District)** - A mix of cosmopolitan international bars and restaurants, perfect for business entertaining, with a flavour of Chinatown thrown in. From coffee bars to clubs, this area offers a snapshot of every type of bar and restaurant in Singapore.

- **Looking for a view?** - New Asia, Kinkys, Altitude, Loof, Ku de Ta and Empire all offer spectacular rooftop bars

Singapore offers a multitude of deals from Happy Hours to Ladies Nights for you to take full advantage of.
While we have recommendations aplenty further suggestions can be found at:

- Chope (http://www.chope.co/singapore-restaurants)
- CityNomads (http://www.citynomads.com/)
- Drinksomewhere (http://drinksomewhere.com/)
- Honeycombers (http://thehoneycombers.com/)
- Expat Living (www.expatliving.sg)
- Ladyironchef (http://www.ladyironchef.com/)

**Shopping**

Many shopping centers are open until 11pm at night, as well as the Mustafa Centre where you can enjoy 24 hour shopping. The Chinatown Night Market is a different shopping experience, with traditional and modern merchandise and dance performances to entertain shoppers.

**Cinemas**

Cinemas in Singapore are scattered all over the island and offer a wide selection of movies with screening times into the early hours of the morning. Tickets are inexpensive, and many companies have invested huge amounts of money to establish modern, luxurious and extremely plush multiplex cinemas where local as well as international movies are shown. There are over 30 cinemas all over Singapore.

**Festivals**

The mix of different cultures and religions means there is always something to celebrate in Singapore – here are some of the biggest festivals that take place throughout the year:

- **Chinese New Year** – the Chingay Parade is Singapore’s grandest street festival celebrating the 42 day Chinese New Year.
- **Hari Raya Puasa** – signals the end of Ramadan with three days of celebrations.
- **Thaipusam** – held at the Sri Srinivasa Perumal Temple and Sri Thandayuthapani Temple in Little India.
- **Singapore Fashion Festival** – a preview to the season’s trendiest styles through a series of fashion shows.
- **Singapore Arts Festival** – an eclectic mix of dance, drama and music from around the world.
- **National Day** – the National Day Parade features cultural dances and fireworks.
- **Deepavali** – an important Hindu holiday when Little India’s streets and temples are decorated with lights and garlands. Crowds gather in the Sri Mariamman Temple to watch barefoot Hindu devotees walk across a pit of red hot embers.
- **Singapore River Buskers’ Festival** – talented street performers from around the world gather on Orchard Road, along the Singapore riverbank and Marina Bay.
- **Singapore River Fiesta** – a calendar of activities held at the nation’s historic river.
KEEPING FIT

Gyms

Until a year ago, gym membership was only for the better-off in Singapore, as most gyms were in swanky hotels and cost thousands of dollars to join. Then 2 mega-gyms appeared and suddenly, going to the gym was not only affordable, but also fashionable.

1. **Fitness First**
   16 outlets in Singapore, this is a great option for working professionals in the CBD who require easy access to a gym. They also have an extensive range of classes and overseas access for the benefit of frequent travellers. For the price you may be paying for other gyms, Fitness First does offer you one of the most value-for-money for gym memberships in Singapore - Ranges from $100-160 per month/ $1500-$1700 per year (standard)

2. **Virgin Active**
   The club has equipment for on-trend exercises like anti-gravity yoga and power plate workouts, alongside high-tech cardio and weight training machines by Technogym that can store workout information, track your progress and even ensure that you’re keeping pace while you’re working out. Workout attire is provided (except shoes) and you can even take naps in their zero-gravity sleep pods - One-time activation fee of $199 and a weekly fee of $42.50

3. **Pure Fitness**
   This is the gym of choice for those who are willing to pay top dollar for the full range of premium equipment. They provide workout clothing, free iPods and headphones for your time in the gym. Other luxury amenities include free Wi-Fi, free-flow coffee, soft drinks, apples and a juice bar. Their machines are equipped with DVD entertainment system as well as individual cable TV screens. With a wide variety of group classes and dedicated fitness trainers, they also offer skyscraper views of Marina Bay Sands, ArtScience Museum and Esplanade at their Asia Square outlet as well as Orchard Road at their Knightsbridge outlet - $150-$250 per month.

