

# EXPAT GUIDE: SINGAPORE

This guide offers information and advice if you are moving to Singapore.

Click on the different tabs to find out about anything from tax rules and banking to education and accommodation.



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*We care for the lives in our hands, and are dedicated to providing all the insurance services, help and advice you need to keep yourself and your family in the best of health. Our dedicated team respects everyone's individuality, culture, privacy and dignity, and aims to provide a personal service you can rely on throughout your Bupa International membership.*



## Moving to Singapore

Singapore offers expats one of the finest lifestyles in the world, with surveys ranking it in the top 10 places for quality of life.

The city-state has one of the best public transport systems in the world, excellent communications and top class healthcare facilities, coupled with a multiethnic and cosmopolitan culture which promotes tolerance.

### A haven for first-time expats

As a springboard to a career in the region, expats will find a business-friendly and stable economy with tight inflationary measures and favourable conditions for foreign investment. English is the spoken language of business. The big names in business and trade have their regional headquarters and corporate offices in Singapore, making it the ideal destination for networking and professional opportunities.

Parents can rest in the knowledge that the city is crime free, clean and safe. The many international schools provide the best education money can offer, with school fees usually paid by the employer.

Even though nearly 50% of the city is occupied by dense high rise buildings and soaring sky skyscrapers, expats will find that the government has balanced the concrete jungle with natural flora and fauna by establishing botanical gardens, zoos, waterfalls and underwater parks. A downside to living in Singapore is the government control of information through restrictions on broadcast and print media.

### Shipping and removals

Items not allowed into Singapore include weapons, ammunition, narcotics, pornographic material, endangered wildlife species and subversive literature or publications that may be banned on religious, moral or communal grounds. This includes magazines such as Playboy and Penthouse as well as movies/DVDs with offensive or violent content.

The following documents are essential when it comes to the shipping of household and personal effects:

- Copy of passport
- List of household items
- Original bill of lading.

For further relocation information, view the website [www.singaporeexpats.com](http://www.singaporeexpats.com)

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## Working in Singapore

Below you will find information about:

- [Banking and money](#)
- [Taxes](#)
- [Credit cards](#)
- [Business](#)
- [Public holidays](#)

### Banking and money

Singapore is one of the world's major financial centres, and approximately 700 local and foreign financial institutions are represented here.

They offer the full spectrum of services from consumer to investment banking. The Monetary Authority of Singapore (MAS) sets the monetary policy and regulates the country's banking and financial sector. The unit of currency is the Singapore dollar, represented as S\$.

There is a cashless payment system known as NETS, which offers a convenient way to make purchases.

To open a bank account in Singapore, expats will need a copy of their passport, an employer's letter, and a bank statement from their country of origin.

### Taxes

All expats working in Singapore are liable to pay Singapore income tax. The country's well-regulated tax system is overseen by the Inland Revenue Authority of Singapore (IRAS), which assesses, collects and enforces taxes, duties and levies.

Non-residents are taxed only on income derived from or accrued in Singapore and do not have to pay taxes on foreign income received in Singapore. Personal income tax rates are generally lower than in other developed countries with residents taxed between 2 - 28% of their income. Expats residing in Singapore for 182 days of the year (or more) are considered residents and are taxed on a progressive scale starting at 3.5% - for income over S\$20,000 - to 20% for anything above S\$320,000. Non-residents are taxed at a flat rate of 15% of their local income. Non-residents are also taxed a flat rate of 27% on non-employment income derived from within the country. Tax returns are based on the calendar year and must usually be filed by 15 April.

### Credit cards

Major credit cards, such as Amex, Visa and Mastercard, are available. However, foreigners will be asked for a minimum deposit in a linked bank account or a salary declaration and proof of salary payment upon application. Ask your bank about different cards, fees and if there is a minimum spend or deposit required.

When you sign up for your credit card of choice, make sure you can link a KrisFlyer number to earn points on Singapore Airlines flights for future getaways.

