## Care and Support Package Frequently Asked Questions (FAQs)

Updated on 15 May 2020
Ministry of Finance

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General

1. **What is the Care and Support Package?**
   - The one-off Care and Support Package was announced at Budget 2020 to provide assurance to Singaporean households during this period of uncertainty, by defraying part of their household expenses.
   - On 26 March 2020, the Government announced enhancements to the Care and Support Package to provide more assurance and support to Singaporeans who are concerned about coping with their household expenses. All adult Singaporeans will benefit, with more help given to the less well-off.
   - With the enhancements, Singaporeans can receive the following benefits under the Care and Support Package, if they fulfil the relevant eligibility criteria:
     - **Care and Support – Cash** of $900, $600 or $300 for all adult Singaporeans, with parents of Singaporean children aged 20 and below each receiving an additional $300 in cash;
     - **Workfare Special Payment**: $3,000 in cash to be given over two payments, for all Singaporeans who received Workfare Income Supplement payments for work done in 2019;
     - **Additional GST Voucher – U-Save**
       - GST Voucher – U-Save Special Payment: Double the regular U-Save for all eligible HDB households; and
       - Larger households with five or more members will receive more, at a total of 2.5 times their regular U-Save;
     - **Grocery Vouchers** of $300 in 2020 and $100 in 2021, for all adult Singaporeans living in 1-room and 2-room HDB flats, who do not own more than one property; and
     - **Grants to Self-Help Groups and Community Development Councils** to support vulnerable households.

2. **Who is eligible for the Care and Support – Cash, and how much will I get?**
   - The Care and Support – Cash of $300, $200 and $100 was announced at Budget 2020, to be given to all Singaporeans aged 21 and above in 2020. Parents with young children would receive an additional $100 in cash.
   - On 26 March 2020, the Care and Support – Cash was tripled. All eligible Singaporeans will now receive a Care and Support – Cash payout of $900, $600 or $300, depending on their income.
   - Those who own more than one property will receive $300, regardless of their income.
   - Singaporean parents, with at least one Singaporean child aged 20 and below in 2020, will each receive an additional $300 in cash.

<table>
<thead>
<tr>
<th>Assessable Income for Year of Assessment 2019</th>
<th>$0 to $28,000</th>
<th>$28,001 to $100,000</th>
<th>More than $100,000, or owns more than one property</th>
</tr>
</thead>
<tbody>
<tr>
<td>Care and Support – Cash</td>
<td>$900</td>
<td>$600</td>
<td>$300</td>
</tr>
<tr>
<td>Additional cash for parents*</td>
<td>+$300</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Refers to Singaporean parents with at least one Singaporean child aged 20 years and below in 2020. Each eligible parent will receive the additional $300.

3. Why is Assessable Income (AI) and property ownership used to determine eligibility?
   - The use of Assessable Income (AI) and property ownership provides us with a reasonable and practical way to consider an individual’s means.
   - AI includes all forms of income from trade, business, profession or vocation, employment, as well as rental income that are taxable.

4. When will I get the money?
   - As announced on 6 April 2020, $300 of the Care and Support – Cash will be brought forward and form part of the Solidarity Payment of $600 (the other $300 is an additional top-up by the Government).
   - Other cash payouts under the Care and Support Package will be paid in June 2020. These include:
     - The remaining Care and Support – Cash of $600 and $300 for lower-and middle-income Singaporeans;
     - Additional Care and Support – Cash of $300 for parents with at least one Singaporean child aged 20 and below in 2020; and
     - The PAssion Card Top-up of $100 for all Singaporeans aged 50 and above in 2020 to be paid in cash instead.
   - The Care and Support – Cash will be paid out via PayNow-NRIC, direct bank crediting and cheques.
   - Those who have linked their NRIC to PayNow, will receive the payout in mid-June 2020.
   - For those who do not have their NRIC linked to PayNow, they will receive the payout a week later via direct bank crediting to the bank account previously provided to receive the Solidarity Payment.
     - If they had not provided their valid bank account details, or wish to update their bank account details, they can do so from 1 June 2020 to 9 June 2020 via [https://go.gov.sg/csp2020](https://go.gov.sg/csp2020).
   - Those who do not have PayNow – NRIC, have not provided their bank account details previously, or provided invalid bank account details, will receive the cash payout much later by cheque, sent to their NRIC-registered local address from end June 2020 automatically.