4. **California Fitness**
   Being one of the biggest giants in the fitness industry has its perks, including being in prime locations. With its sprawling facilities, exercise studios as well as its trademark classes- $89 per month (one club access), $119 per month (All club access).

5. **True Fitness**
   Run by the True Group, one of the main benefits of True Fitness is that membership can give you access to all True Yoga and True Fitness outlets, including those overseas. Being one the biggest fitness chains in Singapore, this gives the added convenience of being able to work out anywhere in the island or even while traveling. They also have unlimited classes for members to attend - $100-$200 per month
Bootcamps

Fitness bootcamps may sound intense and can appear to be intimidating to beginners but they are actually a fun and affordable way of keeping fit. Another advantage is that most bootcamp classes take place outdoors in scenic parks. Instructors are often motivating and there are classes for all levels. If you wish to try something different you can check out some of the bootcamps below:

1. **FuelFit Bootcamp** ([www.fuelfit.com.sg/power-heartlands-bootcamp/](http://www.fuelfit.com.sg/power-heartlands-bootcamp/)) - This programme is designed for professionals of all fitness levels and combines nutrition work with outdoor fitness. Some locations include Pungool Park, Braddell View, Buangkok and Bedok Reservoir among others.

2. **Get Fit!** ([www.fitnessbootcamp.sg/](http://www.fitnessbootcamp.sg/)) – These sessions are largely informal and cater for beginners to the advanced. Classes last for one hour and are offered in two locations, East Coast Park and Bishan Active.

3. **Rebel Bootcamp** ([www.rebel-bootcamp.com/](http://www.rebel-bootcamp.com/)) - This programme incorporates military training, speed, sports conditioning and strength. There are five different locations with varying dates and times.

4. **Better Bodies Bootcamp** ([www.bootcamp.com.sg/](http://www.bootcamp.com.sg/)) - This bootcamp caters for all ages and fitness levels and focuses on core conditioning, agility and strength training. Classes are held at the Botanical Gardens and the NUS on Evans Road. The cost of the classes are $150 (US $118.23) once a week for 6 weeks; $240 (US $189.17) for twice a week for 6 weeks or $300(US $236.46) for unlimited sessions for 6 weeks.

Sports Teams

Sports teams in Singapore are plenty and they all boast a thriving social calendar of regular events, trips and tours – so there is a great opportunity to socialise and meet people whilst you get fit.

Rugby

Founded in 1967 Bucks RFC is one of the two oldest clubs in Singapore. They have a long and proud history of success on and off the pitch in Singapore and strive to become the premier rugby club in South East Asia. They field three men’s teams in the Singapore league and one women’s team. They represent over 15 countries of origin and skill levels from elite to grass roots/novices. They train at 7pm on Tuesdays and Thursdays. Go to [http://bucksrugbysingapore.com/contact/](http://bucksrugbysingapore.com/contact/) to get in contact or speak to the Head of Nicoll Curtin’s Singapore Office – Tom Dunsmore – who is on the committee as 1st Team Manager.

Netball

Bucks Netball, recently acquired by Bucks RFC, has near 100 members over about 6 teams, including mixed teams. For more information please contact bucksnetball@gmail.com.
Cricket
ANZA Cricket fields four teams (ranging from Division 2 to 5) of the Singapore Cricket Association. The season runs from late January to October. Games are on Saturdays or Sundays. They use the cricket nets at the Australian International School on Lorong Chuan for training on Sunday mornings from 9:30 to 11:30am.
For those less serious but interested in a social game, the "Dream Team" play each month, usually 30 overs per side matches against other social teams. Visit https://www.anza.org.sg/?page=Cricket for more information.

Golf
Hard to believe but this little island has 22 golf courses. One of the most popular courses for casual players is Keppel Club (keppelclub.com.sg), where you can book tee-offs online without being a member.

