

The Public Employee

JUN
2020

MCI (P) 058/02/2020



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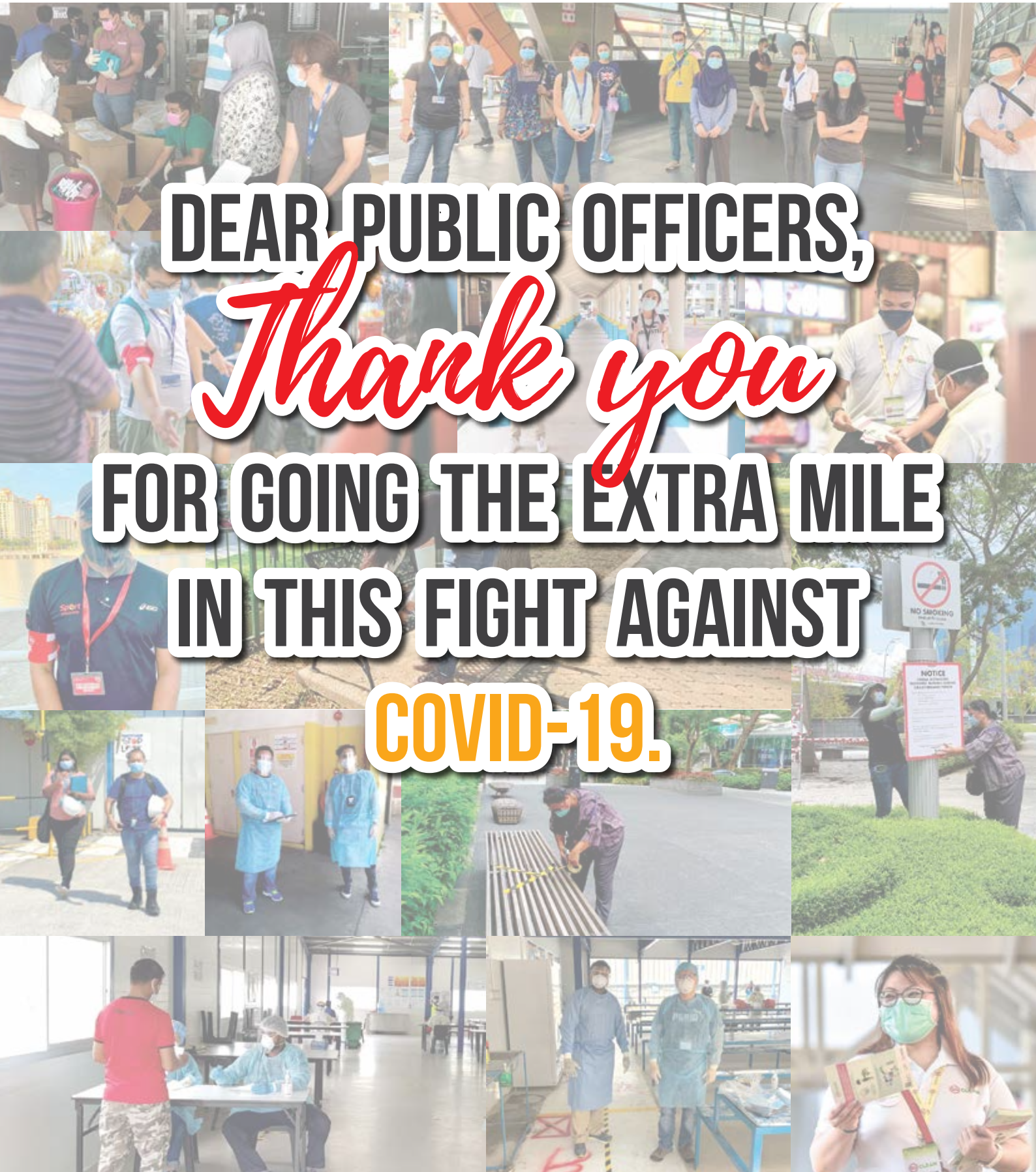
DEAR PUBLIC OFFICERS,

Thank you

FOR GOING THE EXTRA MILE

IN THIS FIGHT AGAINST

COVID-19.





GENERAL SECRETARY'S MAY DAY MESSAGE

This COVID-19 crisis is unlike SARS or any other economic crisis in the past that we have been through. COVID-19 has thrown many difficult challenges at us, at the healthcare level, economic level and has even redefined the way we work. The impact of COVID-19 is going to be hard, both at the national and global levels, affecting lives and livelihoods everywhere. We must brace ourselves and stay united.

