

Expat Survival Guide: Singapore





Fresh off the plane? Congratulations!

You've taken the plunge, made the move to Singapore and can now tick being an expat off your bucket list. To make your transition to the Little Red Dot a lot easier, global currency transfer specialists, **WorldFirst**, are here to give to give you the 101 on winning at life in The Lion City. From international money transfers with bank-beating exchange rates, to where to socialise as a newbie in town, we've got you covered.

Whether you're here for a short stay, or in it for the long haul, make the most of your new life in Singapore with our expat survival guide.

WORLDFIRST

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#Lifehack Super useful apps every newbie in Singapore needs

Moving to a brand new country can be both exciting and daunting in equal parts, but we've got your back with this all-essential list



Get this app for... Finding the perfect home

Scoring an apartment that doesn't break the bank is probably the first priority on your checklist. Thankfully, there are websites like **99.co** to make the process easier. Pick from condominiums, Housing Development Board flats and landed properties, and call or text agents and homeowners via the app.

99.co (99.co), available for iOS and Android.



Get this app for... Friend-dating

Love to socialise? There's a group for that. With your apartment sorted, you're going to need a crew to chill with. **Meetup** is a lovely service that lets you join groups and find people who vibe with you, from pub crawlers and brisk walkers, to amateur badminton players and photographers.

Meetup (meetup.com), available for iOS and Android.

Get this app for... Staying connected

Several public places in Singapore have free WiFi. It's fast, safe and exactly what you need if you're on a limited data plan. Download the **Wireless@SG** app, register your number and watch as many YouTube videos on the go as you want.

Wireless@SG (imda.gov.sg/wireless-sg), available for iOS and Android

Get this app for... Navigating the public transport system

Public transport is going to be a major part of your life. On most days, it's a breeze, provided you know your way around. The **CityMapper** app will give you everything you could possibly need, such as the nearest bus stops and MRT stations.

CityMapper (citymapper.com/singapore), available for iOS and Android

Get this app for... Putting the pedal to the metal

Bike-sharing is a fun and eco-friendly way to get around. Sign up for a prepaid package and the **Mobike** app maps out the closest ride to you. All you need to do is find the bike and scan the QR code. **Ofo** bikes are also available islandwide. You can opt for a one-time ride with no deposits or choose a monthly pass. While there are several taxi apps to choose from, you'll still need ride-sharing app, **Grab**. It offers features such as an inbuilt digital wallet that you can use to pay for food and shopping.

Mobike (mobike.com.sg), **Ofo** (ofo.com) and **Grab** (grab.com/sg), available for iOS and Android.

Top Ten Tips

FROM OUR DOCTORS:

REMEMBER

01

Wash your hands frequently

02

Protect open wounds

03

Drink plenty of water and add on minerals or sea salt

04

Protect yourself from the sun

05

Protect yourself from mosquito bites

06

See a doctor if you are having a fever for more than 48 to 72 hours

07

Do not take any anti-inflammatory medication without medical advice

08

See your family doctor at least six weeks before you travel for vaccinations

09

Check your health insurance

10

Go on regular medical check-ups

Keeping healthy in Singapore

Looking for a trusted healthcare practitioner in a new country can be stressful.

Thankfully, Singapore's medical facilities and standards rival any in the world.

Complete Healthcare International (CHI) offers a full range of family medical services, health screenings, vaccinations and travel advice that you can rely on.

CHI has been formed by a group of experienced doctors (GPs), nurses and staff who come from diverse backgrounds and countries but are professionals with the common aim of providing a high standard of healthcare for the whole family.

Together, we can work towards healthy lives for you and your family so you can live the way you want and be the best that you can be.





Everything you need to know about working in Singapore

PUBLIC HOLIDAYS IN 2019

1 JAN

New Year's Day

5-6 FEB

Chinese New Year

19 APR

Good Friday

1 MAY

Labour Day

19 MAY

Vesak Day

5 JUN

Hari Raya Puasa

9 AUG

National Day

11 AUG

Hari Raya Haji

27 OCT

Deepavali

25 DEC

Christmas Day

Before you put up that desk photo of your dog or head to the water cooler for a chat, here are a few local rules that you might want to take note of

Office hours

Good news, the working day mostly starts a little later at most offices in Singapore. The not-so-good news? This means the day can end a little later too, so ditch any happy hour plans; the bar will have to wait. If you're sitting at your desk and it's all gone completely quiet, sneak a peek at the clock and we'll bet it's lunchtime. Tumbleweeds roll through the office between 12 and 2pm, as lunch is a social time that takes workers out of the office for the full hour at least.