Football
The world’s favourite game is also Singapore's most popular sport. The ESPZEN (espzen.com) website lists both 11-a-side and Indoor Futsal (five-a-side) teams looking for players of all levels and they run a soccer school too.

Tennis
Most social clubs and many condos have tennis courts, so finding somewhere to play is not difficult. But if you’re looking for a partner, check out the Tennis Friendz Network (tfntennis.com), a forum that lists buddies to play with, equipment to buy and tournaments to enter.

The list of sports available and accessible in Singapore is extensive, and you will also find a prevalence of: Cycling, Basketball, American Football, Baseball, Hockey.
GETTING AROUND

Traveling in Singapore is both easy and economical, with an incredibly efficient public transportation network; everywhere in the city is easily accessible by bus, taxi, boat, trishaw and the ultra modern MRT-Mass Rapid Transit system. It has earned Singapore a reputation as the easiest city in Asia to get around.

**Air travel**

Singapore’s modern Changi International Airport is vast, efficient, and organized with a huge range of facilities - from money-changing, restaurants, business centres and saunas to free films, swimming pool, and even a mini Science Discovery Museum, as well as over a hundred shops. There are two terminals and the Changi Skytrain monorail shuttles between them. The airport is about 20km from the city centre and ‘airbus’ shuttles run from the airport directly into town at very reasonable rates.

**Taxis**

Singapore has over 15,000 air-conditioned taxis, which provide comfortable, hassle-free traveling at reasonable costs. They can be flagged down in some locations and well marked taxi stands are available outside most major shopping centres and hotels. An extra charge is added during peak hours and for advanced booking – which is advised during rush hour.

**MRT**

Clean, punctual, and air-conditioned, Singapore’s MRT subway system is the easiest, fastest, and most comfortable way of getting around. Operating between 6am and midnight, its well known for its cleanliness - a result of fines imposed for littering, smoking, eating and drinking in MRT stations and on board trains. The cost varies for individual journeys, or you can buy a TransitLink Card if you are intending to travel around a lot by either bus or MRT. The TransitLink Guide lists all bus and MRT services.

**Buses**

Singapore’s bus network is extremely frequent and comprehensive. Most buses operate between 6 a.m. to midnight, and fares are cheaper than the MRT.
TRAVEL

Singapore: “The world’s biggest departure lounge” - A cynical label given by some maybe, but it’s also very true. By its very location, Singapore is a gateway to parts of the world many can only dream of visiting. So for Expats posted here, one of the biggest pluses is the opportunity it throws up to travel.

Southeast Asia offers the traveller a multitude of choices, from world-famous beach resorts to big cities to quiet secluded islands. The beauty of it all is, you don’t need to spend a lot of time or money - the places we list below can be a weekend getaway for as little as S$100, or less if you intend to drive.

Pulau Ubin
Pulau Ubin, also called Ubin Island, is a small island (10.19 km²) situated in the north east of Singapore, to the west of Pulau Tekong. Granite quarrying supported a few thousand settlers on Pulau Ubin in the 1960s, but only about a hundred villagers live there today. It is one of the last rural areas to be found in Singapore, with an abundance of natural flora and fauna. It’s appearance is likely to change forever soon - modernising plans are well-advanced and if you want to see it in its original state, we recommend a visit sooner rather than later.

Malaysia
If you are looking for a short vacation or day trip, Malaysia is the cheapest place to visit. You can choose a holiday, a resort getaway, or even a drive up by car. The attractions are myriad. The beaches of Desaru on the eastern coast or the town of Melaka on the western side are just two hours away by car. Johor Bahru is a popular daytrip destination for Singaporeans taking advantage of the cheap shopping and food, while the capital, Kuala Lumpur is only four hours away door-to-door on a non-working day.

