



An Expat's Guide to Employing a Domestic Worker in Singapore

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A note to the reader:

The following is meant to be an informal introductory guide for individuals looking to employ a domestic worker in Singapore. It is also intended to serve as an advisory document to current employers of domestic workers by providing recommendations on common challenges faced during the employment of domestic workers.

As this is merely an advisory guide, readers are strongly encouraged to seek further clarifications with the relevant institutions and organisations, should there be further queries. Where possible, this guide will provide web links and addresses for referencing convenience.

The author welcomes any feedback or suggestions pertaining to the content of the guide, which may be sent via e-mail to sgfdwguide@gmail.com

Part A) So you intend to hire a domestic worker?

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Step 1: Weighing your options

Before you decide to employ a domestic worker, first ask yourself if a domestic worker is what you really need.

Have you thought about alternatives, such as the possibility of having your family members chip in with household chores?

Sharing the task of household chores and cleaning fosters a greater sense of familial household responsibility, and would save you from needing to manage a worker and accommodate her in your home.



If need be, there are other alternatives that may meet your needs just as well. You might consider the following:

For household cleaning needs:

- Part-time housekeepers

For childcare needs:

- Childcare centres
- Pre-schools/Play schools
- Confinement nannies
- Babysitters

For elderly care needs:

- Enrolling yourself for elderly care training
- Elderly day care centres
- Senior care homes

Step 2: Weighing the cost and benefits

Having considered the alternatives listed above, do take a moment to consider if you will be able to provide for the following financial costs involved with employing a domestic worker.

1. Domestic worker monthly salary
2. Domestic worker levy
3. Domestic worker security bond
4. Accident insurance policies
5. Six-monthly medical check-ups
6. Airfare tickets
7. Employment agency fees (if engaging an employment agency)
8. Food and other daily necessities
9. Comfortable accommodation, with room for belongings

Also note that you may need to take some personal time off from work to assist your newly employed domestic worker in adapting to her new living and working conditions. It may take anywhere between one and three months before your domestic worker learns how to carry out basic household chores, during which time you may have to demonstrate and help her to understand her role and responsibilities.

Step 3: Employing the right domestic worker for the right role

Before you hire a domestic worker, make sure that you understand what roles and responsibilities you expect her to fulfil — and which are the most important to you. Domestic workers in Singapore come from various backgrounds and thus are not necessarily trained to perform tasks we might deem to be typical household chores.

Also do not assume that all female domestic workers, automatically have skills or experience in simple household chores like cleaning and cooking. Some domestic workers do in fact pick up such skills only during training programs organised by their employment agencies.

Hence, due to their relative inexperience, it is advisable to make the effort to guide and assist your domestic worker with adapting to your working expectations.

If you intend to hire a domestic worker for specific purposes such as child or elderly care, it would be advisable that you try to engage one who has prior experience in these respective areas; most domestic workers are not trained to specialise. Just as you will find some domestic workers who may be trained and experienced in caring for children and the elderly, given their past experience as a babysitter or elderly caretaker, you will also find that there are others who lack the training and would prefer not to do this work. You will need to ask specifically about this when interviewing a potential employee; the information will not necessarily be volunteered.

Domestic workers themselves generally think that it is more challenging to look after an elderly person than a child, so you should bear this in mind when making your choice. Be sure to clarify with your domestic worker and the employment agency what her past working experiences have been, and if your domestic worker is comfortable working within your requirements.

Step 4: Employment Procedures

You may employ a domestic worker if you are:

- a Singapore citizen
- a Singapore permanent resident
- an employment pass holder
- a dependent pass holder

You should also be prepared to state why you want to employ a domestic worker: normally, it is simplest to obtain approval to hire a worker if you have young children, an elderly family member or someone with a disability in your household.

Employers' Orientation Programme (EOP)

If you are hiring a domestic worker for the first time, you will need to attend an Employers' Orientation Programme. The programme is designed to familiarise first time employers with their required roles and responsibilities when hiring domestic workers. The course may be done online or onsite.

a. Online

<http://www.mom.gov.sg/services-forms/passes/work-permit-fdw/Pages/eop.aspx>

b. Onsite

You may register for the EOP at the following Ministry of Manpower (MOM)-approved training centres:

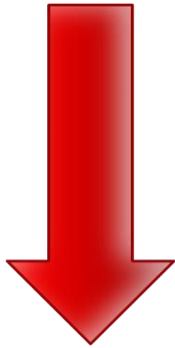
■ **Singapore Polytechnic**

Professional & Adult Continuing Education (PACE)
Academy
Singapore Polytechnic
Room T1A12, Blk T1A
500 Dover Road
Singapore 139651

■ **Nation Employment Pte Ltd**

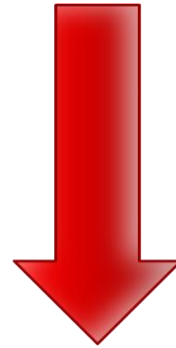
135 Jurong Gateway Road
#05-317
Singapore 600135

You may choose to employ a domestic worker through two approaches:



1. Engaging an employment agency

Pg. 11-16



2. Hiring a domestic worker directly yourself

Pg. 17-23

1) Engaging an employment agency

Most domestic worker employers go to a domestic worker employment agency (commonly referred to as a 'maid agency') in Singapore. This simplifies the sourcing and employment process for an employer.

An employment agency will also process the necessary documents for hiring a domestic worker for the employer, as well as facilitate the replacement of a domestic worker, if necessary.

When using an employment agency, it is essential to hire a domestic worker through one that is accredited by the government approved standards of the following organisations.

- a. AEAS (Association of Employment Agencies Singapore)
- b. CASE (Consumers Association of Singapore)

By meeting the basic criteria for accreditation, such employment agencies are less likely to be complicit in unethical treatment of domestic workers. Furthermore, it should be noted that it is illegal to use an unlicensed agency and those who do so face legal penalties.

- In order to aid employers in their search for reputable employment agencies, MOM has since established an online directory for public reference

Link: <http://mom.gov.sg/eadirectory/Pages/search.aspx>

- MOM issues advice from time to time, as well as changes to regulations, so be sure to check in regularly with its website:
<http://www.mom.gov.sg/foreign-manpower/passes-visas/work-permit-fdw/before-you-apply/Pages/default.aspx>

i. A note on recruitment/employment fees

Employment agencies, however, will charge employers a service fee. It is important to note that while many employment agencies may claim to offer low agency fees, such low fees tend to exclude other hidden 'administrative fees'. These 'administrative fees' may range from medical check-up fees, work permit processing, domestic worker insurance policies and security bond fees.

