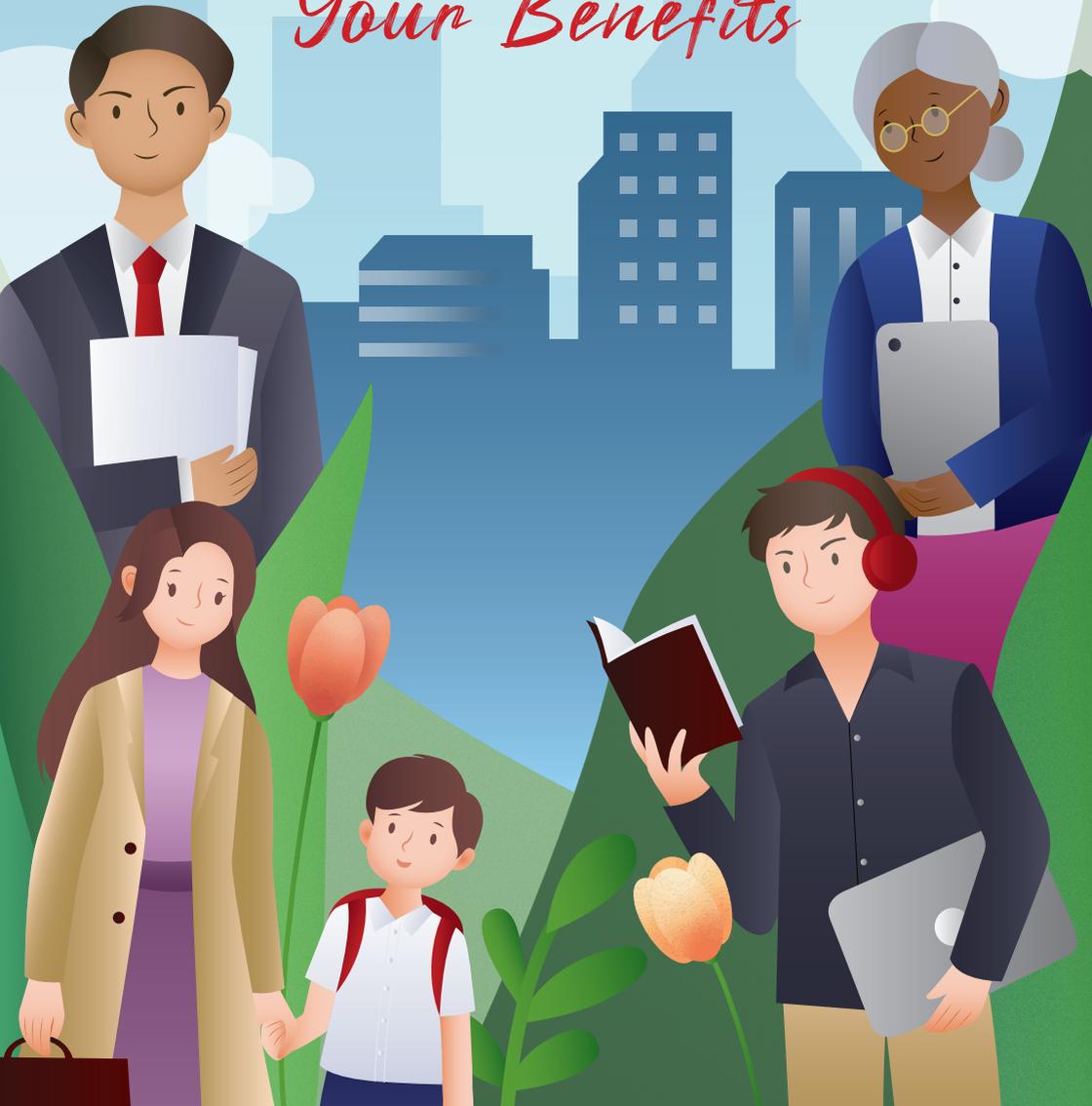




**Amalgamated Union
of Public Employees**

REPRESENTING PUBLIC OFFICERS SINCE 1959
YOUR UNION.YOUR VOICE.

Your Benefits



A Guide to Your Membership Privileges



A MESSAGE FROM THE GENERAL SECRETARY

At AUPE, every member's voice matters. Together, we build more than a union – we build a community grounded in respect, fairness, and shared strength.