5. I am a Singaporean living overseas. Will I receive the Care and Support Cash?
   - The Care and Support – Cash is for all adult Singaporeans. If you are a Singaporean with a registered overseas address, you will receive the Care and Support – Cash in your NRIC linked bank account on PayNow or directly credited to your local bank account.
   - There will not be direct bank crediting to overseas bank accounts.
   - If you do not receive the payment via PayNow-NRIC or direct bank crediting, you will receive it by cheque mailed to your NRIC-registered local address in Singapore. Cheques will not be mailed overseas.

6. If I do not have a bank account, what can I do to receive the payment
   - If you do not have a bank account, a cheque will be mailed out to your NRIC-registered local address and you can encash your cheques at encashment points at UOB bank branches.

7. I have just obtained my Singapore citizenship in 2020. Will I receive the Care and Support – Cash?
   - If you obtained Singapore Citizenship in 2020, but did not receive the Care and Support – Cash, please write in to [https://go.gov.sg/csp2020contact](https://go.gov.sg/csp2020contact).
### 8. How will I be notified?

- For those who received Care and Support – Cash via PayNow-NRIC, they will receive an SMS notification after payment is made in mid-June 2020 indicating the bank and the last four digits of the bank account that the payment is credited to via PayNow-NRIC.
- For those who will receive the payout by direct bank crediting to their local bank accounts, or by cheque in the mail, they will receive an SMS notification in end-June 2020 also indicating the bank and the last four digits of the bank account that the payment is credited to via direct bank crediting.
- An SMS notification will also be sent to those who will receive cheques, i.e. those who did not provide bank account information, and those whose earlier payment by PayNow-NRIC and/or direct bank crediting was unsuccessful due to invalid account information.
- A payment letter depicting a summary of the Solidarity Payment and Care and Support – Cash components paid out to you will be sent out to all Singaporeans in July 2020.

### 9. Who are the parents who are eligible for the additional Care and Support – Cash for parents?

- All Singaporean parents aged 21 and above, with at least one child aged 20 and below, in 2020 will be eligible for the payout.
- Both parents will each receive the $300.
- This includes all individuals who are the legal parents of the child, and who may be divorced, separated, single, unwed, or adoptive.

### 10. I am a new parent in 2020/My first child was born in 2020. Would I be eligible for the additional payout to parents?

- For new Singaporean parents with their first child born and registered before June 2020, they will receive the additional cash for parent as part of the Care and Support – Cash to be paid out in June.
- For new Singaporean parents with their first child born and registered from June 2020, they will receive the additional payout for parents automatically within the next three months after the child’s birth is registered with the relevant authorities, via the same payment channels as the Care and Support – Cash.

### 11. I am an SC and will turn 21 years old in 2020. Will I receive the Care and Support – Cash?

- Yes, you are eligible for the Care and Support – Cash.
- To receive the payment earlier it into your bank account, please ensure you are registered for PayNow-NRIC and have linked your bank account. Otherwise, you will receive cheque later mailed to your NRIC-registered address in Singapore.

### 12. The beneficiary is bedridden, physically immobile, or of unsound mind, and does not have a bank account. How can I help the beneficiary encash his/her cheque for the Care and Support – Cash?
• If you are aged 21 and above and intend to encash the cheque on behalf of such a beneficiary, please proceed to the bank issuing the cheque, i.e. UOB, with the following documents:
  o Original documentary evidence stating the beneficiary’s medical condition (e.g. doctor’s memorandum, medical report, or court order). The date of the document(s) should not be more than 1 year before the cheque encashment date, unless it specifically states that the individual’s condition is permanent.
  o Your original NRIC and a photocopy of the beneficiary’s NRIC; and
  o The beneficiary’s Care and Support – Cash cheque.
• You will be required to sign a Letter of Indemnity at the bank.
• If you are unable to fulfil any of the conditions above, please contact 1800-2222-888 for further assistance.

