

Singapore

An everyday guide to
expatriate life and work.



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Quick facts¹

Capital: Singapore

Population: 5.8 million

Major languages: English, Malay, Mandarin and Tamil

Major religions: Buddhism, Christianity

Currency: Singapore Dollar (SGD)

Time zone: GMT+8

Emergency number: 999 (police), 995 (ambulance & fire)

Electricity: 230 volts, 50Hz. Three-pin plugs with flat blades are used.

Drive on the: Left

¹<https://www.britannica.com/place/Singapore>

Overview

Singapore is a buzzing metropolis with a fascinating mix of nationalities and cultures that promote tolerance and harmony.

Expats can take comfort in the knowledge that the island city-state is clean and safe. Renowned for its exemplary and efficient public transport and communications infrastructure, Singapore is also home to some of the best international schools and healthcare facilities in the world.

In the tropical climate that Singapore boasts, expats can look forward to a relaxed, outdoor lifestyle all year round. Its location, situated off the southern coast of Malaysia, also makes

Singapore an ideal base from which to explore other parts of Asia.

From visas to business and social etiquette, the climate and transport, to education and healthcare, this guide has everything expats need to know about living, working and making the most of their new life in Singapore.



Getting started

Climate and weather

Located just a few degrees off the equator, Singapore's climate is warm, wet and humid year-round. As a tiny city-state, there is little variation in temperature across Singapore, with the mercury never straying too far from the 86°F (30°C) mark.

It rains frequently in the Lion City, so it's a good idea to always have an umbrella handy. The high level of humidity, usually between 70 and 90%, is what most would consider the greatest issue when it comes to weather-related discomfort in Singapore. Surface winds tend to be light and don't provide any real relief. The UV intensity is also very high in Singapore, so expats should always use sunblock if outdoors for long periods of time, and reapply often.

Visas

All travelers entering Singapore need a passport valid for at least six months from date of entry. Citizens of countries on a visa-waver list are able to enter Singapore for up to 30 or 90 days (depending on their nationality) without a visa, and upon entering the country will receive a Visitor's Pass. Those citizens not from a visa-exempt country will need to apply for a visa before arriving in the country; this can be done either online or in person at the nearest Singaporean embassy.

Expats intending to work in Singapore need a work permit and will need to secure a job before arriving in the country, as the hiring company usually acts as the sponsor for the visa. There are different work permits for Singapore and which one an expat applies for will depend on their qualifications and occupation. The Employment Pass is for qualified professionals, the S Pass is for mid-level candidates and the Work Permit is for semi-skilled workers in fields such as construction and manufacturing.¹

Accommodation

Expats will find a wide variety of high quality, modern accommodation in Singapore, which is mostly in the form of apartments, condominiums and bungalows. Rents in the suburbs are considerably cheaper than in the city center.

The housing market in Singapore can be divided into public and private sectors. Unlike many other countries, public units in Singapore, administered by the Housing and Development Board (HDB), aren't associated with lower income groups and there are even luxury options. Most public complexes are situated in self-contained neighborhoods that afford easy access to public transport, shopping centers and other convenient amenities.

Leases are generally signed for one or two years, and to secure a rental, expats will need to provide the landlord with a Letter of Intent and also make a deposit of about one month's rent. Once the landlord and tenant have reached an agreement, they need to sign a Tenancy Agreement which outlines all the responsibilities and accountabilities of both parties. Utilities such as electricity, internet and telephone line aren't usually included in the rent, so new tenants will have to set these up themselves.

Schools

Singapore has an excellent education system, known for its discipline and results. Expats have the option of public, private or international schools, all of which uphold a high standard, so parents will need to weigh up their different options before making a decision.

The standard of local public and private schools in Singapore is excellent, and with English being the primary language of instruction at these schools, they're an attractive option for expats. But, the adjustment to life in Singaporean schools may be difficult for newcomers as local students are often highly competitive and face intense pressure to succeed. Emphasis is also placed largely on rote learning, which does not encourage critical thinking.

