



Atlas
Wealth Management



AUSTRALIAN EXPAT RELOCATION GUIDE

SINGAPORE

About Us



Atlas Wealth Management is a specialist in providing financial advice to Australian expatriates. No matter where you are based in the world, we have the experience in providing financial planning and wealth management services to the Aussie expat community.

With clients in over 18 countries it doesn't matter where you are based - in New York, Hong Kong, Dubai or London - we have the skills and expertise in ensuring that the advice that you receive is tailored to you.

We are the global financial advisers to Australian expats.

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Singapore Overview



Home to almost 20,000 Australian expats, Singapore has long been a popular destination for the Australian diaspora.

With its close proximity to Australia, welcoming culture as well as a stable economic and political landscape, Singapore offers Australians an environment that allows them to enjoy the expat lifestyle without the draw backs of a hardship posting.

Sometimes referred to as the Lion City, Singapore lies one degree north of the equator which results in their year-round tropical climate.

Founded in 1819 by Stamford Raffles, Singapore has always prided itself on its status as a trading post, which is shown in their economy today as a global commerce, finance and transport hub.

1. Where to Live

Singapore is a small island nation where neighborhoods blend into one another rather easily. With the presence of a strong and incredibly efficient public transportation system, it does not require a lot of time to get from one destination to another.

Each neighborhood boasts a different personality and culture. Below are some of the more common expatriate hubs, which tend to be more popular given several features ranging from; distance to the CBD, public transport systems, bars and cafes in the area, entertainment hubs and so on.

Expatriate Hubs

- Robertson Quay
- Holland Village
- Tanjong Pagar
- Woodlands
- East Coast
- Sentosa
- Orchard / Somerset / Novena
- West Coast

Types of Properties Available

Public Housing

Residential dwellings that are under the management of HDB (Housing Development Board). This is Singapore's version of what we would consider State or Public Housing in Australia, and can include:

- HDBs flats (Ranging from 1-room to 5-rooms)
- Executive flats

Generally speaking, the public housing is not available for expats, who are not Permanent Residents (PR) or Citizens of Singapore, to rent. It's important to note that public housing does not typically offer shared facilities such as pools or gymnasiums and is cheaper than private housing in most instances.

Private Housing

Private housing is widely available across the island for expats to rent. This include types of properties that in Australia we would refer to as units, apartments, terrace houses, townhouses or even town homes. Common types of private housing include:

- **Condominiums:** This refers to an apartment that is part of a development not managed by the HDB. Most condominiums will include shared facilities such as pools, spas, gymnasiums and other facilities; and
- **Apartments.**

Landed Properties

Given the scarcity of land in Singapore, a house is known as a landed property. Most people in Singapore will live in apartments, condominiums and HDB flats, rather than houses. Common types of landed properties will include:

- **Semi-detached:** One of a pair of landed houses joined by a common wall but not to any other dwellings.
- **Bungalows:** Free standing landed house standing on its own without sharing any common wall or roofing with other separate dwellings. It is not uncommon for a bungalow in Singapore to have a price tag attached that is north of S\$10M+.
- **Terraces:** Landed house in a row of three or more houses, joined side by side together.

Other Housing Units

There are other types of dwelling units available in Singapore, which are not as common as private condominiums. These other options include:

- **Shophouses:** A unit in a typically two to four-storey structure, attached to another unit of a similar structure and often connected to the street by a continuous covered walkway.
- **Black & White Houses:** A free standing landed house that is focused on elegant, colonial style living usually owned by the state. It can only be rented via bidding due to its popularity. Most of the black and white houses were built by wealthy immigrants who were plantation owners back in the late 1800's and early 1900's.

Finding a Property to Rent or Buy

The two most popular sources of properties to rent and buy are the following:

- **Property Guru** - <http://www.propertyguru.com.sg/>
- **St Property** - <http://stproperty.sg/>

2. Renting in Singapore

Having a place to call home is crucial. Renting a place in Singapore can be a smooth process. The first step is to hire a professional property agent in Singapore to assist you and protect your interest throughout the entire procedure. Equipped with the knowledge of Singapore, the agents are in a better position to recommend a place that suits your needs. The documents for the process would also be prepared by the agent.

It is recommended that you use one agent at a time. Property companies in Singapore have access to the same database for property listings in Singapore. Therefore, having one agent would be sufficient to prevent unnecessary confusion. However, you can start looking for another agent if the current one does not meet your standards.

Two agents are involved in the transaction. One represents tenant's intent and another acts for the landlord. Once you have chosen your home, the agent will prepare the Letter of Intent (LOI). The LOI, along with deposits, holds the property for 1 to 5 days. It is advisable to proceed with the tenancy agreement within 14 days.

Agents are paid on commission basis. It is common that the commission is equivalent to a month of rent. All agents hired should be registered and licensed from the Council of Estate Agents. Below are a **few terms** to take note of:

Diplomatic Clause

If you are no longer employed or transferred to other countries, this clause allows you to terminate the lease after 12 months by giving a 2-month notice. The security deposit will be refunded to you. Do note that most landlords only include the diplomatic clause if the lease is more than a year.

Security Deposit

The standard practice in Singapore is usually a one month rent for every year of lease. The amount of security deposit is usually stated in the Letter of Intent and payable upon the signing of Tenancy agreement. The deposit (without interest) is refunded to you when the lease ends. However, the landlord reserves the right to deduct the cost and expenses from the security deposit if the tenant breaches the Tenancy Agreement.

Term of Lease

The standard lease period in Singapore is more than 1 year, with or without the option to renew the lease. Advance notice of 2 or 3 month is normally required for the lease renewal option.

Domestic Help

Getting domestic help is only a phone call away in Singapore due to the wide array of domestic help agencies available. Domestic helpers in Singapore are mainly from neighbouring countries like the Philippines or Indonesia. The agencies facilitate the employment of domestic help with helpers that can cater to your needs. They also assist in processing work permits, medical insurance, preparing the mandatory bond required by Singapore government and most agencies guarantee a replacement should the match be unsuitable to you. To sum it all, domestic help agencies ensures that the process of getting domestic help to be smooth and fuss free. It is important to ensure that the agencies engaged are licensed and authorised by the Ministry of Manpower.

The cost of domestic helpers starts from \$600 per month with maid levy included.