Our public officers, our members from various agencies too have stepped up greatly in this crisis. We are aware that our officers are mobilised to fight this at various

fronts, braving fatigue, risks of higher exposures, taking on new roles never done before and working round the clock, even while at home. All these are being done in a race against time to help Singapore and fellow Singaporeans help win this war over the virus. Through all your efforts and cooperation of citizens, Singapore has been able to keep community cases low and we will be exiting the

circuit breaker on 1 June, with measures being lifted gradually.

1st May marked Labour Day for workers. This year, we celebrated in a different fashion from before, but with the same spirit of solidarity for workers, our members and with the same resolve that we will get through this like any other crisis. We will come out stronger and turn things around for ourselves.

Photos: (Row 1) Public Service Division, Prime Minister's Office;
(Row 2) National Environment Agency;
(Row 3) AUPE



As we stand united and fight, regardless of the role you are performing, wherever you are,
WE are grateful for your *contributions* in this battle.

**THANK YOU SO MUCH
FOR GOING THE EXTRA MILE FOR US,
FOR SINGAPORE!**



AUPE TOKEN OF CARE

AUPE will be sending a token of care (\$50 NTUC Fairprice Voucher) to AUPE members who have been tested positive for the COVID-19 infection. We hope this little gesture will help you and your family with daily necessities. Please notify us as soon as possible and not later than 90 days after discharge. Please email to admin@aupe.org.sg, stating your full name, last 4 characters of your NRIC and contact number.

NEA-MSS Staff Gained Deeper Understanding on HR Schemes

As a result of AUPE-NEA Staff Branch Committee's request, two dialogue sessions with Meteorological Services (MSS) staff of NEA, were held by its HR on 19 and 20 Dec 2019 to address members' concerns on the Meteorological Service (MS) scheme of service. The sessions kicked off with HR explaining on the scheme followed by question and answers.

There was active participation from members such as questions on promotion criteria, salary bar crossing criteria, career progression, etc. The union is encouraged by such interest and positive, inquisitive participation among members and hopes that more members would come forward to share their concerns and ideas.



Every voice counts and although not every request could be fulfilled, such dialogues are an avenue to help harness ideas and build a meeting of minds. Many members and staff were happy that the dialogues were held for them to have a better understanding of our HR schemes. Such dialogues will build and strengthen a collaborative culture in NEA.



"The main role of union is to help management understand the members' challenges, consolidate members feedback and if possible, come up with a better strategy. It is about finding a balance point between both sides."

- Mr Goh Kian Peng, AUPE-NEA Staff Branch's Committee member also an NEA-MSS staff

AUPE-NEA Staff Branch Pledged \$1000 to President's Challenge 2019

The Ministry of the Environment and Water Resources (MEWR Vertical Challenge 2019 is an annual fundraising event in support of the President's Challenge. 4 committee members from the AUPE-NEA Staff Branch Committee, known as Team Ocean's 4, participated in the



AUPE-NEA Staff Branch Presenting the Cheque to the President of NEA Staff Recreation Club

Challenge, which is a race up the stairs of the 25-storey Environment Building. The AUPE-NEA Staff Branch Committee also pledged \$1,000 to the cause!



In addition, a membership roadshow was held on event day to share with employees on the benefits of union membership. NTUC LearningHub was also present to share on upskilling courses that members can sign up for. A gentle reminder – all union members has up to \$250 training subsidy under the Union Training Assistance Programme (UTAP) for courses!

Articles contributed by:
Tan Sze Wei
Vice-Chairman,
AUPE-NEA Staff Branch Committee



Myths on CPF Debunked for NParks' Staff at Lunch Talk

50 participants attended the lunch time talk on Managing CPF Money for Your Retirement organised by the AUPE-NParks Staff Branch on 20 November 2019. The presenter of the session was Mr Lawrence Tan from the Institute of Financial Literacy.

surrounding CPF. Members also took the opportunity to enquire on the Supplementary Retirement Scheme (SRS) which he readily answered.

Attendees felt enriched with the knowledge shared by Mr Tan as he debunked some of the myths

After an informative session, attendees were invited for lunch which was funded by NParks. AUPE thanked NParks and all participants for their support to the event.



