



Relocation Guide to Singapore

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WELCOME AND OVERVIEW



The country of Singapore consists of Singapore Island and more than 50 smaller surrounding islands. The main island makes up about 93 percent of the total area. The Republic of Singapore is a parliamentary democracy that has been ruled by one party since the nation achieved independence from Malaysia in 1965. Singapore has a unicameral parliament. The prime minister is the head of government. The chief of state is the president. Singapore is a city-state; while there are named subsections of the city, there are essentially no rural areas

Singaporeans write the day first, then the month, and then the year (e.g., December 3, 2010, is written 3.12.10 or 3/12/10). Singapore is eight hours ahead of Greenwich Mean Time (G.M.T. + 8).

Singapore is a very safe nation. Aside from running afoul of the country's regulations, visitors are most at risk from the hot and humid weather. Although rarely seen outside garden areas, Singapore does

have some dangerous wildlife, including poisonous snakes, spiders, and centipedes.

Singapore is served by international airlines and is linked to Malaysia by road. All roads are paved and well maintained. Car ownership is expensive, due in part to high taxes on cars to discourage their use. Certain roads charge fees during peak traffic hours. Taxis and car services, such as Uber, are a common mode of transport. The Mass Rapid Transit and extensive bus network serve most areas of the island.



Because of the nation's high population density, roughly 85 percent of Singaporeans live in public housing called Housing and Development Board (HDB) flats (apartments). Flats are regulated with regard to ethnic makeup of their tenants to avoid the buildup of ethnic enclaves and to ensure a diversified community. The average HDB flat is located in a high-rise tower, is about 970 square feet (90 square meters) in size, and consists of a living room, kitchen, three bedrooms, and two bathrooms. A building usually has a shared space on the first floor called a void deck, where residents can hold social

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events. The remaining 15 percent of the population lives in private accommodations, such as semidetached houses, bungalows, and condominiums.

Singapore has four official languages: Malay, Tamil, Chinese, and English. To unify Singapore's three fractious ethnic groups—the Chinese, Malays, and Indians—English (native to none of these groups) became the language of instruction, business, and government. Singaporeans also speak a local brand of English that tends to startle unsuspecting English speakers when they first set foot here. Affectionately known as Singlish, it is a hybrid of mainly English, Malay and Chinese dialects, giving rise to a unique patois that is often a talking point in itself! Be patient and you'll grasp the key phrases and expressions soon enough – start by adding a "lah" to the end of a sentence. However misplaced, it will garner you lots of smiles for the effort!

CLIMATE

As Singapore is located a mere 1.5 degrees north of the Equator, its weather is usually sunny with no distinct seasons. Singapore's climate is virtually unchanging. Throughout the year, humidity is high, while cool breezes at night often provide relief after warm days.

Rain falls almost daily throughout the year, usually in sudden, heavy showers that rarely last longer than an hour. However, most rainfall occurs during the north east monsoon (November to January), occasionally featuring lengthy spells of continuous rain. Rainfall increases from a low of around 7 inches (17.7 centimeters) in July, the driest month to nearly 10 inches (25.4 centimeters) per month from November through January. Thunderstorms can occur throughout the year, any time during the day, so it's wise to carry an umbrella at all times, both as a shade from the sun or cover from the rain.

Between May and October, forest fires in neighboring Sumatra can also cause dense haze, although this is unpredictable and comes and goes rapidly: check the National Environment Agency's site for current data.

The temperature averages around:

- 32°C (86°F) daytime, 25°C (76°F) at night in December and January.
- 33°C (92°F) daytime, 26°C (81°F) at night for the rest of the year.

The high temperature and humidity, combined with the lack of wind and the fact that temperatures stay high during the night, can take its toll on visitors from colder parts of the world. Bear in mind that spending more than about one hour outdoors can be very exhausting, especially if combined with moderate exercise. Singaporeans themselves shun the heat, and for a good reason. Many live in air-conditioned flats, work in air-conditioned offices, and take the air-conditioned metro to air-conditioned shopping malls connected to each other by underground tunnels where they shop, eat, and exercise in air-conditioned fitness clubs. Follow their example if you want to avoid discomfort in the searing heat and humidity of Singapore.

(Sourced material from: <u>Wikitravel: Singapore</u>, <u>Contact Singapore</u> and <u>CultureGrams</u>)

GOVERNMENT INFORMATION

- Singapore is a sovereign republic, with a legal system based on the English common law.
- The Constitution lays down the fundamental principles and basic framework for the three organs of state, namely, the Executive, the Legislative and the Judiciary.



- The Executive comprises the <u>Cabinet</u>, which is responsible for the general direction of the Government and accountable to Parliament
- The Legislature comprises the <u>Parliament</u> and is the legislative authority responsible for enacting legislation. More information on the history of Parliament, Parliament House and activities of the House can be obtained from its website.
- The Judiciary's function is to independently administer justice. The Judiciary is safeguarded by the Constitution.
- The Prime Minister of Singapore is appointed by the President of Singapore under Article 25 of the Constitution. The President, acting on the advice of the Prime Minister, also appoints other Ministers from among the Members of Parliament.
- The Prime Minister is the effective head of the executive branch of government. He chairs the Cabinet, which is the central decision-making body of the executive government. It is an organ of state and central to Singapore's system of government.

(Sourced material from: Singapore Government Information)

GOVERNMENT OFFICES – PASSES AND PERMITS

- Ministry of Manpower
- Ministry of Education
- <u>Ministry of Health</u>
- Work Permit for Foreign Domestic Workers
- <u>Traffic Police Department</u>: to convert a foreign driver's license.
- Land Transport Authority

USEFUL INFORMATION:

- Singapore International Chamber of Commerce
- Immigration and Checkpoints Authority (ICA) Hotline
 Tel: (+65) 6391 6100
 (24-hour automated hotline for information on their services and procedures.)
- STB Tourist line: (toll-free in Singapore only) Tel: 1800 736 2000
- City Search (operator-assisted Yellow Pages) Tel: (+65) 1900 777 7777
- Time of day: Tel: 1711
- Weather: Tel: (+65) 6542
- Samaritans of Singapore (SOS): (24-hour Emergency Counseling) 1800-221-4444

American Community Organizations

- <u>American Embassy</u>
- American Association of Singapore
- The American Club
- American Chamber of Commerce
- American Women's Association
- <u>Career Resource Center for Expatriates (CRCE)</u>

LIBRARIES

The <u>National Library Board (NLB)</u> operates 39 public libraries and 1 National Library around Singapore, providing a vast information resource of books, periodicals, videos, CD-ROMs and other materials. Equipped with the latest technology, online catalogues, <u>electronic databases</u>, and other services are readily accessible at all times.

