Employing A Foreign Domestic Worker
Practical advice for anyone hiring an FDW
Embracing Differences To Form Better Bonds
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What's In This Booklet?

The Ministry of Manpower (MOM) has produced this guide to help prepare you for your role as an employer of a Foreign Domestic Worker (FDW).

- It offers advice on what you should consider, expect and do at various stages of your FDW’s employment.
- It explains your responsibilities under the Employment of Foreign Manpower Act (EFMA).
- It gives you a basic employment checklist and other sample documents and website links – especially helpful if you are employing an FDW for the first time.

As in any employer-employee relationship, it is important that you and your FDW develop a good way to work together. You have an important part to play in making sure your FDW adjusts to life and work in Singapore.

An online version of this guide is available at www.mom.gov.sg/employer-resources. The Ministry also produces an e-newsletter for employers of FDWs, called INFOCUS. It covers useful information including new regulations, case studies, interviews with employers and FDWs on various issues, and tips to foster a positive working relationship with your FDW. We encourage you to subscribe to INFOCUS at www.mom.gov.sg/subscribe.

*All information in this guide is correct as of December 2018.*
Before You Hire An FDW

Before you make the decision to hire a Foreign Domestic Worker (FDW), ask yourself these questions. They are designed to prepare you for what lies ahead.

**Q** Have you considered all the financial implications? Are you prepared to commit to the legal responsibilities that come with employing an FDW?

Apart from the levy and your FDW’s salary, you must provide and pay for her upkeep and maintenance including medical treatment (including non-work related treatments), accommodation and food. You should also factor in other one-time costs such as agency fees, work pass application fees, cost of accident and medical insurance. The cost of her return air ticket is also to be borne by the employer.

**Q** Are you prepared to set aside time (at least a few months if your FDW is new to Singapore) to train and supervise her?

Your FDW may not have done domestic work before. It could be the first time she is working overseas. The household work you require her to do may be different from that in her previous job/household. You will need to supervise her closely during the initial months of employment. If you are hiring someone with whom you share no common language, you are likely to have to spend even more time helping her settle in.

**Q** Are you and your family members comfortable with the idea of another person living with you?

An FDW lives and works in your home and your family should be prepared for this. You should discuss your decision to employ an FDW with your family members and ensure that they are comfortable with it before you go ahead.

**Q** As your FDW may be new to working in Singapore, or even new to domestic work, are you prepared to give her time to learn and adjust, and guide her and correct her mistakes patiently?

Your FDW is likely to have a very different way of life in her home country. She will need time to learn and adjust to our culture, environment and the different languages and dialects spoken here.
What To Expect When You Hire An FDW

You may face some challenges when you employ an FDW. Remember that she may speak a different language and may not be able to converse with you in English.

**She may not have worked in the domestic sector, or as an FDW in Singapore before**

- She may need coaching and close supervision in the early stages of employment.
- She may not be familiar with the use of modern household appliances.
- She is not likely to be used to working in high-rise buildings and may not be aware of the dangers when cleaning windows or hanging out laundry.
- She may or may not be able to take care of your children, or elderly, according to your expectations, and time will be needed to communicate expectations.

**She may not know how to do all the jobs you ask her to do**

- Even if she had previously worked as an FDW in Singapore, different households have different expectations and practices.
### She will need regular medical examinations

Medical examinations are mandatory upon her entry to Singapore and then for every six months that she works here. The pre-employment medical examination screens the FDW for four types of infectious diseases (tuberculosis, HIV, syphilis and malaria) and checks if she is fit to work. She will also need a regular pregnancy test. You may want to send her for more tests if you have specific concerns about her health.

### Maintaining a good working relationship with your FDW takes time and effort

It takes commitment to build a long-term relationship based on trust and openness.

### FDWs don’t suit all families

Do you really need an FDW? There are alternatives. For example, if you have caregiving needs, day care centres could look after your children or the elderly in your home. Some day care centres also provide transport services for the elderly to and from their centre. Or if you have cleaning needs for your household, you could hire local or part-time cleaners.

There is a list of local service providers for eldercare and disability respite care services in **Annex A**.
First Steps: Engaging An Employment Agency

Some employers choose to employ an FDW without going through an employment agency (EA), but there are also those who prefer to engage an EA for help. This section summarises the key things you should look out for when engaging an EA.

**How do I know if an EA is legitimate?**

- All EAs must be licensed by MOM.
- All EA personnel dealing with clients must also be registered with MOM.

**How do I know if an EA is licensed?**

- There is a list of licensed EAs at [www.mom.gov.sg/eadirectory](http://www.mom.gov.sg/eadirectory) which users can use to verify the licence of an EA.
- Licensed EAs must put their licence number in all of their advertisements.
- All EA personnel must have and produce a registration card with their photo and registration number.
- Below is a sample of the registration card. The identity of the EA personnel can be verified against MOM’s database of EA personnel in the EA directory.

**EA REGISTRATION CARD**

**ABC PTE LTD**

Licence No.: 11A3456

**Tan Ah Beng**

Registration No.: 7654321

Engaging an unlicensed employment agent is a serious offence. Clients intending to engage the services of an employment agent should verify the information on this card at MOM’s website - [www.mom.gov.sg](http://www.mom.gov.sg)

*Figure 1: Sample of EA registration card*
How do I choose an EA?

Visit the Employment Agencies and Personnel Search E-Service page on the MOM website (https://services.mom.gov.sg/eadirectory/) and look out for:

- **Whether an EA has been issued with demerit points by MOM**
  Demerit points are given to EAs when they break the rules.

- **Ratings by the EA's customers**
  These are ratings given by employers who have engaged the services of the EA to recruit their FDWs. The employers are invited by MOM to rate their EAs’ services based on a set of questions. The aggregated ratings from the employers are published online to help prospective employers in their EA selection.

- **The number of placements the EA has made in the past 12 months**
  The number of successful placements could be an indicator of the scale of the EA’s business. However, apart from sheer volume, you should also be looking at the two indicators below.

- **The EA's FDW retention rates**
  The EA's retention rate refers to the percentage of FDWs placed by the EA who have stayed with the same employer for at least 365 days. This is a possible indicator of the ability of the EA to match FDWs with FDW employers suitably.

- **The EA's transfer rates**
  This refers to the percentage of FDWs who, within the past 12 months, have been placed by the same EA to 3 or more employers out of the total number of FDWs it placed. A higher rate of transfer could possibly indicate poorer matching.

Taken together, these indicators will give a sense of the overall performance of the EA, and may be useful in helping you decide when you are choosing an EA to help you with your needs.
Terms of Agreement When Engaging an EA

When you engage an EA, you will need to agree with what you are paying for and sign a service agreement.

It is important that you fully understand the terms and conditions of the service agreement before you sign it. Feel free to clarify with your EA on additional scenarios that fit your requirements, and ask your EA whether these can be included into the service agreement as well. As a guide, the service agreement must minimally contain the following information:

- The validity period of the service agreement.
- Breakdown of costs involved in hiring an FDW through your EA.
- Circumstances under which you will be eligible for fee refunds and the timeframe within which you can expect that refund.
- Circumstances under which you will be eligible for a replacement FDW (including the number of replacement FDWs you are entitled to, the timeframe within which the replacement should be made, and the recourse available to you should your EA fail to provide a replacement).
- The avenues available for dispute resolution.
Reviewing of FDWs’ Biodata

The EA must provide you with FDWs’ detailed biodata – how old they are, where they come from, their names, their skills and so on. You may want to check with the EA on the steps they have taken to ensure the accuracy of the FDW’s biodata. It is the EA’s responsibility to ensure that any FDWs brought into Singapore meet the minimum entry criteria such as being at least 23 years old and having 8 years of formal education.

Can my EA withhold my FDW’s documents (e.g. passport)?

