

# baby bonus



婴儿花红 Bonus Untuk Bayi குழந்தை போனஸ்

*Singapore. A Great Place for Families.*



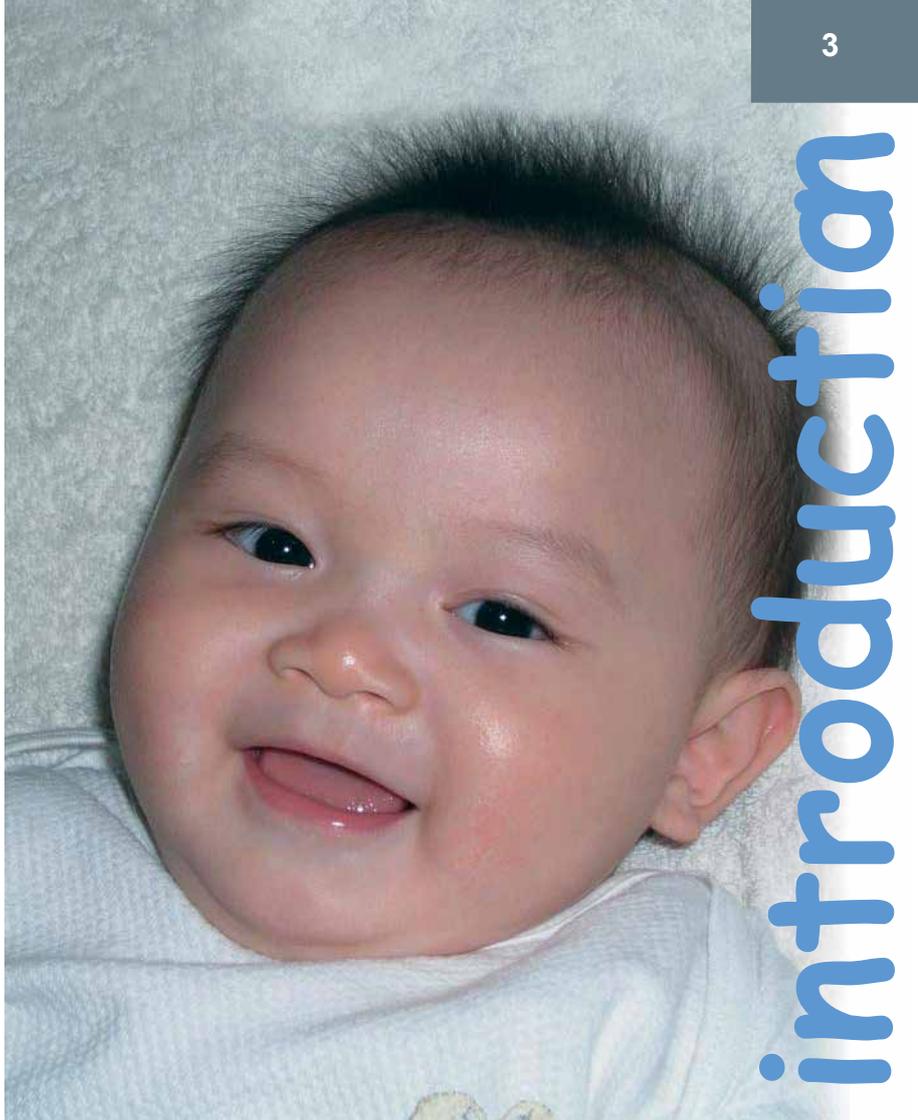
## Child Development Co-savings (Baby Bonus) Scheme

Introduction	03
Eligibility Criteria	04
Baby Bonus Benefits	05
Joining the Baby Bonus Scheme	06
Cash Gift	09
Child Development Account	10
Frequently Asked Questions	13

**C**hildren bring joy to the family. The Baby Bonus Scheme which was introduced on 1 April 2001, supports parents' decision to have more children by helping to lighten the financial costs of raising children. The Baby Bonus Scheme consists of a cash gift and a Government co-matching contribution in the Child Development Account (CDA).

