



# Working and Living in Singapore.

Everything you  
need to know



**wavelength**

SPECIALISTS IN MEDICAL RECRUITMENT

The best people, better positioned for the best positions.

# First things first.

**We know making the decision to live and work in Singapore is an exciting and appealing one. We also know there are a range of complex issues that need to be understood before you take the steps to relocate to Singapore as a specialist.**

You need to be sure that you are eligible for medical registration, understand the relevant regulatory and migration process, identify potential costs and consider personal circumstances such as housing, schooling and cost of living.

To get started we recommend that you read this guide to working and living in Singapore. In this guide we will address many issues related to relocating to Singapore and it will hopefully give you a greater understanding of what you can expect during this rewarding process.

Whilst this document is a guide, please remember that Wavelength International's experienced recruitment consultants will assist you and are always able to provide you with additional expert advice throughout the process. Please feel free to contact us at any point if you have any questions that are not answered in this document and we will be happy to provide further explanation or information specific to your situation.

**Useful websites:**

[www.contactsingapore.sg](http://www.contactsingapore.sg)

[www.singapore.sg](http://www.singapore.sg)

## Living in Singapore

### Getting there

One of the many benefits of living in Singapore is its proximity to the rest of the world. Flight times from Singapore:

Dehli, India	5.5 hours
London, United Kingdom	4 hours
Sydney, Australia	8 hours
Beijing, China	5.5 hours
Bangkok, Thailand	2.5 hours
New York, United States	19 hours
Dublin, Ireland	15.5 hours
Manila, Philippines	3.5 hours

### Cost of Living

The cost of living will be highly dependent on your circumstances and lifestyle. Like most developed countries there are tastes to suit all budgets. The cost of basic necessities such as food, clothing, public transport and utilities are moderately priced however the cost of housing, international schooling and owning/maintaining your own vehicle can be quite expensive. Eating out is very popular in Singapore and there are many options on offer to suit your tastes and budgets. There are a variety of supermarkets/grocers and many offer home delivery. Groceries can be expensive, due to Singapore's location almost everything is imported.

#### Useful websites:

[www.coldstorage.com.sg](http://www.coldstorage.com.sg) (Home delivery of groceries)  
[www.fairprice.com.sg](http://www.fairprice.com.sg)  
[www.redmart.com](http://www.redmart.com)  
[www.contactsingapore.sg/why\\_singapore/about\\_singapore/cost\\_of\\_living\\_calculator](http://www.contactsingapore.sg/why_singapore/about_singapore/cost_of_living_calculator)

### Domestic Help

One of the many luxuries of living in Singapore is the affordability of domestic help. Live-in help can assist with cooking, household chores and caring for your children. These Foreign Domestic Workers (FDWs) typically come from neighbouring countries (Indonesia, the Philippines and Myanmar) and will be paid a monthly salary of around S\$420 upwards.

There are employment agencies in Singapore who will be able to assist you with finding a suitable person for your needs. There are government levies and insurance requirements when you employ a maid, the agency will provide you with more information regarding this and assist with the paperwork.

There is also the option of part time maids who offer cleaning services on a per hour basis..

#### Useful website:

[www.aeas.org.sg](http://www.aeas.org.sg)  
[www.nation.com.sg](http://www.nation.com.sg)  
[www.super.netmaid.com.sg](http://www.super.netmaid.com.sg)

### Relocation and Shipping

There are many shipping and relocation companies who can assist you to relocate your personal effects to Singapore. Depending on your personal circumstances we encourage you to look into the regulation and costs with regards to shipping certain items, particularly those that may be subject to tax or quarantine regulations such as pets and cars.

Please note, many of the hospitals do not cover the costs associated with shipping, this will be at your own expense if you choose to bring your belongings to Singapore. There are some items that are prohibited to entering Singapore, please visit the customs website (link below) for further information prior to packing.