Comparing Rental Prices

You can get a comparison of the latest rental prices for the areas/properties you're interested in:

- Urban Redevelopment Authority - <https://www.ura.gov.sg/realEstateIIWeb/resiRental/search.action>

3. Shopping in Singapore

Being one of the most vibrant shopping hubs in Asia, Singapore is often known as a shopper's paradise. From mega malls to atmospheric shopping streets, Singapore has got all of your shopping needs covered. An important thing to note is that brands found in the US or UK could be double the prices in Singapore. But fret not, Singapore hosts the annual Great Singapore Sale (GSS) from June to August for those wanting to grab a bargain.

Below are some of the key shopping areas depending on what you're looking for.

Location	Shopping/Heartland Malls
Central	<ul style="list-style-type: none"> - Orchard Road: 313@Somerset, Orchard plaza, Orchard Gateway, Far East plaza - Bugis: Bugis Street, Bugis+, Bugis Junction - Clarke Quay: Clarke Quay central - City Hall: Raffles City - Little India: Mustafa Centre (Open 24 hours for everything you need)
North	<ul style="list-style-type: none"> - Woodlands: Causeway Point - Ang Mo Kio: AMK Hub - Sembawang: Sembawang Shopping Centre - Yishun: Northpoint Shopping Centre - Novena: Velocity - Bishan: Junction 8
North-East	<ul style="list-style-type: none"> - Punggol: Waterway Point - Seng Kang: Compass One - Hougang: Hougang Mall, NEX - Kovan: Heartland Mall
North West	<ul style="list-style-type: none"> - Bukit Panjang: Bukit Panjang Plaza - Choa Chu Kang: Lot One, Fajar Shopping Centre - Yew Tee: Yew Tee Point
South	<ul style="list-style-type: none"> - Harbourfront: Vivo city, Harbourfront Centre
East	<ul style="list-style-type: none"> - Pasir Ris: White sands Shopping centre - Tampines: Tampines 1, Tampines mall, Century Square - Expo: Changi City Point, Expo convention halls (similar to Suntec city) - Bedok: Bedok Mall, Bedok Point

	<ul style="list-style-type: none"> - Paya Lebar: Paya Lebar Square
West	<ul style="list-style-type: none"> - Tiong Bahru: Tiong Bahru Plaza - Clementi: Clementi Mall - Jurong: JEM, Westgate, J Cube, IMM, Big Box - Boon Lay: Jurong Point

Supermarkets

Supermarkets are situated in almost every mall across the island. It supplies residents with a ready source of items for daily needs. In recent years, online supermarkets are becoming more prominent where items are delivered directly to homes for convenience. Supermarkets include:

Giant

Giant has 61 stores in Singapore operating under different formats of different sizes and selections, which are the Hypermarket, the Supermarket and the Express. Giant offers online shopping for customers to have a quick and convenient way for grocery shopping.

NTUC Fairprice

Singapore’s largest retailer serving over half a million shoppers daily with over 130 outlets. NTUC FairPrice has different brands like FairPrice Finest and FairPrice Xtra. Fairprice Finest and Xtra tend to provide a more comparative offering to the likes of Woolworths and Coles that you may be used to.

Sheng Siong

Stores are primarily located in retail locations in heartlands of Singapore. Have both ‘wet’ and ‘dry’ shopping options, including a wide assortment of live and fresh produce. This can certainly be an experience worthwhile checking out for those new to Singapore.

Cold Storage

Cold Storage has 3 brands – Cold Storage, Market Place and Jason’s The Gourmet Grocer across 61 stores that are situated island wide. Cold Storage brings quality and exclusive products from around the world to suit your needs as an expatriate. If you’re looking for that particular brand of Australian peanut butter or cracker biscuits, chances are you’ll have better luck finding it in a Cold Storage.

Mustafa Centre

At 200,000 sq ft Mustafa Centre located at Syed Alwi Road is synonymous with cheap bargains and huge crowds. It is Singapore's first **24-hour supermarket** and department store where you'll find anything from groceries, to pharmaceuticals, to jewellery, household goods, clothes, footwear and more.

Online options

With the rapid rise of online shopping across the globe, Singapore is not alone. We've seen the major chains listed above offering online grocery delivery, in addition to Redmart which can be worthwhile checking out.

Fresh Produce

Quan Fa Organic Farm

Quan Fa Organic Farm uses ecological agrarian methods of farming and abstain from the use of pesticides and harmful fertilisers to produce fresh food crops.

Address: 35 Murai Farmway Singapore 709145

Website: www.quanfaorganic.com.sg

DairyFolks

A farm that is situated in Lim Chu Kang, DairyFolks produce fresh milk with no added preservatives. They provide delivery service for their products as well.

Address: 5 Lim Chu Kang Lane 8A, Singapore 719608

Website: www.dairyfolks.com

The Organic Grocer

The Organic Grocer brings together the best organic brands from Singapore and around the world. They also provide online delivery service.

Address: 17 Mohamed Sultan Rd, Singapore 238966

Website: www.theorganicgrocer.com

Little Farms

Little Farms specialises in high quality ethically sourced produce, meats, seafood, dairy, grocery products and more. Delivery is available.

Address: 491 River Valley Road, #01-20 Singapore 248371

Website: www.littlefarms.com

Quality Meat

For meat lovers, Singapore does have a range of places that provide meat of excellent quality to satisfy your meat cravings.

Meat the Butcher

All the meats from Meat the Butcher are flown in fresh from the source and nothing is frozen to ensure a better taste and quality of the meat.

Address: 615 Bukit Timah Road, Singapore 269716

Website: <http://www.meatthebutcher.com.sg>

Huber's Butchery

Huber's is a family owned and operated business. The Huber family shares a common love for meats and an intense passion for quality. They bring superior products directly to consumers.

Address: -online only-

Website: <https://hubers.com.sg/>

The Butcher

The Butcher has an array of Australian & New Zealand wines and delicatessen products, ranging from top quality cheeses to a vast array of mustards, chutneys, sauces & dressings down to Aussie pies & sausage rolls, seafood, organic meats and barbeques, complete the picture of a one-stop shopping experience for the discerning shopper.

Address: 3 Temasek Boulevard #02-472 Singapore 038988 (restaurant)
Holland village, Parkway Parade & River Valley (Retail)

Website: <http://www.thebutcher.com.sg/>

Oh Deli

Oh Deli has an array of gourmet food products such as truffle mustard, organic extra virgin olive oils, jams, relishes, chutneys, sauces and dressings, fruit wines, etc., there is something for every foodie out there.

Address: 421 East Coast Road, Singapore 429008

Website: <http://www.ohdeli.com.sg>

The Meat Club

The Meat Club offers Singapore residents fresh, restaurant quality, Australian beef and lamb delivered to your door.