As part of the Marriage and Parenthood Package 2013, the cash gift quantum for children born on or after 26 August 2012 will be increased and the payment schedule has been revised and shortened to within the child's 1st year.

From 1 January 2013, the CDA has also been extended by 6 years to 31 December of the year the children turn 12 years of age. This extension is applicable to children born on or after 1 January 2006. Parents of children with existing CDAs will thus have 6 more years to save to the co-savings cap, and use the CDA funds for the child and his/her siblings.



## ELIGIBILITY CRITERIA

A child is eligible for the Baby Bonus if he or she is:

- a. born on or after 26 August 2012 or whose Estimated Delivery Date is on or after 26 August 2012;
- b. a Singapore Citizen or becomes a Singapore Citizen<sup>1</sup>;
- c. born alive to the mother<sup>2</sup>; and
- d. the mother is lawfully married to the child's father.

*For children born on or after 1 Jan 2006 but before 26 Aug 2012, please refer to our website at [www.babybonus.gov.sg](http://www.babybonus.gov.sg) or the enclosed Terms & Conditions for the eligibility criteria.*

*Parents whose children do not meet the criteria can write in to the Ministry of Social and Family Development (MSF), Baby Bonus & Adoption Branch, should they subsequently become eligible.*

Note:

<sup>1</sup>The amount of cash gift and/or matching Government contribution may be pro-rated according to the date of the child's citizenship if the child is not a citizen by birth.

<sup>2</sup>As long as a child is born alive (i.e. not a stillbirth), it will be counted as a live birth. Children who are not Singapore Citizens and stepchildren are not considered in the counting of birth order.



## BABY BONUS BENEFITS

Your child born on or after 26 August 2012 (or whose Estimated Delivery Date is on or after 26 August 2012) will enjoy benefits under the Baby Bonus Scheme as shown in Table 1.

**Table 1: Total Baby Bonus Benefits for Child born on or after 26 August 2012**

Child Order	Cash Gift from Government	Maximum Government Co-matching Contribution in Child Development Account (CDA)	Total
First	\$6,000	\$6,000	Up to \$12,000
Second	\$6,000	\$6,000	Up to \$12,000
Third	\$8,000	\$12,000	Up to \$20,000
Fourth	\$8,000	\$12,000	Up to \$20,000
Fifth and beyond	NA	\$18,000	Up to \$18,000

*For children born on or after 1 Jan 2006 but before 26 Aug 2012, please refer to our website at [www.babybonus.gov.sg](http://www.babybonus.gov.sg) or the enclosed Terms & Conditions for the Baby Bonus Benefits.*

## JOINING THE BABY BONUS SCHEME

### Baby Bonus One-Stop Service

When you **register the birth of your child** at the hospital or the Immigration & Checkpoints Authority (ICA), you can, **at the same time**, submit your particulars to MSF to receive the Baby Bonus. A Baby Bonus kit may be given to you by the hospitals<sup>3</sup> as early as pre-admission registration for the delivery of your child, so that you have enough time to go through the information and fill up the forms at your convenience.

Upon receiving your properly completed forms, MSF will **verify your child's eligibility** and notify you by post of the outcome. If your child is eligible for Baby Bonus, the **first cash payment** will be credited into your nominated bank account within 3 weeks.

Note:

<sup>3</sup>The hospitals offering the one-stop service include Gleneagles Hospital, KK Women's and Children's Hospital, Mount Alvernia Hospital, Mount Elizabeth Hospital, National University Hospital, Parkway East Hospital, Raffles Hospital, Singapore General Hospital and Thomson Medical Centre.

### What you need to do

You can follow these 4 easy steps:

1. **Read** the information in the Baby Bonus kit carefully.
2. **Complete** the forms.
3. **Register** the birth of your child.
4. **Submit** the forms and supporting documents during birth registration.