Joining AUPE means standing up for your rights, supporting your colleagues, and working towards a better, more just workplace for all. We invite you to be part of this powerful movement. Your future is stronger with AUPE by your side.

In solidarity,

Sanjeev Tiwari
General Secretary, AUPE

WHO WE ARE

Established in 1959, the Amalgamated Union of Public Employees (AUPE) is Singapore's largest public sector union, representing members across over 50 Ministries, Statutory Boards and Organs of State.

Affiliated with the National Trades Union Congress (NTUC) and Public Services International (PSI), we are dedicated to safeguarding our members' well-being whilst supporting sustainable career and life development.

Today, the AUPE group consists of the Union, Credit Co-operative, General Services Co-operative and Club, providing members with financial support and community-focused recreational facilities.

THE AUPE GROUP



Your voice at work, protecting rights and improving workplace policies



Helping members manage savings and access affordable loans



Supporting your welfare with hospitalisation schemes



Sports, recreation, and social activities for members and their families



WHY JOIN AUPE?

Joining AUPE means being part of a strong community that looks out for you at work and beyond. From fairer workplace practices to having your voice heard, we stand together to protect and advance your interests.



Scan here to join



WE'VE GOT YOUR BACK

We speak up for you and stand for fair treatment at work



WE CHAMPION YOUR RIGHTS

We negotiate better employment terms and benefits with management, collectively



YOUR VOICE MATTERS

You're never alone in workplace matters – we're here to represent and support you



HOW WE SUPPORT YOU

LEARNING & TRAINING DEVELOPMENT

- Gain access to >75,000 courses over 150 categories
- Get up to \$250 in NTUC Training Benefits with the Union Training Assistance Program (UTAP)
- Members aged 40 and above can enjoy higher funding support of up to \$500 yearly



PLACEMENT & CAREER COACHING

- Discover your career interests and goals
- Assess your current skill gaps
- Learn how to stand out in job interviews and get hired
- Receive support and build confidence to grow in your career



PRIVILEGES

- Member-exclusive deals and lifestyle perks

**Refer to page 6 for more details on membership benefits!*



PROTECTION

- Helping with disciplinary inquiry
- Handling unfair dismissal
- Resolving workplace grievances
- Improving terms & conditions of employment



HOW WE MAKE A DIFFERENCE

RECOGNITION OF PUBLIC OFFICERS' CONTRIBUTIONS

AUPE negotiates with the Public Service Division (PSD) annually on the mid-year and year-end variable bonuses for civil servants.

Bonus payouts have been progressive despite turbulence and ongoing economic uncertainties.



ENHANCING LIVELIHOOD

AUPE continues to partner closely with PSD to support officers throughout their career journey, from skills development to career resilience and post-retirement engagement.

Additionally, AUPE worked with PSD to introduce improved well-being and growth benefits, including the recently increased medical and dental coverage taking effect from 1 January 2025.

RESOLVING WORKPLACE ISSUES

Bonus Payout Error

AUPE identified a payroll error after members reported unexpected drops in performance bonuses, leading to over \$250,000 being backpaid.

Re-employment Offer Secured

AUPE helped a member contest a C- performance grade, successfully upgrading it to C and securing a one-year re-employment extension.

Salary Overpayment Waiver

AUPE appealed on behalf of a terminated member who was unable to repay \$1,500 in overpaid salary, resulting in the agency waiving the amount on compassionate grounds.

SUPPORTING MEMBERS ON THEIR UPSKILLING JOURNEY

Navigating the Public Sector Transformation is challenging, and AUPE is committed to supporting public officers through it. To help them stay confident and prepared, AUPE works with agencies to offer programmes such as growth mindset training, performance appraisal guidance, re-employment preparedness and career coaching.

MEMBERSHIP BENEFITS

UNLOCK REWARDS IN EVERY PART OF LIFE!