With such a large expat population, Singapore has a variety of excellent international schools. Many of these schools follow the International Baccalaureate (IB) program, while others offer the curriculum of their country of origin, predominantly British, American or Australian. Expats will need to budget carefully if choosing this option as Singapore's international schools are among the most expensive in the world.²

¹ <https://www.mfa.gov.sg/Services/Visitors/Visa-Information>

² <https://www.expattarrivals.com/asia-pacific/singapore/international-schools-singapore>



Culture

Singapore is a real blend of East and West, and expats aren't likely to experience culture shock to the same extent as they would in many other Asian destinations. Singapore's population is mostly comprised of three ethnic groups: Chinese, Malay and Indian. This cultural diversity has resulted in a colorful collection of traditions, holidays and customs that expats are sure to experience at some point during their stay.¹

Language

English is the most widely spoken language in Singapore, and is the language of choice for business and official purposes. The three other official languages are Mandarin, Malay and Tamil. Expats may also notice some unfamiliar words here and there. This is Singlish – a colloquial, uniquely Singaporean dialect of English.²

Social etiquette and cultural faux pas

Although a multicultural society that encourages tolerance, Singapore is also a conservative nation that adheres to obedience and respect for authority, and there are a few cultural quirks that expats should familiarize themselves with to avoid offending local sensitivities.

- Singaporeans are generally quite competitive and this is manifested in the concept of kiasu. It encompasses the fear of losing and is used to describe anxious, selfish behavior caused by a fear of missing out. Kiasuism manifests in many ways, such as waiting in long queues for a prize or giveaway, or grabbing excess food from a buffet. Kiasuism is also used to describe ambitious and successful people. This attitude can seem aggressive and opportunistic, but Singaporeans consider it necessary to succeed in a competitive society.
- Singaporeans strive for harmonious relationships and a big part of this is the concept of saving face. This entails maintaining one's personal dignity and respecting that of others by never causing them to lose face. One should never embarrass or argue with another person in public. Expats should always speak calmly and never raise their voice.
- The head is considered sacred so touching another person's head is frowned upon, while the soles of the feet are considered the lowest part of the body and should never be pointed up.

- Singapore has very strict laws pertaining to chewing gum and littering. It's illegal to chew gum in public. Similarly, spitting in public is illegal and can result in punishment.
- Smokers accustomed to taking a quick smoke break while out and about will need to adjust to Singapore's law that smoking is only allowed on private property.³

Eating

Food forms a big part of Singaporean culture and with the city-state's reputation as one of Asia's culinary hotspots, food lovers are spoiled for choice. Hawker centers are very popular and offer cheap, quick and tasty meals and there are also plenty of fast food chains and celebrity-chef restaurants serving familiar Western cuisines.

The cost of food and eating out in Singapore is expensive, but expats will find that eating on a budget is easy, especially if frequenting the hawker centers over the high-priced establishments.

Singaporean cuisine is a true testament to its Chinese, Indian and Malay roots, with traditional dishes including steamed or boiled chicken atop rice, spicy chilli crab and fish head curry.⁴

Drinking

Alcohol is extremely expensive in Singapore, but many locals and expats take advantage of the ever-present Happy Hour, with the infamous Singapore Sling cocktail among the most popular drinks. While the drinking culture thrives among expats, and after-work drinks is a popular pastime, it is very rare to conduct business over drinks and it's in fact frowned upon to do so.

Holidays

Singapore's national holidays honor its main cultures and religions, incorporating significant days from the Christian, Muslim, Hindu and Buddhist calendars. Other days mark significant historical and national events.

The date of some holidays varies annually depending on the sighting of a new moon. If a public holiday falls on a Sunday it is celebrated the following Monday.

New Year's Day – 1 January

Chinese New Year – Subject to Lunar calendar

Good Friday – March/April

Labor Day – 1 May

Vesak Day – May

Hari Raya Puasa – June/July (depends on sighting of the new moon)

¹ <http://www.expatarrivals.com/singapore/culture-shock-in-singapore>

² <http://www.traveletiquette.co.uk/etiquettesingapore.html>

³ <http://www.expatarrivals.com/singapore/culture-shock-in-singapore>

⁴ <http://www.expatarrivals.com/singapore/culture-shock-in-singapore>

National Day – 9 August

Hari Raya Haji – August/September (depends on sighting of the new moon)

Deepavali – October/November

Christmas Day – 25 December⁵

Transport

Singapore has a fast and efficient public transport system so getting around the city is easy and stress-free. Between bus routes and Mass Rapid Transit (MRT) lines, commuters can get just about anywhere they need to go, and taxis are also abundant and inexpensive.

Owning and driving a car is expensive in Singapore, and thanks to the extensive public transport system, it's not necessary for expats to have one.

Those who plan on using public transport regularly should consider buying a rechargeable EZ-Link card, which can be bought at most MRT stations and 7-Eleven stores, and can be used on buses and the MRT.⁶

Getting in touch

Thanks to its excellent infrastructure and competitive market, Singapore has become a world leader in telecommunications, so it goes without saying that expats will find keeping in touch easy and affordable. StarHub, Singtel and Mobile 1 (M1) are the three largest providers of mobile and Internet services.⁷

Telephone

Mobile phones dominate the market, with Singapore having one of the highest rates of mobile phone ownership in the world. Both prepaid and contract options are easily available to expats.