### Business

Business in Singapore is conducted on a formal basis. Suits are the preferred method of dress for both men and women. Punctuality is not only important, it is essential in the professional world. Appointments should be made in due time, usually at least two weeks in advance.

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It must be noted that the exchange of business cards is critical to creating positive relationships when introducing yourself at meetings and at ceremonies. Business cards are to be treated with the utmost respect; they should not be written on, folded or desecrated in any way.

Shaking hands is the standard way of greeting for both men and women. Individuals are to be addressed by their respective title followed by their surname. Expats may want to even inquire prior to meeting what the proper address is to be used for each individual.

Business hours are typically 9am to 5pm Monday to Friday with an hour for lunch.

#### Public holidays

	2011	2012
New Year's Day	1 Jan	1 Jan
Chinese New Year	3-4 Feb	23-24 Jan
Good Friday	22 Apr	6 Apr
Labour Day	1 May*	1 May
Vesak Day	17 May	28 Apr
National Day	9 Aug	9 Aug
Hari Raya Puasa	30 Aug	19 Aug
Deepavali (Hindu festival of Light)	26 Oct	11 Nov
Hari Raya Haji	6 Nov*	26 Oct
Christmas Day	25 Dec*	25 Dec

\* If a public holiday in Singapore falls on a Sunday it is celebrated the following Monday.

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## Living and culture

Below you will find information about:

- [Cost of living](#)
- [Local customs](#)
- [Food and restaurants](#)
- [Tipping](#)
- [Language](#)

For information about Bupa International healthcare [click here](#).

Singapore is a multicultural society comprised of Malay, Chinese and Indian ethnicities. It is important to learn more about the specific traditions, particularly in a society where religious tolerance is essential. Throughout the year all the religions find their expression in the celebration of major festivals.

There are plenty of opportunities for expatriates to learn about Singaporean culture. Specific courses are offered with the emphasis on social rules and etiquette. There are also a host of expat associations that would be able to help in bridging the transition by sharing first-hand experience and advice. Singaporeans are also generally easy going and helpful

### Cost of living

Singapore is probably one of the most expensive Asian cities – by one estimate nearly as expensive as New York. Good news is that salaries for experienced professionals are correspondingly high and additional benefits such as transport, school fees and entertainment allowances may be included.

Public transport is efficient and cheaper to use than taxis or a private car, with weekly ez-link travel cards available from S\$45.

### Local customs

Singapore has a large expat community and is well known for hosting a fairly diverse immigrant population – largely representations of Malay, Chinese and Indian ethnicities are present.

The citizens are law-abiding and the city operates relatively efficiently. Expats should be well aware that nearly every offence in Singapore incurs a fine and in some cases an even stricter punishment; drug trafficking carries the maximum penalty of death.

As Chinese Singaporeans have three names, it is recommended to underline your surname for clarity.

### Food and restaurants

One of the greatest spin-offs of having such a multicultural mix is the diversity of food. For Singaporeans, food is passion. Anything from satays to noodles and sweet treats can be enjoyed in the variety of Hawker Centres and food courts. Coffee shops such as Starbucks are plentiful as are western-style restaurants.

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**Tipping**

Nearly all hotels and restaurants include a standard 10 % service charge. A gratuity to show appreciation is always accepted – though not necessary.

**Language**

There are four official languages: Mandarin, Malay, Tamil and English.

Most Singaporeans use Singlish to communicate with one another. Singlish is a mix of English and other languages that has evolved over the years as a direct result of the crossover of cultures in this vibrant city.

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## Housing

Below you will find information about:

- [Accommodation options](#)
- [Areas and suburbs](#)
- [Property agents](#)

### Accommodation options

Singapore has a reputation of replacing 10-year-old buildings with modern marble and glass facilities. If you fancy an older unit with more character, you have to look far and wide.