Dress code

"Wear what you want" is the general fashion maxim in this town, and with in reason. Unless you are told otherwise, the office dress code is usually smart casual but on the side of caution, go sharp during your first few months at work. Oh, and with the office air conditioning running high, those with jackets on can still stay cool.

Singapore's eclectic blend of religions means the holidays are a real mix.

Business cards

Two hands are better than one in the Red Dot – you can't just flick your business card across with one hand. Here in Singapore, manners really do matter and the card-pass is the first thing you must learn, because you're going to be doing it a lot. Grasp the card carefully between the thumb and finger of both hands and proffer it forward, then get ready to receive one back in the same manner.

Networking

Building networks by joining a professional or business association is a great way to make new contacts, meet other like-minded people and learn from those experienced in doing business in Asia. The international business chambers in Singapore provide regular networking opportunities and informative business events, and are an excellent source of information.



Insurance solutions

As an expat in Singapore,

You can choose to buy local health insurance, or an international plan from either a homegrown insurance company or a non-Singapore insurer.

Depending on the plan, international health insurance can protect you in one or several regions, or even worldwide.

Most healthcare insurance in Singapore starts with a basic medical package, with add-ons available for maternity charges, dental, optical, health screenings and so on.

The International Exclusive by AXA is an expatriate insurance plan that gives you access to the best possible medical care, whether you live in Asia or are travelling abroad. It provides an annual coverage of S\$4.5 million a year for hospitalisation expenses, as well as outpatient treatment that covers general practitioner and specialist consultations, prescribed drugs, diagnostic tests and vaccinations.

Additionally, International Exclusive covers maintenance of non pre-existing chronic conditions, allows cashless hospital admission upon approval, and provides international emergency medical assistance such as evacuation and repatriation services, 24 hours a day, 365 days a year.



The guide to grocery shopping in Singapore

Once you've settled into your brand new home, the next big question is going to be: "What are the best grocers and supermarkets in Singapore?"



Supermarkets

NTUC FairPrice (fairprice.com.sg) runs over 100 supermarkets across the island and has everything you need. Its slightly more upmarket sister, **FairPrice Finest**, stocks more international brand and offers great organic and fresh produce. **Cold Storage** (coldstorage.com.sg) offers a vast selection of quality meats, bakes and fresh produce. You can find a carefully curated selection of high end food brands at **Market Place**, a supermarket chain with stores downtown. If you're after big savings and great value, head to a **Giant Hypermart** (giantonline.com.sg) or a **Sheng Siong store** (shengsiong.com.sg).

Tip: 24-hour supermarkets can be found all around the island, like the NTUC FairPrice at Tanjong Pagar Plaza and both Cold Storage and NTUC FairPrice outlets at Holland Village.

Wet markets

Wet markets in Singapore can be a fun grocery shopping experience. The name is derived from their perennially wet floors due to vegetable washing and fish cleaning. Here you'll be able to get your hands on almost anything, from preserved goods to live crabs and frogs. We like **Tiong Bahru Wet Market** (30 Seng Poh Road) for its wide selection of tropical fruit, and the florists here are a godsend. The bustling, vibrant **Chinatown Wet Market** (Chinatown Complex, 335 Smith Street) is the place to score delectable crustaceans and spices. **Tekka Market** (665 Buffalo Road) is the island's largest indoor wet market, and its butchers are second to none.

Online grocery stores

Let your fingers do the walking and check out **Honestbee** (honestbee.com). As one of Singapore's largest online grocery sites, it offers a mind-boggling range of products from supermarkets and specialty stores around Singapore. Shopping on Honestbee is an absolute breeze as they'll deliver right to your doorstep within the next hour of your order confirmation (whenever there's a slot available). Other online grocery stores to take note of? **RedMart** (redmart.com) is a one-stop for all of your necessities. For the freshest meat and fish, imported

from Australia and New Zealand, make your next spot **The Fishwives** (thefishwives.com).