**Refer to our website for more details*

HEALTH & FINANCE



NTUC Gift group insurance coverage

Up to \$40,000



Exclusive digital iBanking services

(Union members)



Financial assistance

Up to \$100 in essentials & school supplies + \$100 NTUC Care Fund per child

LEARNING & DEVELOPMENT

UTAP

Union Training Assistance Programme

Up to \$250 training subsidy per year



G. Kandasamy Scholarship Award

80% course fee reimbursement (Up to \$15,000)



Study grants up to \$350 per child

Members' child in Primary to University level

LIFESTYLE PERKS



Up to \$240 cash rebates per year at FairPrice



Earn Linkpoints at over 1,200 merchants and use as cash



A gift, once a year – Just for you

Members' exclusive

SOMETHING FOR EVERYONE

YOUTHS



Career tips & upskilling tools



Dining & retail rewards



Educational features & learning bites



Youth events & social hangouts

FAMILIES



Work-life balance tips



Family dining & attractions deals



Home & childcare savings



Community & family activities

PUBLIC OFFICERS



Leadership & career growth



Financial & lifestyle perks



Wellness & productivity support



Industry talks & networking opportunities

ALUMNI



Active ageing & wellness programmes



Dining & leisure discounts



Retirement planning



Community events for seniors

Established in 1965, AUPE Credit Co-operative (ACC) was founded on the principle of mutual help to support members' financial well-being. Through prudent savings and fair lending practices, ACC provides members with accessible financial solutions.



Scan here to join

SERVICES

SAVINGS

Term Deposit

Smarter money, higher returns

**Refer to ACC website for the latest rates*

Subscription Account

A compulsory savings account (\$10/month or \$60/month) with annual dividends

Savings Deposit Account

Monthly interest, instant withdrawal

FINANCING



Personal Loan



Renovation Loan



Festive Loan



Education Loan



Medical Loan



Consolidation Loan

ACC MEMBER BENEFITS



Corporate Promo

Visit our website for exciting deals



Yearly Joy Awaits!

Your day, our delight, members only

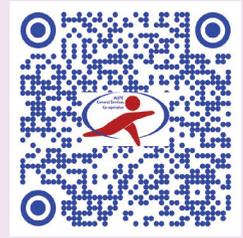


Referral Incentives

Rewards that come full circle



AUPE General Services Co-operative supports our members' well-being with practical and affordable care. Through our various schemes, members and their families receive hospitalisation benefits without the need for health assessments or declarations – easing expenses and allowing them to focus on recovery.



Scan here to join

HOSPITALISATION BENEFIT

ACC members who are warded in a registered hospital in Singapore may claim a payout of \$20/day for each day of hospitalisation.

*Refer to <https://www.aupe.org.sg/union/wsfhosp/> for more details.

ENHANCED WELFARE SCHEME FOR HOSPITALISATION (AWS-H)

Upgrade to enjoy more protection and extended coverage!

BENEFITS



Daily cash payout of \$40 or \$100 during hospital stay



Covers up to 68 years old*



For yourself, spouse, children and parents



Low fees from just \$2/month

*As per prevailing Retirement and Re-employment Act (RRA).

COVERAGE & ELIGIBILITY

	AWS - H	AWS - HPLUS	AWS - HFAMILY	ACC BENEFIT
Fees	\$2/month (\$24/year)	\$7/month (\$84/year)	\$7/month (\$84/year per family member)	-
Cash Payout	\$40 per day	\$100 per day	\$100 per day	\$20 per day
Claim Limit	\$10,000 lifetime limit	\$36,500 lifetime limit	\$36,500 lifetime limit	30 days per year and \$10,000 lifetime limit
Eligibility	AUPE Union members only	AUPE Union or ACC members	Parents, spouse and children of AUPE Union or ACC members	ACC members only
Last Entry Age	Members & their family members need to be between 1 year old and below 61 years old to enroll in this scheme			

Waiting Period Notice: All new or re-subscribed members are subject to a 90-days waiting period from the date of successful deduction of fees.

Actual payout is computed based on the number of days of ward charges stated in the final hospital invoice.



The AUPE Club is the recreational heart of AUPE, where members, their families and friends come together to unwind and connect.

WHAT YOU'LL ENJOY AS A MEMBER



BISTRO

Your after-hours hangout for drinks



FACILITIES FOR RENT

Book our bistro and karaoke rooms for your events and occasions



GOLF PERKS

Enjoy special member's rate at Orchid Country Club



ENTERTAINMENT & FUN

Hit the darts corner or gather friends for a karaoke session



EVENTS

Join in the celebrations for Chinese New Year, Deepavali, Hari Raya, Christmas and more

**Note: You are eligible to enjoy AUPE Club benefits if you are an AUPE Union or ACC member.*

JOIN US NOW!

Scan the QR code below to access our online application forms and connect with us



APPLICATION FORMS

AUPE Union

AUPE Credit
Co-operative

AWS-H

FOLLOW US



JOIN US NOW!