Article contributed by:
Mohammed Norris Ismail
Chairman, AUPE-NParks Staff Branch

Upskilling to Empower Themselves & their Families

Supported by the President's Challenge, the LIFT-UP Pathfinder programme aims to empower low income union members and their families to better prepare themselves in their journey to upgrade their skills as a family, plan their careers and ultimately, uplift their social mobility. Last year, 3 AUPE members participated in the programme.

During a period of 4 to 6 months, they took up courses to upskill themselves with a funding support of \$400 per adult and \$200 per child. They were guided by U Care Ambassadors from AUPE, Sister Sze Wei (Vice President) and Sister Evelyn (Executive Councillor). The ambassadors hand-hold and encouraged them throughout the programme.

We speak to 2 of the members, Mdm Julianti Madmod and Mr Lee Bah Bee to find out more about their upskilling journey. Mdm Julianti is a Senior Assistant Executive in the Ministry of Education (MOE) while Mr Lee is a Technical Officer with National Environment Agency (NEA).



Beneficiaries of the LIFT-UP Pathfinder programme and their families were invited by Mdm Halimah Yacob for a tour of the Istana's Spice Garden on 10 Jan 2020.

What motivated you to take part in the LIFT-UP Pathfinder Programme?

Mdm Julianti: I was interested with this opportunity to learn and pick up new skills. There was funding



From left to right: Mr Zainal Sapari (Assistant Secretary General, NTUC), Mdm Julianti, Mdm President and Mdm Julianti's son

support which is really helpful as I do not have much savings. Prior to this programme, the courses that I went for are mostly related to my job. This is a good chance to expand my skillsets.

Mr Lee: There was a wide range of courses which I could choose from. Many of these courses are very useful, especially those related to technology. I had already used up my Skillsfuture Credits, so I was glad for the funding support provided through this programme.

What new skills did you pick up through this programme?

Mdm Julianti: I took up courses to pursue my personal interests as well as skills that will help me in my job. I learnt advanced Microsoft Word and Powerpoint skills which turned out to be very helpful for my daily work. I also took up a course to master massage techniques as I am interested in this field. When I retire or if I need to switch career, this second skill will come in handy!

Mr Lee: I signed up for several technology related courses because there is so much technology in our everyday lives now. I think it is very important to remain up to

date with the times, especially for someone in my age group. I am 62 years old this year and currently, I am taking a data analytics course. Everyone is talking about data analytics but I know nothing about it before my course. Now I am starting to understand what it is and is eager to learn more.

What are your thoughts about this LIFT-UP Pathfinder Programme?

Mdm Julianti: I am very grateful for the support given under this programme. I strongly encourage other union members to participate in this programme and pick up new skills that will help them either in their daily lives or at work. There is also support available for our children as well.

Mr Lee: As the saying goes, one is never too old to learn. And learning can be fun. I want to encourage other members in my age group to upskill, be it through this programme or other programmes. If you are still working, upskilling will enhance your knowledge and help you in your job. If you are already retired, all the more you should pick up new skills. You are able to spend time meaningfully and keep your mind active!

Interested in this programme? You will be eligible if you are a union member and is a beneficiary of NTUC U Care Fund such as Back-to-School/U-Stretch programme. Contact us at admin@aupe.org.sg if you would like to find out more.



U Care Ambassador from AUPE, Sister Sze Wei (middle), with Mdm Julianti and Mr Lee

hinder you from being ready for retirement when the time comes. By planning earlier, you will also have more time for your savings to benefit from the effects of compounding returns.

How do I plan for my retirement?

There are 3 main steps to plan for your retirement:

- 1) **Define your retirement goals**
 - When do you plan to retire?
 - How much do you need for your desired retirement lifestyle?
- 2) **Review your current finances**
 - What resources do you currently have?
- 3) **Start building your retirement nest**

Tips for Your Retirement Planning



What is Retirement?

Retirement is about having the option to decide whether to continue working. And it does not necessarily have to happen at the statutory minimum retirement age. It can happen at any time when you are prepared and ready!

Are you ready for retirement? If not, have you started planning for it?

When should I start planning for my retirement?

The earlier the better! You may think that your retirement is still far away. But this perception might

How do I start building my retirement nest?

CPF Savings

First place to look at will be your CPF. If managed well, your CPF can cover your basic retirement needs.