Specialty stores

If you have specific dietary requirements, specialty stores like **Super Nature** (supernature.com.sg), **Brown Rice Paradise** (mybrp.com.sg) and **Little Farms** (littlefarms.com) are places to get gluten-free food stuff and more.



Wine

Once you've seen the prices of wine in Singapore, you'll need a glass of vino to recover! **Merchants Wine Cellar** (merchantsofsingapore.com.sg) stocks boutique wines from Australia and NZ – direct from boutique winemakers, so this means excellent prices on your favourite labels.

Tip: Need vino in a hurry? Order online from **Bottles XO** (bottlesxo.com) – this wine delivery service will get you your fix in less than an hour, with no minimum order or delivery fee.

Keeping up-to-date with Singapore's property climate



Founded in 2014, 99.co (www.99.co) is the largest property portal in Singapore with over 150,000 residential listings. With a unique map-based search engine and smart property filters, landing your dream home can now be a fast, transparent, and fuss-free experience.



More than just a search portal, 99.co's blog (www.99.co/blog/singapore) is a one-stop resource for all property related content covering property guides to property analysis. Updated daily, it is a great way to keep up-to-date with Singapore's property climate, news and trends.

Questions on agent commissions or rental deposits? 99.co's Property Community on Facebook (www.facebook.com/groups/yourpropertycommunity) is a free-to-join community consisting of new and experienced homeowners, renters, property agents and key

opinion leaders. This is an excellent platform to reach out to fellow renters and buyers and have your questions answered by the community! 99.co has presence in Singapore, Jakarta, Surabaya, and Bandung and today boasts the largest set of property listings in both countries.

Don't forget to download the **99.co app** or visit www.99.co to surf properties on the go and stay up to date with new listings added daily!

Sports in Singapore: Clubs and teams to check out

Joining a sports club is a great way to meet new people and maintain an active lifestyle. Here are some of the most popular team sports in Singapore



Dragon Boat Racing

If there's one sport that encapsulates perseverance and the sheer power of teamwork, it's got to be dragon boat racing. To see the sport in its full glory, check out the training and races organised by **Singapore Dragon Boat Association** (sdba.org.sg). Feel free to approach any of the members afterwards about its recreational and competitive activities.

Rugby

Despite its lack of recognition in the international scene, Singapore has a surprisingly vibrant and active local rugby community. You'll be able to find a mix of men's and women's teams, along with clubs that play rugby union and seven-a-side matches. If you fancy a bit of training, get in touch with the **WanderersRFC** (singaporewanderers.com). If you're looking for more action, hit up the **Singapore Rugby Union** (singaporerugby.com) for more details.

Football

Whether you want to play it, watch it or bet on it, there'll be somewhere on the island to ease your footy craving. Singapore's professional league, **S.League** (sleague.com), organises frequent matches, a great way to suss out the scene here. For amateurs, get your information from **Ministry of Football** (ministryoffootball.com.sg), a comprehensive online forum listing friendlies, major amateur leagues and teams looking for players.

Basketball

Looking to join an amateur team or to play a friendly game of basketball? **BBAXN** (bbaxn.com) is a platform for basketball enthusiasts searching for some hoop action in Singapore. The site provides a detailed list of information from court rentals to friendly matches around the island. Alternatively, grab a bunch of pals and start your own recreation team. There are numerous outdoor basketball courts, like the ones at **Ministry of Education's Co-Curricular Activities Branch** (CCAB) along Bukit Timah.

Sending money to an overseas bank account



Aside from the mountain of administrative tasks that come with moving abroad, you've probably been buzzing from the novelty of starting a new life chapter. But what happens when the thrill wears off and reality sets in?

Becoming an expat involves a lot of organisation and there are various things you may not have considered, including managing your finances. Do you have funds in your bank account back home that you want to transfer to your local account in Singapore? Or perhaps you have mortgage payments to make on a property overseas?

Whatever your reason for sending money internationally is, there are a few things to consider before you do:

- Transferring with your bank could mean you lose a chunk of your funds in bad exchange rates and hidden fees.
- Don't underestimate the power of personalised service.
- You'll find better value with an independent money transfer company, like WorldFirst, rather than with the banks.

In fact, **WorldFirst** offer exchange rates that are up to three times cheaper than the local and international banks, and when you're sending a big sum of money internationally, it can make a huge difference.