CHECK YOUR ELIGIBILITY

AUPE

Open to all **public sector** employees in Ministries, Statutory Boards and Organs of State*

*Refer to <https://www.aupe.org.sg/union/about-us/> for the full list of agencies

AUPE CREDIT CO-OPERATIVE

- 1 PUBLIC SECTOR EMPLOYEES**
Working in Ministries, Statutory Boards and Organs of State
- 2 FAMILY MEMBERS**
Spouse, children, parents, siblings of existing ACC members working in the public sector
- 3 PRIVATE SECTOR EMPLOYEES**
Working person who is member of a trade union/association affiliated to NTUC

LEARN ABOUT OUR MEMBERSHIP FEES

AUPE	AUPE CREDIT CO-OPERATIVE
\$9/month (Jan - Nov)	• Entrance fee: \$5 (One-time fee)
\$18/month (Dec)	• Share capital: \$25 (One-time fee)
OR	• Subscription: \$10/month or \$60/month
(\$117/year)	• Savings deposit: Min. \$10/month (Optional)

Already an NTUC union member? Enjoy **BOTH AUPE & NTUC** benefits at no extra cost!*

*Convert to AUPE union membership at <https://www.aupe.org.sg/union/conversionform/>

TERMS & CONDITIONS

For Union Membership

NTUC reserves the right to assign successful applicants to an NTUC affiliated union/association. Upon approval, all members will automatically become a member of NTUC Club and NTUC FairPrice. I certify that all information provided by me is true and correct.

I agree to:

- Authorise NTUC or its Agency to obtain NTUC Membership Fees [current fees being \$9 per month (Jan–Nov); \$18 (Dec)] from me in accordance with the prevailing rates of Union/Association subscriptions.
- Observe all rules and regulations of NTUC, its affiliated unions/associations, NTUC Social Enterprises, by-laws of NTUC's cooperatives, and terms and conditions relating to membership benefits and programmes.
- Authorise NTUC and its affiliated unions/associations to assign and transfer my membership depending on eligibility and work status.
- Make a payment of \$3 to NTUC Link Pte Ltd for any loss or replacement of NTUC Card.
- Give 3 months' notice for termination of membership in writing.

NTUC FairPrice Membership

I understand that I will be automatically enrolled into NTUC FairPrice membership administered by NTUC FairPrice Co-operative Limited ("NTUC FairPrice") and that I will be eligible for NTUC FairPrice Cash Rebate ("rebates") that are distributed annually. Under the "Join-Now-Pay-Later" scheme, the first \$23 of rebates accumulated will be used to pay for the 20 shares (at \$1 each) and \$3 admin fee. I hereby authorise NTUC FairPrice to credit my rebates into the bank account that I have provided*. I consent to NTUC disclosing my personal particulars to NTUC FairPrice for the purpose of facilitating my NTUC FairPrice membership. I acknowledge that the maximum amount in purchases at NTUC FairPrice Outlets entitled to rebate each financial year is \$6,000 — the rate will be declared at the Annual General Meeting of NTUC FairPrice Co-operative Limited each year.

* The FairPrice rebates (\$) will be paid to the same bank account if your membership fees are paid via GIRO.

For Credit Co-op Membership

I agree to be bound by the Co-operative's By Laws and amendments made thereto from time to time.

For Union & AUPE Co-op Memberships

Collection, Use and Disclosure of Personal Data

1. I consent to my personal data being collected, used and retained by NTUC, Amalgamated Union of Public Employees (AUPE), AUPE Credit Co-operative Ltd (ACC) and/or AUPE General Services Co-operative Ltd (GSC) for the purposes of processing, administering and managing my respective memberships.

2. I acknowledge that the collection, use and/or disclosure of my NRIC/FIN number is necessary to accurately establish my identity to a high degree of fidelity in relation to "NTUC Gift", the Union Training Assistance Program (UTAP) and an array of other services provided by the NTUC, AUPE, ACC and/or GSC, including but not limited to financial-related matters, legal consultation, job placement and education grants.

3. I consent to my personal data being disclosed amongst:

- (a) NTUC, AUPE, ACC and/or GSC of which I will be a member for the purposes of managing my respective memberships; and
- (b) NTUC, AUPE, ACC and/or GSC, the Employment and Employability Institute, and NTUC Social Enterprises for the purposes of managing and increasing membership benefits and privileges.
- (c) I confirm that my beneficiary(ies) is/are aware of and consent(s) to AUPE and/or ACC and/or any party authorised by AUPE and/or ACC, collecting, retaining and managing his/her/their personal data for authorised purposes.