For the most part, when it comes to landline phones, digital phones that use broadband lines are used rather than old-fashioned copper lines. In order to apply for a phone line, expats can go online, call service providers directly or visit one of their retail outlets.

⁵ <https://www.mom.gov.sg/employment-practices/public-holidays>

⁶ <https://www.expatarivals.com/asia-pacific/singapore/transport-and-driving-singapore>

⁷ <https://www.budde.com.au/Research/Singapore-Telecoms-Infrastructure-Operators-Regulations-Statistics-and-Analyses>

⁸ <http://www.expatarivals.com/singapore/keeping-in-touch-in-singapore>

Internet

Singapore's Internet coverage is fast and efficient, with numerous options available to expats. While StarHub, Singtel and M1 dominate the market, there are other providers offering quality services, such as MyRepublic and ViewQwest. WiFi is readily available around the city-state, as are Internet cafés.

Postal Services

Singapore Post (SingPost), a subsidiary of Singtel, is responsible for providing postal services in Singapore. SingPost provides fast and reliable services, with local post usually taking a day or two. There are also many courier companies in operation across the city that deliver both locally and internationally.⁸



Employment

The job market

Singapore's infrastructure and location make it an ideal platform to reach into the nearby Asian markets and many international corporations have established headquarters or regional bases here. The country has emerged as Southeast Asia's premier banking and finance hub and it follows that many of the available jobs for expats are with wealth management firms, financial institutions, insurance agencies and foreign exchange companies.

Even with government efforts to reduce the reliance on foreign workers in recent years, there continues to be a demand for qualified expats. Many of those who find a job in Singapore are high earners who benefit from relatively low taxes and high disposable income.¹

Income tax

Singapore has a well-regulated tax system overseen by the Inland Revenue Authority of Singapore. Personal income tax rates are calculated on a progressive scale from 0 to 22% and all expats working in Singapore are liable to pay taxes. A person's tax status will be determined by the length of stay in the country and their residency status; expats are considered tax residents in Singapore if their period of stay is equivalent to or more than 183 days in a year, or if they have Singapore Permanent Residency (SPR). Non-residents are taxed only on income derived from or accrued in Singapore, and don't have to pay taxes on foreign income received in Singapore, while residents have to pay taxes on their worldwide income.²

Retirement

As one of the most expensive cities in the world, Singapore is not an ideal retirement destination. Nevertheless, the city's excellent infrastructure and healthcare systems, as well as the favorable climate, have made Singapore an attractive prospect for those who can afford it.

There are no dedicated retirement visas for Singapore and those expats who do retire there usually do so after having lived and worked in Singapore for many years, thus already having permanent residency or citizenship. Retirees wishing to move to Singapore will usually seek permanent residence by other means, such as a business visa which involves making a large financial investment in the country.³

¹ <http://www.expattarrivals.com/singapore/working-in-singapore>

² <https://www.iras.gov.sg/irashome/Individuals/Locals/Working-Out-Your-Taxes/Income-Tax-Rates/>

Business etiquette

Singapore is a multicultural city and this diversity certainly extends into the business world. Expats may find that business practices vary depending on the cultural background and make-up of a company. Nevertheless, there are some general attributes that are common across Singaporean business culture.

In general, the business culture of Singapore is quite formal and structures are hierarchical; a strict chain of command is adhered to and status and elders are respected. Nevertheless, business is personal in Singapore and building relationships is essential to succeeding. Although Singaporeans can be direct and can make decisions with little hesitation, business negotiations may still take time as relationships are established.

When greeting Singaporean associates, a handshake is the norm; some people may also bow their head slightly. It's important to be mindful of one's words and body language when dealing with Singaporeans. Saving face is very important in both social and corporate environments. Flattery or boasting is treated with suspicion and prolonged eye contact can seem aggressive. Most Singaporeans are soft-spoken and prefer a calm demeanor over a more aggressive manner.

Thanks to the warm climate, Singaporeans generally dress very casually, but this is not the case for business attire, which is usually more formal, with Western clothing most common.

Finance

Currency

The unit of currency is the Singapore Dollar, represented as S\$ and abbreviated as SGD. One dollar is divided into 100 cents.

Money is available in the following denominations:

Notes: 2 SGD, 5 SGD, 10 SGD, 50 SGD, 100 SGD, 1,000 and 10,000 SGD

Coins: 5, 10, 20 and 50 cents and 1 SGD.