- **Condominiums**  
The majority of expats live in flats. Most complexes have basic facilities, while others offer the full suite: pool, gym, BBQ pits, tennis and squash courts, playground and 24-hour security.
- **Semi-detached**  
Typically much larger than the flats and usually in a small residential cluster.
- **Bungalows**  
Hard to come by and pricey, but most come with grounds unrivaled in size by other types of housing in Singapore. The Bukit Timah area is a good place to start the search.
- **Shophouse**  
Stunning historical homes, some of which have received multi-million dollar renovations. Shophouses are clustered around the city and the Emerald Hill area near Orchard Road is a display of impressive proportions. Note that "Peranakan-style" means that the house has not been unrenovated which means that you can expect old toilet facilities and no air-con.
- **Black & Whites**  
The ultimate in tropical living. These homes were traditionally built for the British officers and are now occupied by expats or wealthy Singaporeans that have made it through the secretive bidding process that is necessary to secure one of these homes for your family.

### Areas and suburbs

- **Orchard & The City**  
Shopping, restaurants, bars, and nightlife opportunities are all on your doorstep.
- **East Coast**  
This is the land of semi-detached homes and older condominiums which can be rented at one third of the prices of city homes.
- **West Coast**  
A good choice for the suburban feel. Detached homes rule the West Coast with easy highway access. A car is a necessity for this residential area of choice.

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- **The Heartlands**  
Otherwise known as HDB Land. The majority of Singaporeans live in government subsidised housing developments in this area. It is rare to find other expats living here.
- **Woodlands**  
Families with kids at the Singapore American School congregate in this area.
- **Sentosa**  
Own a yacht? Need a private dock just behind your home? Sentosa has fast become posh, resort-style living. The swish and stunning homes and five-star resorts give you something to talk about as you sip cocktails on the balcony overlooking the South China Sea. There are a few residential condominium blocks for those without a ridiculously large budget.
- **Bukit Timah**  
Garden life awaits in this area. More green space than most other places in Singapore, but still the convenience of being just a short jaunt from centre city. The Botanical Gardens are surrounded by compounds which feature large homes with lawns, pools and patios. On a smaller scale, there are some older condo units which are more affordable.
- **Holland Village**  
Another popular area for families. The area features three of its own restaurant lined streets: Rochester Park, Jalan Merah Saga and the centre of the village. Semi-detached homes and flats make this area predominately residential.

#### **Property agents**

Estate agents are an essential part of your property hunt. For many the search for a property comes every two years, as rents often increase at renewal. Most landlords are foreign owners from Indonesia or Malaysia, so you may never meet anyone other than their agent.

If you have a corporate lease (your company signs and pays your rental) you have more negotiating power than you think. Most landlords know expats get relocated in and out of Singapore with alarming regularity, so the guarantee of continued rental income with your company's name on the lease is a much sought after deal. The agent will impress this fact whether you are aware or not.

The hunt for your home will often define where the majority of your time is spent, so get to know the local area before you sign the papers.

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## Education and schools

Expats can choose between public, private and international schools, but parents should carefully weigh the pros and cons of each before making a final enrolment decision. It's important to note that a high premium is placed on education in Singapore, and there can be high expectations for achievement.

**Public and private schools in Singapore:** Local institutions allow expat children to enrol, but in most cases availability is extremely limited. The best schools have long waiting lists and preference is given to citizens. Even expats who have their permanent residency status will find that spots are given to Singaporeans before they are granted to foreigners. On the upside, annual fees for local schools are far less than that of the highly expensive international schools.

Parents who anticipate living in Singapore for the long-term may prefer this option, but they should prepare themselves and their children for the nuances of the local curriculum and the teaching styles.

Local students are highly competitive and shoulder their fair share of external pressure to succeed. Top schools regularly dismiss underperforming scholars and even those who show only average achievement. Foreign children might feel isolated, as they struggle to assimilate culturally. In addition, those teachers who use English as the primary teaching language are, in some cases, far from fluent. Corporal punishment is commonly used, something which adds to many western children's culture shock.