One should also be aware that employment agencies might offer low agency fees only because said fees are eventually passed on to your domestic worker. From the point of employment in their home country, domestic workers begin to incur charges such as recruitment fees, and charges for air travel, training programmes and accommodation, often prior to commencing work.

Generally, these tallied charges incurred are then passed on to the employer. However, employment agencies here normally, as a matter of course, propose that employers recover a significant amount of the charges by deducting it from domestic workers' monthly salaries, until the placement costs are recovered by them. Unfortunately, this practice often leads to many domestic workers receiving no salaries or a mere S\$20 a month for the first six to eight months of their employment.

Employment agencies in Singapore are meant to charge a fee of no more than one month's salary for each year of a placement to a maximum of two years, but, because it is not clear what this fee covers in the way of costs, and because it does not cover what home country agencies charge to the Singaporean agencies, this provision seems to be hard to enforce.

Notes on employing a Filipina domestic worker:

- *Under the Philippines Overseas Employment Administration (POEA) regulations, require that all expenses incurred in the employment of a Filipina domestic worker (including agency fees), should be paid for by the employer.*
- *It is also considered illegal under POEA regulations for employers to deduct any amount of a Filipina domestic worker's salary in order to cover the employment expenses incurred.*

As you might imagine, the financial costs incurred by your domestic worker to seek employment here are significant. Her family may rely solely on the remittance she regularly sends back home. Imagine then, the difficulties your domestic worker will face when she is unable to send her remittances back due to not being paid a salary for her first several months of employment.

You can alleviate such difficulties for your domestic worker by offering to pay for all or at least, a significant proportion of your domestic worker's placement fees. Reducing the amount of monthly salary deductions to your domestic worker can do this.



Here are three suggestions on how to deduct your domestic worker's employment fees from her monthly salary:

- a. Preferably, you should consider waiving your domestic worker's employment fees altogether. This would allow your domestic worker to receive her first monthly salary without delay. This would certainly be of great benefit to her and her family, as well as foster a better working relationship with you.
- b. You may choose to pay your domestic worker her monthly salary only after her first month or two of employment, as a means for recovering the employment fees that you had previously paid to the employment agency.
- c. You may also of course choose to deduct the same amount off your domestic worker's monthly salary through lower monthly instalments over a longer time period instead. This means you will pay your domestic worker a reduced amount of salary from her first month of employment, until the amount of employment fees your domestic worker owes you is paid back through the monthly deductions of her salary. As before, the total amount of salary deductions from your domestic worker should not total more than four months' worth of her salary. This method would allow your domestic worker to remit a small amount of her salary back home after her first month of employment.

When considering whether to recover part of her placement costs from your domestic worker and if you decide to do so, how much, it is worth bearing in mind that this is not only a matter of her rights and wishes, but of peace of mind for you. A poorly paid and heavily indebted domestic worker will tend to be pre-occupied with financial woes, and may be less motivated to focus on her work.

ii. Signing of Safety Agreement

The signing of a safety agreement between employers and domestic workers is now a mandatory requirement for employing a domestic worker in Singapore. This is to ensure that both the domestic worker and the employer are aware of MOM's safety regulations on matters such as cleaning the exteriors of windows.

All employment agencies in Singapore are required to facilitate the signing of the safety agreement, both for first-time employment or transfers of domestic workers. This should be done prior to the deployment of the domestic worker to her employer's home.

The employment agency, employer and domestic worker are required to sign the safety agreement, and each are expected to keep a copy of the signed agreement.

Link: <http://www.mom.gov.sg/foreign-manpower/passes-visas/work-permit-fdw/before-you-apply/Pages/default.aspx#elac>

iii. Take a moment to enquire and clarify doubts

Here are some guiding questions you may wish to pose to the employment agency you intend to engage. The purpose of the following questions is to ensure that the employment agency in question employs good labour practices both in its recruiting and training processes.

Furthermore, this would also be an opportune moment to enquire about your prospective domestic worker, as well as to clarify all contractual terms and channels of redress, should future issues with your domestic worker arise.

Questions to ask your employment agency:

1. Are the recruiting agencies, both here and in the source country, accredited/approved by any of the following?
 - a. AEAS (Association of Employment Agencies Singapore)
 - b. CASE (Consumers Association of Singapore)
 - c. Embassies of workers' home countries
2. Are you Philippines Overseas Employment Administration (POEA) certified (*Applicable only for hiring Filipina domestic workers*)?
3. Could you tell me more about the training program provided to your domestic workers?
4. Enquiring about your domestic worker's work experience (These questions may also be posed to your domestic worker)
 - a. Does my domestic worker have any former job expertise? (e.g. babysitter, childcare teacher, nurse)
 - b. Is my domestic worker averse to working within certain requirements? (e.g. children, elderly, disabled)
 - c. Does my domestic worker speak English (or other preferred languages)?
6. Are there any religious/cultural considerations I should be aware of? Can you itemise the breakdown of your agency recruitment fees?
 - a. How much will my domestic worker be expected to pay and for what purposes? (Note: Your domestic worker should not be made to pay a Singapore agency fee of more than two months of the agreed salary)
7. Are there any insurance schemes provided for security bonds?
 - a. If not, are you able to provide recommendations?
8. What are the accident insurance and medical insurance policies you can help provide for my domestic worker? (Note: It is to your advantage to know the range of options, not only the cheapest one. A comprehensive insurance policy covering more than the legally required minimum for hospitalisation may save you a lot of worry.)
9. What follow up services will your agency provide after I employ my domestic worker?
 - a. Does the employment agency provide a guarantee policy for aiding employers in replacing an incompatible domestic worker?
 - b. Is there a hotline I might be able to call to address issues (e.g. disputes, counselling)?
10. Please explain in detail the contractual terms with your agency. Ask for a thorough explanation concerning:
 - a. Liability claims
 - b. Agency fees and costs
 - c. Replacement fees and procedures

2) Hiring a domestic worker directly yourself

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Advisory Notes:

Due to the varying overseas employment standards, and in some instances employment laws, imposed by foreign governments, **employers are advised not to employ a foreign domestic worker without engaging an employment agency.** Be advised that employers may face both administrative and legal difficulties, should the act of self-employing a foreign domestic worker run contrary to the given country's overseas employment regulations.

Important considerations for direct hiring:

1. Do note that it is illegal for your contact to charge a fee for arranging the employment opportunity as he or she is not a legal employment agent.
2. Direct hiring of Filipina foreign domestic workers, or household service workers (HSWs) is prohibited except for the following circumstances:
 - Employers who are re-hiring their previous domestic worker.
 - Employers who are transferring to Singapore and are bringing their domestic worker with them from another country.Under both instances however, employers would be required to engage a licensed employment agency that is accredited by the Philippine Embassy.
3. At the time of publication, it is understood that similar restrictions are in discussion for implementation by the Indonesian government. Potential employers are advised to verify the direct hiring of Indonesian foreign domestic workers, with the Embassy of Indonesia in Singapore.

