

INFOCUS

A publication for employers of foreign domestic workers

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MINISTRY OF
MANPOWER

Recipe for Success

Mdm Selvamary and her former FDW share a bond that transcends distance. She shares how this close tie was forged



Money Matters

Managing your FDW's salary

Help Her Cope

Ways to settle your FDW's jitters

Time to Say Goodbye

Steps to take when terminating your FDW's service

Recipe for SUCCESS

Want to know how Mdm Selvamary is able to maintain a good relationship with her FDW of 18 years? She shared with us how she forged such a bond with her FDW.

Mdm Selvamary has always regarded her foreign domestic worker (FDW), Ambika, like a family member. In 2005, after learning that Ambika lost both of her children, she brought her on an all-expenses-paid trip to India to help her adopt a child. "She was never a helper but a family member right from the start," insisted Mdm Selvamary. "I just wanted to do whatever I could for her."

EARLY DAYS OF EMPLOYMENT

"The main reason we hired an FDW was to take care of our two teenage children and help with the household chores. From the start, Ambika showed a lot of initiative with the housework. Even without my supervision, she always did a fantastic job maintaining the house. She will also constantly call my children and remind them to go home early. She would even check my whereabouts if I was not home on time!"

TAKING CARE OF HER FDW'S WELL-BEING

"I would often talk to her about what she intended for her future when she eventually returns home. I encouraged her to call her family often and to let them know how she was doing. I also made sure my children showed her respect at all times. These little things made her feel like part of the family. She joined us on family outings too."

SETTING EXPECTATIONS

"I did not set any strict rule. My only expectation for her was to complete all her chores by the time I returned home from work. As for mobile phone usage, I



MDM AMBIKA

had no problems with her using it as long as it did not affect her work."

MEMORABLE INCIDENT

"I can never thank her enough for taking care of my father, who had dementia. For eight years, she bathed him, changed his diapers and endured his tantrums. This was an added burden on her, but not once did she complain or raise any objection."

FORGING A SUCCESSFUL EMPLOYER-FDW RELATIONSHIP

"It has to work both ways. Employers have to be kind and gracious towards their FDWs because they come here, depending on us to make a living,



“

She was never a helper but a family member right from the start.

”

Likewise, FDWs have to remember why they are here in the first place and be sincere towards their employers, who trust them with their children, home and belongings. When both parties take care of each other, it is definitely a recipe for success."



Managing YOUR FDW

Thanks for sharing tips on FDW management, some of which are listed below. We hope you enjoy reading them as much as we did. We would love to hear more, so please write to MOM_INFOCUS@mom.gov.sg.

IMPROVING COMMUNICATION

"I explained to my helper the importance of being honest. I also made her repeat my instructions to make sure she understood what I had said. I found this to be a good way to improve communications between us."
— Ms Ariati, a long-time FDW employer

COMMUNICATING CLEAR PRIORITIES

"My FDW and I agreed to be straightforward and voice out any concerns to each other. I was very clear on her priority, which is the safety and well-being of my three children. We also told her that if she had any problems, she should share with us, and we would help in whatever way we could."
— Mdm Ng, Winner, 2017 FDW Employer of the Year

SHOWING HER RESPECT

"I asked my children to address my helper 'Auntie' at all times, because I believe this is the basic respect to my helper and is one of the best ways to improve bonding between my helper and my family."
— Ms Owyong, an FDW employer with three children

TREATING HER AS PART OF THE FAMILY

"FDWs come here to make a better living for their family. So by treating them as part of our family (eg being

supportive when they express interest in upgrading courses), they will be more vested in caring for our loved ones."
— Mdm Jacqueline Louise Hochstadt, 1st runner-up, 2017 FDW Employer of the Year

Check out MOM's Employment Agency Directory today!

Do you rely on word-of-mouth to find a suitable employment agency (EA) to hire your foreign domestic worker (FDW)? Validate this by using the MOM EA directory and share it with your friends and relatives.