Address: -online only-

Website: <https://www.themeatclub.com.sg/>

Foodie Market Place

Foodie Market Place can be an excellent source of lower cost meats, cheese and other specialty grocery items. You can check out their locations on the island.

Address: 225 Outram Rd, Singapore 169038

Address: 313 Tanjong Katong, Singapore 437096

Website: <https://www.facebook.com/FoodieMarketPlace/>

QB Food

Fresh and frozen meats and cheeses, available for delivery.

Address: 8 Chin Bee Crescent, Jurong, Singapore, 619893

Website: <http://www.qbfood.com.sg>

Wet Markets

If you're feeling more adventurous, wet markets in Singapore offer the cheapest groceries with a special local charm to them. For locals, heading to a wet market is a daily or weekly part of life, for procuring fresh produce and dry provisions. Increasingly, it has become a destination of cultural interest for tourists, and even a choice of grocery shopping for foreigners residing in Singapore.

Tekka Market

The largest wet market in Singapore with almost 300 stalls.

Address: 665 Buffalo Rd, 1F Tekka Centre, Singapore 210665

Opening Hours: 6:30am – 5pm

Chinatown Complex Market and Food Centre

This wet market is well-stocked with Chinese cooking ingredients, and a go-to place for fish and seafood as well as exotic meats.

Address: 335 Smith Street, Chinatown Complex, Singapore 050335

Opening Hours: 8am – 12noon

Geylang Serai Market

A popular destination for ingredients typically used in Malay dishes. You can also find some Middle Eastern spices.

Address: 1 Geylang Serai, Singapore 402001

Opening Hours: 6:30am – 12noon

Tiong Bahru Market

Offers western fresh produce (such as Australian and New Zealand beef) at easily half the price of supermarkets.

Address: 30 Seng Poh Road, Singapore 168898

Opening Hours: early morning – 1pm

Marine Parade Wet Market

Conveniently located opposite Parkway Parade, it's the number one grocery stop for those living in the East. It has over 140 stalls selling everything from fresh meat to flowers.

Address: Blk 84 Marine Parade Central

Opening Hours: early morning – 12noon

Senoko Fishery Port

This is a wholesale fish market for those trawling for the freshest seafood hauled from local fish dealers, in-shore vessels, fish farms and some importers. Get there really early and gain access by exchanging your ID at the security post before entering the market place.

Address: 31 Attap Valley Road #02-29, Singapore 759908

Opening Hours: Tue to Sun, 2am – 6am

Alcohol in Singapore

Alcohol can be purchased at numerous places in Singapore, ranging from beers sold at hawker centres to convenient stores. Tax on alcohol in Singapore is at S\$88 per litre. This means that your bottle of wine that might be \$20 in Australia is likely to cost extra in Singapore.

Unlike in Australia, alcohol is accessible across most retail outlets including both grocery stores and convenience stores across the island.

Despite the convenience of getting alcohol, there are laws in Singapore that restrict the sale/purchase of alcohol between the hours of 10:30pm and 7am. Drinking is also banned in all public places from 10.30pm to 7am.

Designated Liquor Control Zones like Little India and Geylang have stricter rules due to a higher risk of public disorder associated with excessive drinking. Public drinking in such areas is banned from 7am on Saturday to 7am on Mondays. The ban also applies to the eve of a public holiday to 7am after the holiday.

The above law only applies to drinking in public and sale of takeaway alcohol. People can continue to drink at licensed premises.

4. Eating on a Budget

If you are on a tight budget, head down to a Hawker Centre, also known as a food centre. Hawker Centres are dispersed around Singapore where you can find a few in every neighbourhood. They can be either open-air or a fully air-conditioned complex that fulfils the same purpose – to provide an array of food options to put an end to your hunger.

Cooked food centre chains like Koufu, Food Republic and Kopitiam are mostly situated in shopping malls. You will be spoiled for choice with a wide variety of food available which is both economical and tasty. It's not uncommon to be able to find a meal of Singapore's famous 'chicken rice' for S\$3.

Food hygiene quality in Hawker centres is maintained at a very high standard. Grading systems are in place to motivate and promote good hygiene practices. Food stalls with grade A are deemed to be the most hygienic while it decreases down the alphabet sequence. As you wander around these Hawker Centres you'll be able to notice the grades.

Popular Food Centres

- Chinatown Complex Food Centre
- Old Airport Road Food Centre
- Changi Village Food Centre
- Tiong Bahru Market Food Centre

Hawker Centres in the CBD

- Maxwell Road Hawker Centre
- Amoy Street Food Centre
- Tanjong Pagar Plaza Market
- Lau Pa Sat
- Golden Shoe Hawker Centre
- Tiong Bahru Market

Food Blogs

Food blogs written by locals recommending the best hawker centre foods in Singapore, as well as introducing unique Singapore dishes provide vivid descriptions coupled with mouth-watering images that entice you to travel and taste these delicacies. Popular blogs include:

- <https://www.misstamchiak.com/>
- <http://www.hungrygowhere.com/>
- <http://sethlu.com/>
- <http://www.ladyironchef.com/>

5. *Kiasu* Culture

Why are there such long lines in Singapore?

Kiasu can be translated into English as the ‘fear of losing out.’ It is an Hokkien word (a dialect) where ‘kia’ stands for “afraid” and ‘su’ for “lose.”

The *Kiasu* Culture, *Kiasuism*, can be spotted in the daily lives of Singaporeans. The common places where *Kiasuism* can be easily identified are the long queues for places where there are sales, or free gifts being given out on the streets. You’ll be able to very quickly notice this in any Hawker’s Centre at a meal time when one popular dining choice will have a very long line, despite others serving what appears to be a similar dish being empty.

Using personal belongings like name cards, packets of tissue or umbrellas to ‘reserve’ (or in local lingo ‘chope’) seats is also one of the by-products of the fear of losing seats in a crowded hawker centre. Be sure to carry around your own name cards to do the same.

The *Kiasuism* culture may appear rude or opportunistic to expatriates, but it is part and parcel with Singapore’s society. Despite the negative connotations surrounding *Kiasuism*, it does have its benefits to people. *Kiasuism* acts as a source of motivation for an individual to strive and eventually be successful in what he/she does.

6. Rules of Singapore

Singapore is the safest country with the highest cost of living in Asia according to a survey by Mercer. The strict law in Singapore contributes greatly to the peace and prosperity of the nation. Despite the strict rules, with a little common sense, we as expatriates can take solace in the fact that Singapore is very safe.

