

# INFORM

A Ministry of Manpower (MOM) publication specially for foreign domestic workers in Singapore

## NEW HABITS FOR A NEW NORMAL

Over the past few months, COVID-19 has changed our way of life. The way we socialise is no longer the same. For everyone's safety, gathering in large groups is not allowed and crowded places should be avoided. Instead of handshakes and hugs, we greet our friends with elbow bumps and waves from afar.

Although we will miss how we used to gather and hang out, we need to accept this "new" normal. With the right attitude and mindset, we can make the best of the situation and overcome these challenges together.

**Be safe and stay safe!!**



## We would like to hear from you!

What do you want to see in future issues of INFORM?  
How has working in Singapore been for you?  
Tell us more!

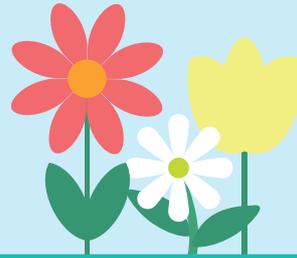
**Send your letters to:**  
Engagement Department,  
Foreign Manpower  
Management Division,  
MOM Services Centre  
1500 Bendemeer Road, #02-01,  
Singapore 339946

**Or email:**  
[mom\\_fmmd@mom.gov.sg](mailto:mom_fmmd@mom.gov.sg)

Remember to include your  
name, telephone number  
and/or email in your  
submission. The 10  
best contributions will  
win an exclusive gift!

# BUILDING A GOOD EMPLOYER-FDW RELATIONSHIP

Work becomes more enjoyable when you have a good relationships with your employer. Put in time and effort to build good relationship with your employer and be open and honest to discuss problems with them — just like fellow FDW Crisanta did!



## Tell us more about yourself!



I am Crisanta Guiquing. I am 40 years old, married with 3 children. I lost my parents when I was a teenager and have been supporting myself by working as a helper in a convent. I worked in a monastery too where I learnt to take care of elderly priests and leadership.

I have been working in Singapore for 14 years with my current employer. My favourite food is mee siam, mee rebus, nasi lemak and curry. I also enjoy drinking bandung and having bubur chacha. My hobbies are reading the news, playing volleyball and interacting at social events.



## You have been working with your current employer for 14 years, how did you maintain a good relationship between you and your employer?

When I first started working, I struggled with learning how to communicate effectively with my employer. Everything was new to me, especially understanding Singlish! There were times where we could not understand each other, and this led to misunderstandings. I did not know what to do so I prayed, thought about my goals and the reasons for coming to work in Singapore. Overtime, I learnt how to better understand my employer.

When I cannot understand her instructions, I will clarify by asking her to repeat them. I also make an effort to listen to her and keep notes of her preferences. I would

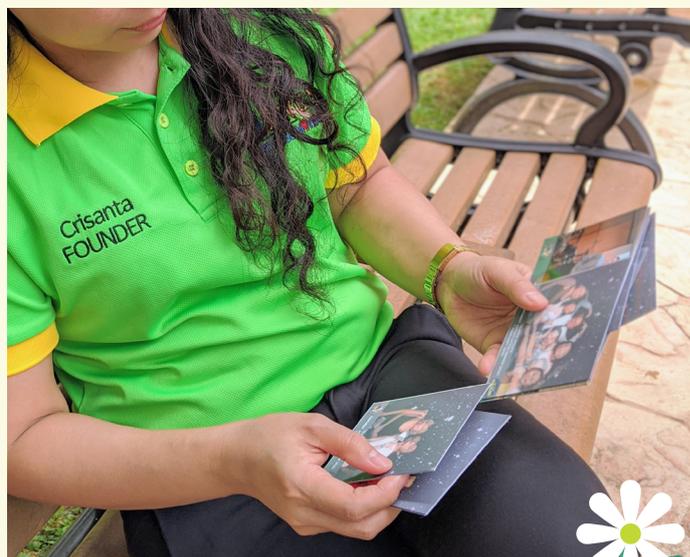


also send my questions using text messages to my employer if she is not at home and she will take time to give me a call or talk to me after she finishes work. Gradually, we built a bond over the years. Right now, we can even share our personal struggles with each other. She gives me confidence to do my work and trusts me on the overall household management.

When I wanted to start volunteering at community events and attend courses to learn new skills, my employer was supportive. She would even note down the dates of my courses and events and ask if I were getting enough rest.

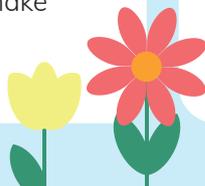
In 2018, my employer granted me home leave so that I could return to the Philippines to see my children. I bought gifts for her and the family, but she told me not to spend money on them and to save up for my personal needs.

My employer and I have become family members. This is very special to me since I lost my parents at a young age. They have been a blessing to me.