It should also be said that hiring a domestic worker directly is often a time consuming and difficult process, usually due to a lack of contacts in the country of origin. However, this may be a preferable approach if you already know of a viable candidate to employ. This may occur under the following circumstances:

- a. The potential candidate may have been recommended from a personal contact of yours, such as a friend or family member who may no longer require a domestic worker, and wish to assist the domestic worker in finding another employer.
- b. The potential candidate may also be introduced at the recommendation of another domestic worker in Singapore, who may know of a friend or relative seeking employment as a domestic worker.



Necessary Steps

Step 1: Sourcing for a domestic worker

The domestic worker has to be

- i. between 23-50 years of age.
- ii. unrelated to the employer.
- iii. from an approved source country or territory.

These include:

- Bangladesh
- Hong Kong
- India
- Indonesia
- Macau
- Malaysia
- The Republic of the Union of Myanmar
- Philippines
- South Korea
- Sri Lanka
- Taiwan
- Thailand

Step 2: Work Permit (Foreign Domestic Worker)

Employers of foreign domestic workers are required to secure a work permit for their domestic worker. Each work permit is valid for a period of two years. Once approved by MOM, an In-Principle Approval letter/Letter of Notification will be sent to you. Your domestic worker will be required to present a copy of the In-Principle Approval letter/Letter of Notification upon her arrival in Singapore.

Link: <http://www.mom.gov.sg/foreign-manpower/passes-visas/work-permit-fdw/before-you-apply/Pages/default.aspx>

Step 3: Security Bond

Employers are required to deposit a \$5000 security bond with MOM, as a measure to ensure that both the employer and the domestic worker abide by the agreed working conditions of the contract. The security bond will be refunded upon the termination of the domestic worker's work permit. This may be covered by insurance, but note that under the cheapest insurance policies, the insurance company will bear the cost if you suffer the forfeiture of part or all of the bond, and then they will call upon you to repay it. There are higher priced policies where the company pays up and does not require you to reimburse them. This is one reason for being thorough when asking about insurance policies.

Link: <http://www.mom.gov.sg/foreign-manpower/passes-visas/work-permit-fw/before-you-apply/Pages/security-bond.aspx>

It is also worth noting that certain insurance firms do provide insurance coverage for domestic worker security bonds. Such insurance coverage varies from:

- a. Instalment plans: Insurance firm covers for immediate cost of the security bond. Employers will then repay the security bond cost in instalments.
- b. Full indemnity: Insurance firm covers the entire cost of the security bond. Employer is not required to repay the security bond. Many employers who take the first option do not realise that they will have to repay the money advanced: it is best to make certain exactly what your insurance covers.

Note on employing a Filipina domestic worker:

In addition to applying for a security bond, the Philippines Embassy requires employers of Filipina domestic workers to take on an additional performance bond from any insurance or surety firm in Singapore. The performance bond will amount to \$7000 for directly hired domestic workers, or \$2000 for agency hired domestic workers.

Step 4: Foreign Worker Levy

The employer of any foreign worker in Singapore is required to pay a Foreign Worker Levy. This is a monthly amount based on the worker's qualifications and employment sector.

Note that you may be eligible for a levy concession if you are hiring a domestic worker for the following purposes:

- a. Young child/grandchild scheme
- b. Aged person scheme
- c. Persons with disabilities scheme

Under the levy concession scheme, the monthly concession levy will cost \$120 as opposed to the standard rate of \$265. (2014)

Link: <http://www.mom.gov.sg/foreign-manpower/passes-visas/work-permit-fdw/before-you-apply/Pages/default.aspx#levy>

Step 5: Personal Accident and Medical Insurance Policy

i. Medical Insurance Policy

It is mandatory for employers to purchase a medical insurance policy for their domestic workers. Insurance coverage for your domestic worker must be at least \$15,000 per year for inpatient care and day surgery. Note that this minimum required insurance doesn't cover treatment for any pre-existing condition a worker may have, or for extended hospitalisation that can easily cost more than \$15,000. For your sake and your worker's, it may be wise to ask about more comprehensive policies and pay a little more for one.

In addition, employers are also expected to cover all medical expenses in excess of, or expenses not covered by their domestic worker's medical insurance policy. This includes both inpatient and outpatient treatment (medical treatment that does not include hospitalisation or surgery). The employer is expected to cover for all medically necessary (inclusive of dental) expenses of the domestic worker, and at no point is the domestic worker to be made to co-pay for her medical fees.

ii. Personal Accident Insurance

Employers are also required to purchase a personal accident insurance policy for their domestic worker with a minimum assurance sum of \$40,000 per year, and with compensation payable to your domestic worker or her beneficiaries.

The personal accident insurance policy is meant to cover your domestic worker against any form of accidental death or permanent disablement as a result of work related circumstances. The policy also provides compensation to your domestic worker or her beneficiaries.

Link: <http://www.mom.gov.sg/foreign-manpower/passes-visas/work-permit-fdw/after-you-apply/Pages/default.aspx#accident>

Step 6: Settling-In Programme (SIP)

First time domestic workers in Singapore are required to attend a Settling-In Programme, which is designed to ensure that domestic workers are familiarised with Singapore's domestic culture. The domestic worker has to attend the course within three days of arriving.

Link: <http://www.mom.gov.sg/newsroom/Pages/PressReleasesDetail.aspx?listid=418>

Step 7: Medical Examination

Your domestic worker will be required to undergo a medical examination within 14 days of arriving in Singapore.

Link: <http://www.mom.gov.sg/foreign-manpower/passes-visas/work-permit-fdw/inform-mom/Pages/medical-examination.aspx>

Part B) Treating your domestic worker right

The following segment is meant to provide recommendations on how best to develop a healthy and respectful working relationship with your domestic worker.

Unfortunately, this is often an overlooked factor, which can lead to both work-related and personal problems between you and your domestic worker.

1) Communicating with your domestic worker

The key to avoiding difficult misunderstandings or distrust between a domestic worker and an employer is communication. Take the time and effort to discuss with your domestic worker any issues or questions on work expectations and the household rules. A domestic worker may be afraid of voicing her concerns, but it is best to urge her to do so. If she does not raise any queries at first, you can encourage her to speak up and assure her that if she has any lingering doubts or worries on her mind, she can always come to you with them.

At the end of the day, you should treat your domestic worker in a manner you would wish your own employer would towards you, which is with a good sense of respect and appreciation. Try to place yourself in her shoes and understand that your domestic worker is a human being looking to make a living, and likely has a family to support financially just the same as you do.