## What you need to bring during birth registration

Besides the documents required for birth registration, please bring along the following documents for Baby Bonus:

- a. Completed Form BB. **Important** : Please check with your bank for the correct bank and branch code of the account to receive the cash gift;
- b. Completed CDA application form of either OCBC Bank or Standard Chartered (applicable if you are a Singapore Citizen or Permanent Resident and the parent of the child. If you are a foreigner or a third party trustee, do not submit the CDA application form. MSF will write to you regarding the opening of the CDA);
- c. Bank book or latest original bank statement of the parent or a nominated third person into whose account the cash gift is to be deposited **and** 2 copies of the bank book (page with account number and name) or latest bank statement; and
- d. Copy of Singapore citizenship certificate of mother, if applicable (i.e. if mother is not a citizen by birth).

### Additional Documents for Submission

- a. Forms BB: Attach a copy of mother's citizenship certificate (if applicable) and a certified copy of your bank book/bank statement; and
- b. CDA application form: Attach certified copies of your NRIC, your child's birth certificate and your bank book/bank statement.

Please read the Terms and Conditions enclosed in the Baby Bonus kit before you submit the Baby Bonus forms. You should submit the forms as soon as possible after your child's birth or before your child turns 12 years of age.

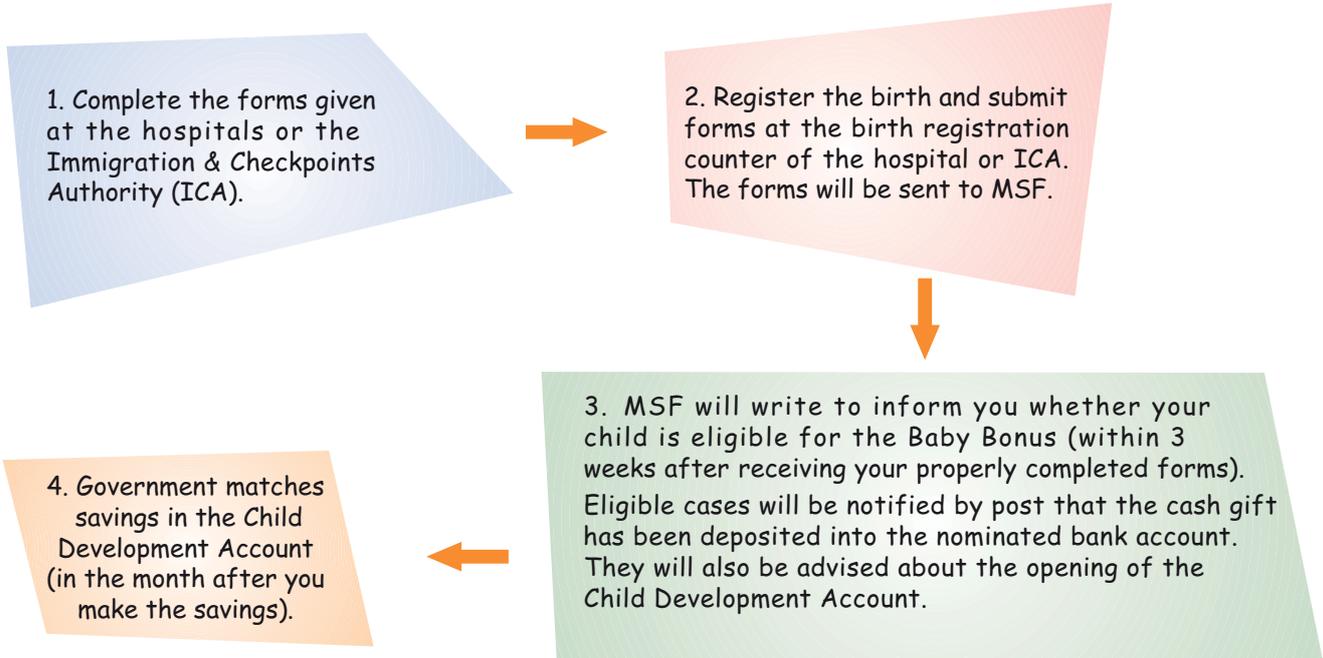


joining the baby bonus scheme

## What happens after you submit the Baby Bonus forms

After you have submitted the forms at the birth registration counter, your forms will be delivered to MSF. Upon receiving your properly completed forms, MSF will **verify your child's eligibility** and notify you by post of the outcome within 3 weeks. **The first cash payment** will be credited into your nominated bank account within the 3 weeks if your child is eligible for Baby Bonus. See Table 2.

Table 2: Baby Bonus One-Stop Service (for citizen births registered at hospitals or ICA)



## CASH GIFT

The cash gift is intended for expenses arising from your newborn, and will be deposited into your nominated bank account.

Under the Baby Bonus Scheme, the cash gift is given out in 3 instalments over 12 months from the birth of your child. The first cash gift (50% of the amount) is given within 3 weeks after MSF receives your properly completed forms. The subsequent cash gifts (25% each) are given when your child is approximately 6 and 12 months of age.

The actual date of credit is usually not later than two weeks after your child turns 6 or 12 months of age. You will be notified by post after the money has been credited into your account. See Table 3.