Besides the community and regional libraries offering a general collection of books, the <u>library@esplanade</u> boasts a distinctive collection of arts-focused materials, including musical scores, DVDs and audio CDs.



Singapore's only National Library - <u>Lee Kong Chian Reference Library</u> holds a collection of over 500,000 items in various formats to serve the research and information needs of researchers, professionals and general public. It also offers on-site advisory service for research assignments, business ventures and personal interests. The reference librarian will guide you to relevant and useful resources available in the library. Alternatively, you can submit your enquiry to Reference Point or email <u>ref@nlb.gov.sg</u>. Singapore Permanent Residents and non-citizens may apply for membership to NLB and enjoy its many facilities at all branches.

(Sourced information from: Council for Private Education: Singapore)

NEWSPAPERS

The main local newspapers are <u>The Straits Times</u> and <u>The Business Times</u>, both in English. Local newspapers in the three other official languages are <u>Lianhe Zaobao</u> (Chinese), <u>Berita Harian</u> (Malay) and <u>Tamil Murasu</u> (Tamil). All these newspapers are published by Singapore Press Holdings. They can be purchased from newsstands, delivered to your home, or be subscribed to online.

Major international newspapers are also available, including the Financial Times, the International Herald Tribune, the Asian Wall Street Journal and the New York Times.

Many international magazine titles, such as National Geographic, Newsweek, topical magazines such as Asian Diver, Sports Illustrated, Top Gear and the ever popular women's magazines, are also sold.

- The Straits Times
- TODAY online
- <u>Channel News Asia</u>
- <u>The Business Times</u>

(Sourced material from: <u>Contact Singapore: Daily Living</u>)

POST OFFICE

Singapore Post (<u>SingPost</u>) has more than 60 main branches and over 80 authorized agencies throughout Singapore. SingPost's retail counters serve as one-stop centers for postal, telecommunication and agency services. Most outlets are open Mondays to Fridays, 8.30am - 5pm and until 1pm on Saturdays.

SingPost has a wide network of Self-service Automated Machines (SAMs) located at post offices, supermarkets, shopping complexes and major MRT stations. The 24-hour SAMs offer postal services, including the purchase of postage labels, payment of bills, fines, renewal of licenses and even top up Hi! Cards (mobile phone pre-paid cards).

(Sourced material from: <u>Telecommunications of Singapore</u>)

DAILY LIVING TIPS

Your IOR DS Consultant can assist with these items and any questions; please call for assistance.

- For a cell phone, anyone can purchase a "pay-as-you-go" SIM card from just about anywhere. Phones are for sale all over and are not linked to network providers like in the USA. Cell phone (network) contracts are available for residents and tend to have more features and are a bit cheaper than a "pay-as-you-go" card. You need your passport to buy a "pay-as-you-go" SIM card for your cell phone. Easiest place to get it is at 7-Eleven.
- In order to set up utilities an assignee will need a government issued work permit. There is one national utilities service provider, supplying water, electricity and city gas.
 www.singaporepower.com.sg
- All information regarding Government Registration for an expatriate on an employment pass (or dependent or long term employment, etc) and a FIN number, Foreign Identification Number, can be found on them MOM (Ministry of Manpower) website. Registration is all based on the reasons for being in Singapore, there are several categories of passes: Professionals (work permit, both long and short term), Mid-Level Skilled Workers, Dependents, Student Visas/Training visa, Long term Visitor visa. Application process is relatively simple.
- An assignee may live in Singapore for a year without having Singapore driver's license. To get a Singapore driver's license after a year you need either a valid work permit/dependents pass/student visa.
- The electrical current in Singapore is 240 volts AC, 50 cycles per second. Singapore uses the square-shaped three-pin plug. You may need an adapter or transformer for foreign appliances, which are available at most hardware stores.
- Drug abuse is viewed seriously in Singapore and is punishable by death. Illicit traffic of narcotic drugs and psychotropic substances is strictly prohibited.
- Singapore is a very safe nation and the Singapore Government is committed to ensuring that Singapore remains safe.
- Smoking is not permitted in public service vehicles, museums, libraries, lifts, theatres, cinemas, air-conditioned restaurants, hair salons, supermarkets, department stores and government offices. Offenders can be fined up to SGD 1,000. While it is an offence to smoke in air-conditioned eating places, smoking is permitted in air-conditioned pubs, discos, karaoke bars and nightspots.
- Spitting in public places is an offence.
- Tipping is not encouraged as most hotels and restaurants in Singapore already levy a 10% service charge on customers' bills. Tipping is not a way of life in Singapore and is prohibited at the airport.
- Expat Daily Living Online Resources: <u>AngloINFO: Singapore</u> and <u>Singapore Expats</u>

IN CASE OF EMERGENCY

POLICE: DIAL 999 (toll-free)

FOR AMBULANCE, OR FIRE BRIGADE: DIAL 995 (toll-free)

They will ask for the following information so keep this page close to your phone:

NAME
ADDRESS

PHONE

Other Important Numbers: CLOSEST CONSULATE OFFICE

PRIMARY CARE PHYSICIAN WORK PHONE NUMBER

EMERGENCY NUMBERS:

Police Emergency	999
Police Hotline	1 800 225 0000
Fire	995
Emergency Ambulance	995
Drug & Poison Control	6423 9119

Health Facilities

With well-respected doctors trained in the best centers around the world, <u>internationally-accredited</u> <u>hospitals and specialty centers</u>, a global reputation as a medical convention and training center, a fastgrowing basic and clinical research hub, Singapore has established itself as a leading medical hub, serving medical travelers from around the world.

From basic screening and cosmetic surgery, to high-end surgical procedures and complex specialty care in areas such as Cardiology, Neurology, Obstetrics and Gynecology, Oncology, Ophthalmology, Orthopedics and Pediatrics among others, Singapore's well-trained and experienced medical staff deliver the best healthcare experience and treatment for every international patient, providing them and their families peace of mind when health really matters. Singapore's health facilities and services are excellent but are not subsidized by the government. Employees contribute 20 percent of their wages to the Central Provident Fund (CPF), matched by an equal amount from employers. A high standard of health is attributed to good housing, modern sanitation, and a general concern for sound hygienic practices. Singapore is often referred to as the cleanest city in Asia.