Common Rules

Drink Driving

Drinking and driving in Singapore would result in disqualification of driving license for at least a year plus a maximum of S\$5,000 in fines or six months in jail for first-time offenders.

Public Order and Nuisance

Public order and nuisance refers to an act relating to offences against public order, nuisance and property. Depending on the committed act, punishments will differ accordingly.

Chewing Gum

The importation of any chewing gum into Singapore is prohibited. However, chewing gums that are prescribed or deemed as a therapeutic product under the Health Products Act are exempted from the import ban of chewing gums.

Littering, Spitting in Public

As being clean and green is part of Singapore's image, tarnishing its cleanliness image would result in punishments. For example, small items like sweet wrappers are liable for a \$300 fine while larger items like plastic bags can go up to \$1000 fine or Community Work Order of up to 12 hours.

Narcotics Offence

Singapore treats narcotic offences seriously. Trafficking of drugs above a threshold amount is warrant for mandatory death penalty.

Racial Slurs

As racial harmony plays a crucial part in Singapore's society, racist acts are not tolerated. Punishments include imprisonment, fines or both.

Smoking

Smoking is prohibited in certain areas in Singapore. The smoking prohibition currently covers all indoor places where the public congregates, outdoor public facilities, like fitness areas, sports courts, and playgrounds, multi-purpose halls, pedestrian overhead bridges, covered walkways and link ways, hospital outdoor compounds, a five-meter perimeter around bus shelters, and common areas of residential buildings. This prohibition was put in place to ensure a safe, healthy, and clean environment for the public, safeguarding people from the harmful effects of second-hand smoke. Thankfully, the law also requires signage and other such measures to ensure that the public is well informed.

7. Singapore's Medical System

Insurance solutions in Singapore for expatriates can be received through work or purchased independently. However, insurance for expatriates is rather costly in Singapore. Luckily, there are global insurance companies that devices packages for expatriates to meet their needs at a much more affordable price. Coverage differs for each company, but it is advisable to obtain one from a reputable, comprehensive and worldwide provider.

BUPA

BUPA provides international private medical insurance for Australian expatriates. The plans are tailored to ensure that Australian expatriates have peace of mind regarding health insurance. They can cover individuals, families and company employees.

AXA

AXA offers a comprehensive Health insurance plan, known as GlobalCare, which offers optimal worldwide coverage for hospitalisation, outpatient treatments, maternity expenses, vaccinations, dental, optical expenses and beyond.

MSIG

MSIG offers insurance plans that are tailored for expatriates. It has high cover limits of up to S\$3 million to cater to the different lifestyles of individuals.

Cigna

Cigna offers international individual plans that are split into three level of coverage. This offers flexibility in plans that can be catered to your needs as an expatriate.

InterGlobal

InterGlobal is an award-winning provider of international private medical insurance (IPMI). They provide tailored medical care cover to thousands of people in many locations around the world. In Singapore, InterGlobal offers the UltraCare insurance plans for expatriates in Singapore. They are specifically designed to accommodate globally mobile clients.

Types of insurance

With different type of Insurance tailored to your needs, it can safeguard you and your family during rainy days, ensuring a peace of mind even after an unfortunate event.

Life Insurance

Life Insurance provides you and your family with security and peace of mind in knowing that your ongoing financial obligations can be met, should the unforeseen occur. If you have family, and those in your life that you care about, then life insurance is an important consideration for you. It does not need to be expensive.

Critical Illness Insurance

Critical Illness Insurance, otherwise known as Trauma Cover, provides a lump sum payment should you be diagnosed with a critical illness. The pay-outs occur regardless of whether the critical illness affects your ability to work. The news of such an unforeseen illness can be painful enough without having the additional burden of not being able to afford treatment or to meet your family's ongoing living expenses.

Health Insurance

International Health Insurance is designed to cover your health and medical expenses while you're living abroad. As an expat, it's important that you have the right health insurance policy covering you overseas. Medical expenses such as outpatient care, dental care, maternity, emergency evacuations, ambulance transportation or other costs can add up quickly so it's important to be certain you're protected before an unforeseen event occurs.

Income Protection Insurance

Income Protection Insurance is a policy that will pay you a gross monthly income if you were unable to work due to an illness or injury. Our most valuable asset in life is time, and our ability to generate an income over time. With the option to insure up to 75% of your monthly income, an income protection insurance policy is an important part of the strategy for you to consider.

Total & Permanent Disablement Insurance

Total & Permanent Disablement (TPD) Insurance provides you with cover should you be unable to work because of disability. TPD Cover will provide you with a lump sum

pay-out if you are to become totally and permanently disabled. TPD Cover is often added as an inexpensive 'rider' to an existing life insurance policy and can be covered without your superannuation fund. This provides both peace of mind and certainty that your long-term financial goals would not be disrupted by an unforeseen event.

Need to calculate for you financial needs? Head over to the link below for financial calculators for the respective insurance:

<http://bit.ly/AEGinsurancecalc>

8. Getting Around in Singapore

Driving Own Vehicle

It is very expensive to own and drive a car in Singapore due to land scarcity. To manage growth in the number of vehicles on the road, the government has implemented a range of measures to manage car ownership and usage. These include the Certificate of Entitlement (COE), Vehicle Quota System (VQS), road taxes and Electronic Road Pricing (ERP). All motor vehicles must be registered with the Land Transport Authority (LTA) and all drivers must possess a valid Singapore driving licence to drive. This means that on average, it costs at least 4 times as much to have a car on the road in comparison to Australia prices.

Taxis

Taxis are readily available in Singapore for hire. Taxi roof signs illustrate the availability of taxis by showing empty taxis with (green) 'TAXI' and occupied taxis with (red) 'HIRED'. This allows customers to both spot and know the taxi's availability at a distance. Taxis in Singapore charges rides using a meter and have a starting fare of slightly more than \$3 (this can vary with different taxi companies). At the time of writing, compared to most taxis in Australia, an average trip in Singapore will cost approximately 1/3 of the fare.