4. I consent to be contacted by NTUC, AUPE, ACC and/or GSC via email, text messages, call and/or post for matters relating to employment and employability, industrial relations, training and education, social and recreation, ACC matters, as well as to give my opinion/feedback on such matters.

5. For the purposes of industrial relations and employment-related issues, I consent to NTUC and AUPE obtaining my personal data and any relevant data relating to my employment from my employer.

6. I will also keep NTUC, AUPE, ACC and/or GSC informed immediately of any changes to my employment status or personal particulars that affect my membership status and benefits.

7. I understand that I am also applying for membership to the Link Rewards Programme ("Link") administered by NTUC Link Private Limited ("NTUC Link"). I agree to abide by the terms and conditions of Link.

I acknowledge and consent to:

- a) the collection, use and retention of my personal data by NTUC Link for the purposes of fulfilling, servicing and managing my Link membership;
- b) the disclosure of my personal data between NTUC/union/association and NTUC Link for the purposes of processing, servicing and managing my Link membership;
- c) the disclosure of my personal data by NTUC Link to its Linkpoints Partners/Merchants for the purposes of fulfilling, servicing and managing my Link Membership;
- d) I further consent to be notified by NTUC Link on benefits and privileges pertaining to Link via email, text messages, and calls;
- e) visiting www.ntuc.org.sg to manage my Link membership (including withdrawal of consent) after my successful enrolment to Link;

8. For any enquiries on personal data protection matters, please email generalsecretary@aupe.org.sg

By signing on the membership application form, I have agreed to all prevailing terms and conditions as stated above.

MEMBERSHIP APPLICATION FORM

Amalgamated Union of Public Employees
(\$117/year)

AUPE Credit Co-operative

AWS-H (\$24/year)
For union members only

AWS-HPlus (\$84/year)

**Please tick accordingly. You may tick more than 1*

PERSONAL PARTICULARS

NRIC/FIN Number

Full Name (as in NRIC/Passport)

Please underline surname/family name

Name to be Printed on Card

Max. 26 letters with spaces

Date of Birth (dd/mm/yyyy)

Gender

Male Female

Race

Chinese Malay Indian

Others: _____

Residential Status

Singapore Citizen Permanent Resident

Employment Pass Holder Work Permit Holder

Marital Status

Single Married

Divorced Widowed

Highest Education Level

Primary Secondary Nitec/Higher Nitec

Diploma Degree Post Graduate

CONTACT DETAILS

Phone

(HP) _____

(H) _____

(O) _____

Email

Residential Address

Postal Code: _____

JOB

Designation

Organisation

Date Joined Service: _____

Monthly Gross Salary

Below \$1,000 \$1,000 - \$2,499

\$2,500 - \$3,499 \$3,500 - \$4,499

\$4,500 - \$5,500 Above \$5,500

MEMBERSHIP APPLICATION FORM

FOR CREDIT CO-OPERATIVE MEMBERSHIP

If admitted, I hereby authorise my employer to deduct the following from **my salary** in accordance with the By-Laws of the AUPE Credit Co-operative Ltd (hereinafter referred to as "ACC") or any other payments including loan repayments, or by interbank GIRO if check-off facility is not available:

- (a) \$5/- Entrance Fee (once only)
(b) \$25/- for twenty-five (25) shares
(c) Subscription Account (please tick one accordingly): \$10/month \$60/month
(d) Savings Deposit (min. \$10): \$ per month

I hereby declare that I am neither an undischarged bankrupt nor am I under any debt repayment scheme under the Bankruptcy Act.

I acknowledge and agree that the dividends earned from my shares and subscription will be credited into my ACC Savings Deposit account.

DECLARATION OF INDIVIDUAL TAX RESIDENCY

Country/Jurisdiction of Tax Residence:

Tax Identification No. (TIN)*:

** For Singaporeans & Singaporean PRs, your TIN is the same as your NRIC no. If you do not have a TIN, please inform the Co-operative.*

I certify that I am the Account Holder of all the account(s) to which this form relates. I acknowledge and understand that the information contained in this form is collected and kept by the Co-operative for the purpose of exchange of financial account information; and information regarding the Account Holder and any Reportable Account(s) may be reported to the Inland Revenue Authority of Singapore and exchanged with tax authorities of another country/jurisdiction in which the Account Holder may be tax resident pursuant to the international tax compliance agreements to exchange financial account information under the Income Tax Act.