Healthcare providers with International Patient Service Centers are listed below.

Medical Evacuation Services

Medically-supervised evacuation like emergency ambulance or air transportation with immigration custom clearance can be arranged to and in Singapore through medical evacuation agencies.

Here are some medical evacuation agencies you may wish to contact.

- <u>Global Assistance & Healthcare</u>
 (62) 21 725 7962
 Contact: <u>Operations@Global-Assistance.net</u>
- International SOS

 (65) 6338 2311
 Contact: sin.marketing@internationalsos.com

Private Hospitals

- Mt Elizabeth Medical Centre

 Mt Elizabeth, #15-05 Singapore 228510
 Office: (65) 68353566, 67737 2666
 Ambulance: 6473 2222
 www.mountelizabeth.com.sg
- Gleneagles Hospital
 6A Napier Road
 Phone: 6473 7222
 A&E: 6470 5700
 Ambulance: 6473 2222
 www.gleneagles.com.sg

Public Hospitals

- National University Hospital
 5 Lower Kent Ridge Road
 Phone: 6779 5555
 A&E: 6772 5000
 www.nuh.com.sg
- Singapore General Hospital Outram Road Phone: 6222 3322 A&E: 6321 4311 www.sgh.com.sg

Health Care <u>Recommendations</u> for living and traveling within SE Asia

Highly recommended vaccinations:

- Hepatitis A&B
- Typhoid
- Diphtheria/Tetanus/Pertussis Booster
- Polio Booster
- Chicken Pox

Recommendations for frequent travelers:

- Influenza vaccination
- RID insect repellent
- Gastro Medication Kit (can be put together by a doctor)

For consideration in particular areas:

- Anti-malarial pills
- Rabies vaccination
- Yellow Fever vaccination
- Japanese Encephalitis vaccination
- Traveler's Diarrhea/Cholera vaccination

HOUSING

As far as housing options in Singapore go, condominiums are a popular choice with both locals and nonlocals. The vast range of facilities, from swimming pool and gym to round-the-clock security and scenic surroundings, provide for a comfortable lifestyle, especially for families. For a listing of condominiums, click <u>here</u>.

Serviced apartments are a convenient alternative. Apart from the usual condominium facilities, valueadded services such as a cleaning service, laundry and room service are usually included. Some serviced apartments include:

- Ascott The Residence
- <u>Citadines Apart'Hotel</u>
- Frasers Hospitality
- Great World Serviced Apartments
- <u>Somerset Serviced Residence</u>
- <u>Treetops</u>

For a listing of serviced apartments available, click <u>here</u>.

If your preference is for landed property, you will find that there is a fair variety in Singapore. Landed property includes bungalows, semi-detached houses, terrace houses, cluster houses and townhouses. You may click <u>here</u> to search for landed property in Singapore.

A unique type of Singapore housing are the black and white bungalows, which were houses built during Singapore's colonial past and are now owned by the government. These houses are very airy, roomy and sometimes come double-storied with servants' quarters. These bungalows have no facilities but are popular with expatriates for their size and quaint feel – the catch is that they are few and far between.

RENTING A PROPERTY

There are no restrictions on non-citizens renting a residential unit with a valid employment pass. Most who are new to Singapore engage a housing agent to source for a property that meets their needs. Or if you prefer, you may like to browse the local newspapers' classifieds section which advertises a list of private apartments, condominiums and houses for rent in Singapore. However, engaging a housing agent better ensures that your interests are protected, especially with regards to the lease.

The cost of renting a place depends on:

- Location. Popular residential areas in Singapore are Districts 9, 10 and 11, which are close to the Central Business District. Areas close to MRT stations and the new waterfront along the Singapore River are quickly gaining in popularity too.
- Size and condition of the place.
- **Amenities**. Condominiums with full facilities may command a higher price. Rent also depends on whether the place is furnished, partially furnished or unfurnished.

These are the steps in renting a residence:

- Letter of Intent this is submitted showing the tenants interest to rent a place and is accompanied by a one month holding deposit. This deposit will become your first month's rent.
- Review the Tenancy Agreement from the Landlord. Once the Tenancy Agreement is agreed to and signed, you submit a deposit equivalent to two months' rent. This is returned at the end of the lease.
- There is a levy charged by the Singapore government for all leases called a stamp duty. This is paid by the tenant and is usually slightly less than 10% of one month's rent for a two year lease.
- Also note that rental usually excludes utility bills but includes maintenance fees.

Approximate rental costs are:

Property	Estimated cost (SGD) per month
Good Class bungalow (4-bedroom, at least 1,400sqm	a) 28,000 – 45,000
Bungalow, penthouse	14,000 upwards
Terrace house	4,500 upwards
High-end serviced apartment	8,000 upwards
Condominium	2,500 upwards

LEASE TIPS

- The standard lease in Singapore is 2 years. To secure a lease a government issued FIN number/card is required.
- Before a lease may be secured, the terms will be negotiated and a Letter of Intent (LOI) will be signed by both parties. Once the LOI has been signed the landlord will draft the lease. Submit a Letter of Intent (LOI) with a one month's rent good faith deposit. This will hold the property while you work out the details of the lease.
- The security deposit, which is usually TWO month rent, is required upon signing of an actual tenancy agreement.
- The lease is referred to as the Tenancy Agreement or TA and is typically for a 24 month period.
- Shorter leases can be negotiated and "temporary" and short-term housing options are readily available.
- Tenant is responsible for "Stamp Duty" a tax assessed roughly equal to about 12 % of one month's rental cost. This is a onetime payment at the time of signing. Other expenses include utilities, air-con maintenance (usually required at Tenants expense) and garden service if needed.

(Sourced material from: <u>Contact Singapore: Housing</u>)

UTILITIES

<u>SP Services Ltd</u>, part of the Singapore Power Group, provides a convenient, one-stop service for electricity, water and piped gas supplies in Singapore. It also offers billing and payment collection services on behalf of other utility providers for services such as water and gas, and refuses collection.

The water from Singapore taps is safe for drinking.

Opening a utilities account with SP Services is simple; just click <u>here</u> or call 1800 222 2333. A bank account with a local bank is required, from which the monthly utility bills will be drawn.

(Sourced material from <u>Contact Singapore: Daily Living</u>)

UTILITIES / REPAIR SERVICES

- Electricity 1-800-778-8888
- Gas 1-800-752-1800
- Water 1-800-284-6600

ENVIRONMENT SERVICES

- Report of Wasps/Bees 6466-0544
- Snake Removal (police) 999

TELECOMMUNICATIONS

Singapore is one of the most connected cities in the world with an extensive network of mobile and internet services widely available.