For more information on taxi fare, please visit: <http://www.taxisingapore.com/taxi-fare/>

Taxi Cab Hotline	
Dial-A-Cab	6342 5222
Comfort Taxi / CityCab	6552 1111
SMRT Taxis	6555 8888
TransCab	6555 3333
Premier Taxis	6363 6888
Prime Taxi	6778 0808
Yellow-Top Taxi	6293 5545

Uber and Grab

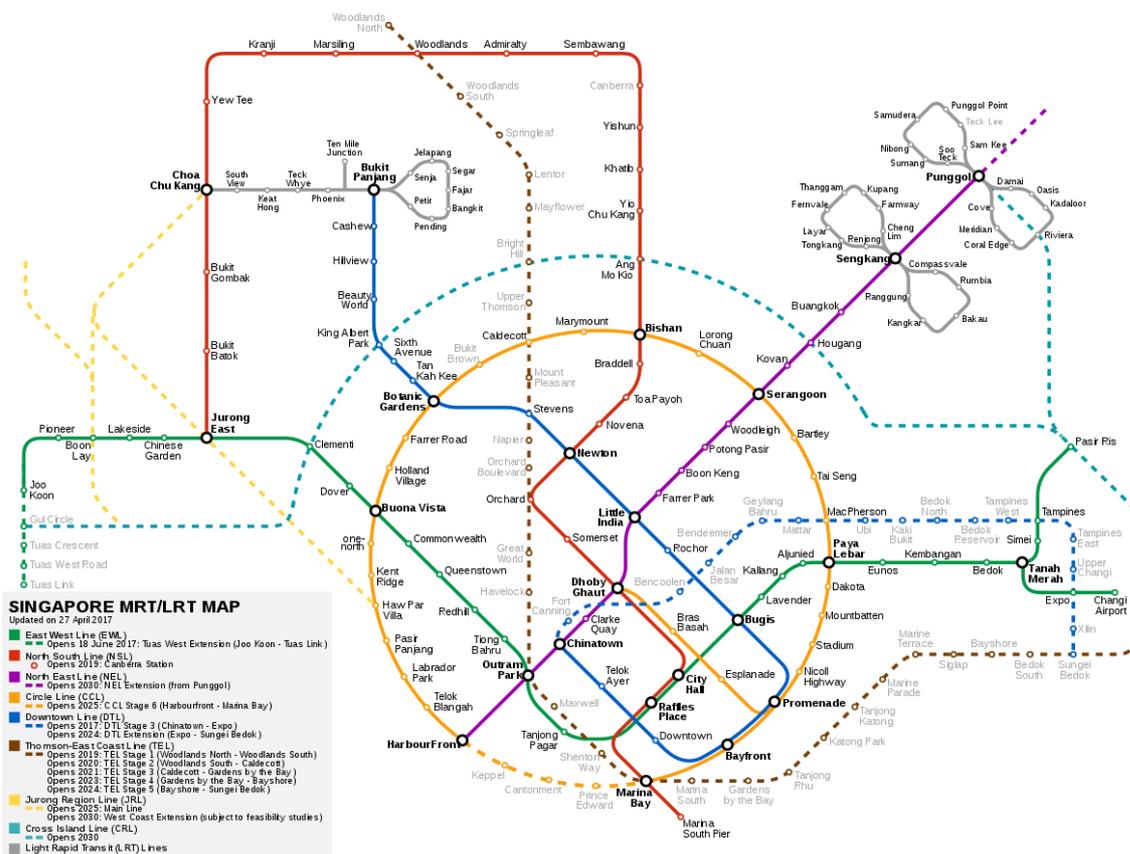
Besides taxis, private hire services like Grab and Uber are both widely used in Singapore and usually cheaper than using a standard taxi. The main difference between taxis and a private hire service is that private hire service only caters to

bookings, while taxis can pick up customers by the side of the road at call. Private hire services charge by the distance of a trip rather than using a meter.

Uber or Grab provides ride-sharing, carpooling and various options for getting around via their mobile apps.

Trains – MRT

MRT (Mass Rapid Transit) is a train service that branches across Singapore. Each station is approximately 2 minutes apart. The MRT provides a very efficient transport service and is kept relatively clean to ensure that commuters have a pleasant ride. Trains are readily available and during working hours on weekdays it's highly unlikely you would have to wait more than 5 minutes for a train.



By Aforsl. - Own work., CC BY-SA 3.0, <https://commons.wikimedia.org/w/index.php?curid=31339406>

Different routes, depicted by different coloured lines, aid to increase the efficiency of the MRT network. There are helpful signs and maps are available at every station to ensure commuters reach their desired destination. Above is a picture of the intricate MRT map.

Buses

There are more than 300 bus services in Singapore. These bus services extend into residential areas that are not covered by the MRT services. Residents often use them to connect to MRT stations.

Bus stops have helpful signs that display routes of buses to allow commuters to plan their journey in advance and ultimately ensure they reach their destinations. Routes of bus services can also be found on their websites. When the bus approaches the bus stops, commuters have to flag the bus to ensure that they stop at the bus stop.

There are also numerous apps that you can download that will provide both the shortest and/or fastest public transport route to your destination.

Payment

Payment by taxis or private car services are made via cash, credit card or via their app. If you only have credit cards available, for some taxis, it's best to check if they accept cash before hopping in. In general, red colour taxis accept cash only. Tipping is not necessary or common in Singapore.

Payment for bus and MRT services is done via an EZ-Link card. In both transport systems, tapping of the card would grant you access to the stations or bus. Fares will be deducted from the EZ-Link cards. Payment by cash is also available if you forget to bring the EZ-Link card. Machines are available to aid in topping your EZ-link cards, or you can simply approach the control stations that are situated in every MRT stations or Bus interchange.

Useful Apps

Apps to help you navigate around Singapore:

Taxi	Public Transport
<ul style="list-style-type: none"> - Grab - Uber - ComfortDelGro 	<ul style="list-style-type: none"> - Explore Singapore MRT Map - bus@sg - Citymapper - Street Directory

9. Working in Singapore

Singapore is a bustling business hub with more than 7,000 multinational companies in the country. Foreigners that intend to work in Singapore must have a valid pass.

Working permits

Employment Pass (EP)

The Employment Pass allows foreign professionals, managers and executives to work in Singapore. Candidates need to earn at least \$3,600 a month and have acceptable qualifications. This amount can differ depending on your qualifications and industry.

Personalised Employment Pass (PEP)

The Personalised Employment Pass is for higher-income earning Employment Pass holders and overseas foreign professionals. It is not tied to an employer and offers greater flexibility than an Employment Pass.

S Pass (SP)

The S Pass allows mid-level skilled staff to work in Singapore. Candidates need to earn at least \$2,200 a month and have the relevant qualifications and work experience.