Remember that your domestic worker may not be as skilled or accustomed to conversing in your preferred language. Be patient in your communication with her as it may take her some time to comprehend your instructions.

2) Giving your domestic worker sufficient time to adapt

As an employer, one should always keep in mind that domestic workers in Asia come from contrasting multitudes of socio-economic backgrounds. Many domestic workers do in fact hail from poorer rural regions, and thus may be unfamiliar with urban living and working conditions. As such, it is highly likely that your domestic worker may not share your expectations of how certain domestic chores are usually carried out in your household.

Do not presume that domestic workers in Singapore come to the job fully trained for domestic work. Many workers **do not** in fact undergo comprehensive training, nor are they properly inducted into Singaporean culture and society.

Hence you would be best advised to allow sufficient time, of at least between one and three months, for your domestic worker to adjust to your work expectations.



3) Drawing up a domestic worker contract

To avoid any misunderstandings between your domestic worker's and your work expectations, it is highly advisable that you agree upon a working contract. The contract should document in detail a mutual agreement on the work expected of your domestic worker. **As a point of reference, please refer to the standard contract as posted on CaseTrust's website, which is listed on the following page.**

A typical domestic worker contract should contain the following terms:

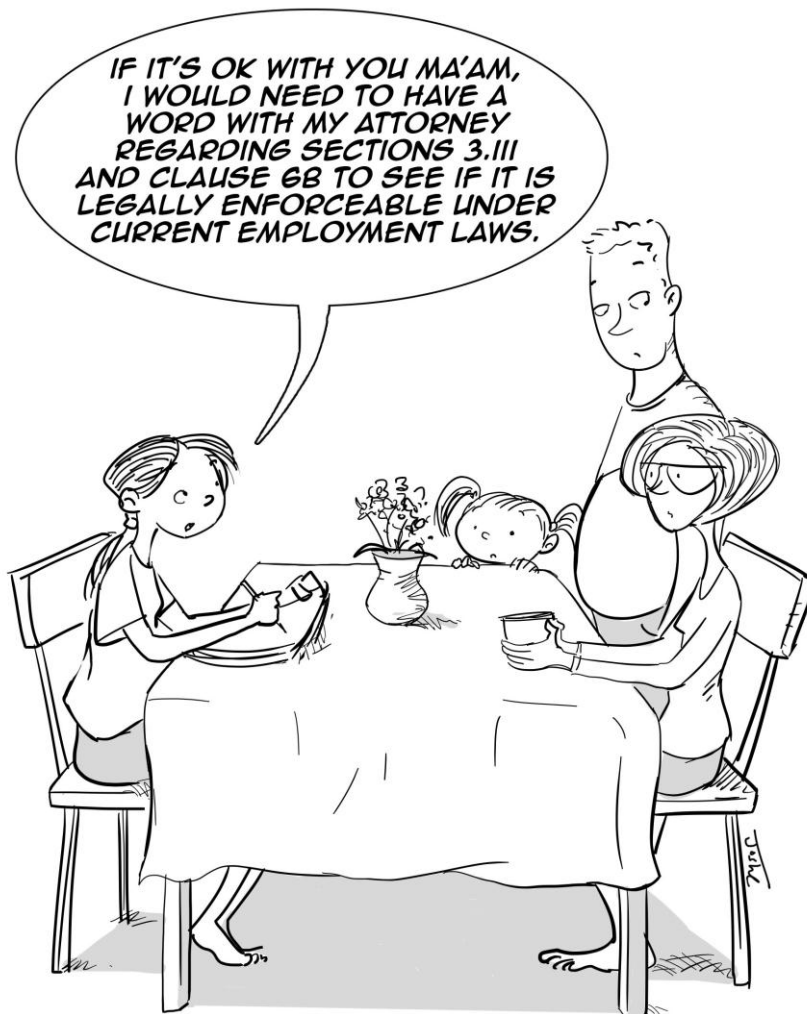
1. Employment period and workplace
2. Domestic workers' duties
3. Salary
4. Hours of work
5. Rest days
6. Liability and terms for termination of contract
7. Household regulations
8. Medical expenses and leave
9. Standards of meals and/or meal arrangements
10. Conditions for use of telephone, including payment, especially for overseas calls

The contractual terms between you and your domestic worker should be fair and clear in nature. It is crucial that your domestic worker fully understands, and agrees to the terms and conditions of the employment contract. A respectful working relationship can only be fostered when there is a common understanding and mutual trust between both parties. Remember that no contract may set terms that violate the laws of a host country.

Model Standard Agreement Contracts

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- MOM requires all employment agencies to use a standard service agreement that documents the obligations of employment agencies and employers in different scenarios. This will aid in resolving any contractual disputes between the two parties.
- As of 2006 the Association of Employment Agencies Singapore (AEAS) and the accreditation arm of the Consumer's Association of Singapore (CaseTrust) have worked in collaboration with MOM to develop standard agreement contracts for both between the employment agency and employer, as well as between employer and domestic worker.



Online examples of contracts may be accessed from CaseTrust at:
<http://www.casetrust.org.sg/accreditation-detail.aspx?id=2>

4) Prioritising tasks for your domestic worker

Like any ordinary worker, your domestic worker has only a limited number of working hours in any given day. She can only accomplish a certain number of household chores during that time. You may have a long list of chores for your domestic worker to attend to, such as caring for children or the elderly, as well as cleaning and cooking for the family. Each of these tasks will require varying amounts of time, effort and attention from day to day. What your domestic worker can realistically do while minding children or the elderly in the house, is not unlimited.



One should focus instead on prioritising household chores by need and urgency. Hence if your primary cause for employing a domestic worker is to care for the children or elderly in your home, then you should task your domestic worker to focus on child and elderly care, first and foremost. This also means that other chores such as those of cooking and cleaning become secondary concerns, to be taken on only when other pressing duties are out of the way. To ensure that your main priorities are fulfilled, you might even draw up a written list — for example, to make it clear that getting a hot meal on the table may be more important to you than thoroughly dusting the furniture.

5) Provide your domestic worker with sufficient rest

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On a related note, remember that your domestic worker requires adequate daily rest. While the exact number of daily working hours is a matter to be negotiated and written into the contract with the agreement of your domestic worker, one must also be realistic in setting reasonable working hours.

You should not expect your domestic worker to work from dawn till midnight every day. Any employee may feel tired after working for eight hours, but domestic workers generally work significantly longer and can feel as though they are on call at all hours of the day and night. Many domestic workers experience severe fatigue and even mental depression, which can then be a problem for the household, as well as the worker herself.

Hence it is highly advisable that you allow for your domestic worker to receive a sufficient amount of rest during the course of the day. More importantly, in order to ensure your domestic worker is sufficiently rested for the following workday, she should be afforded sufficient uninterrupted sleep during the night.