No, they are not allowed to do so. Once your FDW has started working with you, your EA must hand over to your FDW her travel documents and her work permit card. EAs are not allowed, even at the request of an employer or the FDW, to hold onto an FDW’s documents for longer than necessary for administrative processing.
Next Steps
The Process Of Hiring An FDW

You can:

• Hire an FDW who has not worked in Singapore before, or

• Hire an FDW who is returning to Singapore but is not here at the moment, or

• Apply to transfer an FDW who is currently working in Singapore for another employer to your employment.

The flowchart below shows what happens in each scenario. For a more comprehensive step-by-step guide on how to hire an FDW and more information on processing matters, you may visit the following link: www.mom.gov.sg/apply-for-fdw.

1. Before you apply

⚠️ The FDW must be at least 23 years old and have at least eight years of formal education.

⚠️ You need to attend the Employers’ Orientation Programme (EOP) if you have not hired an FDW before. The EOP can be done online or through a classroom setting. For more information on the classes available, you may visit the link: [www.mom.gov.sg/eop]

2. Applying for an FDW

For first-time and returning FDWs

⚠️ You must submit a work permit application.

For transfer FDWs

⚠️ You must submit a work permit application together with written consent from the FDW’s current employer to transfer her to you as the new employer.
3. Getting ready

For first-time and returning FDWs

- You will receive an In-Principle Approval* from MOM that allows you to bring the FDW into Singapore.
- Apply for issuance of work permit.

For transfer FDWs

- Both you and the FDW’s previous employer will receive the In-Principle Approval* from MOM which states the transfer date.
- Apply for issuance of work permit.

In all cases, you must get the following:

(i) $5,000 security bond,

(ii) Personal Accident Insurance, and

(iii) Medical Insurance for your FDW.

You can buy these as a package from an insurance company or bank.

You are strongly encouraged to consider buying higher insurance coverage for your FDW’s hospitalisation needs. This can help you to cover unforeseen circumstances whereby medical costs higher than the standard insurance coverage are incurred. Ask your EA to explain the coverage of the standard insurance package they offer, and the options available for upgrade.

*The In-Principle Approval (IPA) is part of the Ministry’s pre–departure outreach to inform FDWs about their employment rights and responsibilities. To make sure FDWs understand the information, the letter will be provided in both English and their native language. The IPA has to be sent over to the FDW before she enters Singapore as she would need to furnish this document when entering Singapore. You or your EA must ensure that the IPA letter is sent to the FDW before she leaves her home country.
4. Final preparations

For first-time and returning FDWs

- You must send the FDW for:
  
  i) Settling-In Programme within the first 3 working days of her arrival** (only applicable for first-time FDWs)

  ii) Medical Examination within 14 calendar days upon arrival. You can request and pay for additional checks if you feel that the checks covered by the mandatory medical examination are insufficient.

- Request for issuance of work permit from MOM via the FDW eServices [www.mom.gov.sg/fdw-eservices].

- Make an appointment for the FDW to report to MOM Services Centre – Hall C where her photo and fingerprints will be taken for card registration.

- The work permit card will be delivered within 4 working days of successful card registration.

** Excluding the day of FDW’s arrival in Singapore. Working days include Mondays to Saturdays, excluding Sundays and Public holidays.

For transfer FDWs

- You should ensure that the FDW’s current employer has sent her for a medical examination.

- Request for issuance of work permit from MOM via FDW eServices [www.mom.gov.sg/fdw-eservices].

- The work permit will be delivered to you within 4 working days.

- Your FDW can only start working for you after the new work permit has been issued in your name.
Choosing the right FDW

When selecting an FDW, think about why you need one (e.g. caregiving for an infant, young child, elderly person or housekeeping). Once you are clear on that, look for an FDW who is suitable. But be realistic – you may never be able to find an FDW who can do everything you ask of her.

Tell your EA what your priorities are. You should ask to personally speak to and, if possible, meet up with the FDW whom your EA recommends. If she is overseas, ask your EA to set up a web or telephone interview.

Read her biodata thoroughly. Ask the EA on the steps they have taken to ensure the accuracy of the biodata. Remember to ask your EA for any employment history she has in Singapore. EAs are obliged to provide this information to employers. You may also check the FDW’s employment history through MOM’s eService portal. You will need to have her work permit number. But if the FDW had not worked in Singapore before, there will not be any history under her record.

In your interview, ask the FDW questions that will verify the information given by the EA or in her biodata. Ask for her work experience to see if she is right for you and your family. It is also important to ensure that the FDW can speak a common language as you and your family so that she can understand your instructions.
Attributes To Look For When Selecting A Suitable FDW

Caring for children

- Mature
- Patient

- Able to communicate with you in a language of your choice, in order to understand your instructions and communicate with the children.

- Preferably has experience in caring for an infant or young child.
**Caring for elderly or physically challenged**

- Mature
- Patient
- Able to speak the same language as the person who needs care.
- Physically strong if the family member needs help to move around.
- Has experience in caring for someone in a similar condition. For instance, if you have a wheelchair-bound family member, the FDW with such caregiving experience will be more familiar in helping them move about.

**General household**

- Able to communicate with you in a language of your choice, in order to understand your instructions.
Keeping your FDW safe

All first-time FDWs must attend a one-day Settling-In Programme (SIP). The course covers her work permit conditions, her rights and responsibilities, and the risks of working at heights. Each FDW is also asked to practise hanging laundry and cleaning windows safely and assessed by the trainer via a ‘Trainer’s Observation Checklist’, which highlights areas where the FDW may require closer supervision and additional training from her employer. This Checklist is given to the FDW to hand it to her employer. Please remember to ask your FDW for this Checklist.

Although training is set up to simulate a typical Singaporean home as far as possible, employers should understand that each home environment is unique. You have to do your part to coach and ensure that your FDW continues to practise the workplace safety tips taught. This includes supervising her and ensuring that she is not put in situations which endanger her life.

If you had hired your FDW through an employment agency, your agency would also have facilitated you and your FDW to sign a safety agreement [as required by law]. It serves as a check that you and your FDW understand the safety measures to be taken if you require your FDW to clean the window exterior, and that you have received safety-related materials issued by MOM through the SIP.

For more information on the SIP, or if you had employed your FDW directly and wish to register her for SIP with a training provider, please go to www.mom.gov.sg/fdw-uponarrival.
Your Responsibilities As An Employer

The Employment of Foreign Manpower Act (EFMA) regulates the employment of FDWs. The Act lays down the conditions for the employment of foreign employees, and prescribes the penalties for infringements of these conditions by both employers and the FDWs.

Amongst other things, it covers:

- The provision of proper upkeep and accommodation
- Prompt salary payment
- The provision of medical treatment (including non-work related)
- The provision of safe working environment
- Rest day entitlement
- The procedure to send the FDW home when her employment ends


This section highlights some of the commonly-asked questions to outline your key responsibilities as an employer.
Q Can an FDW be asked to work for another employer or to work in a different occupation?

No. An FDW can only work as a domestic worker and for the employer stated in her work permit. It is illegal for any person to ask an FDW to work for another employer or to perform non-domestic work, whether it is on her rest day or not. Likewise, it is illegal for an employer to hire or engage someone else's FDW to work for him or her.

Q Are there any exceptions to this rule?

No. An FDW can only perform domestic work and can only work for her official employer.

However, your FDW may work for you at another residential address under certain circumstances. For example, if she takes care of your young children or parents at a family member’s home while you are at work. The FDW must agree to the arrangement and should not be asked to do the full load of housework in both homes.

Rest Day

Q Do I need to provide a weekly rest day for my FDW?