Cambodia
One of the most unspoilt countries in South East Asia, Cambodia is a fascinating mix of breath-taking scenery, simple cultures and traditions, stunning ancient temples, order, chaos, genuine friendliness and more.
Thailand
Thailand is equally well known for both its beach resorts and the shopping and nightlife of its busy cities. Popular destinations include the capital Bangkok, Chiangmai, and the resorts in Phuket, Koh Samui and Pattaya. There are daily flights out of Singapore, as well as several cruises that sail out to Phuket and back. At present, most packages to Thailand should not cost you more than $400 for a 3-day/2-night stay, inclusive of a return air ticket.

Mae Hong Son, Mountain City in The Mists
Mae Hong Son in Thailand - The improved accessibility has thrust Mae Hong Son into prominence as a new destination for tourists seeking adventure and tranquil beauty. You can go trekking, rafting or elephant riding, combining these activities with visits to hilltribe villages. At least two villages of a rather unique nature can be visited within a half day trip on the back of an elephant or by longtail motorboat.

Indonesia
Indonesia is the largest country in Southeast Asia and is best known for its numerous island resorts peppered across the archipelago. Of these, Bali, Lombok and Bintan are the most popular. It is not uncommon for local golfers to take a quick ferry to either Bintan or Batam to enjoy the golf courses there, or for families to escape to these places for a weekend.

Myanmar
The country formerly known as Burma has lots to offer in terms of natural beauty, fantastic architecture and a rich 5,000-year old history.

Vietnam
Vietnam is fantastic for low prices, the exotic food and the mystic temples. The 2 main cities are the capital Hanoi and Ho Chi Minh City. Five-star hotels cost only about US$70 per night while budget travellers can stay at guest houses for as little as US$15 a night.
CHOOSING A BANK

With so many foreign and local banks in Singapore, you will certainly not be at a loss for a reputable service provider.

It's sometimes the case that the bank you use in your home country have an established presence in Singapore, which could make opening an account abroad and managing overseas transfers much easier.

It's important to consider the services offered, location and the ATM network available (unlike in other countries, you can only withdraw money for your bank's ATMs).

Furthermore, banks also charge different service fees and require different minimum account balances.

OPENING A BANK ACCOUNT IN SINGAPORE

It's incredibly easy to open a bank account in Singapore, and the process can be completed in a single day. Accounts can be established at local bank branches, so there is no need to travel to a central branch. English is the primary administrative and professional language in Singapore, so you are unlikely to face a language barrier when it comes to managing money.

Expats will likely need a copy of their passport, employment pass and a minimum deposit amount to open an account.

Once the account is open, the holder is given an ATM card, a passbook and, in some cases, a security ring that facilitates safe Internet banking. The passbook works in accordance with ATMs, and is a method for recording transactions and account updates. The security ring delivers secure login codes for accessing Internet banking, which most institutions provide for free.
**TAX**

**Tax implications at a glance**

<table>
<thead>
<tr>
<th>Length of stay</th>
<th>Resident status</th>
<th>Tax implications</th>
</tr>
</thead>
<tbody>
<tr>
<td>60 days or less</td>
<td>Non-resident</td>
<td>Short term income is exempt from tax</td>
</tr>
<tr>
<td>61 – 182 days in a year</td>
<td>Non-resident</td>
<td>Income earned in Singapore will be taxed at 15% or progressive resident rates. Other income earned will be taxed at 20%.</td>
</tr>
<tr>
<td>At least 183 days in a year</td>
<td>Resident for that year</td>
<td>All income taxed at progressive resident rates, tax relief may be claimed.</td>
</tr>
<tr>
<td>At least 183 days, continuous over two years or three consecutive years</td>
<td>Resident for both years</td>
<td>All income taxed at progressive resident rates, tax relief may be claimed.</td>
</tr>
</tbody>
</table>