#### Useful website:

[www.crownrelo.com](http://www.crownrelo.com)  
[www.alliedpickfords.com](http://www.alliedpickfords.com)  
[www.customs.gov.sg](http://www.customs.gov.sg)



### Quick Facts About Singapore

- + The electrical current in Singapore is 240 volts AC and uses the three pin plug.
- + Tipping is not encouraged as most establishments in Singapore levy a 10% service charge to customer bills.
- + Singapore is one of the smallest countries in the world, consisting of the main island which is 710sq km and 63 offshore islands.
- + Singapore population is in excess of 5 million.
- + Government - Parliamentary republic
- + In Singapore you will drive on the left hand side of the road.
- + The main religions of Singapore are Buddhism, Islam, Christianity, Taoism and Hinduism.
- + The symbol of Singapore is 'The Merlion' which is half fish and half lion beast.

## Housing

Like most countries, rental costs vary greatly depending on the size, quality and location of the property, although you will find overall rental costs in Singapore higher than the US, Australia or the UK. Most Singaporeans live in private rental Condominiums, apartment complexes with shared facilities such as pool, gym and tennis court. There are Government flats (HDB) which are cheaper however they are not generally entertained by expats. There are opportunities to rent landed property (more western "house" living) but obviously the price is far higher. For a landed property, you could expect to pay S\$10,000 upwards per month. There are no restrictions on expatriates purchasing private Condominiums although there are restrictions on buying ex-government (HDB) properties and landed property (townhouses/houses).

There are some typical 'expat suburbs' throughout Singapore. With a budget of between S\$5,000 - S\$7,000 per month you could live in the following areas:

- + Newton is close to Orchard Road and is great for families as there is a number of international schools within close proximity.
- + River Valley is close to Robertson Quay and Orchard Road and is great for socialising with many Restaurants, cafes and shops close by.
- + Tanglin is home to many embassies and is considered a prestigious area. Tanglin Village, near the Botanic Gardens, offers a mix of indoor and outdoor furniture shops, art galleries, cafés and restaurants.

With a budget of around S\$3,500 per month, you could live in the following areas:

- + Marine Parade offers some good ocean views, many local amenities and only 5 minutes on MRT to CBD.
- + Holland Village is popular among young expats and offers a large selection of food and beverage options.
- + Tiong Bahru is on the fringe of the city and offers great value for money.
- + Clementi and Bedok are around 25 minutes from the CBD however you generally get more for your money when you are this distance from the city.
- + Tampines offers a village feel and a huge choice of local and Western restaurants, cafés and bars. Housing options vary from apartments and townhouses to spacious, detached bungalows.
- + Bedok is a hilly region with a calm and quiet locale and features landscaped parks, modern facilities and amenities such as the efficient transportation, quality educational and healthcare institutions.

### Useful websites:

[www.propertyguru.com.sg](http://www.propertyguru.com.sg)  
[www.entersingapore.info/](http://www.entersingapore.info/)

## Schooling

The standard of education in Singapore is very good for both domestic and international schools. There is a long list of international schools from most traditional western curriculums. International school fees are in the range of S\$20,000 – S\$45,000 per child per year. The international schools can have waiting lists, some up to 12 months, it is suggested to research schooling options early in the process of exploring opportunities in Singapore. The facilities at the international schools are outstanding and there are many extra curricular activities available in the afternoon and evenings. Most of the international schools provide transport and will pick up and drop off children from their home.

It is highly recommended that you research school early in the process of exploring a move to Singapore to ensure you put yourself in the best position to secure the school of choice. Each school has an enrollment process with many of them having a waiting list of up to 12 months. It is also important to know what will be required in terms of enrollment fees, vaccinations, etc.

Domestic (Singaporean) schooling is far cheaper than the international schools but obviously follows its own domestic curriculum and examinations.

