

## FAQs on Making Changes to the Information within the In-Principle Approval (IPA) Letter

<b>Q1</b>	<b>I made a mistake on the agency fee during work pass application for the FDW. What should I do?</b>																																																
A1	<p>The Ministry does not accept any amendments to the agency fees field after the In-Principle Approval (IPA) Letter has been issued. Please make sure that you enter the information correctly.</p> <p>If the FDW has yet to depart for Singapore, you may choose to submit a new application with the correct agency fees. Please ensure that she receives her new IPA letter at least 3 to 7 days prior to her departure to Singapore.</p>																																																
<b>Q2</b>	<b>How should I properly document the fees collected from an FDW?</b>																																																
A2	<p>The written receipt should minimally indicate the breakdown of fees charged to the FDW for (i) the local agency’s services; and (ii) the overseas’ agency’s services and expenditure. Please refer to the <b>Figure 1</b> below for an example of a good itemized receipt with a clear breakdown of (i) and (ii).</p> <div style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <p style="text-align: center;"><b><u>Figure 1: Example of Receipt with Clear Breakdown of Itemised List of Components</u></b></p> <p>The Placement Fee charged to the FDW consists of (1) Agency Fee and (2) Personal Loan for FDW’s expenses incurred in her home country for the purpose of her employment.</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">1</td> <td style="width: 70%;"> <b>Agency Fee*</b> charged to the FDW by the local Agency:                 </td> <td style="width: 25%; text-align: center; border: 1px solid black;"><b>\$1,000</b></td> </tr> <tr> <td></td> <td><i>Breakdown of Agency Fee (where possible):</i></td> <td></td> </tr> <tr> <td></td> <td style="border-bottom: 1px solid black;">Service A</td> <td style="text-align: center; border: 1px solid black;">\$200</td> </tr> <tr> <td></td> <td style="border-bottom: 1px solid black;">Service B</td> <td style="text-align: center; border: 1px solid black;">\$250</td> </tr> <tr> <td></td> <td style="border-bottom: 1px solid black;">Service C</td> <td style="text-align: center; border: 1px solid black;">\$250</td> </tr> <tr> <td></td> <td style="border-bottom: 1px solid black;">Service D</td> <td style="text-align: center; border: 1px solid black;">\$300</td> </tr> <tr> <td></td> <td style="border-bottom: 1px solid black;"> </td> <td style="border: 1px solid black;"> </td> </tr> <tr> <td></td> <td style="border-bottom: 1px solid black;"> </td> <td style="border: 1px solid black;"> </td> </tr> <tr> <td style="text-align: center;">2</td> <td> <b>Personal Loan</b> incurred by FDW in home country:                 </td> <td style="text-align: center; border: 1px solid black;"><b>\$2,000</b></td> </tr> <tr> <td></td> <td><i>Breakdown of Personal Loan (where possible):</i></td> <td></td> </tr> <tr> <td></td> <td style="border-bottom: 1px solid black;">Overseas expenditure A</td> <td style="text-align: center; border: 1px solid black;">\$1,200</td> </tr> <tr> <td></td> <td style="border-bottom: 1px solid black;">Overseas expenditure B</td> <td style="text-align: center; border: 1px solid black;">\$400</td> </tr> <tr> <td></td> <td style="border-bottom: 1px solid black;">Overseas expenditure C</td> <td style="text-align: center; border: 1px solid black;">\$400</td> </tr> <tr> <td></td> <td style="border-bottom: 1px solid black;"> </td> <td style="border: 1px solid black;"> </td> </tr> <tr> <td></td> <td style="border-bottom: 1px solid black;"> </td> <td style="border: 1px solid black;"> </td> </tr> <tr> <td></td> <td style="text-align: center;"> <b><u>Total Placement Fee:</u></b>  <i>(includes Agency Fee and Personal Loan)</i> </td> <td style="text-align: center; border: 1px solid black;"><b>\$3,000</b></td> </tr> </table> </div>	1	<b>Agency Fee*</b> charged to the FDW by the local Agency:	<b>\$1,000</b>		<i>Breakdown of Agency Fee (where possible):</i>			Service A	\$200		Service B	\$250		Service C	\$250		Service D	\$300							2	<b>Personal Loan</b> incurred by FDW in home country:	<b>\$2,000</b>		<i>Breakdown of Personal Loan (where possible):</i>			Overseas expenditure A	\$1,200		Overseas expenditure B	\$400		Overseas expenditure C	\$400								<b><u>Total Placement Fee:</u></b> <i>(includes Agency Fee and Personal Loan)</i>	<b>\$3,000</b>
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	<p>*The maximum agency fees payable must not exceed one month of the FDW's salary, for each year of the duration of the approved work pass or employment contract (<i>whichever is shorter</i>), subject to a maximum of 2 months' salary. If the FDW is hired on a work pass or contract lasting less than a year, the maximum agency fees payable must be pro-rated accordingly.</p>
<b>Q3</b>	<b>An employer wants to <u>increase</u> the salary from the amount stated in the In-Principle Approval (IPA) Letter. What should I advise the employer?</b>
A3	The employer can increase the salary amount from what was stated in the IPA letter. To avoid disputes, both the employer and the FDW should have this agreement in writing. The employer does not need to notify MOM for any increase in the salary amount.
<b>Q4</b>	<b>An employer wants to <u>reduce</u> the salary below the amount stated in the In-Principle Approval (IPA) Letter. What should I advise the employer?</b>
A4	The employer may do so only if <ul style="list-style-type: none"> <li>(i) there is written consent from both the employer and the FDW; <b>and</b></li> <li>(ii) the employer has informed MOM of the reduction in the salary amount via WP Online before effecting the change</li> </ul>
<b>Q5</b>	<b>An employer wants to revise the number of rest days from that stated in the In-Principle Approval (IPA) Letter. What should I advise the employer?</b>
A5	The employer can revise the number of rest days from what was stated in the IPA letter, <u>on condition that the FDW agrees to the revision</u> . If the number of rest days were to be reduced, the employer must compensate her with at least one day's salary for each rest day foregone.  To avoid disputes, both the employer and the FDW should have this agreement in writing. The employer does not need to notify MOM of the revision.