CPF offers attractive interest rates on your savings inside your Ordinary, Special, Medisave and Retirement accounts. To enhance the retirement savings of Singaporeans, the Government pays extra interest on the first \$60,000 of your combined balances (capped at \$20,000 for Ordinary Account (OA))



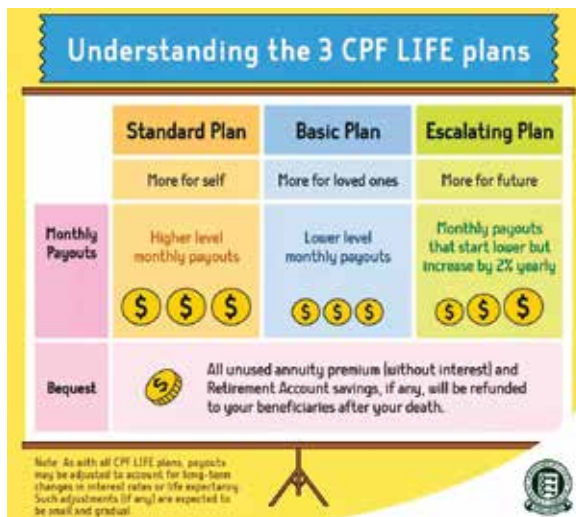
Source: CPF Board. CPF Interest Rates (1 April 2020 to 30 June 2020)

Besides your regular CPF contributions, you can boost your retirement savings further by making top-ups and voluntary contributions.



Source: areyouready.sg

When you turn 55 years old, your savings inside the ordinary and special account, up to the prevailing Full Retirement Sum, will be transferred to a newly created retirement account to form your retirement sum. This retirement sum will provide you with monthly payouts from age 65. If you are born on or after 1 Jan 1958, you will be automatically placed on CPF LIFE, where you will have lifelong monthly payouts. CPF LIFE has 3 different plans for you to choose from:



Source: areyouready.sg

For details on CPF LIFE, please visit <https://www.cpf.gov.sg/Members/Schemes/schemes/retirement/cpf-life>.

Supplementary Retirement Scheme (SRS)

The SRS is a voluntary savings scheme which complements your CPF saving. It's operated by designated private operators – DBS, UOB and OCBC.

Savings inside the SRS account earns only 0.05% interest per annum. Thus, you should use the savings inside SRS for investment to maximise future returns and at the same time, enjoy attractive tax benefits:

- Every dollar contributed reduces your taxable income by a dollar
- Investment gains can accumulate tax-free
- Tax is only payable when you withdraw your savings from SRS, and on only 50% of the amount if you withdraw at retirement

However, as with all investments, you should exercise caution and balance the risk and return.

If you want to withdraw the funds from your SRS account before you reach the statutory retirement age that was prevailing when the first SRS contribution was made, there will be a penalty imposed.

Monetising your property

If you own a property, you can also consider the HDB's Lease Buyback Scheme and the Silver Housing Bonus.

The HDB's Lease Buyback Scheme allows you to sell part of your flat's lease back to HDB. The proceeds will be used to top up your CPF Retirement Account. You can continue living in your flat throughout your retirement.

The Silver Housing Bonus (SHB) offers a cash bonus when you use some of your sale proceeds from right-sizing to a smaller home to top up your CPF Retirement Account and join CPF LIFE.

Other Income Streams

Depending on your retirement goals, you may also need to look at other income streams. This is especially so if you would like to retire earlier than 65 years old as CPF LIFE payouts is at 65 years old.

Possible income streams to look into will be investments, private annuities plan, property rental income, etc.

How about my medical coverage?

All Singaporeans and Permanent Residents are covered by MediShield Life, a mandatory basic health insurance plan which helps to pay for large hospital bills and selected costly outpatient treatments. However, you should review your insurance coverage to ensure that your other healthcare needs and preferences can be met throughout your retirement.

Pro-tip: As civil servants, you receive additional 2% contributions (capped at \$140 per month) to your Medisave account, on top of the normal statutory Medisave contributions from employers. You can use this additional contribution to purchase private integrated shield plan to cover your inpatient needs.

Start Your Retirement Planning Today

It's never too early to start planning for your retirement. Take action today and plan for your future!



Quarterly Roundup of Events (Jan – Mar 2020)

AUPE Ushers in Year of the Rat

On 28 January 2020, also known as the 4th day of the Lunar New Year, AUPE staff and members were treated to a lively lion dance performance, with the finale being the pair of colourful lions and the God of Fortune blessing us with 4 lucky digits on the front porch.

The new year isn't complete without the traditional Lohei and the yusheng was tossed up high and all around amidst the hearty voices of auspicious wishes and joyous laughter.

AUPE wishes everyone a huat and healthy 2020!