Cost of living

The cost of living in Singapore is high and the city-state consistently ranks amongst the most expensive cities in the world for expats. The good news is that professional salaries generally match the high cost of living, and expat packages often include benefits like transport, school fees and accommodation allowances.

³ <https://smartasset.com/retirement/retire-in-singapore#>

Accommodation is likely to be the largest expense for expats, but some of this burden can be alleviated by living further away from the city center and opting for apartments or public housing over lavish condominiums.

The cost of groceries will depend on an individual's lifestyle and shopping habits; the costs can quickly add up if wanting imported Western products. Eating out and alcohol can also be extremely expensive, but expats who enjoy dining out can save by eating at the relatively inexpensive hawker centers. Schooling is another major expense that those with children will have to budget carefully for; Singapore's international schools are amongst the world's most expensive.⁴

Banking

As one of the world's major financial centers, Singapore gives expats access to leading banking systems with hundreds of local and foreign banking and financial institutions present in the city-state.

With so many foreign and local banks in Singapore, finding a reputable service provider is easy. English is the primary administrative and professional language in Singapore, so expats are unlikely to face a language barrier when it comes to managing their money.

Opening a bank account is straightforward and accounts can be established at local bank branches, so there is no need to travel to a central branch. Expats will likely need a copy of their passport, employment pass and a minimum deposit amount to open an account.⁵

⁴ <http://www.expatarrivals.com/singapore/cost-of-living-in-singapore>

⁵ <http://www.expatarrivals.com/singapore/banking-money-and-taxes-in-singapore>

⁶ <http://www.expatarrivals.com/singapore/healthcare-in-singapore>

⁷ <http://www.expatarrivals.com/singapore/healthcare-in-singapore>

⁸ <https://wwwnc.cdc.gov/travel/destinations/traveler/none/singapore>

Health

Singapore's healthcare system is consistently ranked among the best in the world. Medical staff are almost always proficient in English and both private and public hospitals provide efficient and professional services.

Private Medical Insurance

Only permanent residents and citizens can take advantage of Medisave, the compulsory state insurance scheme that requires both employees and employers to make monthly contributions in exchange for hospital coverage.

Expats should ensure that they have comprehensive health insurance before arriving in Singapore. Most large and medium-sized companies in the city-state include health insurance in employment packages, and if the subject is not broached during contract negotiation, it's a good idea to enquire about this.

Emergencies

The national police number in Singapore is 999, while 995 is the number to dial for fire and ambulance emergency services. Ambulances are generally very well-equipped and emergency personnel are well-trained. Patients will be transported to the nearest government hospital, but private hospitals also have their own ambulance services.⁶

Pharmacies

International prescriptions are not always valid in Singapore and some medicines that can be bought over the counter back home may require a prescription in Singapore. Expats should bring enough of a supply of any chronic medication to last the first few months.

Health Risks

The two biggest health concerns for expats are likely to be sunburn and dehydration. The wall of heat and humidity can be overwhelming and staying well hydrated and using sunblock is vital for defending against the year-round summer weather.⁷

Vaccinations

Although there are no specific vaccination requirements for Singapore, the government does require proof of yellow fever vaccination from those arriving from a country with risk of yellow fever. Vaccinations are recommended for typhoid, hepatitis A, hepatitis B, cholera, rabies and influenza.

Expats should visit a healthcare professional before departure to ensure that all routine vaccinations are up to date.⁸

Cost of Living Chart

The list below shows average prices in Singapore for August 2023.¹

Accommodation (monthly rent in good area)

Three-bedroom apartment in city center SGD 8,774
Three-bedroom apartment outside city center SGD 5,380

Groceries

Eggs (dozen) SGD 4.15
Milk (1 liter) SGD 4.22
Rice (1kg) SGD 3.31
Loaf of white bread SGD 2.83
Chicken breasts (1kg) SGD 13.19

Eating out

Big Mac Meal SGD 10 Coca-Cola (330ml) SGD 2.18
Cappuccino SGD 6.19 Bottle of local beer SGD 12
3-course meal for two at a mid-range restaurant SGD 100

Utilities

Mobile Phone Monthly Plan SGD 22.73
Internet (average per month) SGD 46.37
Basic utilities (per month for small apartment) SGD 215.99

Public transportation

Taxi rate (per kilometer) SGD 1
City centre bus/train fare SGD 2
Petrol/gasoline (per liter) SGD 2.88

¹ <https://www.numbeo.com/cost-of-living/in/Singapore>