Find out the following information and more about an EA through the MOM EA Directory, which is a 24-hour online service:

- Customer feedback rating (employers' rating of the EA's service standard)
- FDW retention rate (% of FDWs placed by the EA who have stayed with the same employer for at least a year)
- EAs on MOM's watchlist (EAs with repeated breaches of the EA regulations and given a final warning that further infringements may lead to licence revocation)

Check out our EA Directory today by visiting <https://services.mom.gov.sg/eirectory> or scan the QR code on the right! You can help us spread the word and recommend your friends and relatives to use the EA Directory when they need to hire an FDW. If you have any feedback on the EA Directory, please email us at MOM_INFOCUS@mom.gov.sg.



CARE FOR HER MENTAL HEALTH

Many foreign domestic workers (FDWs) leave their families behind and travel out of their country for the first time so that they can give their families a better life. Hence, they may feel anxious working and living in a foreign environment. If your FDW is new to working in Singapore, here are some steps that you can take to help her cope.

• **UNDERSTAND WHAT CAN CONTRIBUTE TO HER STRESS.**

Homesickness, financial burdens back home, missing loved ones, unfamiliarity with a new environment and household chores or communication issues can lead to stress.

• **HAVE A CHAT WITH HER**

Take time to talk to your FDW and find out how she is coping. If something is worrying her, discuss how she can manage and provide her with coaching and support.

• **LET HER CONTACT HER LOVED ONES**

Support from family and friends is essential for your FDW to overcome the stress of a new environment. Provide her with the means to keep in touch with her loved ones, who can lend her a listening ear and provide her with assurance and encouragement.



• **BE PATIENT WITH HER**

Your FDW may take some time to get used to her tasks and settle in with your family. Be patient when you supervise her work. Do not expect her to understand your instructions or preferences on how the chores should be done with just one coaching. If she has trouble coping with her assigned tasks, you may need to adjust her workload. As she gets better at her work, make it a point to show your appreciation; this will encourage and motivate her to continue to learn and do her work well.

The care and concern you show to your FDW goes a long way in helping her manage her stress and adopt a positive attitude

towards her work and life in Singapore. Look out for signs of stress in your FDW:

- Weight loss
- Fatigue
- Inability to concentrate for long
- Constantly forgetful
- Irritable, moody and tense
- Complaints of pain and aches
- Dizzy spells

If your FDW shows any signs of stress, or worse, depression, consider seeking professional intervention. The Institute of Mental Health offers assessment, counselling and therapy services. Visit www.imh.com.sg to find out more.

Your responsibilities as an FDW Employer

When you hire an FDW, you are legally required to do the following for her:

Provide a weekly rest day If your FDW agrees to work on her rest day, you must compensate her with at least one day's salary or a replacement rest day (to be taken within the same month).

Provide space and privacy/ Protect her modesty You must provide your FDW with a proper place to rest and sleep and her accommodation must adequately protect her from environmental elements such as the sun, rain or strong winds. Your FDW must not be made to sleep in the same room as a male adult/teenager. This is to protect her modesty and allow her to rest with peace of mind. 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.

Provide sufficient food As an employer, you are responsible for providing three meals daily for your FDW so that she has the energy to perform her tasks. You cannot deduct the cost of her food from her salary.

Ensure her safety when cleaning windows Please ensure that the window is locked before your FDW cleans the interior of the window pane. As required by law, if your FDW is cleaning the exterior of the window pane:

- You or an adult representative must be physically present to supervise your FDW.
- There must be window grilles and they must be locked during cleaning. Do not allow your FDW to clean the exterior of the window pane if there are no grilles.

Safety tips: Your FDW should use cleaning tools with extended handles. Do not allow your FDW to stand on chairs, stools or any raised platform when cleaning windows or hanging laundry. Your FDW must not climb onto the ledge or lean out of the window pane or retrieve items on the ledge.