Yes. The Employment of Foreign Manpower Act states that you must give your FDW a weekly rest day. If you would like your FDW to work on her rest day, you must come to a mutual agreement with your FDW on the number of rest days to forgo each month. For every rest day forgone, you must compensate your FDW with at least one day’s wage on top of her monthly salary.

However, you are strongly encouraged to provide your FDW with weekly rest days as it provides your FDW with a physical, emotional and mental break from work. This helps to improve your FDW’s productivity at work, and reduce the likelihood of management problems.

A sample of a Rest Day Agreement can be found in Annex B. A manual for employers about mandatory rest days can be downloaded from the MOM website at www.mom.gov.sg/restdayguide.
Q: How much extra do I need to pay my FDW if she forgoes her rest day?

Your FDW must be paid at least one day’s wage for each rest day she forgoes. This is to be paid on top of and with her monthly salary.

You can calculate your FDW’s daily wage by dividing her monthly salary by 26 working days, as there are typically four weeks (and therefore four rest days) in a month.

A: 

Q: What can I do to encourage my FDW to spend her rest day productively?

Your FDW should be given the freedom to decide how she wants to spend her rest day. But you may encourage her to take part in constructive and meaningful activities such as educational courses and skills training, to help her spend her time more productively.

There are non-governmental organisations (NGOs) that offer skills training programmes and organise recreational activities for FDWs on their rest days. You can find out more about these NGOs and programmes in Annex C.

A: 

Q: Can an FDW work for someone else on her rest day?

The FDW will have committed an offence of illegal employment if she works for someone else, regardless of whether the work is done on her rest day or not. You should warn your FDW against working illegally during her rest days. An FDW who works for another person other than her official employer is committing an offence under the EFMA.

A: 
Your responsibilities as an employer

Salary and Levy

Q How often should an FDW be paid her salary?

An FDW must be paid at least once a month. She must be paid no later than seven days after the last day of her salary period.

For example:
If your FDW's salary period is from 1-31 May, then for the month of May, your FDW should receive her salary by 7 June.

A

Q Can I keep my FDW’s salary?

From 1 January 2019, employers will not be allowed to hold any money belonging to their FDWs, including paid salaries or any other money. The law requires employers to pay their FDWs’ salaries in full and on time. You must pay her promptly and keep a written record of the monthly salary paid to her. This would prevent any possible misunderstandings between you and your FDW regarding her salary payments.

A sample of a salary record sheet can be found in Annex D.

A

Q Can I make deductions from my FDW's salary?

No deductions are allowed. You need to bear the cost of your FDW's upkeep and maintenance such as food, lodging, and medical and dental expenses. You are not allowed to make deductions for damages to household equipment from your FDW's salary, and you need to pay your FDW her salary in full. You must never make deductions from your FDW's salary to penalise her for performance issues.

A
**Q** How can I minimise disputes over salary arrangements with my FDW?

Apart from not keeping her salaries, you are also encouraged to open a bank account under your FDW’s name and deposit her monthly salary into her account promptly. You should not open a joint bank account with your FDW. Your FDW must have full access to her bank account. You should not keep her bank book or bank card on her behalf. This will prevent any misunderstandings in the management of salaries.

**A**

**How to avoid arguments about money matters**

Your FDW’s salary must be paid in full and on time every month. You must not withhold any amount of her salary or ask her to leave a portion of her salary with you to guarantee her return from home leave.

You can pay your FDW salary in cash or electronically. You must keep a proper salary payment record which both you and your FDW should sign every month.

Keeping your FDW’s salary is not allowed, even if she agrees to this arrangement.

As safekeeping is not allowed, you should consider helping your FDW to open a bank account. You should also take note of the following:

- Remind your FDW to bring her passport and work permit along when opening a bank account.
- You could help your FDW to find a bank that does not require a minimum deposit sum or does not charge a fee when the monthly minimum balance is not maintained.
- Your FDW’s bank account must be solely in her name and she must keep her own bank/ATM card.

Your FDW should acknowledge payment. Loans and advances should also be recorded to prevent misunderstanding.

Allow your FDW to manage her own salary. This will minimise misunderstandings.
**Your responsibilities as an employer**

**Q** How should I pay the levy?

Levy payments must be made by General Interbank Recurring Order (GIRO). You can set up a GIRO and manage your levy payments with MOM’s site [www.mom.gov.sg/pay-fdw-levy].

**A**

**Q** What is levy concession and how do I apply for it?

If you have a young child, an aged person or a person with disability in your household, you may be eligible for levy concession. The detailed criteria and application form can be found on the MOM website [www.mom.gov.sg/fdw-levy-concession].

**A**

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**Safety at Work**

**Q** What are my responsibilities in keeping my FDW safe?

You are responsible for ensuring that your FDW performs her work in a safe manner. She may not be used to working in an urban environment or in a high-rise building. Many aspects of high-rise living that we take for granted may be completely new to her. She must be made aware of the risks involved when performing certain household chores such as cleaning windows and hanging laundry.

**A**

**Q** What if I need her to clean windows?

There have been unfortunate accidents involving FDWs who clean windows. Be sure to follow these dos and don'ts.

**A**
**Dos**

**To clean the exterior of window panes (above ground level)**

- You or an adult representative must be physically present to supervise your FDW. [as required by law].

- There must be window grilles and they must be locked at all times during cleaning. [as required by law].

- Use cleaning tools with extended handles.

**To clean the interior of window panes**

- Lock the window before cleaning the interior.

- Use cleaning tools with extended handles.
Your responsibilities as an employer

How to avoid fall-from-height accidents

- Closely supervise her especially in her first few months of employment, even if she had worked for another employer in Singapore.

- Explain, demonstrate, supervise and correct her mistakes patiently.

- You or an adult representative must be physically present to supervise her while she is cleaning the window exterior. Even if you think she can perform her chores safely, she should not be left unsupervised.

- If there are no window grilles, she must not be asked to clean the exterior of the window panes even if there is adult supervision.
What about hanging laundry?

It is just as important to make sure your FDW hangs laundry safely.

Dos

- Keep feet firmly on the floor; do not tip toe.
- Hang heavier clothes closer to the bracket and lighter clothes at the far end of the pole.
- Hang only a few pieces of clothing on each pole (the pole should be light enough to control easily).
- Assist your FDW in bringing in the laundry if it rains heavily, as there might be strong winds during the storm.
Your responsibilities as an employer

**Make it easier to stay safe**

- If your FDW is petite or has difficulty hanging laundry outside, you should explore alternatives for her to perform the chore safely. For example, installing a retractable laundry hanger.

- Explain, demonstrate, supervise and correct her. You should only allow her to hang laundry on her own when you are satisfied that she can perform her chores safely.

**Q** What is a safety agreement? Am I required to sign one?

The safety agreement is a joint statement signed by both the employer and the FDW. It is designed to ensure that the employer and the FDW are aware of and understand MOM’s requirements for cleaning the exterior of window panes. Employers will state their requirement for the FDW to clean the window exterior in accordance to MOM’s regulations. The FDW will acknowledge the employers’ instructions and sign the agreement. EAs are required to make sure that employers and FDWs sign a safety agreement.

For first-time FDWs, the EA must ensure both parties sign the agreement after the FDW has attended the Settling-In Programme and before she starts work in the employer’s home.

For transfer FDWs, the EA should make both parties sign the agreement before the FDW starts work in the employer’s home.

The EA is not required to facilitate the agreement if the employer is renewing the employment contract with an existing FDW.

A sample of the agreement to be signed between the employer, EA and FDW can be found in **Annex E** of this guide. The safety agreement does not absolve the employer from the responsibility to ensure the FDW work in a safe manner.
In case of emergencies

As your FDW works in your home, it is important that you make available avenues for her to seek help when needed, such as access to the house phone or mobile phone, keys to the front door or gate, etc.

Having access to the phone will enable her to call for help if there is an emergency situation or if she or a family member is unwell and needs medical attention.