**Table 3: Cash Gift Schedule for Child born on or after 26 August 2012**

Child Order	Within 3 weeks after MSF receives your completed forms	Approximate Age of Child		
		6 months	12 months	Total
First and Second	\$3,000	\$1,500	\$1,500	\$6,000
Third and Fourth	\$4,000	\$2,000	\$2,000	\$8,000

*For children born on or after 1 Jan 2006 but before 26 Aug 2012, please refer to our website at [www.babybonus.gov.sg](http://www.babybonus.gov.sg) or the enclosed Terms & Conditions for the cash gift schedule.*

cash gift

## CHILD DEVELOPMENT ACCOUNT (CDA)

### Opening the CDA

The Child Development Account (CDA) is a special savings account. All eligible children born on or after 17 August 2008 will be able to open a CDA. For children born before 17 August 2008, only the second to fourth child will be eligible to open a CDA. You may choose to open your child's CDA at either the Oversea-Chinese Banking Corporation Limited (OCBC Bank) or the Standard Chartered Bank (Standard Chartered). For children born from 2006, a CDA can be opened before the end of the year your child turns 12 years of age. A CDA can be opened with **one** bank only.

To open the CDA, you can submit the respective OCBC Bank or Standard Chartered CDA application form of your choice, at our One-Stop counter when submitting the Baby Bonus form. If you did not submit the CDA application form at the One-Stop counter, MSF will provide you with information about opening the CDA after you submit the Baby Bonus forms to join the Scheme.

The "trustee" is the person who manages the CDA on behalf of the child and must also be the same person receiving the cash gift. As a parent, you can nominate yourself, your spouse or another person to be the trustee. The trustee must be at least 21 years of age and is not a bankrupt. You can nominate a bank account of the trustee to receive the cash gift or the child's CDA. Please note that if you nominate the child's CDA, the money will be co-matched by the Government and can only be used at our Approved Institutions. You cannot withdraw the money in cash from the child's CDA.

### Saving in the CDA

You can save any time in the CDA as long as the CDA is open and until 31 December in the year your child turns 12 years of age (for children born in and after 2006). Deposits can be made in any of the following ways:

- Cash, cheque, or via Standing Order.
- Funds transfer through the ATMs of OCBC Bank or Standard Chartered (depending on your chosen CDA bank), phone banking or internet banking.

The savings you contribute to your child's CDA will be matched dollar-for-dollar up to the maximum Government co-matching cap. See table 4. The savings will be matched in the following month. For example, if you deposit \$500 into the CDA in January 2013, the Government will match \$500 around the third week of February 2013. Please note the bank's requirements with regards to the cut-off time for deposits made on the last working day of the month.