TREAT HER RIGHT

Your FDW is human too. Subjecting her to any form of violence will not be condoned.



In March 2017, an FDW employer, Tay Wee Kiat ("Tay") and his wife, Chia Yun Ling ("Chia"), were convicted in court for abusing their Indonesian FDW Fitriyah. They were sentenced to jail. During the trial, the court heard that Tay had hit Fitriyah's head with canes and bamboo sticks and even stuffed an incense bottle into her mouth and forced her to stand on one leg on a stool while holding another stool overhead. Chia was also convicted of physically abusing Fitriyah by slapping her and punching her on the forehead.

While such violence is rare, under the Singapore Penal Code, voluntarily causing hurt carries a maximum of two years' imprisonment, while voluntarily causing grievous hurt carries a maximum of 10 years' jail.

- Your FDW's well-being is your responsibility. Do not subject her to frequent scolding, unreasonable rules, punishment or threat.
- Exercise patience and give your FDW time to learn.
- If you need help to resolve any issue with your FDW, you should approach your employment agency, or call the Centre for Domestic Employees (CDE) at 1800 2255 233 for advice and assistance.

ENHANCED PERSONAL ACCIDENT INSURANCE

All foreign domestic workers (FDWs) working in Singapore must be covered by a Personal Accident Insurance (PAI). Employers are required to purchase the PAI for their FDWs as part of employers' obligations to their FDWs.

The minimum sum assured required for an FDW's PAI has been increased from \$40,000 to \$60,000 since 1 October 2017.

The increase in minimum sum assured is to help FDW employers to better protect their FDWs and their families, taking into account the increase in FDW's median wages over the years since the last review of PAI coverage in 2008.

More information is available on the Ministry's website.



MONEY MATTERS

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

PAY YOUR FDW'S SALARY ON TIME

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

ELECTRONIC PAYMENT FOR YOUR FDW'S SALARY

To avoid any dispute, credit the salary of your FDW to her bank account. Assist your FDW to open a bank account. Ensure she keeps her own bank book (if any) and/or ATM card.

LET YOUR FDW MANAGE HER OWN FINANCES

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

OPENING OF A POSB PAYROLL ACCOUNT (FDW)

The Centre for Domestic Employees



(CDE), in collaboration with DBS Bank Ltd, has introduced the POSB Payroll Account (FDW). This account enables FDWs to receive their salaries through direct bank transfer, and requires no initial deposit or a minimum deposit to be maintained each month. In order to enjoy the full benefits of the POSB Payroll Account (FDW), the FDW must not have previously opened any account with DBS or POSB, and the application must be

made through CDE or your employment agency. The Ministry urges all employers to help their FDW open a bank account. You and your FDW can enjoy the benefits of a seamless salary payment and the payment records can minimise salary disputes. Check with your Employment Agency for assistance. Alternatively, CDE will assist eligible FDWs to open the bank account. Employers can visit www.cde.org.sg/payrollfdw for more information.

Latest updates on Centre for Domestic Employees!

CDE HAS MOVED INTO ITS NEW OFFICES

CDE has moved to Peninsula Plaza, City Plaza and Lucky Plaza to be closer to the community, and be more accessible to FDWs and employers. They are located at the locations below:

- Peninsula Plaza: 111 North Bridge Road, #02-42, Singapore 179098
- City Plaza: 810 Geylang Road, #01-26, Singapore 409286
- Lucky Plaza: 304 Orchard Road, #04-05, Singapore 238863

CDE HAS TAKEN OVER THE FIRST-TIME INTERVIEWS

New FDWs are scheduled to attend interviews to find out how well they are settling into their employment or face any issues. It also gives us the opportunity to remind them on important messages.

The interviews are conducted at CDE's office at 2 Havelock Road, Havelock II, #02-04 on weekdays from 9am to 6pm, on an appointment-only basis.