In the event of an emergency such as a fire, having the house keys will ensure that she is able to leave the house safely. Often, your FDW may also be looking after your dependents when you are out. You need to ensure that they all have a safe means of escape in times of an emergency.

Well-being

Whose responsibility is it to provide accommodation for the FDW?

It is your responsibility as an employer to ensure your FDW is provided with proper accommodation which meets all the following requirements:

- **Adequate shelter**: accommodation must adequately protect your FDW from environmental elements such as the sun, rain or strong winds.

- **Provision of basic amenities**: your FDW must minimally be provided a mattress, a pillow and a blanket.

- **Sufficient ventilation**: accommodation must be sufficiently ventilated. Mechanical ventilation (e.g. electrical fan) should be provided if natural ventilation is inadequate.
Ensuring safety and sanitation: your FDW must not sleep near any dangerous equipment or structure that could potentially cause harm or hurt to her. Similarly, she must not be made to sleep near areas which are wet or pose sanitation problems e.g. near the toilet.

Ensuring modesty: your FDW must not sleep in the same room as a male adult/ teenager.

Ensuring space and privacy: where possible, your FDW should be given a separate room of her own. If that is not possible, you should ensure that sufficient space and privacy are provided for your FDW.

Some employers may install video recording equipment in their homes. If you choose to do so, you must inform your FDW of the video recording device and where it has been placed. Please take note that you must not install CCTVs in areas that will compromise your FDW’s modesty, for example, where they sleep, change their clothes, or the bathroom area.

Whose responsibility is it to provide food for the FDW?

As an employer, you are responsible for providing three meals daily for your FDW. You should try to ensure that the food you provide for her includes a mix of rice, meat, vegetables and fruits. It is unacceptable to provide instant noodles for all meals. Tell her clearly which food items she is allowed to cook for her own consumption. It is also important to bear in mind possible differences in diet due to her cultural/ religious background. Depending on your family’s eating habits, you may wish to work out with your FDW what time she may want to have her meals. E.g. your family may eat dinner very late due to family members returning later from work, but your FDW may wish to eat earlier as she has to sleep earlier, to wake up early the next day to perform domestic chores. You are encouraged to find out what she is used to having for meals back in her home country.

Whose responsibility is it to provide medical care for the FDW?

You must provide your FDW with access to medical treatment and bear her out-patient and in-patient medical expenses, eg. visits to GP for normal flu / fever, or hospitalisation costs. You could check if the in-patient expenses are covered under the $15,000 medical insurance that is required by MOM.
**Q** When is the Six-Monthly Medical Examination (6ME) for my FDW due?

Your FDW is required to go for her 6ME to screen for pregnancies and infectious diseases every six months. MOM will send you a letter when your FDW is due for her 6ME. You must send her for the 6ME before the due date.

**A**

**Q** Will my security bond for my FDW be forfeited if she gets pregnant?

No, your security bond for your domestic worker will **not** be forfeited if she gets pregnant. However, she will need to return home, and you will need to inform MOM about her pregnancy.

**A**

**Q** Can I request to defer or waive 6ME?

If the 6ME is due while your FDW is on home leave, you should inform MOM and ask for the 6ME to be performed when she returns to Singapore. You can do this through iSubmit at [www.mom.gov.sg/isubmit](http://www.mom.gov.sg/isubmit).

**A**

**Q** Am I required to buy insurance for my FDW?

Yes. You must buy medical insurance coverage of at least $15,000 per year for your FDW’s in-patient care and day-surgery during her stay in Singapore. In addition, you must take up a Personal Accident Insurance policy, with a minimum assured sum of $60,000. This covers the medical and other costs should any accident befall your FDW. You may also want to consider buying better insurance coverage than the minimum required, so that you can be covered for exceptional circumstances. Do note that the medical insurance products may not cover pre-existing conditions, mental health, and other exceptional treatments.

**A**
Q: Does my medical insurance cover mental health treatment?

Currently, FDW medical insurance products do not cover mental health treatment. Employers should be aware of this when going into an employment relationship.

A: How to avoid unexpected medical bills

- You must understand what your FDW’s medical insurance actually covers. Look for possible restrictions by ward class, and ask the hospital to arrange treatments that are appropriate to the coverage level you have paid for.

- The insurance coverage is set at a basic level in order to keep premiums affordable. While the insured amount of $15,000 should cover more than 95% of an FDW’s medical bills, it is possible that you will need to pay a big bill in the event of your FDW needing treatment that is not covered.

- You should consider buying better insurance coverage, beyond the minimum requirement, if you wish to have greater protection from large bills and more peace of mind.

Work Permit Matters

Q: What should I do when my FDW goes on home leave?

You do not need to cancel her work permit. However, when she returns to Singapore, you may ask the authorities to waive the levy for the period she was away. You can do this at the MOM website [www.mom.gov.sg/fdw-levy-waiver].

A
Your responsibilities as an employer

Q How do I renew my FDW's work permit?

MOM will send you a renewal notice six to eight weeks before your FDW's work permit expires. This notice will tell you how to renew her permit if you want to continue employing her.

While your EA may offer to help you in the renewal, MOM has actually made it easy for employers to handle the renewal themselves with its FDW eServices [www.mom.gov.sg/fdw-eservices].

If you choose to renew her work permit, you must make sure your FDW's passport is valid at that time.

Q Can I keep my FDW's work permit card in case she misplaces it?

No, you must not retain or keep your FDW's work permit card as this is a breach of the work permit conditions. She is required to carry her original work permit card at all times, in case of any inspection by public officers.

Q As the employer, can I keep my FDW's passport?

Please do not do so. We have come across FDW-employer disputes arising from employer keeping the FDW's passport. If your FDW requests to leave her passport with you, inform her that the passport is her personal document and she should be keeping it.

Q What should I do if I am unable to get my FDW’s new passport/medical report in time for the work pass renewal?

As a good practice, you should try to get your FDW's passport and medical report in time for work pass renewal. If this is not possible, you may also refer to the FDW eServices [www.mom.gov.sg/fdw-eservices] to guide you through the process.
Q What should I do when I no longer require the services of my FDW?

When you wish to terminate the employment of your FDW, you should give her notice of termination or pay her salary in lieu of notice, in accordance with your employment contract with her. Ask her if she prefers to return home or be transferred to another employer in Singapore. If she prefers to be transferred, inform your EA.

A

Q How do I go about cancelling my FDW’s work permit?

If your FDW’s work permit has expired or if you wish to terminate her employment, you must need to cancel her work permit.

To cancel the permit, buy a ticket for your FDW to go home and then log in to FDW eServices [www.mom.gov.sg/fdw-eservices] and follow the instructions there. Your EA might offer this service for a fee.

Remember to return her work permit card by mail to MOM once she has left Singapore. Do take note however, that the FDW remains under your responsibility while she is still in Singapore.
What happens when my FDW’s work permit is revoked or expired?

A work permit usually lasts two years before it expires (and it can often be renewed at this time).

It can be revoked by MOM if you or your FDW break the terms of the Employment of Foreign Manpower Act. Once a permit is revoked or expired, you must cancel it to avoid a claim on your insurance. Below are what you should take note:

- You must pay for the cost of sending her back to her home country, regardless of the reason for termination. This includes the air ticket and other associated costs such as check-in luggage.

- You should give your FDW reasonable notice (based on what has been agreed to in the employment contract) before sending her home. Do take note that some FDWs may need to tell their family members in advance before they are sent back, so they can arrange for transportation to pick them up from the airport.

- You must pay her all outstanding salaries or monies before she leaves.

- You must send her to the international port of entry within her home country which gives her reasonable access to her town or place of origin.

My FDW’s work permit was revoked because the levy was not paid or her 6ME was not completed in time. What should I do?