13. What is PayNow? How can I link my NRIC to my bank account on PayNow?

• PayNow is a service that lets you send and receive money into your bank account by using just your NRIC and/or mobile number. The sender does not need to know the recipient’s bank and account number when transferring money via PayNow.
• The Government will pay the remaining Care and Support cash payout due in June 2020 into your NRIC-linked bank account on PayNow, if you have registered.
• To link your NRIC number to PayNow:
  o Choose your preferred bank account to receive money into. Your bank account must be with one of the nine PayNow participating banks, i.e. Bank of China, Citibank, DBS/POSB, HSBC, ICBC, Maybank, OCBC, Standard Chartered, and UOB.
  o Log in to internet-banking or the mobile-banking app.
  o Register for PayNow and link your NRIC number.
• If you do not have internet- or mobile-banking, please contact your bank to register for PayNow.

14. If I have not linked my NRIC to my bank account on PayNow, how do I know which bank account the money will be credited into?

• We will credit the monies into the bank account that you provided to the Government for the Solidarity Payment in April 2020.
• If you had not provided their valid bank account details, you are encouraged to submit your details from 1 June 2020 to 9 June 2020 via https://go.gov.sg/csp2020, to receive your payment earlier.
• If payment to the bank account provided is successful, you will receive an SMS indicating the date of payment, and bank name and last four digits of the bank account that the payment has been credited to.

15. I have other queries on the Care and Support – Cash. Who can I ask?

• More information on the Care and Support - Cash can be found at https://go.gov.sg/csp2020.
• For further enquiries on the Care and Support - Cash, you may submit your queries at https://go.gov.sg/csp2020contact or call 1800-2222-888.
• To protect your privacy, we will not be able to respond to queries of an individual nature (e.g. queries on bank account details) received through other channels.

Workfare Special Payment (WSP)

16. What is Workfare?
The Workfare Income Supplement (WIS) scheme tops up the salaries of Singaporean lower-wage workers and self-employed persons, and helps them save for retirement. It is targeted at the bottom 20% of the workforce, with some support for those slightly above. It is paid in the form of CPF top-ups for retirement, and cash to supplement income. WIS was recently enhanced. For work done from 1 January 2020, the qualifying income cap is $2,300 per month, with a maximum payout of $4,000 per year.

17. Who is eligible for the WSP, and how much will I get?

- At Budget 2020, the Government announced a Workfare Special Payment of an additional 20% of their total annual WIS payments received for work done in 2019.
- On 26 March 2020, the WSP was enhanced. All Singaporeans who received WIS payments for work done in 2019 will now receive a $3,000 in cash in 2020.
- Both employees and Self-Employed Persons will receive the same amount of $3,000. This will provide additional support for low-wage workers and Self-Employed Persons aged 35 and above in 2019.
- Persons with disabilities aged below 35 in 2019, who meet the WIS eligibility criteria, will also receive the WSP if they had received WIS payments for work done in 2019.

18. How and when will I get the money?

- Eligible Singaporeans can expect to receive their WSP in two payments - $1,500 in July 2020, and $1,500 in October 2020.
- The WSP will be given to eligible Singaporeans in the same way they receive their WIS payments – direct crediting into their bank account, or cheque sent to their NRIC address.
- WIS recipients who did not provide their bank account details to us are encouraged to do so to receive their payments earlier.

19. Why is the eligibility cut-off set at end-March 2021 when WY2019 Workfare Income Supplement (WIS) eligibility is later, at 31 December 2021?

- The cut-off of end-March 2021 ensures that the assistance is targeted at lower-income employees and Self-Employed Persons who require additional assistance in this period of extraordinary uncertainty.
- For SEPs
  - To be eligible for Workfare Special Payment, please declare your income and make your required MediSave contribution by 31 March 2021, so that you would qualify for WY2019 WIS and Workfare Special Payment.
- For Employees
  - Your WIS eligibility will be automatically assessed based on the CPF contributions made by your employer.
  - Under the CPF Act, employers must contribute CPF if their employees earn more than $50 a month, regardless of whether the employee is employed on a permanent, part-time, contract or casual basis.
  - If your employer is not contributing CPF on your behalf, please inform MOM immediately. You may email Workright at workright@mom.gov.sg, call 1800-221-9922, or visit any CPF Service Centre. All calls will be kept confidential.