I hereby declare that the information furnished by me is true and accurate, and that if there is any change, I will inform the Co-operative immediately.

TERMS & CONDITIONS

By signing on this application form, I agree to all prevailing terms and conditions and Nomination of Beneficiaries.

Signature

Date

FOR OFFICIAL USE ONLY

Recruiter's Name

Recruiter's NRIC

Union Membership

Membership Type: **GB / OB**

Branch Code: _____

Joined Date: _____

Credit Co-operative

Membership No.: _____

Date: _____

Approved Not approved

Secretary (For Board of Directors)

Signature

Date

APPLICATION FOR INTERBANK GIRO: AUPE MEMBERSHIP

FOR UNION MEMBERSHIP (\$117/YEAR)

Bank

POSB DBS OCBC UOB Others: _____

NRIC/FIN Number

Member's Name

Contact Number

a. I/We hereby instruct you to process the BO's instructions to debit my/our account.

b. You are entitled to reject the BO's debit instruction if my/our account does not have sufficient funds and charge me/us a fee for this. You may also at your discretion allow the debit even if this results in an overdraft on the account and impose charges accordingly.

c. This authorisation will remain in force until terminated by your written notice sent to my/our address last known to you or upon receipt of my/our address last known to you or upon receipt of my/our written revocation through the BO.

NRIC/FIN of Account Holder

Name of Account Holder

Account Number

Signature

FOR OFFICIAL USE ONLY:

Name of Billing Organisation

NTUC-UMS

Remarks

7171 001 0010648110

Bank Branch Billing Organisation's Account Number

Bank Branch Account to be Debited

Billing Organisation's Member's Reference No.

Member's Union

Name of Approving Officer

Signature

Date

APPLICATION FOR INTERBANK GIRO: AWS-H

FOR HOSPITALISATION BENEFIT (AWS-H AT \$24/YR, HPLUS AT \$84/YR)

Bank

POSB DBS OCBC UOB Others: _____

NRIC/FIN Number

Member's Name

Contact Number

a. I/We hereby instruct you to process the BO's instructions to debit my/our account.

b. You are entitled to reject the BO's debit instruction if my/our account does not have sufficient funds and charge me/us a fee for this. You may also at your discretion allow the debit even if this results in an overdraft on the account and impose charges accordingly.

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NRIC/FIN of Account Holder

Name of Account Holder

Account Number

Signature

FOR OFFICIAL USE ONLY:

Name of Billing Organisation

AUPE GENERAL SERVICES
CO-OPERATIVE LTD

9496 009 4000004254

Bank Branch Billing Organisation's Account Number

Bank Branch Account to be Debited

Billing Organisation's Member's Reference No.

Name of Approving Officer

Remarks

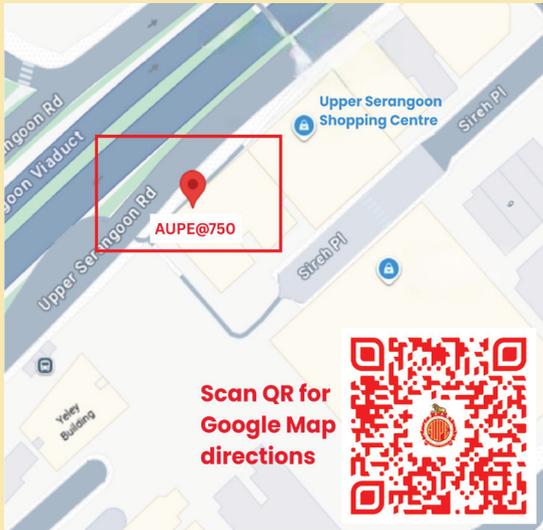
Signature

Date

GET IN TOUCH

DIRECTIONS TO AUPE@750

750 Upper Serangoon Road, Singapore 534622



BUSES

From Kovan MRT:
Bus No. 80, 81, 82, 101,
107, 136, 153

From Serangoon MRT:
Bus No. 101, 153

From Tai Seng MRT:
Bus No. 80

CONTACT US



www.aupe.org.sg



6280 8033



membership@aupe.org.sg