Visit worldfirst.com for more information, or speak to one of our friendly currency specialists on **+65 6805 4380**.

Don't forget to refer Expat101 to get S\$25 off your next transfer!

**WORLD
FIRST**

Get your
dose of
culture



Founded in 1993, the **Singapore Repertory Theatre (SRT)** is one of the leading English-language theatre producers and presenters in Singapore and Asia. SRT offers a relaxing evening out at the theatre where you can sit back and enjoy quality theatre performances. We offer a wide range of plays and musicals, from original musicals like *Forbidden City: Portrait of an Empress*, to critically acclaimed plays that include *The Pillowman*, *Hand to God* and *Disgraced*. SRT's Shakespeare in the Park series at the picturesque Fort Canning Park has enthralled

over 250,000 patrons with stunning sets and contemporary interpretations of the Bard's best-loved plays. The Little Company, a division of SRT, produces plays and musicals written, designed and performed specifically for children by professional actors. We have staged original musicals such as *Chicken Little* and *Red Riding Hood* that have played to full houses.

To find out what's on at SRT, check out www.srt.com.sg today!

SRT 25
Singapore Repertory Theatre years



Buying a car in Singapore? Here's what you need to know

Owning a ride is a huge responsibility here in SG, but we did the homework for you...

It's true that cars in Singapore can cost up to six times more than they do in other countries, but if you still prefer your very own ride, here's the low-down on the details

1. Certificate of Entitlement (COE)

Anyone who registers a new vehicle in Singapore must first obtain a Certificate of Entitlement (COE) in the selected vehicle category. The COE represents the right to vehicle ownership and the use of limited road space for 10 years. Heads up, the COE prices fluctuate quite a bit but is now at a low – cars up to 1,600cc and 130bhp closed at \$30,284 (from \$32,339) and the COE for cars above 1,600cc or 130bhp is \$32,279 (down from \$33,377).

2. Loans and installments

Chances are, you won't have the full amount in cold hard cash to pay the car dealership but that is why we have loans and payments in installments. For cars with an Open Market (OMV) of less than \$20,000, the maximum loan tenure is seven years and capped at 70% of the car price but if your OMV is higher than \$20,000, the maximum car loan is capped at 60% of the car price.

3. Road tax

On top of COE, there is also the mandatory road tax all vehicle owners must have before their vehicles can be used on the road. Most road taxes are renewable either yearly or on

a six-monthly basis. But do note: car owners must tick off prerequisites like getting a motor insurance coverage and passing the vehicle inspection.

4. Car insurance

You can always take the cheaper option by taking a basic auto insurance, but why scrimp on something you've already splurged on? A comprehensive car insurance on the other hand includes coverage on fire, theft, death or injury to other parties, damages and medical costs and more, depending on the provider.

5. Parking fees, petrol and miscellaneous costs

Because there is a space constraint, parking fees in Singapore can be steep. Most drivers will obtain season parking at car parks near their homes, or pay for season parking at their offices. Then you have to factor in parking at malls and on weekends, and buying parking coupons – it's going to set you back at least \$150 per month or more on parking. On top of that you have to set aside money on petrol every month and the essential car servicing.

Check out COE bidding updates at aas.com.sg/resources/coe

How to get access to hundreds of offers



The Entertainer Singapore 2018 is an app giving you access to over 1,700 offers in restaurants, bars, attractions, hotels, spas, gyms, fitness studios, and retail outlets in Singapore!

Here are some of the top reasons why **The Entertainer Singapore** is a must-have app:

Dining out is one of Singapore's obsessions, but that just means you'll get to save even more money with **The Entertainer Singapore** which enables subscribers to enjoy one-for-one deals on mains at a whole bunch of restaurants.

It's super easy to share your app with your family and friends. All they need to do is download the app on their phone, then sign in with your account login details to have access to all your offers. Beyond dining, you will also get access to discounts at attractions, fitness outlets, beauty salons and more.

Offers are Buy One Get One Free, valid seven days a week (excluding public holidays) and all year long from January to December!

You will get access to additional monthly offers and new merchant offers added throughout the year in all categories. If you think a friend would like an offer, you can use the Ping feature, which allows you to send 10 offers to your family and friends throughout the year.