There are several services operators, namely <u>SingTel</u>, <u>MobileOne</u>, <u>StarHub</u>, <u>My Republic</u> and <u>View Quest</u>. There are often promotions and discounts, especially if you choose to bundle your services. Each offers a wide range of communication services at competitive rates, including:

- Telephone services
- Mobile communications services, including cellular and paging services mobile phone operators in Singapore operate networks such as GSM900, GSM1800, W-CDMA (under development).
- Internet access services
- International telephone services, including IDD services, calling cards, facsimile services.

To make international calls, the access codes are 001, 013 or 019 for SingTel, 002 or 021 for MobileOne and 008 or 018 for StarHub.

Public payphones are located at most shopping malls and public places, and operate by credit card or stored-value phone cards. Local calls from public payphones cost 10 cents per three-minute block. Besides local calls, all card phones provide International Direct Calling services and subscriber Trunk Dialing for Malaysian calls. International Calling Cards are also available at all post offices, 7-Eleven (24-hours) stores and other retail outlets.

BUYING A PROPERTY

Buying real estate is a consideration for those planning to stay in Singapore for the long-term. Under the Residential Property Act (RPA), there are no restrictions on non-citizens buying a private apartment or condominium unit, although prior approval from the government is needed for purchase of landed property.

As with rental, buying a property through an accredited <u>estate agent</u> is preferable. For more details on foreign ownership of residential properties under the RPA, visit the <u>Singapore Land Authority website</u>. For more information, click <u>here</u>.

DOMESTIC HELP

One of the many luxuries of living in Singapore is the availability and affordability of domestic help. Livein maids who cook, do household chores and babysit are commonplace among Singaporean families. These Foreign Domestic Workers (FDWs) usually come from neighboring countries like Indonesia, the Philippines and Myanmar. They receive a monthly salary of about SGD 400 to 600 and have at least one day off a week by law.

The government imposes a levy of SGD 265 per month for each maid and all employers have to take up a Personal Accident Insurance policy and medical insurance for their maids. Maid agencies will be able to help you with the maid selection and take care of the paperwork. The Association of Employment Agencies lists licensed and accredited maid agencies <u>here</u>.

For more details on the process, visit the Ministry of Manpower website.

An alternative to live-in maids is local part-time maids who offer cleaning services on a per-hour basis.

CHILDCARE AND SCHOOLS

CHILDCARE

Another luxury of living in Singapore is affordable childcare and the range of preschools available. Child Care Centers (CCCs) run by the Ministry of Social and Family Development (MSF) provide half-day and full-day programs for children from 18 months to seven years of age. Infant care is available at some CCCs.

Many privately run centers also have their own curriculum and methodologies, some of which promote brand-name learning methods. Many mothers rely on word-of-mouth and online forums to find the right childcare center for their children.

Visit the <u>MSF website</u> for more details such as locations and subsidies, or to search through a comprehensive <u>directory of privately run child care services</u>.

KINDERGARTENS

Singapore Kindergartens admit children between the ages of 3 to 6 years into the respective level, Nursery, Kindergarten 1 and Kindergarten 2. It is mandatory that kindergartens adhere to the age criteria so that children will join formal Primary One schooling at the correct age of 6 or 6+.

Kindergartens conduct their own pupil enrolment/registration exercises as early as March each year for admission to programs in the following year. Generally kindergartens charge a one-time non-refundable registration fee for admission into the kindergarten. For further information, please contact the respective kindergartens directly for enquiries regarding the programs they offer, admission and terms, and other details

STUDENT CARE

Parents may need extra help with their school-going children or just opportunities for them to socialize with others their age. Most International Schools provide after school programs for expat kids. Besides a safe environment, homework supervision, enrichment and other recreational activities to promote the child's social, emotional and intellectual development may be provided.

Many privately run centers also provide similar services. Visit the <u>MSF website</u> for more details, or to search through a comprehensive directory of student care services available in Singapore.

Education is very important in Singapore, and the literacy rate is high. School is compulsory from ages from six or seven to sixteen or seventeen. It is a criminal offence for a parent to fail to enroll their child in school.

Singapore offers extensive educational options; many types of international curriculums and national schools i.e., Japanese School in Japanese, German school in German OR English, etc.

The academic year is divided into two semesters: one that runs from January to June, and one that lasts from July to December. There is a week-long break in mid-March, a month-long break during June, and a six-week vacation during November and December. International Schools may run on a different academic calendar.

Although children officially begin schooling at age seven, most children are enrolled in preschools and kindergartens, starting around age three.

For the first years of primary school, students study mathematics, English, physical education, social studies, music, and the student's mother tongue (Chinese, Malay, or Tamil). Science is introduced at age nine.

Between ages 10 and 12, students in Singaporean schools begin preparing for the Primary School Leaving Examination (PSLE), an exit exam that places students into secondary schools based on their aptitude. The pass rate for the PSLE is generally over 90 percent. Based on their PSLE results, students are assigned to secondary schools and academic tracks, which include several designed for varying levels of academic aptitude and a track for students who pursue a technical education. Exceptional children (the top 1 percent of students) are accepted into the Integrated Program. Completion of the Integrated Program allows students to go directly to junior college, bypassing the university qualification exams taken in the last year of secondary school.

Most Singaporeans graduate from secondary school and a high percentage continue their studies in vocational schools or pre-university programs. There are several post-secondary institutions in Singapore; the most popular programs are polytechnic and junior colleges. Students also strive to gain admission into one of the three local universities.

(Sourced material from: <u>The Ministry of Education: Singapore</u>)

INTERNATIONAL SCHOOLS OF SINGAPORE

Foreign System Schools, or **International Schools**, offer you the opportunity to pursue an education similar to the one in your country of origin. Registered with the Ministry of Education, they follow guidelines and curriculum identical to those in their home country.

Singapore has a number of International Schools granting admission to foreign students and permanent residents. Some International Schools impose minimum requirements for admission, such as language proficiency or nationality. The criteria vary with each school.



School fees per year vary for lower and upper grades from schools to schools. Academic calendars for each school also differ. For more information on Foreign system Schools /International Schools in Singapore, please refer to the <u>CPE website</u>.