**U Games 19/20
– Badminton Tournament**
12 January 2020



U Games 19/20 – Sepaktakraw Tournament

12 January 2020

- Open category
- AUPE A, CHAMPION
- Open category
- AUPE B, 3rd Runner Up
- Veteran category
- 3rd Runner Up

Congratulations to all players and thank you for bringing glory to AUPE!



AUPE Appreciates our Long Service Awardees 2019

For our Long Service Awardees, when asked what does AUPE mean to them, both awardees gave the same reply – AUPE is like a second home.

We thank the following staff for rendering many years of dedicated service to AUPE and its sister organisations:

Name of staff	Department	Years of service
Zainal bin Salleh	Club	15
Tan En Shyang Sean	Industrial Relations	10

Mr Zainal Bin Salleh and Mr Sean Tan managed to take time out of their busy work to answer a few questions.

What motivated you to stay and give your best in this job all these years?

Zainal: This job challenges me on a personal level and liaising with customers and members boosts my confidence.

Sean: This is a very interesting job with many things to learn and opportunities to do different things.

What were some of the challenges you faced at work and how did you overcome them?

Zainal: When dealing with difficult and drunk customers or loss of items by customers, I keep calm and seek advice from my seniors with more experience.

Sean: I have to handle various projects, cases and ad-hoc duties which can be overwhelming. So, it is important to manage my time well and to prioritize the tasks on hand.

How would you encourage new staff to continue working hard for AUPE?

Zainal: I would tell the new staff that the environment in AUPE is a welcoming one that values staff and to voice out if they have any needs.

Sean: The colleagues in AUPE are always ready to lend a helping hand. If you encounter any difficulties at work, approach any one of us! And always stay positive and believe in a better tomorrow!



The Various Types of Credit Facilities

Source: Credit Bureau Singapore



Most people tend to shy away from taking up credit facilities as they do not have much knowledge about it. If you are one of them, this article contains everything you need to know about the various types of commonly used credit facilities offered in Singapore. You will be able to make better informed decisions on credit-related matters should you choose to take up loans with the banks and major financial institutions.

Credit facilities are various types of loans made in a business or corporate finance context. They are specific types of credit facilities such as revolving credit, term loans, secured and unsecured loans and retail accounts. These will be reflected in your credit report – which provides a snapshot of your creditworthiness by detailing your credit history and repayment behaviour from various credit providers.

With this introduction of credit, you have the financial power and ability to act on major big ticket purchases and life opportunities that you may require.

Some of the commonly used credit facilities in Singapore today are as below;

1. Credit Card

With a good credit history and steady income, you may qualify for credit cards at the bank. The card issuer will usually assess your repayment ability before deciding whether to accept your application and what credit limit to be set. Also, your credit card can be used to purchase items in most places. Different credit cards have different interest rates for different types of activities, like purchases, cash advances or balance transfers, so do remember to read the fine print.

2. Personal Loan

Personal loans are mostly unsecured in nature. They do not require a collateral such as a car or house in order for a loan to be extended to you. Their unsecured nature makes personal loans attractive to those who require finances to meet short term personal and business needs.

3. Bridging Loan

If you do need assistance on the initial cash down payment of your property purchase, a Bridging Loan can be extended to you while you are still in the process of selling your HDB flat or private property.

You can borrow up to 15% of the purchase price or fair market value (whichever is lower) at 6.5% p.a. (1% above prime rate*) and the maximum tenor of the Bridging Loan is six months.

During the tenor of the loan, you can choose to service the interest only and repay the principal amount once you receive the cash proceeds from the sale of your existing property.



4. Motor Vehicle Loan

The bank supplies a definite sum of money, intended for the purchase of a suitable vehicle, to an individual who qualifies against a list of requirements that establish the said individual's financial history and repaying capacity. Car loans in Singapore can be deemed as secured loans that involve the purchased vehicle as the collateral. The process of acquiring a car loan in Singapore is easy enough, and it majorly depends on your compliance with the minimum age requirement, nationality, gross family income, clean credit history and employment stability that equates to a dependable source of income.

5. Bank Overdraft

Overdrafts are an extension of credit from a bank when an account reaches zero. An overdraft allows the individual to continue withdrawing money even if the account has no funds in it. You can arrange a bank

overdraft on the account your salary is paid into. This means your account can be overdrawn. The interest rate is much higher than the prime interest rate. You do not have to repay the overdraft within a fixed time, but the bank will review it at least once a year, and choose to withdraw it at any point of time.