Dependent's Pass (DP)

The Dependant's Pass allows spouses and children of Employment Pass or S Pass holders to join them in Singapore. Find out which family members are eligible and how to apply for the pass. If your spouse doesn't intend to work in Singapore, you can apply for them to have a Dependant's Pass and stay with you in Singapore.

For more details, please visit: <http://www.mom.gov.sg>

10. Education in Singapore

Education in Singapore is broadly split into three categories; public, private and international schools. Parents should weigh the pros and cons of different options before enrolling their children.

Public Schools

Public schools in Singapore are supported by the Ministry of Education (MOE) of Singapore. It is important to note that priorities are given to locals in terms of enrollment in public schools. The best schools in Singapore have a longer waitlist resulting in increased difficulty in enrolling. Expatriate children can still apply to enroll in public schools, but the availability is extremely limited. Apart from the perks of a well-established education system, the school fees are rather affordable, ranging from \$20 to \$150 per month for international students. The school fees increase as the student progress up the education ladder. Do note that corporate punishments are legal and employed in Singapore.

Private schools

Apart from public schools, private institutions are available for education in Singapore. Private schools conduct their own admission/enrolment exercises. These schools normally make announcements in the media or brochures on the courses they offer and the enrolment dates. Most private schools have their own academic schedules, granting options to cater to your needs. Private schools have a good reputation in Singapore, with some having higher standards than others. The school fees for private schools, however, are rather high. International schools fall under the umbrella of private schools in Singapore. Most international schools follow the International Baccalaureate (IB) curriculum while some retain the system that is used in their country of origin.

Listed below are few international schools that are more apt for Australian expatriate's due to their alignment of academic schedules with Australia's schools:

Australian International School

1 Lorong Chuan Singapore, 556818
+65 6653 2958
ais.com.sg

Avondale Grammar School

318 Tanglin Road, Phoenix Park Singapore, 247972

+65 6258 8544

www.avondale.edu.sg

GEMS World Academy (Singapore)

2 Yishun Street 42 Singapore, 768039

+65 6808 7300

www.gwa.edu.sg

Melbourne Specialist International School (MSIS)

75C Loewen Road, Loewen Gardens Singapore, 248853

+65 6634 889

www.msis.edu.sg

Comparison of other International Schools

To compare the various International Schools in Singapore, visit:

<http://isl.com.sg>

Estimated school fees

The estimated school fees for International Schools range between \$10,000 to \$50,000 per annum depending on the level of education required.

11. Personal Finances in Australia

Moving to and working in Singapore can be one of the most financially rewarding decisions you'll make in your lifetime, but it takes some prior planning to ensure that your finances at home are in order.

For many Australian expatriates who decide to move offshore, they unfortunately either forget to sort out their Australian finances or simply make the assumption that all is in order without obtaining professional advice. With the right advice, you can ensure that you have peace of mind and can genuinely make the most financially of your time offshore.

Superannuation

There are a number of considerations when it comes to your superannuation as an expatriate, and given it is one of the most tax-efficient retirement savings vehicles we have as Australians, it would be foolish to simply ignore it. You should consider whether you're in the right, whether your investments suit your risk profile, whether you should contribute to your super or not and whether your fund is even compliant.

Insurance – Life, TPD, Trauma and Income Protection Cover

Unfortunately, many Australian expatriates are paying insurance premiums for cover that would not actually provide any benefit to them in the event of a claim. This is all due to the fact that they've not done their due diligence to ensure that they would be covered as a non-resident. Whether you're holding insurance cover through your superannuation fund or privately, consider whether your cover is optimal with your new living arrangements.

Investments – Shares, Managed Funds and Other Portfolios

There are a number of tax implications when it comes to moving overseas for your shares, managed funds and other liquid investments. By making smart decisions early, this could allow you to invest in Australian shares as a non-resident without the need to pay capital gains tax.

Margin Loans

If you have a margin loan and you're considering moving offshore, or already have, it's important to recognise that the interest charged may no longer be tax deductible.

While it may have been beneficial while you were being paid a salary in Australia, this may no longer be the case.

Property – Your Home and Investment Property

Should you rent out your home when you move abroad or simply sell it? What are the cash flow implications for your existing properties when you move offshore? Will the tax deductions alter your cash flow when you move abroad? There are a number of important considerations when it comes to your property, both at the time of your move and ongoing, so it's important that you address these sooner rather than later.

Owning a car

It is not advisable to own a vehicle in Singapore backed by two reasons. Firstly, Singapore is a heavily connected island with efficient MRTs and buses which allow you to have access to almost everywhere in Singapore. You can travel from one end of Singapore to another in less than two hours. Secondly, Singapore is one of the most expensive cities for car ownerships. Apart from paying for the car, owners must pay additional for COE (Certificate of Entitlement) which dramatically increases the affordability of a car. To put the situation into perspective, owning a modest family car would cost more than \$100,000.

If you still think that owning a private transport is crucial for you, a more affordable option would be having a long-term lease for cars.

12. Taxes

Taxes in Singapore are administered by the Inland Revenue Authority of Singapore (IRAS). The system of taxes is well-regulated with easy-to-follow instructions for taxpayers. All expatriates have to pay taxes in Singapore. If your stay in Singapore is equal to or at least 183 days a year, you are considered as a tax resident. Personal income taxes in Singapore are on a progressive basis. This means that tax increases when you earn a higher income. Items that are taxable include salaries, bonuses and employment benefits such as housing and stock options. Tax reliefs are applicable to tax residents. For non-residents, they are taxed only on the income derived in Singapore and does not receive tax.

For more information, please visit: <https://www.iras.gov.sg/>

Here are the marginal tax rates for the 2017 financial year in Singapore.

Resident Tax Rates (YA 2017)

Chargeable Income	Income Tax Rate (%)	Gross Tax Payable (\$)
First \$20,000	0	0
Next \$10,000	2	200
First \$30,000	-	200
Next \$10,000	3.50	350
First \$40,000	-	550
Next \$40,000	7	2,800
First \$80,000	-	3,350
Next \$40,000	11.5	4,600
First \$120,000	-	7,950
Next \$40,000	15	6,000
First \$160,000	-	13,950
Next \$40,000	18	7,200
First \$200,000	-	21,150
Next \$40,000	19	7,600
First \$240,000	-	28,750
Next \$40,000	19.5	7,800
First \$280,000	-	36,550
Next \$40,000	20	8,000
First \$320,000	-	
In excess of \$320,000	22	44,500

Source: www.iras.gov.sg

Corporate Tax Rates

For corporate tax rates after year 2010, it will be at 17%. Here are the tax exemption/rebates:

Partial tax exemption for companies

Chargeable Income	% exempted from Tax	Amount exempted from Tax
First \$10,000	@75%	=\$7,500
Next \$290,000	@50%	=\$145,000
Total \$300,000		=\$152,500

Tax Exemption scheme for new start-up companies

Chargeable Income	% exempted from Tax	Amount exempted from Tax
First \$100,000	@100%	=\$100,000
Next \$200,000	@50%	=\$100,000
Total \$300,000		=\$200,000

YA 2017

Companies will be granted a **50% Corporate Income Tax Rebate** capped at \$25,000.