You can request for MOM to reinstate the permit. But you have to ensure that the levy and any related fines are paid first, and/or ensure that your FDW has completed her 6ME, then log in to FDW eServices [www.mom.gov.sg/fdw-eservices] and follow the instructions for reinstatement.
Q When would my security bond be discharged?

You will be discharged from the security bond liability only if you meet all of these conditions:

- You have cancelled the work permit;
- Your FDW has returned home; and
- You did not breach any of the conditions of the security bond.

A

Q How would my security bond be affected if my FDW goes missing?

Once you realise that your FDW is missing, you must file a missing person police report and cancel your FDW's work permit within 1 week. It is against the law not to report to the authorities if your FDW goes missing. If you do not do so, you will also continue to incur the levy payment for your missing FDW.

After cancellation, you will be given 1 month to find the worker. If your FDW is not found by then, your security bond will be forfeited. Only part of your security bond will be forfeited if you have made reasonable effort to locate her and filed a police report.

Additionally, you can apply for a refund of a forfeited security deposit if you have found your FDW or helped the police to find her for repatriation. You must apply within 3 months from the date of the demand letter to the bank or insurance company for payment of the security deposit.

If your FDW is found to have exited Singapore, your security bond will not be forfeited.
What happens if my FDW violates the work permit regulations and conditions?

Your security bond will be forfeited if you are aware of her wrongdoing and fail to report to MOM.

It’s not worth breaking the law

There are stiff penalties if you breach the work permit regulations.

<table>
<thead>
<tr>
<th>Offence</th>
<th>Penalty</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Illegal Employment</strong></td>
<td>Fine between $5,000 and $30,000 or to imprisonment for a term not exceeding 12 months or to both for first time offenders.</td>
</tr>
<tr>
<td>Hiring an FDW to work for you when you are not the official employer</td>
<td></td>
</tr>
<tr>
<td><strong>Illegal Deployment</strong></td>
<td>Fine not exceeding $10,000.</td>
</tr>
<tr>
<td>Allowing your FDW to be employed by or contracted to any other person or business other than performing household and domestic duties at the residential address as stated in the work permit.</td>
<td></td>
</tr>
<tr>
<td><strong>Other Offences</strong></td>
<td>Fine not exceeding $10,000 or to imprisonment for a term not exceeding 12 months or to both.</td>
</tr>
<tr>
<td>Under the work pass conditions e.g. failure to pay salary, failure to purchase medical insurance, failure to ensure FDW resides at your residential address, etc.</td>
<td></td>
</tr>
</tbody>
</table>
Looking After Your FDW

Help her to adjust to working and living in your household

Many FDWs are unfamiliar with the daily aspects of Singaporean life such as the use of electrical appliances, standard of cleanliness and cultural practices. Some FDWs may also experience homesickness.

Your FDW will need time to adjust to our culture, people and pace of life and work. You can make an effort to know her better and as far as possible, encourage her to feel part of your family so that she can settle in better.

Even if your FDW has prior experience working in Singapore, she will still need time to understand your expectations of her, especially in the early stages of her employment.

Professional’s advice

“"There are a lot of adjustments FDWs have to make. Employers only have to adjust to one FDW, but the FDW has to adjust to everyone in the family.

- Dr Daniel Kwek, Senior Consultant of Psychiatry at Ng Teng Fong General Hospital
Let Her Know Your Expectations

- Write up a weekly or daily schedule for your FDW to follow, especially early on in her employment.
- Give clear instructions. Demonstrations are also essential as your FDW may be unfamiliar with your needs. This will help to minimise misunderstandings.
- Assure your FDW that she can approach you for help.
- Try to lay down house rules on the following areas:
  - Whether she can bring her friends home
  - When can she use her mobile phone (if she has one)
  - What time you would like her to be back on her rest days, etc.
  - What she can eat or cook for herself, etc.

For any special requirements or more complex tasks, tell your FDW what is required. Show her how to handle these tasks as she may be unfamiliar with them or may have different practices from you.

<table>
<thead>
<tr>
<th>If she is required to look after ill children, especially when they are on medication:</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Tell your FDW about your child’s medication schedule and dosages and write them down. You may want to use special pillboxes to make remembering the dosages easier.</td>
</tr>
<tr>
<td>- Give your FDW a list of emergency numbers, including ambulance services and your family members’ contact numbers.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>If cooking is expected, discuss with her:</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Any special dietary requirements.</td>
</tr>
<tr>
<td>- Your preferred recipes, ingredients and style of cooking.</td>
</tr>
<tr>
<td>- You can guide her by asking her to perform the tasks while you observe.</td>
</tr>
</tbody>
</table>
Building A Good Working Relationship With Your FDW

Create an environment of open communication

Encourage your FDW to share her feelings so that she is not afraid to seek help when in doubt. This will go a long way in minimising any disputes and conflicts that may arise and affect her work performance.

Having a common language helps

- You can consider getting a handy phrase book for your FDW, so that she can pick up common English terms or phrases. You can also use the book as a reference when communicating to your FDW.
- Teach your FDW the basics of communicating in English or your native language.
- If you have a smart phone, download an app that can translate and pronounce simple phrases from English to your FDW’s native language, and vice versa.
- Learn some important phrases in your FDW’s native language to communicate more effectively in an emergency.

Ensure her needs are met

Conflicts may arise because your FDW is exhausted, overworked or has difficulty adjusting to a new environment. Talk to your FDW regularly to find out if she is adjusting and coping well.

Be patient

In the beginning, your FDW may not be able to follow all your instructions, or she could appear to be making the same mistake over and over again. It may be frustrating, but please be patient with her. She is very likely stressed too and requires your understanding. The learning process takes time. Explain your requirements in a firm but patient manner. Do not threaten to send your FDW back to her home country. Talk things out with her, or ask your EA to talk to her.

Don’t make assumptions

Conflicts may sometimes occur because of simple misunderstandings. Stay calm and ask questions to understand the situation. Avoid jumping to conclusions.

Compliment her when she has done a good job

The best way to boost your FDW’s confidence is by giving her regular feedback and letting her know if she is doing well. This will also make her feel appreciated and motivate her to take good care of your family.
Building a good working relationship with your FDW

Reward her

If she has done consistently well, it may be time to praise her and reward her. She will be a more productive worker with your encouragement and motivation. As with any employment relationship, rewards and recognition are part of motivation for good performance.

Allow her to maintain contact with her family and friends

Let her keep in contact with her family and friends, who are her key source of emotional and mental support. If she has a mobile phone, allow her to use it to maintain contact. You may however, set some ground rules, such as when she can use her mobile, etc.

How other families do it

“To make our FDW feel like she’s part of our family, we bring her along on family trips to places like Hong Kong, Macau and Malaysia. We also celebrate her birthday. And since she’s a mother, we celebrate Mother’s Day together too. We buy her cake and presents, and sometimes, we all dine out together.”

- Toh Family

Dealing with disputes that arise from misunderstandings or differing expectations

Have a discussion with your FDW to resolve the problem amicably.

Ask your EA to speak to her.

If you suspect she might have committed a misdeed or crime, do not take matters into your own hands by punishing her. Report any criminal matters to the authorities.

The law metes out heavy penalties on people who abuse FDWs

Recognising the vulnerability of FDWs, the penalty under the Penal Code for employers or household members who commit acts of abuse against FDWs is one-and-a-half times that if the victim is not an FDW.

The Singapore Police Force conducts investigations into cases of abuse and ill-treatment. Errant employers will be charged in court and those found guilty of physical abuse or ill-treatment will be jailed, fined and/or caned. Convicted employers and their spouses will not be allowed to employ another FDW permanently.

