

## ► IN FOCUS

# Pay your foreign domestic worker on time

Prompt payment of salary is a good motivation for your foreign domestic worker.

Mdm Wong Sook Heng (left) pays her FDW promptly each month.



Shouldering the responsibility to provide a better life for their families, foreign domestic workers (FDWs) leave their families and loved ones to work in a foreign land. Being away from home is not easy. Hence, one of their biggest motivations is receiving their monthly salary. FDWs, like all salaried employees, look forward to receiving their monthly dues.

Mdm Wong Sook Heng, an FDW employer, agrees, "I know how it feels to receive my salary each month, so I make it a point to pay my FDW on time."

It is a requirement under the Work Permit conditions for

employers to pay their FDWs' monthly salary **within seven days after the salary period**. On this note, if your FDW prefers to have her salary deposited into her bank account, you should respect her request.

Some employers may prefer to make electronic payment as it is more convenient. Mdm Wong added, "Both my FDW and I feel that it is safer to transfer her salary directly into her bank account. It is also easier for me since I can make the transfer through online banking."

Regardless of the mode of payment, employers are advised to always **keep a record of all**

**salary payments** as proofs in times of disputes.

Employers should not penalise their FDWs by making deductions from the salary. Instead, a more appropriate way to handle the situation is to explain to her the consequences of her actions and how she could handle similar situations in future.

FDWs relieve us of household chores to allow us to attend to other priorities in our lives with a peace of mind. As much as we deserve to have our salaries paid punctually, FDWs deserve to be paid on time too.

Find out what errant employers have to face on page 3.

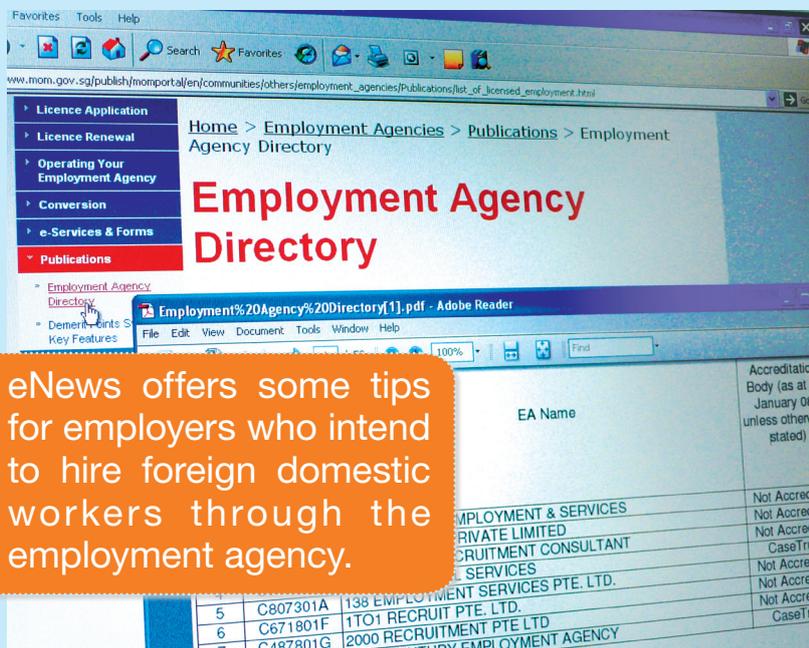
► **FEATURE** Ease Your Domestic Chores Through The Right Employment Agency

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## ► FEATURE

# How to choose the right Employment Agency



With a new baby on the way, Mdm Nellie Ng decided to get an extra hand to help manage the household chores. However, a quick browse through the yellow pages resulted in an overwhelming list of employment agencies (EA) that place foreign domestic workers (FDWs).

If this sounds familiar to you, fret not. Launched in April 2007, the [EA directory](#) on the MOM's website includes indicators such as the agency's rate of successful placement (i.e. percentage of FDWs placed by the agency who stayed with the same employer



Mdm Ng recommends the EA directory as a starting point for employers in their search for an agency.

for at least a year), entry test passing rate of FDWs brought in by the agency and demerit points accumulated.

"The EA directory is definitely a great starting point for employers, unlike before when I had little or no means of finding out such details. I would advise employers to begin their search for an EA here," shared Mdm Ng.

She added, "The EA directory is very easy to use. A simple check allows me to make clear comparisons among different agencies."

Most importantly, you should only engage the services of a licensed EA. Your agency should also provide the employment history of your prospective FDW so that you can better select FDWs who are suitable for your household needs.

## What's in the EA directory?

- Issue & expiry date of licence
- Accreditation status
- Successful retention rate
- Total number of FDWs placed
- Entry test passing rate of FDWs
- Demerit points issued

A responsible agency may provide other value-added services such as drafting of your employment contract, or even acting as a mediator to reconcile misunderstandings between you and your FDW.

After the contract is signed, be sure to keep your service contract with the agency for reference. This will be useful in times of service disputes such as poor matching by the agency or unsatisfactory service.