### Useful websites:

International school information  
[www.singaporeexpats.com/guides-for-expats/international-schools.htm](http://www.singaporeexpats.com/guides-for-expats/international-schools.htm)  
Local schooling information  
[www.moe.gov.sg/education](http://www.moe.gov.sg/education)

## Public Transport

Singapore has been described as having the most comprehensive and least expensive public transport in the world. The MRT (Mass Rapid Transport) train system serves the majority of the island and you are never far away from a station. The bus network is extensive and very cheap. By using the local link card you will save significantly on bus and MRT travel. For 5 stops you will pay around S\$1.50. Taxis are cheap and a common means of travel around Singapore. To ensure easy and efficient movement of traffic in Singapore the Government has introduced a number of measures to regulate vehicle ownership and usage. As a result the costs associated with owning and maintaining your own vehicle are extremely high. To put a car on the road in Singapore you will need purchase a COE (Certificate of Entitlement) and this certificate lasts for 10 years. You will then need to purchase a vehicle and gain a license to drive in Singapore. You can expect to pay in excess of S\$100,000 for a vehicle and COE. There are also leasing options for vehicles which can be a cheaper short term solution as there are no excess up front costs.

### Useful websites:

[www.gothere.sg](http://www.gothere.sg)  
[www.smrt.com.sg](http://www.smrt.com.sg)

### Climate

Located 100km from the Equator, the tropical temperatures do not vary greatly. It is warm and humid all year round with two monsoon seasons (December - March and June - September) which brings quite heavy rain and the temperature almost never drops below 20 degrees Celsius, even in the evening. The hottest months of the year in Singapore are June and July.

### Private Health Insurance

The costs and types of cover vary widely so it is important to compare different funds and check the details carefully before you buy the policy. Please see benefits (Page 6) for medical benefits that are included in the salary packages offered by the hospital.

#### Useful websites:

[www.aviva.com.sg](http://www.aviva.com.sg)

[www.greasternlife.com/sg](http://www.greasternlife.com/sg)

[www.bupa-intl.com/singapore-health](http://www.bupa-intl.com/singapore-health)

### Utilities

SP Services Ltd, part of the Singapore Power Group, provides a convenient service for electricity, water and piped gas supplies in Singapore. They also offer billing and payment collection services on behalf of other utility providers for services such as water and gas.

The water from Singapore taps is safe for drinking.

Due to the climate in Singapore, you will use your air conditioning most of the year so electricity can be costly.

Opening a utilities account with SP Services is simple. A bank account with a local bank is required, from which the monthly utility bills will be drawn.

You can expect to pay around S\$50 per month for the internet and between S\$200 - S\$400 per month on gas, electricity and water.

There are three main telecommunication providers in Singapore – SingTel, StarHub and M1. You can choose to either sign up to a plan for a fixed term or buy a pay per use SIM card. Fixed line services are also available however only offered by SingTel. Cable TV is offered by StarHub and SingTel.

#### Useful websites:

[www.singtel.com](http://www.singtel.com)

[www.spservices.com.sg](http://www.spservices.com.sg)

[www.starhub.com](http://www.starhub.com)

[www.m1.com.sg](http://www.m1.com.sg)



### Language

The official language in Singapore is Mandarin Chinese however English is the most common language spoken and is the language of business and trade. Other common language spoken in Singapore are Tamil, Hokkien and Malay. You will also hear many locals communicating in Singlish which is a colloquial Singaporean English.

### Central Provident Fund

All Singaporean citizens and permanent residents aged 21 and above are required to contribute to their Central Provident Fund (CPF) account. This is a comprehensive social security savings scheme where both employers and employees (known as CPF members) have to make monthly contributions from their salary into three accounts: Ordinary, Special, and Medisave. The CPF savings will earn a minimum risk-free interest of 2.5% guaranteed by the Government. Whilst on an Employment Pass neither you or your employer will have to make contributions to the CPF.

#### Useful websites:

[www.cpf.gov.sg](http://www.cpf.gov.sg)

### Banking and Currency

Upon arrival in Singapore you should open a bank account as you will need an account to receive payments from the hospital. Most of the major banks will require you to provide your Passport and Employment Pass to open an account.

The currency in Singapore is Singapore dollars (SGD).