* <TRANSLATED FROM THE DOMESTIC WORKERS' NATIVE LANGUAGE>

6) Work safety considerations

Living in a Singaporean high-rise apartment is vastly different from life in the villages so many domestic workers call home. The increase in elevation and the smaller confines of a typical Singaporean apartment may render certain household chores much more dangerous. Some common chores that have led to numerous domestic worker injuries and deaths include the drying of laundry and the cleaning of windows in high-rise apartments.



Some domestic workers are smaller in stature than Singaporeans or expatriates. They may think that they need to stand on a chair while hanging laundry on the bamboo poles, which are commonly inserted into fittings on the exterior of apartments. Some domestic workers take on the task of cleaning apartment windows, while standing or sitting on the window ledge. Undertaking these tasks has led to instances of domestic workers falling to their deaths. Your domestic worker may also be at risk while attempting to operate a gas or electric stove.

The most effective means to prevent such accidents is by communicating with your domestic worker about proper and safe techniques in doing such chores. You should ensure that she is provided with the right tools and equipment for each task, as well as instructions on how to use them safely. Last but not least, remember that strict regulations have been introduced to stop workers from risking their lives to clean windows in high-rise buildings: there must be grilles on the windows, they must be locked, and the work must be supervised by another adult.

7) Living conditions criteria

As an employer, you should provide proper accommodation for your domestic worker. This would constitute a moderately sized room, large enough for your domestic worker to accommodate personal belongings and yet have a decent amount of living space to rest and recuperate in.

It is not appropriate nor is it safe to have your domestic worker sleep in any other room but a bedroom. Such inappropriate living accommodations range from storage rooms to kitchens. Not only are such areas ill-designed for your domestic worker to reside in, but they also pose a health risk and are unlikely to afford much needed rest for your domestic worker.

Ensure that your domestic worker's accommodation meets the following criteria:

- i. Adequate shelter from the elements (hot sun, rain or strong winds).
- ii. Provision of basic amenities such as a mattress, pillow and a blanket.
- iii. Sufficient ventilation of the room through the use of windows. As Singapore's tropical weather can be uncomfortably warm and humid, an electrical fan should be provided to assist in ventilation.
- iv. Ensure that no harmful equipment or substances (e.g. dangerous mechanical tools or chemicals) are stored in your domestic worker's accommodations.
- v. For considerations of modesty, employers are forbidden to require a domestic worker to share a room with a male adult or teenager.

Link: <http://www.mom.gov.sg/foreign-manpower/passes-visas/work-permit-fdw/before-you-apply/Pages/default.aspx#wellbeing>

- In addition to providing proper accommodation for your domestic worker, you should also ensure that your domestic worker has enough to eat.
- Do enquire from your domestic worker if she has any particular dietary needs (medical allergies or religious concerns).



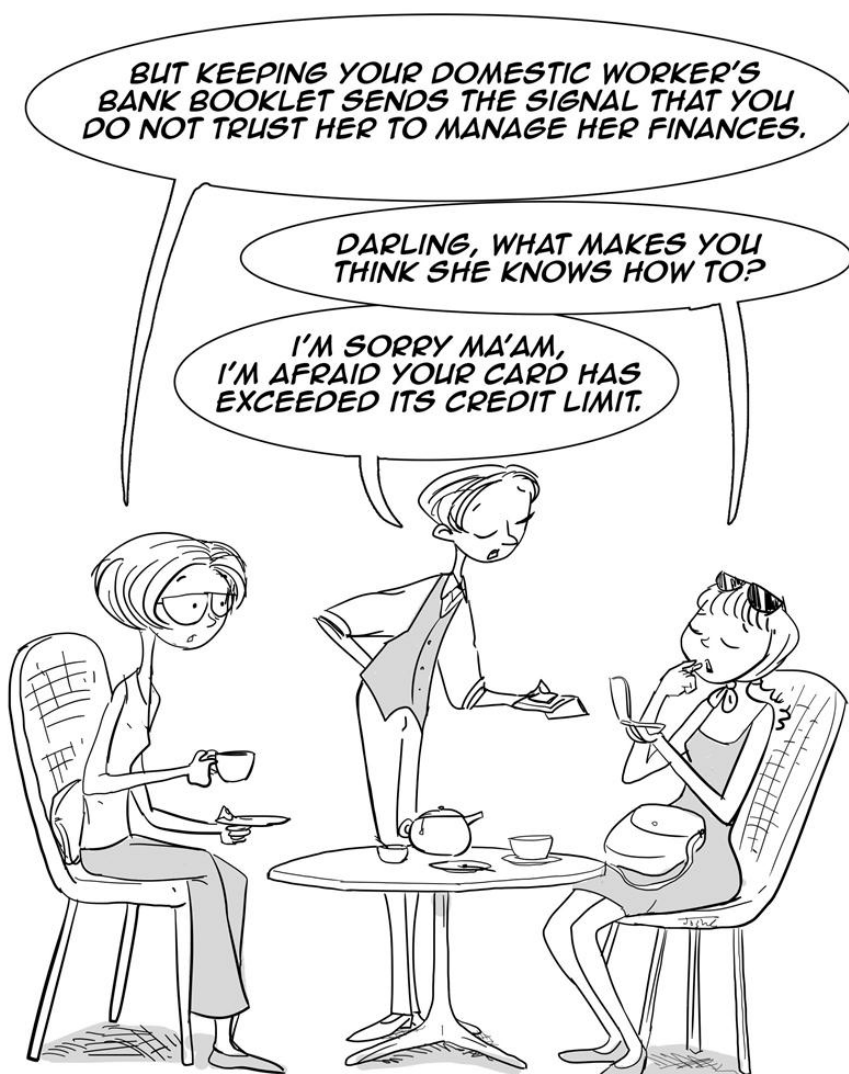
8) Privacy rights issues

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A sense of personal privacy is a right, be it having one's own living space, keeping personal belongings and mail, and **especially retaining personal financial and travel documents**. Often times these privacy rights are violated by employers, on the stated grounds of the need to protect the domestic worker and employer's interests, but that detracts from her rights and means treating her like a child.

The retention of a domestic worker's personal banking documents (e.g. local bank book) is an unfortunate practice among many employers. The inability of a domestic worker to manage her finances wisely is a commonly cited reason for doing so. However, many employers fail to realise that this not only leaves an employer susceptible to accusations of financial exploitation, but also fosters a sense of distrust between domestic workers and their employers.

Much of a domestic worker's salary is usually remitted overseas, so as to provide financial support for her family back home. It is understandable then, that your domestic worker may feel increasingly apprehensive when access to her bank booklet or salary is restricted. Doing this will only worsen your relationship with her. Ultimately, how your domestic worker decides to utilise her own finances is entirely up to her.