Should you have any disputes with your EA, you can seek help from the relevant accreditation body, either CaseTrust or the Association of Employment Agencies (Singapore). If your EA is not accredited, you may make a claim with the Small Claims Tribunals or seek legal redress.

For complaints on unsatisfactory service or contractual disputes:

a. The Consumers Association of Singapore (CASE) or CASETrust

☎ 64631811; or

✉ [casetrust@case.org.sg](mailto:casetrust@case.org.sg)

b. The Association of Employment Agencies (Singapore), AEAS

☎ 68362618; or

✉ [admin@aeas.org.sg](mailto:admin@aeas.org.sg)

How to access EA directory

- ▼ visit [www.mom.gov.sg](http://www.mom.gov.sg)
- ▼ publication
- employment agencies

## ► FACT FILE

### Reality Bites

# It costs more

# not to pay your FDW

It is understandable that due to our busy schedules, we may at times forget to pay our FDWs on their pay day. However, we have to be mindful that she should be paid no later than seven days after the salary period.

Employers should also not short-change their FDWs by withholding the salaries of their workers on the pretext of safekeeping their salaries or delaying payment for extended periods.

Errant employers can be fined up to S\$5,000 and/or jailed up to six months. They will also be barred from employing another FDW.

Here are two recent cases of employers who failed to pay salaries.

### Do You Know?

Ensure minimum coverage of \$40,000 for your FDW's personal accident insurance.



## \$4,500 - FDW employer fined for failing to pay salaries

Zubaidah, an FDW employer, was fined \$4,500 in February 2008 for failing to pay salaries to her FDW for six years and two months.

Since her FDW started working in 2001, Zubaidah has not been paying her salaries. In addition, Zubaidah falsely declared to the Ministry of Manpower that she had paid her salary while renewing her Work Permit in 2007.

## FDW employer fined \$2,500 and ordered to return salary arrears

In January 2008, Ravichandran was charged for not paying his FDW's monthly salary for more than a year. In addition to a fine of \$2,500 for breaching the Work Permit conditions, Ravichandran was ordered by the court to return \$2,204 in salary arrears to her FDW.



## Protect your FDW with PAI

Accidents often happen at the most unexpected times and can be costly. To protect both you and your FDW, it is mandatory for all FDW employers to purchase a Personal Accident Insurance (PAI).

The PAI will insure her against accidental death or permanent disablement, even if the accident is beyond the course of her work. In the event of an accident, all compensation will be payable to the FDW or her chosen beneficiaries.

Please note that with effect from 1 July 2008, the **minimum coverage will be adjusted to \$40,000**, from the existing \$10,000. All new applications and renewals thereafter will be affected by this revision.

You may like to contact the respective insurance agencies for an update of the insurance plans.

More FDWs are developing better skill sets through low-cost training courses from FAST.

## Growing and upgrading with FAST



Clockwise from top: Proud graduates showing off certificates; top graduate Sarabjit Kaur receiving award from Mr Hawazi Daipi, Senior Parl. Secy for Manpower; Mr David Choy with his FDW.

January 20th marks the second anniversary of Foreign Domestic Workers Association for Skills Training (FAST), an organisation that seeks to enhance FDWs' contributions to their employers and the local community in Singapore. This event also saw the graduation of yet another successful batch of FDWs who are now better equipped with skills to manage their domestic chores.

In its two years, FAST has helped to hone the skills of over 3,000 FDWs. Today, more FDW employers are enrolling their FDWs in the courses and their participation is testament to the value of FAST courses. Mr David Choy, an employer who sent his FDW for the Chinese Cooking Course, was full of praise, "I noticed that her food tastes much better. It's amazing! She is not Chinese but she now knows how to cook Chinese dishes like chicken rice and yong tau foo".

Besides cooking, FAST also offers other courses such as child and elderly care, as well as computer literacy classes. Ms Sarabjit Kaur, the top graduate for the Elderly Care course, shared, "Attending this course gave me greater confidence in taking care of my 86-year-old employer. I am also more independent in minding the household chores."

To date, there are more than 25 types of courses available and subsidised by FAST. To find out more on how you and your FDW can benefit from these courses, call 6735 7687 or visit [www.fast.org.sg](http://www.fast.org.sg).

### Cultural Matters

FDWs come from a different culture and background. It is important to be aware of the cultural nuances as this would help to promote a better working relationship between you and your FDW. In this issue, here is a tip for you if your FDW is from Myanmar.

**Tip**

When it comes to dining, people from Myanmar have a tradition of using their hands to eat. Although the use of cutlery is becoming more common in Myanmar, your FDW may take some time to adjust to it. Most of them would also prefer using spoons rather forks if cutlery is required.

### Say it right

Communicating with your FDW can be quite daunting and confusing at times. Here are some useful phrases you can use with your FDW from Myanmar.

How are you?	Nay kaung yea lar
Thank you	Ce zu naw
Have you eaten?	Tamin sapibi kar
Yes	Huag kai
Do you understand?	Nar lai yea lar
Don't forget	Mamei nai
Salary	La za
Bank	Ban