Set up under the entities of <u>ACS International</u>, <u>Hwa Chong International</u> and <u>St. Joseph's Institution</u> <u>International</u> respectively, these three schools have established private arms and offer secondary and post-secondary education. ACS International offers the International General Certificate of Secondary Education (IGCSE) and the International Baccalaureate Diploma Program (IBDP), Hwa Chong International offers a secondary and pre-university program culminating in the Cambridge GCE A Levels certificate, while SJI International will offer an international curriculum leading to the International Baccalaureate Diploma.

(Sourced material from: <u>Singapore Expats: Education System in Singapore: International Schools</u>)

BANKING

Most banks exchange foreign currencies. Passports are required when cashing traveler's checks. A nominal commission may be charged. Apart from banks and hotels, you may change money at outlets which display the sign "Licensed Money Changer".

Most banking hours are usually from Mondays to Fridays, 9.30am - 3pm and Saturdays, 9.30am - 11am/1pm. Some banks offer late night banking and have extended hours on Saturdays. Some banks in Orchard Road even open on Sundays. It is best to check with individual banks on their operating hours.

As one of Asia's leading financial services centers, Singapore is home to an international array of major financial institutions.

Banking in Singapore, together with the financial infrastructure and services are backed by a strong regulatory framework, a pro-business environment, and sound economic fundamentals.

The three local banks in Singapore are also Southeast Asia's largest:

- DBS Bank Ltd,
- OCBC Bank
- United Overseas Bank Ltd

Other leading consumer banks (foreign) in Singapore include:

- ABN AMRO
- Citibank
- HSBC
- Maybank
- Standard Chartered

Opening an Account

Only citizens, permanent residents and those holding employment passes are able to open a bank account in Singapore. Usually, a completed application form, passport, employment pass and proof of mailing address are required to open an account. It's advisable to call the bank beforehand to be sure, and your IOR DSC can advise you as well.

Each bank has different requirements for opening an account, with differing minimum balances and service charges. For savings or current accounts, you will usually receive a check book, an ATM card and a PIN for online or phone banking.

Most banks offer the following services:

- Savings/current accounts
- Fixed deposits
- Mutual funds or trusts
- NETS (cash withdrawal) cards that allow for electronic payment for goods and services

- Credit card facilities
- Crediting foreign checks

(Sourced material from: <u>Contact Singapore: Banking</u>)

MONEY MATTERS

A **7% Goods and Services Tax (GST)** is imposed on all purchases. Tipping is not practiced in Singapore as most hotels and restaurants already levy a 10% service charge on bills.

Major credit cards are generally accepted by establishments, including American Express, Diners Card, JCB, MasterCard and Visa.

Most recurring bills are paid via GIRO which is an automatic electronic bank transfer.

Another widely-used method of payment is NETS, which allows you to make payment with your Automated Teller Machine (ATM) card.

PUBLIC TRANSPORTATION/DRIVING

TRANSPORT

Singapore has one of the most extensive and efficient public <u>transportation</u> systems in the world. Traveling in the city and suburbs is typically a quick and affordable affair.

Public buses run daily from 5:30am - midnight. Extended night services cost slightly more.

For travel on the MRT, you need to purchase a one-trip fare card. Public buses accept cash. The recommended mode of payment for both the MRT and public buses is using the **EZ-link card** which is a stored-value card giving discounted fare for multiple rides. The EZ-link card may be purchased and topped up at most MRT stations and bus interchanges. Each adult card is sold with a minimum value of S\$10 plus a deposit of S\$5. The Transitlink Guide gives detailed information on both the MRT and bus services and is available from most MRT stations, bus interchanges and major bookstores.

Getting around Singapore is easy, thanks to a systematic and integrated land transport master plan that incorporates an efficient rail and bus system, a carefully designed road and traffic structure, and controlled car ownership. For more information, click <u>here</u>.

DRIVING IN SINGAPORE

Cars in Singapore are on right-hand drive, driven on the left side of the road. Some of the local traffic rules include the mandatory fastening of seat belts, avoiding the bus lane during certain hours, and using mobile phones while driving only with a hands-free device. Visit the <u>Singapore Police Force</u> <u>website</u>'s <u>Road Safety</u> page for a complete guide to local traffic regulations and penalties.

Driving in Singapore has its unique quirks. One of these is the Electronic Road Pricing (ERP), a toll collected electronically via a network of gantries on several expressways and major roads. The ERP was devised to ease congestion on roads, especially during peak hours. All vehicles in Singapore have an Invehicle Unit (IU) installed, which holds a cashcard. To use roads with the ERP gantry in operation, simply insert your cash card into the IU and the fee will be deducted automatically. The cashcard may be topped up at most convenience stores and petrol stations.

Many parking lots in shopping malls and buildings conveniently make use of the IU and cashcard to deduct parking charges. Some public parking lots however, especially open-air parking lots and curbside parking along roads, utilize the coupon parking system. Parking coupons come in denominations of SGD 0.50, 1 and 2 (for overnight parking) and are sold in booklets of 10 or 20 coupons for each denomination. Just peel off the appropriate tabs for date and time and display the coupons on the dashboard of your car.

For how to get from one place to another, alternative routes, and costs of travel use GoThere.

(Sourced material from: <u>Contact Singapore: Transportation and Driving</u>)

TAXIS

Taxis are readily available on Singapore streets, from a taxi stand, a phone or internet booking. You can also flag one from the side of the road, except in the Central Business District (CBD) where you have to board and alight at taxi stands only. Fares too, are relatively cheap compared to other major cities in the world although there are various surcharges for ERP, peak hours, midnight, public holidays and certain locations such as Singapore Changi International Airport and Singapore Expo. Fares are all metered and surcharges are listed upfront. For a small fee, booking a taxi is a convenient way of ensuring you have a taxi just when you need it. You can reach the following taxi companies at these numbers:

ComfortDelGro Corporation Limited	6552 1111
Premier Taxis Pte Ltd	6476 8880
Smart Automobile Pte Ltd	6485 7777
Trans-Cab Services Pte Ltd	6287 6666
Yellow Top Taxi	6552 2828
<u>City Cab Taxi</u>	6552 2222

<u>Uber</u> has become very popular in Singapore, as well as GRAB, an app that reaches out to independent taxi drivers.

MRT

The Singapore Mass Rapid Transit (MRT) is by far one of the easiest and quickest ways to get around Singapore. Comprising five lines and 121 stations, the comprehensive network spans across most of Singapore. The trains are safe, clean and reliable, arriving every three to eight minutes from 5.30am to 12:30am daily. The Light Rail Transit (LRT) is a feeder rail service of 14 stations, serving the Bukit Panjang and Choa Chu Kang estates. Another MRT line is in process of being built.