9) Religious considerations

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As domestic workers in Singapore come from a variety of cultural backgrounds, it is highly likely that your domestic worker will hold a different religious belief from you. It makes good sense to enquire whether she needs to observe any religious practices or has specific dietary needs — particularly if you think that you might have difficulty accommodating her in meeting the requirements of her religion.

Amongst domestic workers in Singapore, the majority of Filipinas are Catholics while most Indonesians are Muslims. There are also Protestant Christians, Buddhists and Hindus.

Given such variations in religious beliefs and practices, one should always spare some consideration for a domestic worker's religious needs. These can range from going to Sunday mass/church service for Christians, Friday prayers at mosques for Muslims, prayers at temples for Buddhists and Hindus, as well as other forms of religious practices at home (e.g. Muslim prayers five times daily).

■ ***A note on Muslim dietary requirements***

If your domestic worker is a Muslim, be aware that she will probably only want to consume Halal meat, which is meat that has been slaughtered in accordance with Islamic requirements. Also note that during the fasting period of Ramadan, your Muslim domestic worker may ask to eat before dawn and to break her fast at dusk.

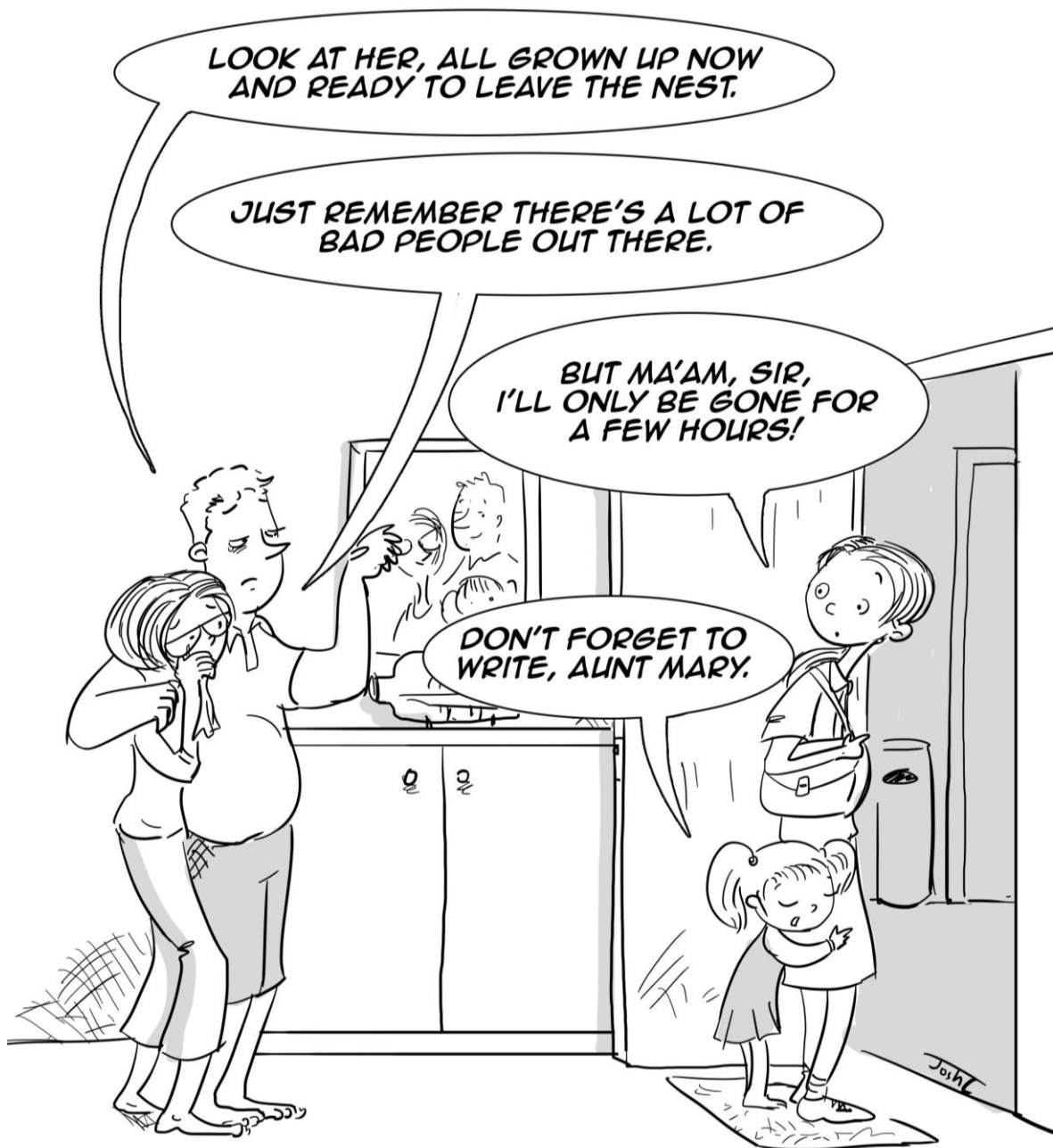
*If you are likely to want a worker to prepare meals with pork, in particular, you should raise the subject when first considering hiring her; some workers may agree, others may agree on condition that they wear plastic gloves, and some may be unwilling, but **this is not the sort of thing to sort out after you have taken her on.***

10) Mandatory Weekly Days-Off

- It is important to note that all domestic worker permits issued or renewed from January 1st 2013, will require employers to grant their domestic workers a single day-off every week for the purpose of rest and recuperation. A day-off in this instance should constitute a weekly rest period of 24 consecutive hours, wherein domestic workers are free to use their time as they wish. During this 24-hour period, domestic workers are to be exempted from carrying out any household chores or caretaking duties.
- Alternatively, the regulations allow for monetary compensation, equivalent to at least your domestic worker's daily wage, if she does not take the day off. **However, this arrangement is to be forged with the free consent of your domestic worker.** You should not pressure her to agree to give up her day-off. Be mindful that a day of physical rest for your domestic worker is always more beneficial than any monetary compensation. Long-term physical fatigue resulting from a lack of rest will only be detrimental to your domestic worker's physical capability and psychological motivation to work. Physical injuries and strained personal relationships with your domestic worker may also result from this.
- The choice of day for the weekly day-off should be agreed on between you and your domestic worker, although the common preference for domestic worker days-off tends to be Sundays. Many domestic workers use their days-off to send remittances home, or to meet and socialise with their friends. Socialising with fellow domestic workers is a source of motivation and an opportunity to learn practical self-improvement skills from one another. You are likely to find that your domestic worker is refreshed and motivated for the week ahead upon returning from her day-off.