Consider your FDW’s mental well being

Your FDW may need to make many adjustments when she comes here to work. She would have left her family, and even her children to come here to work, to provide for her family. These adjustments can be challenging and stressful, especially if your FDW finds it difficult to cope with them. It is also natural for your FDW to be homesick and lonely.

Some of these life stressors can increase the risk of depression. Clinical depression
is more serious than normal sadness as it interferes with your FDW’s day-to-day life, making it hard for her to work and rest.

People with clinical depression experience five or more of the following symptoms almost every day, for two weeks or longer. Look out for these signs to see if your FDW has clinical depression:

- Persistent sadness or emptiness.
- Loss of interest in all or almost all activities.
- Decrease or increase in appetite; weight loss or gain.
- Difficulty in sleeping or sleeping excessively.
- Restlessness or feeling agitated.
- Fatigue and lacking in energy.
- Difficulty concentrating or having trouble thinking and making decisions.
- Frequent thoughts of death or suicide.
- Feeling of worthlessness or excessive guilt.

(Source: Health Promotion Board & Institute of Mental Health websites)

If you suspect that your FDW is depressed, you should spend time to speak to her and encourage her to open up and offer a listening ear. Provide emotional support by being more empathetic and understanding towards her. If you still find your FDW depressed after talking to her, you should:

- Approach your employment agency.
- Call SOS at **1800 221 4444** or CDE at **1800 2255 233**.
- Bring her to see a doctor so that she can be diagnosed and treated.

### Centre for Domestic Employees (CDE)

The setting up of CDE is an initiative of the National Trades Union Congress (NTUC) to promote cordial employer-employee relationships in the domestic household setting. The CDE helps FDWs who need assistance and advice on employment-related issues or services, such as mental health screening, mediation, legal clinics and emergency shelter.

To find out more, employers can visit or contact the Centre:

**24-hour Toll-Free helpline:**
1800 CALL CDE (1800 2255 233)

**Address**
- Peninsula Plaza
  111 North Bridge Road #02-42,
  Singapore 179098
- City Plaza
  810 Geylang Road #02-01,
  Singapore 409286
- Lucky Plaza
  304 Orchard Road #04-05,
  Singapore 238863
What happens if I keep changing my FDW?

Some employers find it difficult to employ a suitable FDW and may need to change their FDW for different reasons. Sometimes the FDW may face difficulties in adjusting, or it could be that the employer faces difficulties in managing the FDW.

You are a Frequent Change Employer if you have changed FDWs multiple times within a 12 month period. You have to meet certain requirements before you can employ another worker.

If you have changed more than 3 FDWs within a 12 month period, and you want to apply for another one, you will have to attend a classroom Employers’ Orientation Course (EOP) or attend an interview with MOM before we process your application. You cannot appoint a representative to attend on your behalf.
Understanding Your Obligations As An Employer And Responsibilities Of Your EA

Your obligations as FDW employer under the Employment of Foreign Manpower Act (EFMA)

Pre-employment

- Purchase Personal Accident Insurance with coverage of at least $60,000.
- Purchase and maintain medical insurance with coverage of at least $15,000.

During Employment

- Ensure payment of your FDW’s salary not later than 7 days after the end of each salary period.
- Pay your FDW’s salary in cash or through direct transfer into her bank account if she requests.
- Maintain a record of the monthly salary payment.
- Bear the costs of her upkeep and maintenance (e.g. provision of food and medical treatment).
- Provide proper accommodation and safe working conditions.
- Grant her adequate rest daily.
- Do not keep your FDW's original work permit.
- Provide a weekly rest day or compensation in lieu.
- Send her for the pre-employment and six-monthly medical examinations, and bear the related medical expenses.
- Ensure that your FDW only performs domestic chores in your house.
- If your FDW goes missing, report to Controller within 7 days.
Post-employment

- Make sure all outstanding monies owed have been paid before sending her back.
- Give her reasonable notice before sending her back.
- Pay for the cost of sending her back.

Your EA’s responsibilities

- Provide your FDWs’ full biodata in the standard format and her employment history in Singapore to employer, prior to hiring the FDW.
- Ensure your FDW meets the minimum entry criteria of being at least 23 years old and having 8 years of formal education.
- Ensure the IPA is received by your FDW before departure for Singapore.
- Facilitate the signing of the safety agreement.
- In the case of transfer FDWs, EAs should inform you of your continued legal responsibility towards your FDW till she obtains a new work pass.
  - If your FDW still has yet to obtain a new work pass after 21 days, your EA must inform you within 7 days, of your right to cancel your FDW’s WP and have her repatriated.

Terms and conditions in the service agreement between you and your EA

- Validity period of the service agreement.
- Breakdown of costs involved in hiring your FDW.
- Fee refunds and the timeframe within which you can expect that refund.
- Replacement conditions, the timeframe within which the replacement should be made and the recourse available to you, should your EA fail to provide a replacement.
- Avenues available for dispute resolution.
# Useful Contacts

<table>
<thead>
<tr>
<th>Enquiries</th>
<th>6438 5122</th>
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<tbody>
<tr>
<td>• Enquire about information not found on the MOM website.</td>
<td>Monday to Friday: 8.30am to 5.30pm</td>
</tr>
<tr>
<td>• Report on work pass infringements e.g. salary, housing, illegal deployment.</td>
<td>Saturday: 8.30am to 1.00pm</td>
</tr>
<tr>
<td></td>
<td>Closed on Sunday and Public Holidays</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Advisory and Counselling Services for FDWs</th>
<th>1800 2255 233</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(24-hour helpline)</td>
</tr>
<tr>
<td>Centre for Domestic Employees (CDE)</td>
<td></td>
</tr>
<tr>
<td>Peninsula Plaza</td>
<td></td>
</tr>
<tr>
<td>111 North Bridge Road</td>
<td></td>
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<tr>
<td>#02-42, Singapore 179098</td>
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<tr>
<td>City Plaza</td>
<td></td>
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<tr>
<td>810 Geylang Road</td>
<td></td>
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<tr>
<td>#02-01, Singapore 409286</td>
<td></td>
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<tr>
<td>Lucky Plaza</td>
<td></td>
</tr>
<tr>
<td>304 Orchard Road</td>
<td></td>
</tr>
<tr>
<td>#04-05, Singapore 238863</td>
<td></td>
</tr>
<tr>
<td>Tuesday to Sunday: 10am to 6pm</td>
<td></td>
</tr>
<tr>
<td>Monday &amp; Public Holidays: Closed</td>
<td></td>
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</table>