CDE AND POSB INTRODUCE POSB PAYROLL ACCOUNT (FDW)

To open this new POSB account for FDWs, follow the simple steps below:

- 1 Fill up the consent forms, which you can download from www.cde.org.sg/payrollfdw.
- 2 Prepare a clear copy of the FDW's passport (with more than six months' validity), and a clear copy of the FDW's work permit card (front and back) or MOM's In-Principle Approval Letter.
- 3 Get ready the FDW's email address and mobile number, as all future correspondences from the bank to the FDW will be through email and/or mobile phone.
- 4 Once all required documents are ready, the FDW and/or employer can visit the CDE offices at either City Plaza, Lucky Plaza or Peninsula Plaza to open the account, from Tuesdays to Sundays, 10am to 5pm.
- 5 Alternatively, if you are unable to visit CDE's offices, please scan and email the required documents to contact@cde.org.sg.



POLICE ADVISORY — Unlicensed Moneylending Activities

The Police have observed that a small number of foreign workers and foreign domestic workers (FDWs) have borrowed money from loansharks or unlicensed moneylenders (UMLs) to settle financial difficulties or help their friends settle debts with other UMLs.

In some instances, those who borrowed money from loansharks also assisted the illegal activities by either becoming a runner or harasser. Some have even lent their bank accounts to facilitate these activities.

YOU CAN PROTECT YOUR FDW FROM FALLING PREY TO UNSCRUPULOUS LOANSHARKS OR UMLs BY DOING THE FOLLOWING:

- Instruct your FDW to stay away from loansharks/UMLs and not to assist them in any manner.
- Warn your FDW of the severe consequences if they are caught assisting the loansharks in illegal activities. Their work passes will also be revoked.
- Call the Police at 999 or the X-Ah Long hotline at 1800-924-5664 if you suspect your FDW could be involved in any UML activities.

ADVISORY

Under the Moneylenders Act (Revised Edition 2010), when a bank account or ATM card of any person is used to facilitate the business of unlicensed moneylending, that person is presumed to have assisted the UML in carrying out the illegal business.

Licensed moneylenders are not allowed to solicit for loans via text messages or phone calls. If your FDW has received such a message or phone call, it is likely that an unlicensed moneylender has approached her. Let her know that she should not respond to the message or call.

Report possible unlicensed moneylending activities to the Police hotline at 1800-255-0000, or submit the information online at www.police.gov.sg/iwitness. Members of the public may also call the National Crime Prevention Council's X-Ah Long hotline at 1800-924-5664.

The list of licensed moneylenders is published on the Registry of Moneylenders' website (www.mlaw.gov.sg/content/rom/en/informatin-for-borrowers/list-of-licensed-moneylenders-in-singapore.html). If you or your FDW has any reason

to believe that a licensed moneylender is involved in any unlawful activities, please lodge a report with the Registry of Moneylenders via the online enquiry form: www.mlaw.gov.sg/eservices/enquiry.

CASE STUDY

In January 2018, a 41-year-old Filipino domestic worker was arrested by Police for assisting in UML business. Due to financial difficulty, the FDW had borrowed from an UML after receiving a text message. She was asked to provide photos of her work permit and her employer's contact number, before the loan was approved and deposited into her bank account. As the FDW could not repay the UML loan, she was

asked to hand over her bank account and ATM card to waive off part of the loan. The employer was also harassed by the UML through text messages to seek repayment.

For assisting in the business of UML, penalties include:

- Fine between \$30,000 and \$300,000
- Imprisonment for a term of up to four years
- Caning of up to six strokes

For acting on behalf of an UML to commit harassment, penalties include:

- Imprisonment for a term of up to five years
- Fine between \$5,000 and \$50,000
- Caning of between three and six strokes

SGSECURE
STAY ALERT. STAY UNITED. STAY STRONG.

SGSecure is a national movement to sensitise, train and mobilise our community to play a part to prevent and deal with a terrorist attack. It is how the whole of Singapore can come together in response to the terror threat, and safeguard our way of life.