- You may also be surprised to learn that some domestic workers choose to utilise their day-offs to volunteer at social welfare services. Others choose to enrol in self-improvement classes, where they learn skills that can be beneficial not only to themselves in the long-term, but also to their employers' household. In the end, it should be left entirely up to your domestic worker to decide on how she wishes to spend her day-off.

Link: <http://mom.gov.sg/foreign-manpower/passes-visas/work-permit-fdw/before-you-apply/Pages/default.aspx#wellbeing>



While the aforementioned recommendations have thus far outlined some basic standards for the treatment of a foreign domestic worker under your employ, you do not need to be satisfied simply with following them.

Here are, for your consideration, some additional recommendations on personal time-off and salary matters concerning your domestic worker.

- Providing your domestic worker with a day-off on any public holiday gazetted by MOM.
- Where convenient during the year, do consider providing your domestic worker with two weeks of annual leave during which she may choose to return to her home, with air-travel expenses paid for.

Should your domestic worker choose not to take an annual vacation back to her home country, you may also provide your domestic worker both two weeks of time-off and an annual monetary bonus, of equal value to the required air-travel expenses, in lieu of her annual leave.

- Honor the minimum monthly wage of US\$400 recommended by the Philippines Government, regardless of the nationality of your domestic worker.

Link: http://www.poea.gov.ph/hsw/q&a_hsw.html

- It may also be worthwhile to consider annual increments in your domestic worker's monthly salary, in addition to giving an annual year-end salary bonus.

11) Misconceptions that keep domestic workers homebound

Imagine a domestic worker who, despite having worked for months in Singapore, has yet to experience a single day of personal freedom spent in the company of fellow nationals, socialising and participating in the kind of activities you might enjoy on a weekend.

Sadly however, such instances are still commonplace in Singapore. Domestic workers under 'no day-off' employers rarely experience life outside the confines of the household. When they do, it is normally under the supervision of their employers, and strictly for non-leisure purposes.

The common misguided reasoning for such harsh treatment is an employer's fear that if a domestic worker develops a routine of socialising outside the household, she might:

- i. Partake in undesirable gossip with others about familial problems.
- ii. Abscond from the employer's household.
- iii. Get into sexual relations, leading to pregnancy (more details on page 49).

However, locking up your domestic worker is unjust and causes more problems than it solves. Domestic workers often cite frustrating working experiences with overly-demanding/abusive employers, as reasons for gossiping, absconding or even stealing from the household. Personal worries and frustration coupled with the lack of avenues for which to vent them, can be a strong motivator for desperate behaviour. It is common for dissatisfied workers to leave their employers after one contract term, after which the employers will have to go through the process of hiring and training a worker all over again.

12) Building trust and communication

- Domestic workers are grown women, responsible for their own behaviour, and should be treated as such — including being free to go out and use their free time as they wish.
- Affording your domestic worker a personal day-off out of the house at least once a week is to be well-advised. This is not just about compliance with law, but to allow her some personal space and it is also a sign of trust in her.
- Once again communication is key. If employers take the time and effort to develop a trusting rapport with their domestic workers, just as they would with their family, they will almost certainly learn of any concerns their domestic workers may harbour. Indeed finding out the root of any problems your domestic worker might have, and solving the issue by lending your support likely negates any reason your domestic worker might have to abscond from home, or gossip with others about the household. After all, a happily contented domestic worker is unlikely to do anything to jeopardise a satisfying work opportunity.

13) Domestic worker abuse offences

- Causing voluntary hurt, wrongful confinement and the outrage of modesty (e.g. sexual harassment) are common forms of domestic worker abuse committed by their employers. Such abusive acts against domestic workers are viewed as serious criminal offences in Singapore, and may attract more severe legal penalties due to the victims' status as foreign workers.

Link: <http://www.mom.gov.sg/foreign-manpower/passes-visas/work-permit-fdw/before-you-apply/Pages/default.aspx#abuse>



Part C) In the event:

This section will provide some recommendations on what to do in particular cases of need.

1) In the event: You have to leave Singapore

There may come a time when you might have to leave Singapore, be it for a vacation or for work purposes. What to do then with your domestic worker? Depending on your needs and duration of stay, rather than simply terminating her employment and sending her home, you may choose to:

- a. Leave your domestic worker at your residence in Singapore.**
- b. Take her with you to your destination country.**
- c. If leaving for good or for a long time, assist her to find another employer.**

a. Leaving your domestic worker at home

Many employers leave their domestic workers at home during their vacations. Naturally, one may ask if it is indeed safe to leave your domestic worker at home without supervision.

So long as you've taken efforts to build a healthy working relationship with her based on trust and communication, there should be little reason to worry about your domestic worker staying at home alone. Simply ensure that you explain to her your expectations of her work and communicate what should or should not be done while you are away. At the very most, you may wish to ask that your neighbours periodically check on your house and domestic worker to see if everything is fine.

Lastly be sure to provide your domestic worker with a reasonable amount of money, which is to be used for the purchasing of food and daily necessities, plus a little more for unforeseeable expenses.

b. Taking your domestic worker overseas

Should you decide that you need your domestic worker to accompany you on your overseas trip, ensure that the proper steps and administrative paperwork are done to allow for your domestic worker to travel. Regardless of the duration and purpose of your trip, your domestic worker may require special administrative paper work to be filed in order for her to travel even on a tourist visa. Some countries do not issue visas for recently hired domestic workers, and others are generally wary of admitting domestic workers. Be sure to check with your destination country to verify the necessary procedures, and allow yourself plenty of time to do so.

If you intend to bring your domestic worker to work for you in an overseas location, remember that you may well need to apply for a foreign work permit/visa for her for the duration of her stay.

c. Leaving Singapore for good or a long time

If you will not be requiring the services of your domestic worker because you will be leaving the country permanently or for a long time, you should advise her of your intentions and give her plenty of time to find a new employer, if she so wishes. You may assist your domestic worker in locating another employer through her original employment agency, or perhaps recommend her to relatives or friends residing in Singapore. An experienced worker may well be able to find employment without your assistance, but you should talk this over with her.

When the time comes for her to leave you, **you will need to sign a letter of release** so that she can go to her new employer, and **you should cancel her work permit**, but only when she is ready to go.

Bringing your domestic worker to the United Kingdom

Any overseas employers looking to bring their domestic worker with them to the UK may do so by applying for their domestic worker under the “domestic worker in private households” category. The visa will allow your domestic worker to visit the UK for a maximum of 6 months, or until the employer leaves the UK, whichever is sooner.

Conditions:

- i. The domestic worker must have worked for the employer for more than a year.
- ii. The domestic worker cannot stay in the UK for more than 6 months or beyond the stay duration of the employer.
- iii. The domestic worker cannot change employment in the UK.