**Table 4: Maximum Government Co-matching in CDA for Child born on or after 26 August 2012**

Child Order	Maximum Government Co-matching Contribution in Child Development Account (CDA)
First	\$6,000
Second	\$6,000
Third	\$12,000
Fourth	\$12,000
Fifth and beyond	\$18,000

The above table also applies for children born on or after 17 Aug 2008 but before 26 Aug 2012. For children born on or after 1 Jan 2006 but before 17 Aug 2008, please refer to our website at [www.babybonus.gov.sg](http://www.babybonus.gov.sg) for the maximum Government co-matching contribution.

Please note that only your total savings (deposits) into the CDA will be matched. Interest earned and refunds from Approved Institutions are not considered as a contribution and will not be matched. **Savings above the cap for each child will not be matched.** Your bank will send you a monthly bank statement showing a summary of your transactions, balances and interest earned.

### Using the CDA

The money in the CDA may be used by all your children to make payment at Approved Institutions (AIs) which have been registered with MSF under the Baby Bonus Scheme for:

1) Fees at:

- Child care centres licensed by MSF;
- Kindergartens and special education schools registered with the Ministry of Education (MOE) or the Council for Private Education (CPE);
- Early intervention programmes registered with the National Council of Social Service (NCSS) or the Centre for Enabled Living (CEL); and
- Healthcare institutions licenced under the Private Hospitals and Medical Clinics (PHMC) Act.

2) Healthcare-related products or services purchased at:

- Pharmacies registered with the Health Sciences Authority (HSA);
- Optical shops registered with the Accounting and Corporate Regulatory Authority (ACRA); and
- Assistive technology device providers registered either with CEL, Ministry of Health (MOH), or the Accounting and Corporate Regulatory Authority (ACRA).

3) MediShield or Medisave-approved private integrated plans.



A list of the AIs is available at <http://www.babybonus.gov.sg>. AIs can be identified by a **Certificate of Approval** displayed at their premises.

**The funds cannot be withdrawn in cash.** Withdrawals from the CDA are made via **interbank GIRO** and **NETS** at AIs only. For payments via interbank GIRO, please enquire with your AI. You will need to fill up an application form to use interbank GIRO for the CDA and submit it to your AI.

The bank will issue you a Baby Bonus Card. You can use this card to make NETS payments to AIs from your child's CDA. It cannot be used to make payments at other places or to withdraw cash at ATMs.

The funds can also be used for Singapore Dollar fixed or time deposit accounts approved by MSF and offered by OCBC Bank and Standard Chartered. You may enquire directly with your chosen CDA bank on the use of CDA funds for such deposit accounts. The full amount deposited in the fixed or time deposit accounts, together with any interest earned, must be returned to the CDA upon expiry of the term of the accounts or before the CDA is closed, whichever is earlier. The CDA funds cannot be used to pay for any penalties due to the trustee's premature withdrawal or termination of the fixed or time deposit accounts. The penalty, if any, will be recovered from the trustee directly.

### Closure of the CDA

The CDA will be closed in January in the year the child turns 13 years of age. The CDA will also be closed if the child has passed away or is no longer eligible for a CDA.

The unused balance in your child's CDA will be transferred to his or her Post-Secondary Education Account (PSEA) in the year your child turns 13 years of age. For CDAs that are closed prematurely upon the demise of a child, the money will be transferred to the Public Trustee for distribution according to the Intestate Succession Act or Syariah Law.

### Funds in the Post-Secondary Education Account

You may continue to contribute to the PSEA until your child turns 18 years of age and receive the Government co-matching contributions if you have not yet saved to the CDA cap upon transfer of your child's CDA to the PSEA. The PSEA is under the purview of MOE. The funds in the PSEA can be used to pay fees for approved post-secondary education in Singapore for your child and his or her siblings. More information about the PSEA can be found at MOE's website at <http://www.moe.gov.sg>.