Single trip tickets or the more convenient EZ-link card may be used on the MRT and LRT. The EZ-link card is a stored value card, allowing you multiple trips on trains and buses with rebates. Tickets and EZ-link cards may be purchased from any MRT or LRT station.

For more details on MRT routes, fares and travel times, visit the <u>SMRT website</u>.

IDENTITY CARDS

Foreign residents living in Singapore are required to carry with them their relevant identity card. This is issued as proof of appropriate employment/dependent/long term/student pass. This card is often required, so best to have it with you at all times.

DRIVER'S LICENSE

Non-Singaporeans who have been in Singapore for more than 12 months, or who have decided to become Permanent Residents, will need to convert their foreign driving licenses into a Singapore driving license. A pass in the Basic Theory Test held by the Traffic Police is mandatory – this can be taken at any driving center. Then apply for a license conversion at any of these driving centers:

- Singapore Safety Driving Centre Ltd
- Bukit Batok Driving Centre Ltd
- <u>ComfortDelGro Driving Centre Pte Ltd</u>

If you are staying in Singapore for a short period, i.e. you hold a short-term social visit pass; you do not need to convert to a Singapore license to drive in Singapore.

You must possess a valid foreign license and an International Driving Permit (IDP) issued by an authorized body in your own country, example the Automobile Association (AA). If an IDP is not available, an official translation of your foreign license in English is required.

Drivers from ASEAN member countries only need to possess a valid driving license issued by their licensing authority in order to drive in Singapore without an IDP.

To continue driving in Singapore after 12 months of staying here (from the date of your last entry into Singapore), you must obtain a valid Singapore driving license.

(Sourced material from: <u>Contact Singapore: Transportation</u> and <u>eCitizen: Driving in Singapore</u>)

LIVING AND SHOPPING

GROCERIES

<u>Cold Storage</u> is a chain of supermarkets in Singapore popular for its large range of quality produce and sizeable selection from US, UK and Australia. Cold Storage also operates six MarketPlace stores, namely Jason's the Gourmet Grocer at Orchard Towers, Tanglin MarketPlace at Tanglin Mall, Paragon

MarketPlace at Paragon, Jason's MarketPlace at Raffles City Mall, Naturally MarketPlace at VivoCity and ThreeSixty Market Place at ION Orchard. They offer a premium range of groceries, including organic produce. Both Cold Storage and Fair Price offer online shopping and grocery delivery. In addition <u>RedMart</u> offers a large range of groceries and products for home delivery.



With some supermarkets specializing in niche products, you

can be certain there is something for every epicurean living in Singapore. Look out for Tierney's at Serene Centre for Scandinavian, German and Swiss produce, <u>Meidi-Ya</u> at Liang Court for Japanese products, and a Korean Mart at Parkway Parade.

The largest supermarket chain in Singapore is <u>NTUC FairPrice</u>, which can be found in most major malls in the Housing Development Board (HDB) estates. It also runs a small number of higher-end supermarkets called FairPrice Finest.

If you wish to imbibe in a totally local experience however, check out the wet markets found in the heart of Housing Development Board (HDB) estates. These markets often operate from the wee hours of the morning to noon, and are closed on Mondays. Be prepared to be greeted by the scents and sights of fresh fish, meat, seafood, fruit, vegetables and flowers amidst casually dressed locals going about their daily shopping.

SHOPPING

Whether you are picking something up for yourself or for the home, everything from premium international brands to popular essentials is readily available in Singapore.

LUXE MALLS

The world's top brands and luxury lines can be found in the glittery malls along Singapore's Champs Elysees, <u>Orchard Road</u>. <u>ION Orchard</u> is a dazzling new designer mall that seeps exclusivity through its couture doors. Other malls that offer that exclusive shopping experience include <u>Palais Renaissance</u>, <u>Paragon Shopping Centre</u>, <u>Mandarin Gallery</u> and <u>Marina Bay Sands</u> which are decked with designer labels.

Malls usually operate from 10am to 10pm, with some offering late night shopping until 11pm or later. Most are linked by covered walkways or underpasses, to provide a seamless shopping experience.

UPMARKET BRANDS AND DESIGNER COUTURE

Many major malls in the Orchard area, including <u>Ngee Ann City</u> and Hilton Shopping Gallery, house flagship and concept stores of designer favorites. The tenant mix includes high-end brands like Louis Vuitton, Dolce & Gabbana, Diane von Furstenberg and Yves Saint Laurent, and ethnic labels like Mumbai Sé or Shanghai Tang, as well as local couturiers Ashley Isham and alldressedup.

ACCESSORIES

With Singapore as a major player in the watch and jewelry business, the latest trends and sheer variety available here are sure to please. Treat yourself to horological luxury from such established watch retailers as Sincere and The Hourglass, or browse all that glitters at Larry Jewelry, Cartier and Tiffany & Co, all situated in upmarket malls and boutiques.

HOME FURNISHINGS AND COLLECTIBLES

Decorate your home with luxe furnishings from Park Mall, or boutiques like <u>iwannagohome</u>. For a more local flavor, <u>Barang Barang</u>, and are the stores to visit. Dress up the walls with <u>art</u> from the many reputable galleries around. The discerning buyer can also source for fine collectibles at auctions staged by such reputable houses as <u>Sotheby's</u> and Glerum & Bonhams. Also, a great place to purchase art is the <u>Affordable Art Fair</u> that happens every April.

FURNITURE

There are several furniture outlets on Dempsey Hill - Asiatique, Woody's, plus Hedgers carpets and several dining outlets. A nice place for lunch is PS Cafe.

- <u>The China Collection</u>, is in a beautiful home that is worth seeing. Nice, well priced outdoor furniture. 20 Malcolm Road.
- <u>Gallery 278</u>/Esco leasing, nice furnishings that they sell though their major business is in leasing. 278 River Valley Road
- Taylor B (43 Keppel Road Ground floor can't miss it)
- Large warehouse that sells both Western style furnishings and some Asian furnishings. The sell Ralph Lauren furniture and also U.S. sized mattresses.
- <u>WTP Singapore</u> near Ikea on Alexandra Road. 3 Kung Chong Road
- IKEA (Alexandra Road) and also Tampines. Everything you need to set up a home.
- <u>Big Box</u>, 1 Venture Avenue, large furniture and furnishings hub. Competitive pricing

The <u>Tan Boon Liat</u> Building at 315 Outram Road near Havelock has the following stores:

- Fair Price Antique, modern Asian antiques in great colors. ground floor
- <u>Journey East</u>, Big showroom. Some colonial style antiques and some modern, funky pieces. 3rd floor

- <u>Singapore Trading Post</u>, homewares and decorative items from the region 7th floor
- <u>The Shophouse</u>, Modern and traditional style furnishings. 7th floor
- <u>Arete Culture</u>, A great resource for decorative furnishings-pillows, lamps, etc.