DO YOUR PART TO BUILD SOCIAL COHESION
Learn about different **CULTURES, RACES AND RELIGIOUS PRACTICES**

LOOK OUT FOR SUSPICIOUS INTENT
If you spot any of these, report to the police by **CALLING 999**

ARTICLES
• Unattended
• Emitting unusual odour

BEHAVIOUR
• Low tolerance towards multi-racial/religious living
• Loitering suspiciously
• Wants to participate in foreign conflict

CARS
• Circling around repeatedly
• Heading towards a crowd and not slowing down

IN THE EVENT OF AN ATTACK
Run, Hide, Tell

RUN
Consider the safest route to **RUN FROM DANGER**

HIDE
If you can't escape, **HIDE, FIND COVER** from attack and **STAY OUT OF SIGHT**. Be very quiet and switch your phone to silent mode

TELL
Call **999** or **SMS 71999**

Improvised First Aid Skills (IFAS)

STEP 1: PRESS
Press directly on the wound to stop the bleeding. Use items such as a handkerchief or cloth.

STEP 2: TIE
Tie above the wound using items such as a neck tie, belt or sling of a bag to stop any excessive bleeding.

STEP 3: TELL
Tell the **SCDF Emergency Responders** about the injury and the time when you tied the wound.

After a terrorist attack

KEEP CALM STAY INFORMED
Find out the latest information and advisories from official sources, such as the Police website, Facebook page, news release and the SGSecure app

DO NOT SPREAD RUMOURS
DO NOT SPECULATE
Do not post or share videos or photos that can cause worries and panic.

CARE FOR OTHERS
HELP OTHERS RETURN TO DAILY ACTIVITIES
Encourage your family and friend to bounce back and return to their daily activities as soon as possible

DOWNLOAD THE SGSECURE APP NOW!

REPORT
Report terror attacks in **4 simple steps**:
→ TAKE A PHOTO → DESCRIBE WHAT HAPPENED → STATE LOCATION → SUBMIT REPORT

ALERTS
Receive important alerts in the event of major emergencies.

EMERGENCY CALLS
Contact the Police by **calling 999**, or **SMS to 71999**

GET READY
E-learn about SGSecure and equip yourself with important knowledge and skills via www.sgsecure.sg



When it is time to Say GOODBYE

What to note when terminating the employment contract with your FDW

There may come a time when you no longer require an FDW to take care of your household needs, or your FDW may request to return home for personal reasons. Below is a quick guide on how you can begin the employment termination process.

1 BOTH PARTIES SHOULD GIVE SUFFICIENT NOTICE

Employment contracts state the notice period that should be given if employment is terminated before the expiry of the employment contract. Both you and your FDW should abide by this notice period.



2 CANCEL HER WORK PERMIT

You must cancel your FDW's work permit. You can do this online via www.mom.gov.sg.

3 SETTLE ALL OUTSTANDING SALARIES

All outstanding salaries must be paid to your FDW before she returns home.



4 ARRANGE FOR HER DEPARTURE

You are responsible for making arrangements for your FDW to return to her home country. You must bear the full cost of sending your FDW home, regardless of the reason for the termination. This condition is made known to all employers when they apply for the work permit, and ensures that the FDW has the means to return home.



Looking for a new FDW

If you require an FDW urgently for caregiving needs, you can approach EAs on the Advance Placement Scheme (www.mom.gov.sg/passes-and-permits/work-permit-for-foreign-domestic-worker/advance-placement-scheme). Under this scheme, participating EAs are allowed to bring in a specific number of FDWs so that employers can conduct face-to-face interviews to facilitate better matching. As these FDWs are already in Singapore, they can also be quickly deployed to the households. More information is available on the website.

Note: It is a breach of the Work Permit Conditions if employers fail to send their FDWs home upon cancellation of their Work Permits. It is an offence that carries a fine of \$10,000 or imprisonment of 12 months or both.