Link: <http://www.ukba.homeoffice.gov.uk/visas-immigration/working/othercategories/domesticworkers/>

Take note that the terms and conditions of similar domestic work permits/visa vary from country to country, hence it is advisable that you check the relevant immigration information for other destination countries.



2) In the event: Your domestic worker decides to go on home leave

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- Your domestic worker is entitled to go on home leave at the end of each contract period (normally, every two years). Standard practice in the past was to allow two weeks for this holiday, but some employers feel that, having gone two years without her seeing her family, it is quite reasonable for their domestic worker to be given longer. To minimise their own inconvenience, some employers plan their holidays to coincide with their domestic worker's.
- There may be other times when a domestic worker asks to go back to her country to visit family and friends. This may stem from the need to return home for compassionate reasons, such as the death of loved ones or other personal issues.
- Considering the sacrifices your domestic worker has had to make in order for her to be employed here, it is only considerate to be sympathetic to her request for home leave. The duration of a domestic worker's home leave should be negotiated between the employer and the worker, but it is advisable to consider the time necessary for travelling and to take into account the purpose of the home leave.

Concerning a domestic worker's employment paperwork, there are two options for employers to pursue when providing for a home leave:

- a. Not cancelling your domestic worker's work permit (page 46).
- b. Cancelling your domestic worker's work permit. (page 47).

Other pre-home leave advisories for employers

- i. Be sure that your domestic worker has her work permit card and passport during her travels.
- ii. Also note that you should keep a copy of your domestic worker's travel ticket or itinerary for reference.
- iii. Lastly, check with your domestic worker's embassy on her immigration requirements for home leave, as they may vary across different nationalities.

a. Not cancelling your domestic worker's work permit

You may choose not to cancel your domestic worker's work permit during her home leave. The liabilities of your security bond will continue to apply during your domestic worker's home leave. However you will not be required to apply for a new security bond and insurance guarantee upon her return to Singapore.

Do note that you will also qualify for a waiver of the domestic worker levy for the period of the home leave, when your domestic worker has returned from her home leave. You will have to produce your domestic worker's passport at the nearest Central Provident Fund Service Centre, or you may do so online at: <http://mycpf.cpf.gov.sg/Employers/E-Svc/FrequentTransactions.htm>

Keep in mind that the waiver is only applicable within a year from when the home leave began.

In the event your domestic worker does not return to Singapore from her home leave, you should **cancel her work permit so as to void your liabilities under the security bond. The Controller of Immigration will first have to ensure that your domestic worker has not returned to Singapore prior to your cancellation of her work permit. You will need to produce copies of your domestic worker's travel ticket or itinerary.**

- a.** If your worker has not returned prior to cancellation, you will not be held liable for the security bond.
- b.** If your worker has returned prior to cancellation, you will have to arrange for her immediate repatriation or your security bond may be forfeited.

b. Cancelling your domestic worker's work permit

Some employers choose this so as to avoid being held liable for their domestic worker under the security bond for the duration of the home leave.

This is generally unnecessary, since the basic point of the security bond is to ensure that a worker returns to her own country, and so nothing is likely to happen that could cause an employer to lose the bond once she is abroad.

If you do cancel the work permit, your worker may have problems leaving her own country to come back to you and you will have the bother of paying a new security bond and insurance guarantee.

3) In the event: Your domestic worker goes missing

Misconceptions regarding the forfeiture of security bonds

Many employers hold their workers' passports and restrict movement beyond the household. Such employers are often concerned that their domestic worker may flee from the household or country, in which case, they fear that they will lose their security bond. In truth however, few employers have actually lost their security bond in this manner.

Under such circumstances, employers are given up to a month to locate and repatriate their missing domestic workers, without forfeiting any of the security bond. In addition, should a missing domestic worker be located within three months of forfeiting the security bond, the employer can appeal to MOM against the forfeiture. If you are unable to locate and repatriate your absconded domestic worker within three months, note that you will only be forfeiting half of your security bond **if you have carried out the following steps:**

- i. Filed a missing persons report with the police.
- ii. Notified MOM of your missing domestic worker.

Link: <http://www.mom.gov.sg/foreign-manpower/passes-visas/work-permit-fdw/inform-mom/Pages/update-of-details.aspx#Missing>

4) In the event: Your domestic worker becomes pregnant

Misunderstandings on domestic worker pregnancy

Another reason many employers give for confining their domestic workers at home is to prevent them from engaging in sexual activities and thus getting pregnant. Many fear that this will inevitably lead to a complete forfeiture of their security bond. This is simply untrue.

As of January 2010, MOM regulations state that employers will no longer be held accountable for the pregnancy of their domestic workers. Therefore, employers will not forfeit their security bond under these circumstances.

If your domestic worker should become pregnant, the MOM advises you to notify it of the issue via an email to mom_wpd@mom.gov.sg

Kindly provide the following information:

- Name of foreign domestic worker
- Work Permit number
- Doctor's letter/memo confirming the pregnancy and her expected delivery date
- Citizenship of the domestic worker's spouse (if applicable)

Link: <http://mom.gov.sg/foreign-manpower/passes-visas/work-permit-fdw/inform-mom/Pages/update-of-details.aspx#Pregnant>

5) In the event: Your domestic worker dies

You should inform MOM within 12 hours of discovering your worker's death.

Do the following:

1. Contact the police
2. Email the following information to mom_wpd@mom.gov.sg
 - Foreign domestic worker's name
 - Work Permit number
 - Cause of death (e.g. illness, accident, suicide, murder etc.)
 - Date, time and place of death
 - Employer's name and contact numbers
 - Death certificate and cremation certificate for work permit cancellation (if the body is to be cremated in Singapore)
 - Death certificate and a copy of the airway bill for work permit cancellation (if the body is to be sent back to home country)

Link: <http://www.mom.gov.sg/foreign-manpower/passes-visas/work-permit-fdw/inform-mom/Pages/update-of-details.aspx#Death>

Available channels of redress for employers

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- There are several ways in which employers can seek redress against employment agencies, should disputes arise. These channels include:
 - i. Consumers Association of Singapore (CASE)
 - ii. Small Claims Tribunal
 - iii. Subordinate Court
 - iv. High Court
- Complaints against fraudulent employment agencies should be filed through the aforementioned institutions, varying accordingly to each issue's severity.
- As an employer you may also choose to report any conduct violations of your domestic worker to MOM via email at mom_wpd@mom.gov.sg
- **Link:** <http://www.mom.gov.sg/foreign-manpower/passes-visas/work-permit-fdw/inform-mom/Pages/update-of-details.aspx#feedback>