With the purchase of any product from The Entertainer Singapore, members will also enjoy exclusive access to **The Entertainer Getaways**, a brand new app booking engine which has exclusive rates at over 550,000 hotels worldwide. You can also share the app with up to four friends and family. Love Bali? Then you wouldn't want to miss out on **The Entertainer Bali 2018**, which features offers to use when travelling to Bali. Members can enjoy the best restaurants, spas, beach clubs, bars and cafes across the island including Kilo Bali, Mandara Spa, Sangsaka, Cocoon, Chachara Bali, plus

popular dining spots within the Intercontinental Bali Resort, Sofitel Bali Nusa Dua Resort and many more.

Participating merchants in Singapore include: Bedrock Bar & Grill, Fat Cow, Bounce, Harry's, WaveHouse, Pizza Express, Famous Amos, Dean & DeLuca, Burger Joint New York, Jurlique Spa, Jamie's Italian, Singapore Cable Car, Singapore Wake Park and Nail Culture – and the list goes on.



Meeting new people: An expat 101

With so much happening in this busy city, there's really no excuse for lonesome living, especially for new Singapore expats! From hot-desking to volunteering, there are social options for everyone



Join an expat club or association

One great way to assimilate yourselves to a new environment is to join an expat community, where you'll meet both fellow newbies and long time residents. Some international clubs to consider include: **The American Club** (amclub.org.sg), which boasts a diverse mix of members, **The Hollandse Club** (hollandseclub.org.sg), a sports and family club, and **The Tanglin Club** (tanglinclub.org.sg). Established in 1869, it's one of the oldest and fanciest social clubs in Singapore.

Hot-desk at a co-working space

There are plenty of co-working spaces in Singapore, and most of them host networking sessions and workshops regularly. If you're looking for a centrally-located option, **The Great Room** (thegreatroom.co), **WeWork** (wework.com), **The Working Capitol** (theworkingcapitol.com) and **The Hive** (thehive.sg) top our lists.



Sign up with a sports team

There's no need to be super-fit to join an amateur sports team here. Fitness enthusiasts can sign up with a running team or club (justrunlah.com), a cycling group, boot camps or dragon boat racing teams (see pg 8) – there are loads of these groups on Facebook to check out.



Volunteer for a cause

Do a good deed and make friends at the same time – we say that's a win-win! Spread a little critter love with an animal charity, volunteer at a soup kitchen or lend your voice to a woman's rights in Singapore. All you have to do is suss out volunteer sessions on the **SG Cares app** (www.sgsgingaporecares).

Channel your inner culture vulture

If you are more at home behind a book than with a tall glass, why not dip your toes into the arts and try your hand at museum guiding? You can learn to be a docent via **Friends of Museum Singapore** (fom.sg), a non-profit organisation that offers guiding services to history, culture and art museums here.



Be part of the American community

Connect with the American
community in Singapore!

Are you missing home or interested in learning more about the US? Would you like your family to experience American holidays and traditions while in Singapore? **The American Association of Singapore (AAS)** is a great way to stay connected with the American community while plugging into life on the Little Red Dot. AAS welcomes people from every nation. Join us to celebrate US culture, meet all sorts of folks, give back to our host community and have fun along the way.

AAS is the leading non-profit organisation that enhances, promotes and celebrates American culture in Singapore. Through social events, charity outreach, community gatherings, career support and networking opportunities, we help expats achieve a sense of belonging and connection throughout all of the stages of life in Singapore. From an early look see visit to initial touch-down, and then right on through until it is time to say goodbye... we've got you covered.

AAS has been here for 100 years, please join us and be a part of the next 100!





Why you should join a members' club

1880 is a members' club born out of an idea that conversations can and will make our world a better place. We believe that where diverse minds gather, great ideas bloom. Our club is an expression of this – a salon for creators and explorers to meet, connect and relax in good company and exceptional comfort. Our founding members have made 1880 a platform for creating shared narratives among a diverse community of global citizens, sparking new connections, conversations, ideas and ventures driving economic and social impact in an increasingly fractured world. We have complemented our space and design with

phenomenal food, drink and service by pulling together an unparalleled pool of talent, all experts in their crafts, to create curated experiences for our members.