20. I have other queries on the Workfare Special Payment. Who can I ask?

- You may visit the Workfare website (www.workfare.gov.sg) for more information on the Workfare scheme.
- For enquiries on the Workfare Special Payment, you may call 1800-227-1188, or visit www.cpf.gov.sg/writetous to submit your enquiry.
1. **What is the GST Voucher?**

- The GST Voucher is given to lower- and middle-income Singaporeans to offset some of their GST expenses. It comprises three components:
  - GSTV – Cash for lower-income adult Singaporeans,
  - GSTV – MediSave for Singaporeans aged 65 years and above, and
  - GSTV – U-Save (utilities rebates) for eligible HDB households.

2. **Who is eligible for the U-Save Special Payment and additional U-Save rebate for larger households, and how much will I get?**

- HDB households who are eligible for regular GSTV – U-Save will be eligible for the U-Save Special Payment. They will receive double their regular amount of GSTV – U-Save in FY2020 (April 2020 to March 2021).
- Larger households with five or more members will receive an additional GSTV – U-Save rebate. In total, these households will receive 2.5 times their regular GSTV – U-Save.
  - Household members refer to individuals living at the same residence (as reflected on their NRICs), and who are related by blood, marriage or legal adoption (e.g. spouse, parents, children, siblings, uncles, aunts, cousins, and in-laws). Domestic helpers, unrelated tenants, god-parents, and friends are not considered household members.

<table>
<thead>
<tr>
<th>HDB Flat Type</th>
<th>Regular GSTV – U-Save</th>
<th>GSTV – U-Save Special Payment</th>
<th>Additional GSTV – U-Save rebate</th>
<th>Total GSTV – U-Save for FY2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>For all eligible households</td>
<td>$400</td>
<td>+$400</td>
<td>+$200</td>
<td>$800 or $1,000</td>
</tr>
<tr>
<td>1- and 2-room</td>
<td>$360</td>
<td>+$360</td>
<td>+$180</td>
<td>$720 or $900</td>
</tr>
<tr>
<td>3-room</td>
<td>$320</td>
<td>+$320</td>
<td>+$160</td>
<td>$640 or $800</td>
</tr>
<tr>
<td>4-room</td>
<td>$280</td>
<td>+$280</td>
<td>+$140</td>
<td>$560 or $700</td>
</tr>
<tr>
<td>5-room</td>
<td>$240</td>
<td>+$240</td>
<td>+$120</td>
<td>$480 or $600</td>
</tr>
</tbody>
</table>

Notes:
1. Households whose members own more than one property are not eligible for U-Save.

3. **How and when will I get the rebates?**

- Eligible households will receive their regular GSTV – U-Save for FY2020 over four quarters, in April 2020, July 2020, October 2020 and January 2021.
- On top of the regular GSTV – U-Save, eligible households will receive their GSTV – U-Save Special Payment over two quarters in April 2020 and July 2020, and eligible larger households with five or more members will receive their additional GSTV – U-Save rebate over two quarters in October 2020 and January 2021.
- The rebates will be credited to the eligible households’ utilities account to directly offset their utilities bills.

4. **I have other queries on GSTV – U-Save. Who can I ask?**

- You may visit the GST Voucher website ([www.gstvoucher.gov.sg](http://www.gstvoucher.gov.sg)) for more information on the GST Voucher scheme.
- For general enquiries on the GST Voucher scheme, you may call 1800-2222-888, or email contactus@gstvoucher.gov.sg.
For enquiries on the additional GSTV – U-Save for FY2020, you may call Singapore Power Services (SPS) at 6671 7117, or email customersupport@spgroup.com.sg.

### PAssion Card Top-up

#### 25. What is the PAssion Card?

- The PAssion Card is the People’s Association (PA) membership card that provides exclusive privileges to its members to participate in a range of PA courses, activities and programmes, as well as discounts at over 2,000 PAssion merchant outlets.

#### 26. Who is eligible for the top-up, and how much will I get?

- At Budget 2020, the Government announced that all Singaporeans aged 50 and above in 2020 would receive a $100 top-up to their PAssion Card.
- This includes seniors who received a $100 PAssion Card top-up under the Merdeka Generation Package, as well as Pioneers.
- In view of the COVID-19 situation and the need for safe distancing during this period, it was announced on 26 March 2020 that the $100 PAssion Card top-up will be given in cash instead.