**International schools in Singapore:** A large expat population has come to settle in Singapore, and plenty of international schools have sprung up to service the foreign community. Due to the intensive curriculum, cultural disparity and limited availability of the local schools most expat parents opt to send their kids to these institutions.

Overall, the international schools in Singapore have a good reputation, with some generally accepted as having an elevated standard and a more difficult curriculum than others. All of the schools try their best to emphasise and explore the experience of being an international student abroad.

Most international schools in Singapore follow an International Baccalaureate (IB) curriculum, but there are few which uphold the system used in their country of origin. Some expats choose to enrol their kids in the latter simply because it means that the school holidays align with home-country holidays.

Another factor that greatly affects school choice is availability. The United World College of South-East Asia (UWCSEA) and the Tanglin School are particularly popular and there can be three to four year waiting lists. In contrast, the International School Singapore (ISS), the Canadian School and the Overseas Family School (OFS) generally have no waiting lists. These are accepted as good schools, but can have a high turnover.

Expats moving their school-aged children to Singapore should bring report cards from the home country school and letters of recommendation as these documents can facilitate the admissions process.

**Tuition and fees:** International schools in Singapore are expensive, but most expat employers pay nearly 50 percent of school fees. Those moving abroad should stipulate an allowance of some sort as part of their contract if one doesn't seem to be initially included. Some schools organise special field trips which parents are expected to pay on top of the normal tuition fees. These trips are optional, but parents should still anticipate spending some extra money to allow students to take advantage of the experience.

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## Useful information

**Time:** GMT + 8 hours.

**Currency:** The dollar (SGD, \$ or S\$) is the official currency of Singapore. It is divided into 100 cents. You can check the latest exchange rates [here](#).

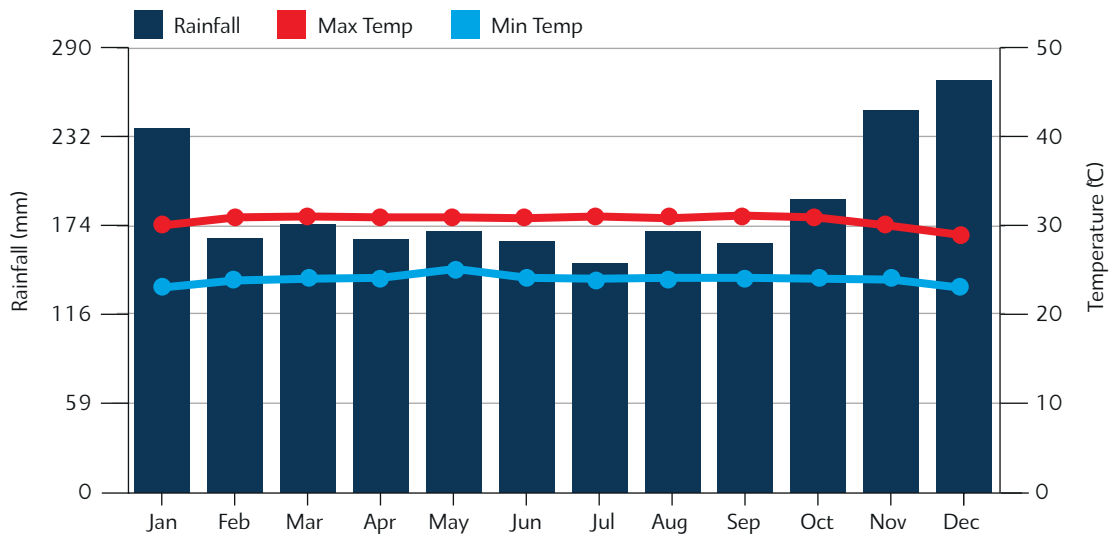
**Electricity:** The nation uses an electrical current that is 230 volts, 50Hz. Typically, a three-pin, square-shaped plug is used.

**Safety Information:** Singapore is a very safe travel destination. The Singapore government has stepped up security measures following the terrorist attacks in Bali and is committed to maintaining Singapore's reputation as a safe destination.