<table>
<thead>
<tr>
<th>Matters relating to employment, or seek advice on personal problems, etc.</th>
<th>1800 339 4357</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(24-hour helpline)</td>
</tr>
<tr>
<td>Foreign Domestic Worker Association for Social Support and Training (FAST)</td>
<td></td>
</tr>
<tr>
<td>2985 Jalan Bukit Merah #01-1B</td>
<td></td>
</tr>
<tr>
<td>Singapore 159457</td>
<td></td>
</tr>
<tr>
<td>Monday to Friday: 9:30am to 6pm</td>
<td></td>
</tr>
<tr>
<td>Sunday : 10am to 6pm</td>
<td></td>
</tr>
<tr>
<td>Saturday and Public Holidays: Closed</td>
<td></td>
</tr>
<tr>
<td>Work Permit Transactions for Foreign Domestic Workers and Confinement Nannies</td>
<td>Transactions at this portal: Application, Issue, Renew, Extend, Cancel and Reinstable of Work Permits</td>
</tr>
<tr>
<td>---</td>
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</tr>
<tr>
<td></td>
<td><a href="http://www.mom.gov.sg/fdw-eservices">www.mom.gov.sg/fdw-eservices</a></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Updating of FDW's information</th>
<th>Update your FDW's information on Work Permit Online (WPOL) System</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>You can now update the following information of your domestic worker through WPOL.</td>
</tr>
<tr>
<td></td>
<td>a) Travel Document Number</td>
</tr>
<tr>
<td></td>
<td>b) Travel Document Expiry Date</td>
</tr>
<tr>
<td></td>
<td>c) Name</td>
</tr>
<tr>
<td></td>
<td>d) Date of Birth</td>
</tr>
<tr>
<td></td>
<td>e) Marital Status</td>
</tr>
<tr>
<td></td>
<td>f) Salary</td>
</tr>
<tr>
<td>Reporting of an FDW’s death/missing FDW</td>
<td>If your FDW passed on:</td>
</tr>
<tr>
<td>-----------------------------------------</td>
<td>----------------------</td>
</tr>
<tr>
<td></td>
<td>As an employer, you must inform us within 12 hours of learning of the death of your FDW.</td>
</tr>
<tr>
<td></td>
<td>To report a death:</td>
</tr>
<tr>
<td></td>
<td>1. Contact the police.</td>
</tr>
<tr>
<td></td>
<td>2. Email the following information to <strong><a href="mailto:mom_wpd@mom.gov.sg">mom_wpd@mom.gov.sg</a></strong>:</td>
</tr>
<tr>
<td></td>
<td>• Your name and contact numbers.</td>
</tr>
<tr>
<td></td>
<td>• FDW’s name.</td>
</tr>
<tr>
<td></td>
<td>• Work Permit number.</td>
</tr>
<tr>
<td></td>
<td>• Cause of death (e.g. illness, accident, suicide, etc.).</td>
</tr>
<tr>
<td></td>
<td>• Date, time and place of death.</td>
</tr>
<tr>
<td></td>
<td>• Death certificate and cremation certificate (if the body is cremated in Singapore).</td>
</tr>
<tr>
<td></td>
<td>• Death certificate and a copy of the airway bill (if the body is sent back to the home country).</td>
</tr>
</tbody>
</table>
Useful contacts

Ministry of Manpower
www.mom.gov.sg

Resources for FDWs and FDW Employers
www.mom.gov.sg/ fdw-employer-resources

Manual on Rest Day
www.mom.gov.sg/ restdayguide

Additional Information
More information related to management of FDW

Stay in touch. Sign up for INFOCUS to receive periodic updates on FDW issues
www.mom.gov.sg/ subscribe

FDW eServices
www.mom.gov.sg/ fdw-eservices

Work Permit Online for employers
www.mom.gov.sg/ eservices/services/wp- online-for-employers-of-fdws

EA Directory
www.mom.gov.sg/ eadirectory

Checklist on hiring an FDW
www.mom.gov.sg/ hiring-fdw
## Annexes

### Annex A – Service Providers

<table>
<thead>
<tr>
<th>Eldercare services</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Senior Home Care</strong></td>
<td>NTUC Eldercare: <a href="http://www.ntuceldercare.org.sg">www.ntuceldercare.org.sg</a></td>
</tr>
<tr>
<td></td>
<td>Thye Hua Kwan Moral Charities: <a href="http://www.thkmc.org.sg">www.thkmc.org.sg</a></td>
</tr>
<tr>
<td></td>
<td>TOUCH Community Services: <a href="http://www.touch.org.sg">www.touch.org.sg</a></td>
</tr>
<tr>
<td></td>
<td>ECON Healthcare Group: <a href="http://www.econhealthcare.com">www.econhealthcare.com</a></td>
</tr>
<tr>
<td></td>
<td>Lentor Residence: <a href="http://www.lentorresidence.com">www.lentorresidence.com</a></td>
</tr>
<tr>
<td><strong>Senior Care Centres</strong></td>
<td>NTUC Eldercare: <a href="http://www.ntuceldercare.org.sg">www.ntuceldercare.org.sg</a></td>
</tr>
<tr>
<td></td>
<td>St Luke’s ElderCare: <a href="http://www.slec.org.sg">www.slec.org.sg</a></td>
</tr>
</tbody>
</table>
### For children and adult disability respite care services

<table>
<thead>
<tr>
<th>For Children Disability Homes</th>
<th>Metta Home: <a href="http://www.metta.org.sg">www.metta.org.sg</a></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Red Cross Home: <a href="http://www.redcross.org.sg/articles/red-cross-home-for-the-disabled/">www.redcross.org.sg/articles/red-cross-home-for-the-disabled/</a></td>
</tr>
<tr>
<td></td>
<td>MINDSville@Napiri – Children’s Wing: <a href="http://www.minds.org.sg">www.minds.org.sg</a></td>
</tr>
<tr>
<td></td>
<td>For more information on childcare centres, visit: <a href="http://www.childcarelink.gov.sg">www.childcarelink.gov.sg</a></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>For Adult Disability Homes</th>
<th>Metta Home: <a href="http://www.metta.org.sg">www.metta.org.sg</a></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Singapore Cheshire Home: <a href="http://www.cheshirehome.org.sg">www.cheshirehome.org.sg</a></td>
</tr>
<tr>
<td></td>
<td>Red Cross Home: <a href="http://www.redcross.org.sg/articles/red-cross-home-for-the-disabled/">www.redcross.org.sg/articles/red-cross-home-for-the-disabled/</a></td>
</tr>
<tr>
<td></td>
<td>MINDSville@Napiri – Home: <a href="http://www.minds.org.sg">www.minds.org.sg</a></td>
</tr>
</tbody>
</table>
AGREEMENT BETWEEN FOREIGN DOMESTIC WORKER (FDW) AND EMPLOYER ON FDW WEEKLY REST DAY ARRANGEMENT

PARTIES INVOLVED | FDW | EMPLOYER
--- | --- | ---
Name |  |  
NRIC/Work Permit No. |  |  

This agreement is made between (a) the FDW and (b) the Employer in accordance with the Ministry of Manpower’s regulations on the provision of a weekly rest day for FDWs. Please refer to Annex A on excerpt from the Employment of Foreign Manpower (Work Passes) Regulations.

Terms of Agreement:

We, the FDW and the Employer, agree that the employer shall grant the FDW:

- One rest day for every week. The rest day shall be granted on ___________ (day of the week);

OR

- ________ rest days in a month on ___________ (day of the week) with compensation in lieu at $_________ for each rest day forgone.

FDW's Signature  
Date:

Employer's Signature  
Date:

[For any subsequent variations that are agreed between the employer and FDW, the following record should be maintained]

We, the FDW and the Employer, agree that the employer shall grant the FDW:

- Rest day on ___________ (date) in lieu of rest day forgone on ___________ (date);

OR

- Compensation in lieu at $_________ (minimum of 1 day's pay) for working on rest day on ___________ (date)

FDW's Signature  
Date:

Employer’s Signature  
Date:
### Annex C – NGOs, Course Providers and Services

<table>
<thead>
<tr>
<th>Organization</th>
<th>Website</th>
<th>Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Archdiocesan Commission for the Pastoral Care of Migrants and Itinerant People (ACMI)</td>
<td><a href="http://www.acmi.org.sg">www.acmi.org.sg</a></td>
<td>Caregiving, computer skills, hairdressing</td>
</tr>
<tr>
<td>Aidha</td>
<td><a href="http://www.aidha.org">www.aidha.org</a></td>
<td>Financial and management skills e.g. budgeting and saving, basic and advanced computer skills, entrepreneurial and management skills</td>
</tr>
<tr>
<td>Centre for Domestic Employees (CDE)</td>
<td><a href="http://www.cde.org.sg">www.cde.org.sg</a></td>
<td>24-hour toll free helpline, counselling services, free legal clinics, workshops and training courses</td>
</tr>
<tr>
<td>Developing All Women in the New Era (DAWN)</td>
<td><a href="http://www.dawnsingapore.wordpress.com">www.dawnsingapore.wordpress.com</a></td>
<td>Caregiving, cooking &amp; baking, computer skills</td>
</tr>
<tr>
<td>FDW Association for Social Support &amp; Training (FAST)</td>
<td><a href="http://www.fast.org.sg">www.fast.org.sg</a></td>
<td>Caregiving, cooking, English language, work safety</td>
</tr>
<tr>
<td>Filipino Ongoing Development Programme (FILODEP)</td>
<td>49A Holland Road or call 6272 2535</td>
<td>Cooking, baking, dress-making, computer skills, guitar</td>
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<tr>
<td>Organization</td>
<td>Website</td>
<td>Services</td>
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<td>Filipino Overseas Workers (FOWs) @ Bayanihan</td>
<td><a href="http://www.bayanihancentre.com">www.bayanihancentre.com</a></td>
<td>Nursing aid, computer skills</td>
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<td>GoForth Training Services</td>
<td><a href="http://www.goforthsg.com">www.goforthsg.com</a></td>
<td>Nursing assistant, computer literacy</td>
</tr>
<tr>
<td>Mujahidah Learning Centre</td>
<td><a href="http://www.mujahidah.mujahidinmosque.sg">www.mujahidah.mujahidinmosque.sg</a></td>
<td>Sewing, cooking, baking, computer skills, religious wellness</td>
</tr>
<tr>
<td>Sekolah Indonesia</td>
<td><a href="http://www.sekolahindonesia.sg">www.sekolahindonesia.sg</a></td>
<td>English, Computer skills, Sewing, Hair-dressing, Secondary, High School and Open University courses, set and recognised by the Indonesian National Exam Council</td>
</tr>
<tr>
<td>Sunlove Home</td>
<td><a href="http://www.sunlovehome.org.sg">www.sunlovehome.org.sg</a></td>
<td>Basic Healthcare (Home Care) especially in areas of managing elderly with physical disabilities or elderly with dementia</td>
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</tbody>
</table>
Discuss the pay day (of the month) with your FDW and make sure pay is credited to her. Do ensure your FDW receives her salary within 7 days of your agreed pay day.

<table>
<thead>
<tr>
<th>DATE</th>
<th>AMOUNT</th>
<th>FDW’S SIGNATURE</th>
<th>EMPLOYER’S SIGNATURE</th>
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# Annex E – Safety Agreement

## SAFETY AGREEMENT BETWEEN FOREIGN DOMESTIC WORKER AND EMPLOYER

This agreement is made between (a) The Employer and (b) The Foreign Domestic Worker (FDW) and facilitated by (c) The Employment Agency (EA) to accord with the Ministry of Manpower’s regulations on conditions for window cleaning. [Refer to Annex A on excerpt from the Employment of Foreign Manpower (Work Passes) Regulations (“the Condition”)]

Employers of FDWs shall not permit their FDWs to clean the window exterior except where two conditions are met:

1. **Window grilles have been installed and are locked at all times during the cleaning process; and**
2. **The employer or an adult representative of the employer is physically present to supervise the FDW.**

The rules will apply to all homes, except for windows that are at the ground level or along common corridors.

### Part A – Employer

<table>
<thead>
<tr>
<th>Employer Name</th>
<th></th>
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<tbody>
<tr>
<td>NRIC No. / FIN</td>
<td></td>
</tr>
<tr>
<td>Contact No.</td>
<td></td>
</tr>
<tr>
<td>Residential Address</td>
<td></td>
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</tbody>
</table>

**Residential Dwelling Type**  
- [ ] HDB Apartment  
- [ ] Private Apartment/Condominium  
- [ ] Landed Property

**Do I require my FDW to clean window exterior?**

- [ ] Yes  
- [ ] No

**Location of window exterior**

- [ ] On ground floor  
- [ ] Facing common corridor  
- [ ] Others  
  - If “Others” is selected, proceed to (ii)

**Grilles installed on windows required to be cleaned by FDW**

- [ ] Yes  
- [ ] No  
  - If “Yes” is selected, proceed to (iii)

**Adult supervision when cleaning window exterior**

- [ ] Yes  
- [ ] No
### Safety Agreement Form – FDW002

**Continuation of Part A – Employer**

- □ I have received the advisory letter and trainer’s assessment checklist from the Settling-in-Programme (for employers of first-time FDWs)

  [The Employer is required to choose only one of the following options]

- □ I understand the Conditions and I will not require my FDW to clean the window exterior of my home.
- □ I understand the Conditions and I require my FDW to clean only the window exterior on the ground floor of my home.
- □ I understand the Conditions and I require my FDW to clean only the window exterior along the common corridor of my home.
- □ I require my FDW to clean the window exterior of my home, and I shall ensure that the grilles are locked when cleaning the window exterior and cleaned only when supervised by myself or my adult representative.

  **Signature / Date**

*Employer is to ensure that Part A is duly completed before the agreement is signed and dated. Do not pre-sign the agreement or sign on incomplete form.*

### Part B – Employment Agency

- **Name**
- **Registration No.**

  I have explained the Conditions to the Employer and advised the Employer that he *can / cannot* require the FDW to clean the window exterior of his home based on the information presented in Part A [*to delete accordingly]*

  **Signature / Date**

### Part C – Foreign Domestic Worker

- **Name**
- **WP No.**

  □ I shall abide by my Employer’s instructions to clean the window exterior safely in compliance with the Conditions

  [The FDW is required to choose only one of the following options.]

  As indicated by the Employer above:

  - □ I understand that I am not required to clean the window exterior of my employer’s home.
  - □ I understand that I am required to clean only the window exterior on the ground floor of my employer’s home.
  - □ I understand that I am required to clean only the window exterior along the common corridor of my employer’s home.
  - □ I understand that I am required to clean the window exterior of my employer’s home, and I shall ensure that I clean the window exterior only when the grilles are locked and only when supervised by my employer or his adult representative.
Safety Agreement Form – FDW002

Continuation of Part C – Foreign Domestic Worker

[In native language] [The FDW is required to choose only one of the following options.]
As indicated by the Employer above:-

☐ I understand that I am not required to clean the window exterior of my employer’s home.

☐ I understand that I am required to clean only the window exterior on the ground floor of my employer’s home.

☐ I understand that I am required to clean only the window exterior along the common corridor of my employer’s home.

☐ I understand that I am required to clean the window exterior of my employer’s home, and I shall ensure that I clean the window exterior only when the grilles are locked and only when supervised by my employer or his adult representative.

Signature / Date

Part D – Employment Agency

I have explained the Conditions to the FDW and advised the FDW that she * can / cannot clean the window exterior of the residential address based on the employer’s declaration in Part A [* to delete accordingly]

Signature / Date

Annex A

Condition 4A of the Employment of Foreign Manpower Regulations

The employer shall provide safe working conditions and take such measure as are necessary to ensure the safety and health of the foreign employee at work. This includes

a) Not permitting the foreign employee to clean the outward facing side of any window not located on the ground level or not facing a common corridor if the window is not fitted with a grille securing against any adult extending any part of this body beyond the window ledge except his arms; and

b) In the case of a window referred to in paragraph (a) fitted with a grille of the description specified in that paragraph, not permitting the foreign employee to clean the outward facing side of the window unless at all times during the cleaning process –
   i. The grille is locked or secured in a manner that prevents the grille from being opened;
   ii. The foreign employee remains inside the room
   iii. No part of the foreign employee’s body extends beyond the window ledge except the arms; and

The foreign employee is supervised by the employer, or an adult representative of the employer, who is reasonably capable of conducting such supervision and is aware of the requirements in sub-paragraphs (i), (ii) and (iii).
Ministry of Manpower
Foreign Manpower Management Division
Ministry of Manpower Services Centre
1500 Bendemeer Road
Singapore 339946

www.mom.gov.sg