#### Useful websites:

[www.anz.com](http://www.anz.com)

[www.ocbc.com](http://www.ocbc.com)

[www.dbs.com.sg](http://www.dbs.com.sg)

[www.xe.com](http://www.xe.com)

## Working in Singapore

### Singapore Healthcare System

Singapore offers a universal healthcare system where the Government ensures affordable healthcare within the public health system, largely through a system of compulsory savings, subsidies and price controls. Singapore's system uses a combination of compulsory savings from payroll deductions which are funded by both employers and employees to provide subsidies within a nationalised health insurance plan known as Medisave.

A key principle of Singapore's national health scheme is that no medical service is provided free of charge, regardless of the level of subsidy, even within the public system. This mechanism is intended to reduce the overutilising of healthcare services.

#### Useful websites:

[www.moh.gov.sg](http://www.moh.gov.sg)

### Base Salary

There are no transparent salary brackets in Singapore so it is difficult to provide salary benchmarks. The total salary package (including all allowances and annual bonuses – see below) is dependent on a number of things: qualifications & training, experience, grade of appointment, age, current salary and relativity within the department. A newly qualified Consultant in

Singapore can expect to earn a minimum total salary package of S\$200,000 - S\$240,000, depending on the hospital and the speciality. Whilst gross salaries may not be particularly comparable (particularly for doctors from the US and Australia), with a much lower tax system (see pg 7), net or after-tax salaries are often much more comparable.

### Salary Package

The total salary package in Singapore is made up of a number of fixed and variable components:

**Monthly salary** (fixed components):

**Base Salary** (see above)

**Housing allowance** – this is typically S\$1,750 for Associate Consultants (see page 7) and S\$2,000 for Consultants.

**Clinical/Specialist allowance** – this component of the salary will vary depending on the speciality and workload (higher for procedural specialities).

(Some hospitals may offer other monthly incentives such as ex-gratia payments)

**Annual bonuses** (variable components):

**Annual Wage Supplement** – the "AWS" is a 13th month base salary, payable in December. This is a guaranteed payment.

**Performance Bonus** – "PB" is based on a review of individual performance and a financial figure, dictated by the overall

financial performance of the hospital, set for different levels of performance. The typical estimate is 2 months base salary, payable in two instalments in June (75%) and December (25%).

(Some hospitals may have other bonuses i.e Corporate Variable Bonus, included in their package or they may roll other bonuses in to these two).

### Contract Length

Singapore's public hospitals typically offer 3 year "renewable contracts". At the end of the initial contract, if both parties are happy, a permanent contract is signed. The initial 3 year contract will have a 6 month probation period and will most likely have a standard 3 month notice period.

Due to medical registration and immigration requirements there is no scope for short term locum opportunities for international doctors. You must hold full registration with the Singapore Medical Council and either Permanent Residency or Citizenship in Singapore to be considered for short term locum appointments.

### Benefits

All hospitals will offer economy flights for the doctor, spouse and generally up to 2 dependants at the commencement of the contract and at completion. They do not offer annual flights back to your home country. They will also cover reasonable costs for excess baggage and unaccompanied baggage, typically around S\$3,000. The hospitals offer a one-off settling in allowance of S\$1,000 for singles and S\$2,000 for couples/families. They offer basic, highly-subsidised (90% for doctor, 70% for spouse and dependants) medical coverage for the doctor and their family. The hospitals do not offer benefits covering schooling for dependants and do not have any provision for accommodation (other than the housing allowance – see above). You will also be provided with Personal Accident Insurance, Group Term Life Insurance, Work Injury Compensation Insurance.

### Medical Indemnity Insurance

Medical Indemnity cover insures you against claims made by patients for medical negligence and provides assistance if you are involved in investigations such as coronial inquiries.

As with the rest of the world, it is essential to have medical indemnity cover before you commence practicing medicine in Singapore.

#### Useful websites:

[www.medicalprotection.org](http://www.medicalprotection.org)

## Leave Entitlements

Leave benefits are standard across all public hospitals:

- + 24 days of annual leave
- + 14 days medical (sickness) leave
- + 46 days of hospitalization leave
- + 14 days of conference leave
- + 3 days family care leave

You may also be entitled to other leave benefits including maternity/paternity leave, marriage leave, compassionate leave.