### What would you advise other FDWs who might not know how to communicate with their employer?

I would encourage you to take time to understand your employer's preferences. There may be times where there may be misunderstandings. Do not keep any bad feelings inside your heart. Do not be afraid to ask your employer questions when you do not understand. Good and open communication is important. Send your employer a note to clarify things. There is no need to respond harshly. If misunderstandings are not corrected, you might make wrong decisions like giving up and choosing to return home.



### What else would you like to share with other FDWs?

Perseverance, hard work, and constantly maintaining a positive attitude have allowed me to continue working with one employer for such a long time. I hope that my story will inspire a lot of FDWs to keep going and I believe that one day they may be successful in reaching their dreams.



# FORM GOOD MONEY HABITS!

Has Covid-19 affected your family's earnings?  
Does your family depend on you for money?

Follow these tips to manage your money well and build up your savings:

- ✓ Have a savings goal
- ✓ Plan fixed amounts of money to save, spend and send home
- ✓ Save first before you spend money or send money home
- ✓ Take note of your spending to make sure you do not overspend
- ✓ Save any extra money
- ✓ Check your savings regularly to make sure it is growing

#1

Save up so that you do not need to borrow money in emergencies!

#2

Have a habit of saving money

Saving  $\frac{\$3}{\text{day}}$  = More than  $\frac{\$1,000}{\text{year}}$

If you still have money problems, talk to your employer, employment agency or any of the organisations below:

Scan the QR code below to download the Money Management Guide:



English



Bahasa Indonesia



Burmese

Blessed Grace Social Services Ltd  
[www.bgss.org.sg](http://www.bgss.org.sg)  
8428 6377

Adullam Life Counselling  
[www.adullam.org.sg](http://www.adullam.org.sg)  
6659 7844

Arise2Care Community Services  
[www.arise2care.sg](http://www.arise2care.sg)  
6909 0628

Association of Muslim Professionals  
[www.amp.org.sg](http://www.amp.org.sg)  
6416 3960

One Hope Centre  
[www.onehopecentre.org](http://www.onehopecentre.org)  
6547 1011

# SEND MONEY HOME WITH E-REMITTANCE

It is safe and convenient to send money home with e-remittance. All you need is a bank account and a mobile phone.

## What is e-remittance?

E-remittance is an easy way to send money back to your family overseas online. It can be done anywhere and everywhere!



### INFORM

I heard e-remittance is easy! How do I do it?

- 1 Make sure you have a bank account\*
- 2 Find a licensed remittance company from Monetary Authority of Singapore's website (<https://eservices.mas.gov.sg/fid>)
- 3 Prepare the details needed for your e-remittance (e.g. full name, FIN number, bank name and branch)



## How to e-remit safely:

- 🚫 Never share your personal banking ID, password/PIN and One-Time Passwords (OTP) with anyone
- 🚫 Only share your work permit photo or do a video call for verification when you have confirmed that the agent is licensed

\*If you do not have a bank account and you need help to apply one, talk to your employer. You do not need a minimum balance every month or a minimum deposit if you open a POSB Payroll Account. Refer to the step-by-step guide available at [www.posb.com.sg/fdwguide](http://www.posb.com.sg/fdwguide). If you open a bank account with another bank, please check the conditions for opening and maintaining an account first.



# STAY SAFE AND PROTECT EACH OTHER AGAINST COVID-19

TraceTogether (TT) enables quicker detection and mitigates the spread of COVID-19. The TT App and Token work by exchanging Bluetooth signals with other phones or Tokens nearby, and do not track your location. You will need to use the TT App or Token for SafeEntry check-ins to check into places like supermarkets or malls.

Set up the TT App now or ensure that you are on the latest version. Alternatively, you can collect the Token at a CC near you. If you can use the App, you don't need the Token.

## How to set up TT Mobile App



- 1 Scan QR code or go to [tracetogether.gov.sg](https://tracetogether.gov.sg) to download the app.

## How to collect and use

If you do not have the TT App, you can collect a TT Token at a Community Centre (CC) near your residential address that is open for distribution. Visit <https://token.govwhere.gov.sg> for the list of CCs.

Bring your work permit card for verification and provide a contact number for registration.



Use TT App or Token for SafeEntry check-ins.



Always carry token with you when you go out.



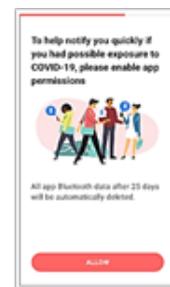
Check that the green light is blinking.



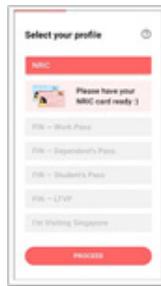
Call 6973 6511 if your token is faulty, or misplaced.



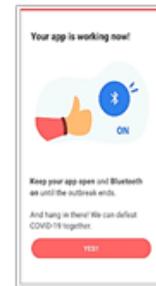
- 2 Launch the app. Register using your mobile number. Enter the One-Time Pin sent to you via SMS.



