

## Managing Salary Payment of Your FDW

Dear FDW Employer,

A foreign domestic worker (FDW) employer was recently convicted of failing to pay her FDW salary for a year, amounting to \$5,700. She was fined \$15,000.

### Pay your FDW's salary on time, every time

- Remember to pay your FDW on a monthly basis.
- It should not be later than seven days after the last day of the salary period.
- Maintain a monthly salary record.
- Obtain a written acknowledgement from your FDW to avoid any salary disputes.



### Consider electronic payment for your FDW's salary

- Ask your FDW if she wants a personal bank account for her salary to be paid into.
- If she requests so, you must arrange to pay her salary through direct transfer into her bank account.
- Check with your Employment Agency on how to set up the POSB Payroll Account (FDW)
- Arrange for monthly scheduled bank transfers.
- Ensure she keeps her own bank book and ATM card.



### Let your FDW manage her own finances

- Do not keep your FDW's salaries on her behalf, and/or make this arrangement a condition for her employment.
- Decline any request from your FDW to keep her salaries on her behalf.



## Opening of a POSB Payroll Account (FDW)

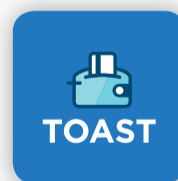
The Centre for Domestic Employees (CDE), in collaboration with DBS Bank Ltd, has introduced the POSB Payroll Account (FDW). This account enables FDWs to receive their salaries through direct bank transfer, and requires no initial deposit or a minimum deposit to be maintained each month<sup>1</sup>.

The Ministry urges all employers to help your FDW open a bank account. You and your FDW can enjoy the benefits of a seamless salary payment and the payment records can minimise salary disputes. With a bank account, your FDW can keep track of her expenses and send money home safely and conveniently, through licensed remittance mobile applications. Below are two of such applications:



[posb.com.sg/jolly](http://posb.com.sg/jolly)

POSB Jolly, an app that lets one perform simple banking transactions such as viewing account transactions and sending money home via SMS.



[toastme.com](http://toastme.com)<sup>2</sup>

The Toast app allows one to send money for cash pick up or directly to any bank in the Philippines in less than 5 minutes.

Check in with your employment agency for assistance. Alternatively, CDE will assist eligible FDWs<sup>1</sup> to open the bank account. Employers can email CDE at [contact@cde.org.sg](mailto:contact@cde.org.sg) to schedule an appointment.

<sup>1</sup> In order to enjoy the full benefits of the POSB Payroll Account (FDW), the FDW must not have opened any account with DBS or POSB previously and the application must be made through CDE or your employment agency.

<sup>2</sup> The Toast app is a peer-to-peer money transfer application from Toast Me Pte Ltd. The app allows Filipinos in Singapore to remit money home to the Philippines from a smartphone.