## Private Practice

You cannot enter in to independent private practice while on Conditional Registration but this can be an option once you have receive Full Registration. You can be employed by a private hospital on Conditional Registration but the private hospitals, like in Western countries, tend not to employ the specialists directly, other than Pathologists and Microbiologists.

## Employment Pass

The hospital will be required to apply for your Employment Pass (effectively your immigration and work visa) which should be a formality. You will also be eligible to apply for dependant passes (spouse and children) and long-term visit passes (parents and parent-in-law). This system is straight forward and there are no lengthy waiting periods.

Please note: the hospitals will cover the cost of the Employment Pass however not the Dependant Passes, this will be at your own expense. The applications for the Employment Pass and Dependant Pass is one of the last stages in the process and will be submitted by the hospital on your behalf once the outcome from the Singapore Medical Council and Specialist Accreditation Board has been advised.

### Useful websites:

[www.mom.gov.sg](http://www.mom.gov.sg)

## Employment Information

### Tax

Singapore has a very low tax system with a maximum income tax bracket of only 20% (for earnings over S\$320,000) and typical tax is around 12%. On a total package of S\$200,000 you would only pay approximately S\$22,300 in tax. The tax year in Singapore runs from January to December and tax is paid annually, rather than monthly. To avoid double taxation, Singapore has a series of Double Taxation Agreements (DTAs) with many countries. DTAs establish rules to decide which country has the right to tax specific types of income. Singapore has detailed DTAs with the UK, Australia, Canada, New Zealand but does not with the US. US citizens are advised to consultant with a tax advisor to understand their US tax liabilities on their Singaporean salary.

### Useful websites:

[www.iras.gov.sg](http://www.iras.gov.sg)

## Recruitment Process

Singaporean hospitals do not provide a great deal of information about specific job opportunities at the outset and certainly do not provide job descriptions. They much prefer the information exchange to be at a peerto- peer level so prefer to see a doctor's details (a CV with biographical data including nationality, date of birth, marital status, children, current and expected salary details etc) before providing detailed information. On review, if they are interested to speak with a doctor we will arrange for a Head of Department to speak with the doctor to provide the appropriate information. Some hospitals will pay for doctors to fly out for site visits, others will subsidise the flights, others will reimburse the cost for doctors who subsequently take up the post and others won't pay at all. For those who do reimburse or cover the cost of a visit up front, this is only for the doctor. If you wish to bring your family with you for the visit, this will be at your own expense.

## Medical Registration

Medical Registration for specialists in Singapore is a joint effort between the Singapore Medical Council (SMC) and Specialists Accreditation Board (SAB). Whilst the SMC has certain criteria for medical registration for specialists, these are superseded by meeting the SAB requirements. The primary route to specialist registration in Singapore is for UK, Ireland, Australia, New Zealand, US & Canadian specialist qualified doctors. European qualifications are recognised but subject to greater scrutiny. Outside of this, a doctor must be globally renowned in their field to be eligible. International doctors are initially eligible for Conditional Registration where they effectively will have a sponsor or supervisor within the hospital. Generally after 2 years you become eligible for full registration. There is no requirement in Singapore to sit medical licensing exams.

### Useful websites:

[www.smc.gov.sg](http://www.smc.gov.sg)

[www.healthprofessionals.gov.sg/sab](http://www.healthprofessionals.gov.sg/sab)

## Associate Consultant

In Singapore when you finish your 3 year Advanced Specialist Trainee program (equivalent to a US Residency or UK Specialist Registrar program) you are eligible to become an Associate Consultant (AC), in effect, a junior Consultant where you are subject to some continued level of supervision. After 2/3 years as an Associate Consultant you will qualify as a Specialist. For internationally trained doctors the requirement to work in an AC post will depend on the individual hospital's review of your training. If you have conducted a longer training program, 5/6 years, your experience could be deemed comparable to that of a Consultant and you can in effect by-pass the Associate Consultant position



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