YA 2018

Companies will be granted a **20% Corporate Income Tax Rebate** capped at \$10,000.

Tax on Investment Income and Capital gains.

Investment incomes derived from Singapore	
Exempted from Income Tax	<ul style="list-style-type: none"> • Interest from debt securities • Annuities • Discount from debt securities with a tenure with a year or less • Distribution from unit trusts • Real Estate Investment trusts • Income from any life insurance policies
Taxable	<ul style="list-style-type: none"> • Gains from trading in properties • Rental Income • Unit trusts from individual through a partnership in Singapore or carrying on of a trade, business or profession. • Financial instruments held as trading assets. <p>Criteria to be deemed to trade properties:</p> <ul style="list-style-type: none"> • Frequency of transaction (buying and selling of properties) • Reasons for acquiring and selling • Financial means for long term holding of property • Holding period

13. Setting Up Your Banking

One of the essential things an expatriate need to do in Singapore is to get their banking account up and running smoothly.

For expatriates, these are the basic items that you would need:

1. Passport/Relevant pass issued by ICA (Immigration and Checkpoint Authority of Singapore)
2. Proof of address (within last 3 months). For example, utility bill, telephone bill, etc.

Banks

It is recommended to set up two bank accounts. One would be an international bank to keep your money from Australia, for example, NAB and ANZ. This is usually cheaper than using a non-bank remittance service and there is a possibility of better exchange rates. Another bank account should be from a local bank. The local bank is important for daily transactions like withdrawals. Banks like DBS and OCBC is recommended due to the accessibilities of ATM's.

Expatriate banking services are available at local banks like DBS which have specific financial products that can cater to your specific needs. One example would be the Multiplier Accounts where foreign currencies and SGD can be in the same deposit account.

Credit Cards

Credit cards are commonly used and widely accepted in Singapore, providing convenience for payment purposes. Credit cards eligibility for foreigners starts at an annual income of \$45,000 for local banks like OCBC and DBS. The smart usage of credit cards comes certain benefits like dining perks, discounts and earning cash rebates. The rewards of credit cards differ slightly in different banks.

14. Sightseeing in Singapore

Scenic locations

Gardens by the Bay

Gardens by the bay is a large and beautiful garden that exhibits a variety of flora and fauna. It is designed to be interactive, which allows visitors to not only take in breathtaking views but also learn something from the visit.

Sentosa

Situated within 15 minutes from the central business and shopping districts, Sentosa Island is home to an exciting array of themed attractions, award-winning spa retreats and resort accommodation, alongside lush rainforests, golden sandy beaches and luxury residences. If you are looking for some peace and tranquillity away from the bustling city, Tanjong Beach, located in Sentosa, is a worthy place to visit. Sentosa also provides alternative ways to sightsee using attractions like the luge and Fort Siloso Skywalk.

Singapore River

The Singapore river is a historic landmark of Singapore. Singapore River cruises are available to take you along the heart of the city and learn about the history of Singapore. To top it off, there is a myriad of wine and dine experiences along the Singapore River to complete the Singapore River experience.

Singapore Flyer

Marina Bay's giant, 42-storey, 165m observation wheel continues to pull a mix of tourists and locals who come for the breathtaking, 360-degree views of the city available from one of 28 air-conditioned, UV-protected capsules.

Rooftop Views

1Altitude

1-Altitude is the world's highest rooftop bar providing a 360-degree bird's-eye view of Singapore. Located on the 63rd floor of One Raffles Place.

CÉ LA VI Sky Bar

Located 57 floors above the iconic Marina Bay Sands, at the al fresco area of CÉ LA VI Restaurant, the SkyBar is an oasis overlooking a 360-degree panorama of Singapore.

New Asia Bar

Perched on the 71st floor of Swissôtel The Stamford, enjoy the panoramic views of Singapore at New Asia Bar. It has been named one of the best "50 Bars in the World".

Hiking Trails

Southern Ridges

The Southern Ridges is a 10km route that connects different parks together to provide a refreshing and relaxing escape from the city life. The trail includes iconic structures like the Henderson Waves and simple, yet thrilling nature walks like the Forest walk.

OCBC TreeTop Walk

The TreeTop Walk is the highlight of several long trails. It is the first of its kind in Singapore and in the region. A suspension bridge is connected from two highest points in MacRitchie allowing a magnificent overview of the plants and animals in the forest canopy.

Top Attractions

Find a list of the top 50 attractions in Singapore, plus many other great discoveries.

<http://thesmartlocal.com/attraction/c/allattractions>

15. Australian Groups in Singapore

ANZA

Australian and New Zealand Association (ANZA) is the premier association in Singapore for social and sporting activities for Australian and NZ expatriates. Whether you're looking to get your children involved in netball, soccer, football (yes, the real football – AFL), or you're looking for special interest groups such as the ANZA Investor or Photography Group, you can find it all here.

We'd certainly recommend checking out some of their social events and take the opportunity to learn from other expatriates who've made the move.

www.anza.org.sg

AustCham – Australian Chamber of Commerce

AustCham is the premier business networking association for Australian expatriates operating in Singapore, and we would certainly recommend attending their networking events. With regular events connecting business professionals, as well as their famous 'Wine & Cheese' nights, these events are not to be missed for those looking to meet like-minded Australians in Singapore.

You can join and find out more: www.austcham.com.sg

Australian Alumni Society (AAS)

The Australian Alumni Society is for all those who have graduated or attended a university in Australia, so their events draw a diverse crowd, and are well worth attending. With regular and inexpensive networking events, this can be a great opportunity to meet both expatriates and locals from a wide range of sectors.

Find out more: www.aas.org

16. Expat Forums for Women

There are several private Facebook forums designed to help expat women make new friends, find out more information about Singapore and get settled quickly. These forums are a community that provide a wealth of knowledge and can be found by searching Facebook groups. To have the best experience, ensure you read all the group rules before participating.

Real Singapore Expat Wives

The largest community of expat women with approximately 20,000 members.