#### 27. Is the Government removing the PAssion Card Top-up? Will I still get my $100?

- No, the Government is not removing the PAssion Card Top-up.
- In view of COVID-19 situation and the need for safe distancing during this period, the $100 PAssion Card top-up will be given in cash instead. This will eliminate the need for physical redemption in person.
- Eligible Singaporeans aged 50 years and above in 2020 will receive the $100 directly in their bank account, together with the Care and Support – Cash payout in June 2020 (if eligible for more than the $300 that was advanced to April).

#### 28. How will I be notified? How and when will I receive the $100?

- Eligible Singaporeans will receive their PAssion Card top-up together with the remaining Care and Support – Cash (if eligible) in June 2020.
- They will receive notification of their payment via SMS and hardcopy letter, from June 2020.

#### 29. I do not have a PAssion Card. Can I still apply for one for free?

- Following the announcements on 26 March 2020, eligible Singaporeans do not require the PAssion Card to receive the $100 top-up, as it will now be given in cash, to be credited directly to their bank accounts.
- However, Singaporeans aged 50 to 59 years old in 2020, who do not have a PAssion Card, can continue to apply for a complimentary PAssion Card if they wish to do so. This is to enable them to enjoy the other benefits of the PAssion Card, and exclusive discounts at PAssion merchants. Those who wish to may sign up online at www.onepa.sg for a complimentary PAssion Card. They may also visit their nearest Community Centre to do so.
- The complimentary PAssion Card will be delivered via mail in about 2 weeks from the date of application. Those who have lost their PAssion Card may visit their nearest Community Centre for assistance.

#### 30. I have other queries on the PAssion Card top-up. Who can I ask?

- You may visit the PA website (www.passioncard.sg) for more information.
- For enquiries on the PAssion Card top-up, you may call 6225 5322.

### Grocery Vouchers

#### 31. Who is eligible for the Grocery Vouchers, and how much will I get?
• Singaporeans aged 21 and above, who live in 1-room and 2-room HDB flats and do not own more than one property, are eligible for the Grocery Vouchers.
• Each eligible individual will receive $300 in Grocery Vouchers in 2020, and $100 in 2021.

32. How and when will I get the Grocery Vouchers?
• The 2020 Grocery Vouchers will be given to eligible citizens in October and December 2020. The vouchers will be delivered to the NRIC-registered address of eligible citizens via mail.

33. When will the vouchers expire?
• More details will be announced at a later date.

34. Can the vouchers be used at all supermarkets, including mini-marts and convenience stores?
• The vouchers can be used at participating supermarkets. To date, NTUC FairPrice, Giant and Sheng Siong have agreed to accept these vouchers.

35. I have other queries on the Grocery Vouchers. Who can I ask?
• Full details of the Grocery Voucher scheme will be released at a later date.

Service & Conservancy Charges (S&CC) Rebate

36. What is the S&CC Rebate?
• Town councils charge S&CC to help cover the cost of maintaining and upgrading HDB estates. It is payable monthly by lessees and tenants of HDB flats. The S&CC rates vary across town councils. Reduced rates are applicable for households with at least one Singapore citizen occupier.
• The S&CC Rebate directly offsets S&CC payable by eligible HDB households.

37. Who is eligible for the rebate, and how much will I get?
• Singaporean households living in HDB flats will receive rebates to offset between 1.5 and 3.5 months of S&CC.

<table>
<thead>
<tr>
<th>HDB Flat Type</th>
<th>No. of months of S&amp;CC Rebate in FY2020</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>April 2020</td>
</tr>
<tr>
<td>1- and 2-room</td>
<td>1</td>
</tr>
<tr>
<td>3- and 4-room</td>
<td>1</td>
</tr>
<tr>
<td>5-room</td>
<td>0.5</td>
</tr>
<tr>
<td>Executive / Multi-Generation</td>
<td>0.5</td>
</tr>
</tbody>
</table>

Note:
1. Households with a member owning or having any interest in a private property, or have rented out the entire flat, are not eligible for the S&CC rebate.

38. How and when will I get the rebate?
• Eligible households will receive their S&CC Rebate over four quarters in April 2020, July 2020, October 2020 and January 2021.
• The rebate will be used to directly offset your S&CC bills of the corresponding month.

39. I have other queries on the S&CC Rebate. Who can I ask?
• For enquiries on the S&CC Rebate, you may call 1800-866-3078, or email sccrebates@mailbox.hdb.gov.sg.