**Tax rates for resident individuals**

**From YA 2012 to YA 2016**

<table>
<thead>
<tr>
<th>Chargeable income - SGD</th>
<th>Rate - %</th>
<th>Gross tax payable - SGD</th>
</tr>
</thead>
<tbody>
<tr>
<td>First $20,000</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Next $10,000</td>
<td>2</td>
<td>200</td>
</tr>
<tr>
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<td>-</td>
<td>200</td>
</tr>
<tr>
<td>Next $10,000</td>
<td>3.5</td>
<td>350</td>
</tr>
<tr>
<td>First $40,000</td>
<td>-</td>
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</tr>
<tr>
<td>First $80,000</td>
<td>-</td>
<td>3,350</td>
</tr>
<tr>
<td>Next $40,000</td>
<td>11.5</td>
<td>4,600</td>
</tr>
<tr>
<td>First $120,000</td>
<td>-</td>
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<td>6,000</td>
</tr>
<tr>
<td>First $160,000</td>
<td>-</td>
<td>13,950</td>
</tr>
<tr>
<td>Above $40,000</td>
<td>17</td>
<td>$6,800</td>
</tr>
<tr>
<td>First $200,000</td>
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<td>$42,350</td>
</tr>
<tr>
<td>Above $320,000</td>
<td>20</td>
<td>-</td>
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</tbody>
</table>
## From YA 2017 onwards

<table>
<thead>
<tr>
<th>Chargeable income - SGD</th>
<th>Rate - %</th>
<th>Gross tax payable - SGD</th>
</tr>
</thead>
<tbody>
<tr>
<td>First $20,000</td>
<td>0</td>
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<tr>
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<td>36,550</td>
</tr>
<tr>
<td>Next $40,000</td>
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<tr>
<td>First $320,000</td>
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<td>44,550</td>
</tr>
<tr>
<td>Above $320,000</td>
<td>22</td>
<td>-</td>
</tr>
</tbody>
</table>

For more information please visit the Inland Revenue Authority of Singapore website:
http://www.iras.gov.sg/irashome/default.aspx

You may also find the tax calculator provided useful:
http://www.iras.gov.sg/irashome/taxcalculators.aspx
An Employment Pass (EP) is normally issued for 1-2 years at a time and is renewable thereafter. An EP visa enables you to work and live in Singapore and travel in and out of the country freely without applying for Singapore entry visas. Possessing an EP also opens the door for Singapore permanent residence.

**ELIGIBILITY REQUIREMENTS**

The key facts and requirements for an Employment Pass work visa are as follows:

- A fixed salary of more than S$2,500 a month.
- A tertiary degree from a reputable university and relevant professional experience. A strong professional work experience history and good salary may be considered in place of education in some cases. Proposed employment in Singapore must be relevant to your prior experience.
- There is no quota system. Each application is reviewed by authorities based on the credentials of the employing company and the applicant.

Depending on your salary, education, and experience you will be issued one of three types of EP:

- P1 Pass: for applicants with a base salary of above S$7,000 a month.
- P2 Pass: for applicants with a base salary between S$3,500 and S$7,000 a month.
- Q1 Pass: for applicants with a base salary between S$2,500 and S$3,500 a month.

This is a general guideline only and the specific type of pass issued will be at the discretion of the authorities. In practical terms, there is not much difference between the three types of Employment Passes except for the following:

- Although all types of EP work visas allow you to bring your spouse and children under 21 years old, Q1 pass holders are unable to apply for Long-Term Social Visit Passes for their family.
Generally, P1 pass holders can apply for Singapore permanent residence as early as one year after obtaining an EP whereas P2 and Q1 pass holders need to wait at least two years. For immediate family members (spouse and unmarried children under 21 years of age), EP holders can apply for a family visa called Dependant Pass (DP). DP applications will be approved automatically if the EP application is approved. You can file DP applications at the same time or anytime after your EP application is approved. The expiry date of Dependent Passes will be the same as the Employment Pass.

**DOCUMENTS REQUIRED**

The following documents are required for submission of an Employment Pass visa application:

- EP Application Form 8 which must be endorsed by the Singapore employing company
- A copy of a CV detailing the applicant’s work experience
- Copies of education certificates and past employment references
- A passport-size photograph taken within the past three months
- A copy of the personal details page of the applicant’s passport
- A business profile for the Singapore company
- Detailed description of the duties to be performed by the applicant
- Detailed description of activities and/or products of the company
- Tenancy agreement of the place of business in Singapore

All documents must be officially translated into English.