ELECTRONICS

- <u>Best Denki</u>- like Best Buy. Lots of locations in malls Great World City, Vivo City are larger shops.
- <u>Courts</u> larger selection of home appliances. Lots of locations in Singapore. You can order on line and they will deliver.
- Mustafa in Little India, open 24 hours. DO NOT go on Sundays as it is incredibly busy. Appliances and electronics are in the basement, and has all kinds of fun stuff. Also a great place for sports equipment. It is 70,000 square feet so is a lot to manage in one visit.
- For in expensive electronics and appliances you can purchase at Giant store Vivo City.

CARPETS

Singapore is an excellent place to purchase carpets. Almost every club and group throws a carpet auction at some point so be on the lookout for those as you can get excellent deals. Here are a couple of other options if you want to purchase. Almost all will let you take the carpets home and try them out. Eastern allows you exchange carpets.

- Eastern Carpets Raffles City Shopping Centre #03-31, 252 North Bridge Road
- Hedgers Carpets, Block 15, #01-09, Dempsey Road
- Lotto Carpets, Block 26, #01-04, Dempsey Road

SECOND HAND

With a large expatriate population that is often in transition, great deals can be found on second hand furnishings and electronics, especially, and small kitchen appliances. You can find listings for these items at these locations:

- <u>Expat Auctions</u> this is a fun activity and you can get some great things. Photos posted on their site Thursday for a Saturday morning auction.
- <u>Craigslist</u>
- <u>Gumtree</u>

Also, the Singapore Expat Wives and Singapore Sell Your Used Stuff have Facebook group pages that are useful to join.

SALES AND SERVICE

Boutiques regularly hold sales, most of which occur during the annual <u>Great Singapore Sale</u>, which stretches over June and July. And wherever you go, enjoy service you can trust when you see the Singapore Service Star label. (Sourced material from: <u>Contact Singapore: Daily Living</u>)

CULTURE AND RECREATION

At the crossroads of the world, Singapore is uniquely situated to become a major cultural hub in the region. It has hosted a cornucopia of distinguished international acts and world premieres, especially with the opening of two integrated resorts which incorporate major performance arenas.

A RENAISSANCE CITY

Singapore is set for a new chapter of growth, becoming a "Distinctive Global City of Culture and the Arts" by 2015. In fact, a dynamic arts ecosystem with thriving clusters of talent and businesses is blooming. This is the result of efforts in the last two decades to develop the republic as the "best home" for all things proudly Singaporean, and as a choice destination for both local and international artists to create and premiere original content. Progressive facilities like the building of the Esplanade – Theatres on the Bay have set the stage for growth.

INTERNATIONAL FESTIVALS

The vibrant cultural scene brings more than 5,000 ticketed performances annually, ranging from the traditional to the contemporary. All forms of the arts, from music and dance to theatre and the visual arts, are represented in several major festivals throughout the year.

The annual Singapore Arts Festival holds prime position on Singapore's arts calendar, featuring artists from Singapore and more than 20 countries and over 400 activities during its four-week run. You can enjoy exceptional core productions, supplemented by free outdoor performances held island wide.

The Singapore Sun Festival brings together international superstars of Music, Visual Arts, Literature, Film, Wine, Cuisine and Wellness in a celebration of the Art of Living Well. Its stellar line-up of exclusive

events showcase what a premium lifestyle that incorporates the arts is about.

Or catch the Chinese New Year Chingay Parade, Asia's grandest street and float parade with a host of international acts. When you live in Singapore, you can look forward to festival events featuring the best of the region and beyond.



For updated information the latest big events happening in Singapore visit <u>Your Singapore</u>.

MUSIC

Billed as Singapore's most eclectic music festival, <u>Mosaic</u> is a celebration of great international music which cuts across all genres. Hosted by the world-class Esplanade – Theatres on the Bay, the annual affair has drawn many top acts over the years.

The state-of-the art facilities have also attracted many leading musicians, from Laura Fygi and Al Jarreau to international bands like Red Hot Chili Peppers on their worldwide concert tours. If you are an opera fan, the Singapore Lyric Opera offers an annual season with two full-length operas, as well as projects like Opera in the Park; adding glitter to the international calendar are stars like Angela Gheorghiu and Il Divo. In addition, the world-renowned <u>Singapore Symphony Orchestra</u> (SSO) has its home at the Esplanade, and serves as a bridge between the musical traditions of Asia and the West. Another home-grown treasure is the premier dance company <u>Singapore Dance Theatre</u> (SDT), whose seasons include the very popular Ballet Under the Stars at the Fort Canning Park.

VISUAL ART

The <u>Singapore Biennale</u> is Singapore's largest international showcase of contemporary art, reaching out to nearly 913,000 visitors (at last count) in eight weeks through lavish exhibitions and programs.

Art lovers can now visit the newly opened <u>National Art Gallery</u>, housing the nation's 8,000-strong collection, comprising mainly Singaporean and Southeast Asian pieces. Other venues where you can appreciate good art are the <u>Singapore Art Museum</u>, the <u>National University of Singapore Museum</u>, and a range of private galleries.

MUSEUMS

The quality and diversity of Singapore's museums are highly rated. Ranging from the eminent <u>National</u> <u>Museum, the ArtScience Museum</u>, <u>Lee Kong Chian Natural History Museum</u>, and <u>Asian Civilisations</u> <u>Museum</u> to niche collections at the <u>Peranakan Museum</u>, <u>Philatelic Museum</u>, and the Raffles Museum of Biodiversity Research, these institutions showcase the best of local and regional heritage.

FILM AND THEATRE

Singapore's first-rate staging facilities have opened up superlative opportunities for theatre-goers. Recent overseas productions have included Broadway's blockbuster hit WICKED.