Singapore Expat Wives Classifieds

A sub-group of the above, designed for expat women to buy, sell and trade goods. A great place to purchase second-hand household goods if you're just settling in.

Seasoned Singapore Expat Women

For those who have been in Singapore for 3 years and above.

Singapore Expat Gal Pals

For those looking to make some new friends.

Coffee & Chat Singapore

Those women who want to meet up on a Thursday for a coffee and chat – and meet some other expat women in Singapore.

Expats Making a Difference in Singapore

Female expats who want to dip their hand into some community service.

Singapore Expat Job Seekers

For men and women expats who are looking for a job in Singapore.

17. Singlish – Understanding the Local Lingo

Colloquial Singaporean English, or better known as Singlish, is a way the locals use to communicate. Singlish is built on British English with words of different languages like Malay, Mandarin, Hokkien, Cantonese inserted into English sentences. This is often puzzling for new expatriates.

Singlish is coined as local lingo that make sentences shorter and more direct. It has slowly become an unofficial Singaporean identity due to its convenience of getting messages across using inserted words of different languages. It is common for expatriates to adopt Singlish overtime. Here are some most used examples:

Word	Meaning	Situational Use
Lah/Leh/Mah	Suffix to add emphasis to a sentence	<i>John:</i> Jane, I am heading off. Are you tagging along? <i>Jane:</i> Wait for me <i>leh</i> , I have to get something.
Wah Lau/ Wah Piang	Expression of shock.	<i>John:</i> Looks like we have to take a longer route to reach your destination. <i>Jane:</i> <i>Wah Lau!</i> I am going to be late!
Siao	Crazy	<i>John:</i> I jogged for 21km yesterday after work. <i>Jane:</i> You <i>siao</i> ah?
Chope	Reserve	<i>John:</i> Have you found a seat at the hawker centre? <i>Jane:</i> I <i>choped</i> the seat with my name card already. Let's go.
Makan	Eat	<i>John:</i> The food you ordered looks delicious! <i>Jane:</i> Time to <i>makan!</i>
Blur	Characteristic of someone slow to catch on	<i>John:</i> Sorry I am late. I took the wrong bus. <i>Jane:</i> <i>Wah Lau</i> , why you so <i>blur</i> ?
Shiok	Delightful	<i>John:</i> Have you tried the iced tea from this shop? <i>Jane:</i> Yes! It is damn <i>shiok!</i> (very good)
Sian	Bored	<i>John:</i> How was the lecture? <i>Jane:</i> Very <i>sian</i> . I almost fell asleep!
Angmoh	Describes Westerners/Caucasian	<i>John:</i> I just made an Angmo Friend!

17. Public Holidays in Singapore

New Year's Day

There will be countdown parties in various locations in Singapore.

Chinese New Year

Most important holiday for the Chinese. It is defined to be the first day of the first month of the traditional Chinese lunar calendar (usually around late January-February each year).

Good Friday

Labour Day

A celebration for the mark of solidarity amongst workers and honour workers and their contributions to the country.

Vesak Day

It is celebrated by Buddhists in Singapore and around the world to mark the birth, enlightenment and death of Buddha.

Hari Raya Puasa

A celebration at the end of the Ramadan month of fasting. It is also known as the festival of Eid or as Hari Raya Aidilfitri.

National Day

A celebration of the Independence of Singapore from Malaysia on 9 August 1965.

Hari Raya Haji

It is celebrated by Muslims around the world to commemorate Ibrahim's willingness to be obedient to Allah and to sacrifice his own son, Ishmael, but Allah provided a ram as a substitute for the sacrifice.

Deepavali

Deepavali, also called “Diwali” is the most important of all Hindu festivals and is celebrated by Hindus worldwide every year, including the five percent or so of Singaporeans who follow Hinduism. It is also known as the “Festival of Lights”.

Christmas Day

In Singapore, Christmas Day is celebrated on a large scale even though only one-sixth of the resident population is Singaporean.

Holiday	Date	
	2017	2018
New Year’s Day	01 JAN	01 JAN
Chinese New Year	28 JAN	16 FEB
	29 JAN	17 FEB
Good Friday	14 APR	30 MAR
Labour Day	01 MAY	01 MAY
Vesak Day	10 MAY	29 MAY
Hari Raya Puasa	25 JUN	15 JUN
National Day	09 AUG	09 AUG
Hari Raya Haji	01 SEP	22 AUG
Deepavali	18 OCT	06 NOV
Christmas Day	25 DEC	25 DEC

*If public holidays that falls on a Sunday, it will be celebrated on the following Monday

18. Emergency Contacts in Singapore

Contact Details	
Ambulance and Fire	995
Police	999
Non-Emergency Ambulance	1777
Australian High Commission Singapore	+65 6836 4100 http://singapore.embassy.gov.au/
Hospitals 24-hour / Emergency / Accident & Emergency (A&E)	
Alexandra Hospital	6472 2000 (general enquiries)
Changi General Hospital	6788 8833 (24hr general)
Parkway East Hospital	6377 3737 (24hr hotline) 6344 7588
Gleneagles Hospital	6473 7222 (general)
KK Women's & Children's Hospital	6293 4044 (24hr general) 6394 1199 (gynaecological, obstetric, women's 24-hr clinic) 6394 1177 (Children's A&E)
Khoo Teck Puat Hospital (Yishun)	6555 8000 (general)
Mount Alvernia Hospital	6347 6210 (24hr clinic & emergency) 6347 6688 (24hr general)
Mount Elizabeth Hospital (Novena)	6933 0100 (A&E) 6933 0000 (general)

Mount Elizabeth Hospital (Orchard)	6731 2218 / 6731 2219 (A&E) 6737 2666 (general)
National Neuroscience Institute of Singapore Pte Ltd	6357 7153 (general) 6256 6011 (after office hours)
National University Hospital	6779 5555 (24hr general) 6772 5000 (emergency)
Ng Teng Fong General Hospital (Jurong Health)	6716 2000 (24hr general enquiries)
Raffles Hospital	6311 1111 (24hr general) 6311 1555 (A&E)
Institute of Mental Health/Woodbridge Hospital	6389 2222 (24hr hotline)
Singapore General Hospital	6321 4311 (A&E) 6222 3322 (24hr general)
Singapore National Eye Centre	6227 7255 (general)
Tan Tock Seng Hospital	6256 6011 (24hr general) 6357 8866
Thomson Medical Centre	6350 8812 (24hr clinic)

Contacts

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