For more information about membership, say hello@1880.com.sg

1880

All about The British Chamber of Commerce



The British Chamber of Commerce is a member network of over 3,800 professionals in Singapore; hosting events, activities and content relevant to various industries. We provide our members with connections and support, and organise events throughout the year, offering frequent and diverse opportunities for networking and knowledge exchange.

The chamber will be also joined by the Consular Section of the British High Commission. They are available to answer any questions that British nationals may have and to offer guidance and support to any British nationals living in Singapore.

For more information and to get involved, visit www.britcham.org.sg or contact nicole@britcham.org.sg

Motor vehicle solutions made easy



Presto Expat Motoring's 24-hour Car Concierge/ Vehicle Management ensures there is always someone on hand to assist and includes:

- Vehicle Collection & Return Service (Service, Repairs, Inspection & Grooming)
- Roadside Assistance during Breakdowns/Accidents
- Renewal Reminders of Road Tax and Insurance.

Presto Expat Motoring provides motor vehicle solutions to expats and helps them find the right pre-owned vehicle. We will explain the pros and cons of buying versus leasing so that you will have a clear understanding of your options prior to making a decision. In addition, we will recommend options and assist in the entire process based on your requirements.

Presto Expat Motoring's services are buying, selling, renting and leasing as well as assistance with loan financing, insurance quotations and scrap/de-registration.

We aim to provide a one-stop shop for all your motoring needs and to deliver on our tag line "You Drive. We Delight".

To arrange for a meeting or for more information, please contact:
Presto Expat Motoring Services Pte Ltd
Sales Hotline: **6732 7377**
Email: info@prestoequatmotoring.com



Setting up a business in Singapore



We have helped entrepreneurs, SMEs and multinationals from across the globe to start, run and grow their business in Singapore.

Not only can we assist in setting up your business, we can help simplify the process by taking care of your visa requirements. From work visas to permanent residence and citizenship, we are fully licensed by the Ministry of Manpower (MOM) in Singapore and can provide tailored advice based on our years of expertise.

Come and talk to us at Expat 101 about everything from permanent residence in Singapore to why you need a will.

We are the brand behind GuideMeSingapore.com where you'll find more than 2000 resources, country guides and industry insights on doing business and living here.

To find out how we can help, get in touch with us today for more information. Visit www.hawksford.com or contact singapore@hawksford.com

Our Complete Suite of Services includes;

- Company setup
- Ongoing company administration
- Corporate secretarial services
- Accounting and payroll services
- Tax compliance
- Singapore escrow services
- Process agent services
- Corporate trusts
- Succession planning
- Wills

Hawksford

Managing your finances



As Singapore's largest expat financial planning company, we help expats from all over the world maximise their time here financially. Here are some of our top financial tips for newcomers:

Opening a bank account in Singapore

It would be ideal to have one account with an international bank and one with a Singapore bank. Local banks are convenient for GIRO payments and cash access as they have more ATM's island-wide.

Having sufficient funds for deposits

As you may probably already know, these are needed for car rentals, children's school fees, utility bills and housing.

Establishing an emergency fund

Moving to a whole new country is a huge deal, so you'll need a balance to cover up to six months of expenses (perhaps in an account separate to that which covers monthly outgoings).

Ensuring that you are sufficiently insured

If you travel frequently, you may want to consider a global policy. In addition, do check on the extent of the coverage if your employer provides health insurance. Medical cost in Singapore are high and a few days of hospitalisation may result in a bill that exceeds the payouts.

Having a Plan B in case of emergencies

When it comes to business, legal, and financial decisions, always be sure that you have a safety net – one way to prep for any unexpected emergencies is to ensure that your will and power of attorney are valid in Singapore.

If you would like to arrange a complimentary consultation to discuss your financial planning needs, please email: audrey.mitchell@aam-advisory.com

Remember to inform your current life insurer that you have moved. Your policy may be rendered void by the move, so do consider a new insurer if that happens.



Overseas currency transfers up to **3x cheaper than the banks***

- Great exchange rates
- Dedicated local relationship manager
- Transfer online 24/7

Visit worldfirst.com/en-sg for more details

*Up to 3x cheaper' based on public rates promoted on websites of DBS, UOB, OCBC, Citibank & Maybank. Compared between July & August 2018 on transfer volumes of under \$50k & over \$50k on USD/SGD, GBP/SGD & AUD/SGD.

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