- 4 Enable Bluetooth. This is to keep you notified if you have been exposed to COVID-19.



- 3 Select your profile and enter your FIN details. This allows MOH to quickly verify your identity if they need to contact you.



- 5 Set up completed! Keep your app running and Bluetooth on, until the end of the outbreak!

## CARE FOR YOURSELF, CARE FOR OTHERS



Wear a mask except when eating, drinking or doing heavy exercises



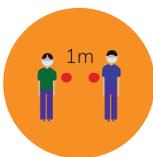
Avoid gathering in public spaces such as MRT stations or bus stops as it will block passers-by



Limit gatherings to 8 people in a group; groups should not mix



For safety reasons, do not gather by the roadside



Groups should keep at least 1m apart



Do not share food amongst friends

## Keep your hands clean!

Follow these 8 steps and wash your hand regularly with soap and water.



1 Palm to palm



2 Between fingers



3 Back of hands



4 Base of thumbs



5 Back of fingers



6 Fingernails



7 Wrists



8 Rinse and wipe dry

## BEWARE OF SCAMS

If you receive messages offering attractive loan rates or calls that ask you for personal details to sign up for a loan or claim a prize, they could be scams. Scammers find all sorts of ways to cheat innocent and unsuspecting victims of their hard-earned money. Do not be their next victim!

🔔 **Never disclose your personal information, bank details and OTP to anyone. Government agencies and banks will never ask you for such information.**



## WORK PERMIT CONDITIONS

Protect your well-being and follow these work permit conditions



**ALLOWED**



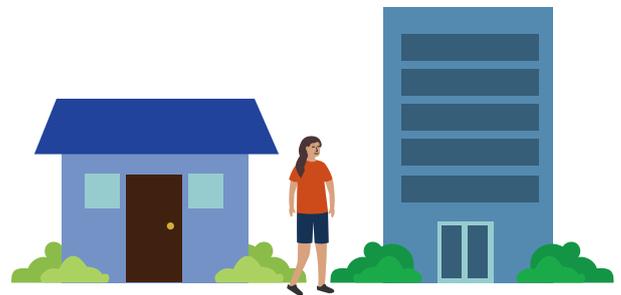
You can only work as a domestic worker, and work for the employer and family members staying in the same address as you.



If your employer sends her children to another relative's house when she is out working, you can follow the children to the relative's house and look after them there. This is allowed as long as you are not required to do household chores at the relative's house.



**NOT ALLOWED**



Your employer cannot ask you to work at his business place or work for a different household. If you are forced to do so, report to MOM and call **1800 339 5505** immediately.



You cannot work part-time or start your own business selling products to other FDWs, to earn extra income. If you are caught doing so, you can be fined and/or jailed, and your work permit will be cancelled.

# KEEP IN TOUCH



Sign up for a free FAST membership through the QR code!

## LET'S HAVE A CHAT



## Let's Chat with FAST

Join the "Brother Agony Session" conducted by the Foreign Domestic Worker Association for Social Support and Training (FAST) through their Facebook page. Share about how you are managing stress and talk about how to maintain a good relationship with your employer.

**Date:** Every last Sunday of the month

**Website:** [www.facebook.com/fast.org.sg](http://www.facebook.com/fast.org.sg)



Connect with CDE on their Members' Facebook page!

## Free CDE Membership

The Centre for Domestic Employees (CDE) is a Non-Governmental Organisation that provides employment-related assistance and advice to FDWs and employers.

CDE has a membership programme for members to enjoy member's rates with their partners, such as hairdressing, courier and medical services etc. The membership is open to all FDWs working in Singapore and is currently FREE!

Scan the QR code or use the url link [www.cde.org.sg/cdemembership](http://www.cde.org.sg/cdemembership) to join!



## USEFUL CONTACTS FOR EMERGENCIES

### MOM HELPLINE FOR FOREIGN DOMESTIC WORKERS (FDW)

Ministry of Manpower  
1800 339 5505  
For assistance and advice on well-being, salary and other employment-related matters

### OTHER EMERGENCIES

Police  
999

Ambulance/ Fire  
995

### OTHER HELPLINES

Archdiocesan Commission for the Pastoral Care of Migrants and Itinerant People (ACMI)  
9188 9162

Association of Employment Agencies (Singapore)  
6836 2618

Centre for Domestic Employees (CDE)  
1800 2255 233 (24 hours)

Foreign Domestic Worker Association for Social Support and Training (FAST)  
1800 339 4357 (24 hours)

Samaritans of Singapore (SOS)  
1800 221 4444 (24 hours)

### EMBASSIES AND HIGH COMMISSIONS

Bangladesh  
6255 0075

Sri Lanka  
6254 4595

Cambodia  
6341 9785

Indonesia  
6737 7422  
9295 3964

India  
9172 9803

Philippines  
6737 3977

Myanmar  
6735 1672

Thailand  
6737 2475  
8421 0105