6. Restructured Loan

Restructured loans are overdue loans where a bank has negotiated for a change in repayment terms with the borrower and payments are still being made in accordance with the repayment terms.

7. HDB Loan

HDB loans are offered by HDB or the banks and they provide tenures of up to 25 years if you pay a minimum 20% down payment (at least 5% in cash), and use your CPF to pay off 15% or more for the balance down payment depending on the loan amount that you want. You will have the option to extend your loan tenure to 30 years if you are going for a 60% loan or less (capped at age 70). These loans are well suited for individuals who can afford to place a large down payment and take a smaller home loan.

8. Renovation Loan

Purchasing a house is one of the most important financial decisions you will ever take in your life. Everyone deserves to live in a home of their choice, complete with the furnishings and appliances they would want. Renovation loans help home owners renovate their new homes, be it to make repairs to the roof, plumbing, walls, paint, and fixtures.

9. Education Loan

If you are planning to study locally or overseas, there are various flexible study loans offered by banks and financial institutions to finance your studies. With an education loan, you can finance your tuition fees, focus on studying and do better in the classroom.

10. Medical Loan

Medical loans are available to help ease the financial stress away and offer you peace of mind. They will ensure your family member gets the medical care they require, while the loan takes care of the ensuing medical bill. The loans are structured according to your financial situation and repayment ability regardless of the medical emergency.



Enjoy interest rates from as low as **4% per annum** on your loans.

Get extra cash
for the important things in life

We provide the following types of loan to cater to your different needs in life.

- Personal loan
- Marriage loan
- Consolidation loan
- Renovation loan
- Education loan
- Medical loan



AUPE GROUP STUDY GRANTS 2020 NOW OPEN FOR APPLICATION

Members of Amalgamated Union of Public Employees (AUPE) or AUPE Credit Co-operative, with at least one year's membership as of 1 April 2020, may apply for study grants for their children. The quantum of the grant are as follows:

Quantum of Grant

Primary level (Pri 2 to 6) : \$ 100

Secondary level : \$ 150

ITE/Pre-U/Junior College : \$ 200

Polytechnic : \$ 250

University : \$ 350

To apply, download the application form from bit.ly/studygrant2020. Completed forms are to be submitted to AUPE or AUPE Credit Co-operative (295 Upper Paya Lebar Road, 3rd Level, S534929) with the following:

- child's birth certificate; (for 1st time applicant)
- child's 2019 year-end examination result; and
- 2019 Income Tax Form IR8E (employer does e-submission) or Form IR8A (employer does not do e-submission) of member and other members in his household. The Income Tax Form IR8E that is required is the one which "Includes payment and deductions for Performance and Related Bonus". An employee in the Civil Service or Statutory Board can obtain his IR8E from PacGov.

Application closes **30 Jun 2020**.

Visit our website for more details on the conditions and criteria for the grant.



For other enquiries, please contact Ms. Siak Yoke Yin (DID: 6380 0876; siakyy@aupe.org.sg), Ms. Lau Li Mei (DID: 6380 0884; limei_lau@aupe.org.sg) or call our General Line at 6280 8033.

NTUC CARE FUND (COVID-19)

ONE-OFF CASH RELIEF *for* MEMBERS IN HARDSHIP

Union members, we've got you covered!

To help workers affected by the COVID-19 situation, NTUC together with its affiliated unions, has set aside the NTUC Care Fund (COVID-19) assistance package for union members.

AUPE members whose income have been affected by COVID-19 can submit your application to AUPE from **30 Mar to 30 Sep 2020**.

Criteria	<ul style="list-style-type: none"> Income drop of at least 30% reduction OR Retrenched* with retrenchment benefits of not more than \$6,500 	
	Members <u>WITH</u> dependents staying in the same household in Singapore and with:	Members <u>WITHOUT</u> dependents staying in the same household in Singapore and with:
	Original Gross Monthly Income of not more than \$3,400 (inclusive of allowance) <i>*income does not apply to retrenched</i>	Original Gross Monthly Income of not more than \$1,500 (inclusive of allowance) <i>*income does not apply to retrenched</i>
Existing Members (Joined Union on or before 1 March 2020)	\$300 per member	\$100 per member
New Members (Joined Union: on or after 2 March 2020)	\$200 per member	\$50 per member



Scan QR code or visit bit.ly/carefund-covid19 for details and application form. Please contact us at 6280 8033 or membership@aupe.org.sg if you have any queries.