

**Frequently Asked Questions (FAQs) on new Work Permit condition to protect both employers and FDWs from money-related disputes, effective 1 January 2019**

<b>Q1</b>	<b>Why is the Ministry of Manpower (MOM) disallowing the keeping of FDW money?</b>
	<p>MOM is disallowing FDW employers from keeping their workers' salary as such an arrangement poses inconveniences and risks to both employers and FDWs.</p> <p>As FDWs who have no direct access to their money will have to approach their employers whenever they need their money, employers will have to deal with the inconvenience of tracking the correct amount of money to be returned to their FDWs. They also risk being involved in claims if their FDWs are not comfortable to ask their employers to return the money, or not being able to return the money in a timely manner when the FDW requests for it. This can lead to disputes and strained relationships.</p>
<b>Q2</b>	<b>When will this change take place?</b>
	This change will take effect on 1 January 2019 as a new work permit condition, to give employers time to adjust.
<b>Q3</b>	<b>My FDW is afraid to handle large sums of money, and asks that I help her keep it. Can I agree to this?</b>
	No, you should not agree to any arrangement of keeping the money on the FDW's behalf. You should advise her that the money is hers, and she should manage the money herself. You can help by opening a bank account for her to deposit her money.
<b>Q4</b>	<b>My FDW has a bank account, but she asked me to keep her ATM card as she is afraid of losing it. Can I keep her ATM card?</b>
	The ATM card enables your FDW to conveniently access her money in the bank account, hence you must not keep her ATM card as it would then restrict her access to her own money.
<b>Q5</b>	<b>If the FDW has a bank account to deposit her money in, can it be a joint account with the employer's name?</b>
	You should help your FDW to open a bank account in her name only. You should not open a joint account with your FDW so as to protect both you and your FDW from money-related disputes.
<b>Q6</b>	<b>How does the MOM intend to enforce this new work permit condition? How will employers and FDWs be informed?</b>
	With effect from 1 January 2019, FDWs whose money is being kept with their employers, should report to MOM.

	<p>MOM will inform relevant stakeholders including FDW employers, FDWs, Employment Agencies (EAs) and non-government organisations (NGOs). Information will be disseminated via different channels including MOM website, Employer Orientation Programme, Employer Electronic Direct Mailers, EA alerts and the FDW Settling-In Programme.</p>
<b>Q7</b>	<b>What are other salary related requirements that FDW employers should be aware of?</b>
	<p>FDWs must be paid on time and in full.</p> <p>For more details on salary related requirements, please refer to the MOM website at <a href="http://www.mom.gov.sg/passes-and-permits/work-permit-for-foreign-domestic-worker/employers-guide/salary-guidelines">www.mom.gov.sg/passes-and-permits/work-permit-for-foreign-domestic-worker/employers-guide/salary-guidelines</a>.</p>