**APPLICATION PROCEDURE AND TIMELINE**

Completed applications and required documents must be submitted to Singapore’s Ministry of Manpower (MOM). Applications can be filed manually or online - online application is quicker but does not allow for the attachment of supporting documents. When supporting documents will play an important role in your application decision, we recommend filing the application manually.

Unfortunately, many websites provide inaccurate timeline information with an objective to gain a client. The reality is that end-to-end processing time for an EP application can take anywhere between 2-6 weeks depending on a number of different factors. The official Ministry of Manpower website - [www.mom.gov.sg](http://www.mom.gov.sg) provides the most accurate and up to date information on the entire application process.

**APPROVAL AND COLLECTION**

When your Employment Pass visa application is approved, MOM will send an In-Principle-Approval (IPA) letter to the employing company’s address, specified in your application form. The letter has a six-month validity and you need to collect your EP in Singapore before it expires. To issue the EP, MOM requires a copy of the IPA letter, your passport and any other documents requested in the approval letter. You may need to take a medical test and produce the report when collecting your Employment
Pass – if you do, this will be mentioned in the approval letter together with the list of tests. Medical tests can be done in your own country through an established clinic/hospital or on arrival in Singapore.

If you are overseas, a onetime entry visa will be issued to you as part of the letter so that you can enter Singapore and collect your EP. Dependant passes can be collected when you collect your EP.

It is important to note that an EP application is not approved as a matter of course but is subject to review and approval by the Singapore authorities. Therefore you should not make any relocation plans until you have received an In-Principle-Approval of your application.

**DEPENDANT PASSES**

Employment Pass holders (P1, P2 and Q1) and S Pass holders (whose fixed monthly salary is more than $2,500) may apply for Dependant’s Passes (DPs) for their:

- Spouse; or
- Unmarried/ legally adopted children under 21 years of age.

If a Dependent’s Pass holder wishes to work in Singapore the employing company will need to complete a Letter of Consent (LOC) application form and submit it to the Ministry of Manpower (MOM). There are no salary criteria for the LOC, and processing time is about three weeks from the date the application was received. The outcome will be sent to the employer, and you can start work once your employer has received the LOC. Renewal of the LOC is required when the Dependent Pass is renewed. The LOC ceases to be valid when the Dependent Pass is cancelled or when you are no longer employed by the company.
FURTHER INFORMATION

If you have any other questions about life in Singapore, please contact Nicoll Curtin’s Singapore office, who will be happy to help.

A list of websites for further research is listed below:

<table>
<thead>
<tr>
<th>Website</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="http://www.yoursingapore.com">www.yoursingapore.com</a></td>
<td>Official tourism site of Singapore</td>
</tr>
<tr>
<td><a href="http://www.ica.gov.sg">www.ica.gov.sg</a></td>
<td>Singapore government immigration site</td>
</tr>
<tr>
<td><a href="http://www.mom.gov.sg">www.mom.gov.sg</a></td>
<td>Ministry of Manpower – official site for information about working in Singapore</td>
</tr>
<tr>
<td><a href="http://www.livinginsingapore.org">www.livinginsingapore.org</a></td>
<td>Expatriate information site and blogs</td>
</tr>
<tr>
<td><a href="http://www.expatsingapore.com">www.expatsingapore.com</a></td>
<td>Expatriate information site</td>
</tr>
<tr>
<td><a href="http://www.propertyguru.com.sg">www.propertyguru.com.sg</a></td>
<td>Information about renting property in Singapore</td>
</tr>
<tr>
<td><a href="http://www.iproperty.com.sg">www.iproperty.com.sg</a></td>
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</tr>
</tbody>
</table>

DISCLAIMER

The information in this document is correct as far as we can ascertain at the time of publication. Costs, prices and accuracy of information may change over time. We will make every effort to ensure information is up to date on our website and in our documents, but we suggest you check all important information with the official Singapore bodies, particularly in the case of acquiring Employment Passes.