## FREQUENTLY ASKED QUESTIONS

### Q1. Is an adopted child eligible for the Baby Bonus?

Yes, an adopted child is eligible for the Baby Bonus if he or she is:

- a. born on or after 17 August 2008;
- b. a Singapore Citizen or becomes a Singapore Citizen<sup>4</sup>; and
- c. the adoptive parents are lawfully married at the time of the child's adoption<sup>6</sup>.

or

- d. born on or after 1 August 2004 but before 17 August 2008;
- e. a Singapore Citizen or becomes a Singapore Citizen<sup>4</sup>;
- f. the first to the fourth child of the adoptive mother<sup>5</sup>; and
- g. the adoptive parents are lawfully married at the time of the child's adoption<sup>6</sup>.

Note:

<sup>4</sup>A foreign child must obtain citizenship before the child reaches 24 months of age to be eligible for the cash gift. The amount of cash gift and/or matching Government contribution may be pro-rated according to the date of the child's citizenship or adoption (whichever is later) if the child is not a citizen by birth.

<sup>5</sup>Children who are not Singapore Citizens and stepchildren are not considered in the counting of birth order.

<sup>6</sup>Children adopted by widows, widowers or divorcees are also eligible.



## Q2. How can my adopted child join the Baby Bonus Scheme?

Please follow these steps:

1. **Read** the information in the Baby Bonus kit carefully.
2. **Complete** the forms.
3. **Submit** the completed forms and copies of the following documents to MSF:
  - a. your marriage certificate;
  - b. the complete set of the Adoption Order and The Schedule;
  - c. birth certificates of **all** your children; and
  - d. certificates of Singapore Citizenship of **all** your children.

## Q3. What happens if I forget to bring any of the documents to apply for Baby Bonus during birth registration at the One-Stop Service, or if my forms are incomplete?

Please note that incomplete submissions may be returned to you. Therefore, please ensure that the forms are complete during submission to avoid any delay in payment of the first cash gift.

## Q4. How do I join the Baby Bonus Scheme if my child obtained Singapore Citizenship after birth?

After your child becomes a citizen, MSF will send you a letter requesting for copies of the following documents to verify his or her eligibility for Baby Bonus:

- a. your marriage certificate;
- b. NRICs or passports of you and your spouse;
- c. birth certificates of **all** your children; and
- d. certificates of Singapore Citizenship of **all** your children



If your child is eligible, MSF will send the Baby Bonus forms to your official address.

If either you or your spouse are citizens at the time of your child's birth, your child will be eligible for the full amount of Baby Bonus benefits. If you and your spouse are not citizens at the time of your child's birth, your child must obtain citizenship before your child reaches 24 months of age in order to be eligible for the cash gift. The Baby Bonus benefits will be pro-rated according to the date of your child's citizenship.

#### Q5. We are residing overseas. How will we be informed about the Baby Bonus?

The Baby Bonus package and other official correspondence will be sent to your official address (local or overseas) as maintained by the Ministry of Home Affairs.

Note :

You are required to report any change of address to ICA or any Neighbourhood Police Post or Neighbourhood Police Centre within 28 days.





Ministry of Social and Family Development

**Ministry of Social and Family Development**

Family Services Division

Baby Bonus & Adoption Branch

512A Thomson Road, SLF Podium, #02-01/09

Singapore 298137

Baby Bonus Hotline (local): 1800-253-7707 (Overseas): +65-6253-7707

<http://www.msf.gov.sg> or <http://www.babybonus.gov.sg>

Email: [msf\\_babybonus@msf.gov.sg](mailto:msf_babybonus@msf.gov.sg)

若需要这本册子的华文版本，请拨电至婴儿花红热线 1800-253-7707

Kalau anda perlukan buku ini sila hubungi talian khas Baby Bonus di 1800-253-7707

தகவல் புத்தகத்தை தமிழில் பெற குழந்தை போனஸ் எண்ணுக்கு அழைக்கவும் 1800-253-7707