**Communications:** The international access code for Singapore is +65. The outgoing code is either 001, 002, 008 or 018, depending on the service provider, followed by the relevant country code (eg 001 44 for the United Kingdom). City or area codes are not used. Public phones are good for local and international calls; they take credit cards or phone cards, which can be bought at newspaper kiosks and Telecom shops. Calls made from hotels are free of any surcharges. Several local mobile phone operators use GSM 900/1 800 networks. Internet access is available at cafes throughout the city.

**Climate:** Being so close to the Equator, Singapore is hot and humid. With just two seasons, wet and dry, there is little variation to the sunny skies and heat. From November through February, the monsoon season's tropical downpours soak you through. An umbrella should never be far from hand.

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### Embassy contact details

Singapore Embassies:

- Singapore Embassy, Washington DC, United States: +1 202 537 3100
- Singapore High Commission, London, United Kingdom (also responsible for Ireland): +44 (0)20 7235 8315
- Singapore Consulate, Vancouver, Canada: +1 604 669 5115
- Singapore High Commission, Canberra, Australia: +61 (0)2 6271 2000
- Singapore High Commission, Pretoria, South Africa: +27 (0)12 430 6035
- Singapore High Commission, Wellington, New Zealand: +64 (0)4 470 0850

Foreign Embassies in Singapore:

- United States Embassy, Singapore: +65 6476 9100
- British High Commission, Singapore: +65 6424 4200
- Canadian High Commission, Singapore: +65 6854 5900
- Australian High Commission, Singapore: +65 6836 4100
- South African High Commission, Singapore: +65 6339 3319
- Irish Embassy, Singapore: +65 6238 7616
- New Zealand High Commission, Singapore: +65 6235 9966

### Useful links

Wordtravels.com has an extensive travel guide to Singapore: <http://wordtravels.com/Travelguide/Countries/Singapore>

Banking, Money and Taxes in Singapore:

- Specialist financial advisors to the expat community in Singapore and Hong Kong: [www.occia.co.uk](http://www.occia.co.uk)
- For further information on taxation in Singapore, visit the IRAS website on: [www.iras.gov.sg](http://www.iras.gov.sg)

Working in Singapore:

- [A guide to setting up business in Singapore.](#)

Shipping and Removals:

- [www.moverworldwide.com](http://www.moverworldwide.com)
- [www.intlmovers.com](http://www.intlmovers.com)
- [www.astromovers.net](http://www.astromovers.net)
- [www.linksrelo.com](http://www.linksrelo.com)
- [www.crossroads.com.sg](http://www.crossroads.com.sg)

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Bupa International is a leader in international health insurance for expatriates. Our customers have access to more than 7,500 facilities worldwide and we serve 800,000 customers spread across 190 countries. We strive to make sure you receive the appropriate treatment and service. We can offer direct settlement with Bupa recognised facilities in order to take the hassle of reimbursement away from you.

### In-house Medical Centre

Bupa International's in-house Medical Centre is at the heart of our organisation. Our doctors and nurses help the medically trained staff handle more than 8,000 mails and telephone calls from our customers every month.

The Medical Centre is available for you **24 hours a day, all year round**.

Our services include:

- Easy access to multilingual medical professionals
- Second opinion service delivered by Advanced Medical
- Appointment booking
- Direct settlement with providers
- Evacuation services

### MembersWorld

MembersWorld is an exclusive and secure website that enables our members to effectively manage their plans and get in touch with us wherever they are in the world.

On MembersWorld you can:

- View your plan
- Update personal details
- Track the progress of your claims\*
- Make payments online
- Search our international hospital directory
- Download claim forms and other useful documents
- Talk to a customer consultant via our free webchat service

*\*MembersWorld may not track claims in the USA as we use our partner here.*

You can also find us on [Twitter](#) and [Facebook](#).

### Bupa Rewards

In Bupa International we care for our customers. We have a reward programme for our members with gifts, offers, health content and news.

Contact us to discuss how we can help you.

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