Local theatre also affords aficionados outstanding performances and stunning sets, such as the massappeal Much Ado About Nothing staged at the Fort Canning Park by the Singapore Repertory Theatre. You can also enjoy the best of homegrown productions with companies such as <u>WildRice</u> and <u>Toy</u> <u>Factory</u>. If you prefer traditional ethnic fare like <u>Chinese opera</u> and <u>Malay bangsawan</u>, they still thrive in Singapore and are benefitting from a more sophisticated audience than before.

Film buffs will enjoy the annual <u>Singapore International Film Festival</u>, which screens more than 200 films, with a focus on groundbreaking Asian cinema. Niche films find an airing at smaller festivals such as the French Film Festival and German Film Festival.

TICKETING

Singapore's largest ticketing service provider is <u>SISTIC</u>, whose website provides a good synopsis of coming events. Other ticketing agents are <u>tickets.com</u> and <u>Gatecrash</u>.

(Sourced material from: <u>Contact Singapore: Lifestyle: Culture</u>)

WORLD-CLASS SPORTS

From the <u>Li-Ning Singapore Open Super Series 2012</u> to prestigious international <u>horse races</u> to legs on the PGA golf tour; and the <u>Volvo Ocean Race</u> to the <u>International Rugby 7s</u>; there's always something in store for the sports fan.

Singapore is also the proud host of the world's first and only Formula 1 night circuit - the <u>Singtel Grand</u> <u>Prix</u> -- which boasts a glittery and festive atmosphere. The glamour is enhanced by the string of top international entertainment acts at the inaugural F1 ROCKS concert held concurrently, for a totally electrifying experience. It's an event not to be missed.

The <u>Sports Hub</u>, a world-class complex offering the new National Stadium and aquatics centre, further sweetens the prospects of a spectacular sports calendar. With extensive TV rights, you can also support your favorite sport from the comfort of your own home.

BE PART OF THE ACTION

While it's tempting to sit back and indulge in the glamour of spectator sports, Singapore also offers the opportunity to try out a whole range of <u>activities</u>, from diving to flying to dance. Network during a round of <u>golf</u>, or fire a round at a <u>shooting</u> range. The <u>beaches and parks</u> around the island also provide scenic opportunities for jogging and biking.

SPORTS AND COUNTRY CLUBS

Relax in one of several private million-dollar <u>country clubs</u> around the island. These usually feature contemporary facilities like sophisticated gyms, spas and swimming pools where you can keep fit and socialize at the same time, with a number offering pristine, impressively-designed golf courses. Many are oriented around niche sports, like the <u>Sentosa Golf Club</u>, home of Asia's richest cup, the <u>Singapore Open</u>; the <u>Singapore Cricket Club</u>, which plays on the historical Padang; the <u>Singapore Polo Club</u>, which hosts the Audemars Piguet International; and <u>Marina at Keppel Bay</u>, winner of the 'Best New Asian Marina / Yacht Club' at the Christofle Asia Boating Awards 2008. Many informal groups gather, such as the local branch of the <u>Hash House Harriers</u>, and Singapore Ultimate, and offer newcomers a ready welcome.

Whichever way you prefer to enjoy your sport, you'll love the Singapore sports scene.

(Sourced material from: <u>Contact Singapore: Lifestyle: Sports</u>)

EVENTS

Singapore holds numerous events each year. Some of its famous festivals and events include the **Singapore Food Festival**, the **Singapore Grand Prix**, the **Singapore Arts Festival**, the **Chingay Parade**, the **World Gourmet Summit** and **ZoukOut**. The **Singapore Sun Festival** is another popular festival in Singapore, with 2010's line-up featuring renowned stars such as David Foster, Natalie Cole, Jose Carreras and Sharon Stone. **Christmas** is also widely celebrated in Singapore, a season where the city streets and shopping malls along its famous shopping belt Orchard Road are lit up and decorated in vibrant colors. In addition, the **Singapore Jewel Festival** attracts numerous tourists every year, and is a display of precious gems, famous jewels and masterpieces from international jewelers and designers.



Clarke Quay - Photo courtesy of Wikipedia Commons

POPULAR GOING OUT AREAS

• Clark Quay, or Robertson Walk or Quay

Old shop houses were converted into a bar and restaurant area on the Singapore River which host lots of fun bars and good restaurants. This is a great meeting place! Brewerkz on Robertson Quay is a good microbrewery with Western food.

• Dempsey Hill

Here, warehouse areas have been converted into dining, bars and retail. A welcoming atmosphere is present, with Dempsey Hill is set in a green, tree filled area.

• Duxton Hill and Club Street, Chinatown

This is an up-and-coming area with some great restaurants. A must-try is the roof-top bar at The Screening Room.

• Singapore Botanic Gardens/Jacob Ballas Children's Garden

This beautiful Botanic Garden can be entered through Bukit Timah, a Singapore Nature Reserve. There is a parking lot available - Enter from Cluny Road.

- <u>Singapore Zoo</u>
 80 Mandai Lake Road
- <u>Singapore Discovery Centre</u> 510 Upper Jurong Road
- <u>Singapore Science Center</u> 15 Science Centre Road
- Marine Life Park Oceanarium
- Indoor Playground on Dempsey Hill area/Gogo Bambini
- <u>Great World City Amazonia</u> Indoor playground Great World City Mall, Level 3, #03-08

EXTRA ENTERTAINMENT LINKS

- Cathay Cineplexes
- Golden Village Cinemas
- Hungry Go Where Singapore
- Insing Singapore Restaurants, Shops, and Travel deals
- <u>Sistic</u> Ticketing Service
- <u>Time Out Singapore</u>
- <u>What's Happening Singapore</u>

EXPAT RESOURCES

INTERNATIONAL GROUPS/CLUBS

Expat Exchange - Expat Resource Guide

<u>Meetup.com – Singapore</u> - Use this link to search for groups which meet your needs and interests.

Expat Singapore – The must-use website for all arriving, residing, or newly-arrived expatriates

Enter Singapore – The ultimate support for expatriates in Singapore

<u>Singapore Expats</u> – Singapore Resources

Date	Holiday
1-Jan	New Year's Day
31-Jan	Chinese New Year*
1-Feb	Chinese New Year 2nd Day
18-Apr	Good Friday
1-May	Labour Day
13-May	Vesak Day*
28-Jul	Hari Raya Puasa
9-Aug	National Day
5-Oct	<u>Hari Raya Haji</u>
6-Oct	Hari Raya Haji (Replacement Day)*
23-Oct	Deepavali *
25-Dec	<u>Christmas Day</u>

*Chinese New Year changes annually according to the lunar calendar as does Vesak day, Hari Raya and Deepavali.