



Press Release

2.9 million adult Singaporeans to receive Assurance Package (AP) support in December 2023

All adult Singaporeans will get \$200 to \$800 from AP Cash and AP Cash Special Payment

1. The Assurance Package (AP) aims to help Singaporeans tide through the period of higher inflation and cushion the impact of the GST rate increase. The package includes cash payments, rebates, Community Development Council (CDC) vouchers, and MediSave top-ups.
2. Deputy Prime Minister (DPM) and Minister for Finance Lawrence Wong announced at Budget 2023 that the Government would enhance the AP to account for higher inflation and provide additional one-off support to Singaporeans in 2023 to address immediate cost-of-living concerns. This enhancement ensures that the AP will continue to offset additional GST expenses for the majority of Singaporean households for at least five years, with around ten years offset for lower-income households. On 28 September 2023, DPM Lawrence Wong announced an additional \$1.1 billion Cost-of-Living (COL) Support Package to provide more relief for Singaporean households, especially lower- to middle-income families. This includes a \$0.8 billion enhancement to the AP, which brings its total to over \$10 billion.
3. **Adult Singaporeans aged 21 and above in 2024 will receive cash payments in December 2023 under the enhanced AP.** The amount ranges from \$200 to \$800. About 2.9 million adult Singaporeans will receive **up to \$600 in AP Cash**. About 2.5 million of these adult Singaporeans will also receive **up to \$200 in AP Cash Special Payment**.

I. Useful Information

Eligibility

4. For the AP Cash and AP Cash Special Payment, citizens may check their eligibility at the AP official website (go.gov.sg/assurancepackage) by logging in with their Singpass. The AP Cash and AP Cash Special Payment will be disbursed together in one lump sum in December 2023, with Singaporeans receiving up to \$800 in total.

Modes Of Payment for AP Cash and AP Cash Special Payment

Go Digital to Receive Cash Benefits Sooner

5. PayNow-NRIC provides added convenience and privacy for citizens to receive the cash benefits in their bank account, without having to disclose their bank account details to the sender.

Since 2021, the Ministry of Finance has been using PayNow-NRIC as the default payment mode for citizens who have linked their NRIC to PayNow.

6. Citizens are encouraged to link their NRIC to PayNow by 19 November 2023 if they have accounts with the participating banks in Singapore. By doing so, they can receive their AP Cash and AP Cash Special Payment as early as from 5 December 2023. Please visit the AP official website for the list of participating banks and contact your bank for more details on how to link your NRIC to PayNow.

7. Those without PayNow-NRIC linked bank accounts can update their bank account information (with DBS/POSB, OCBC or UOB) at the AP official website by 27 November 2023 to receive the payment from 13 December 2023.

GovCash has Replaced Cheques as Mode of Payment

8. From 2022, GovCash has replaced cheques as the mode of payment to citizens who have not linked their NRICs to PayNow or provided their bank account details. Citizens on GovCash can withdraw their AP Cash and AP Cash Special Payment at OCBC ATMs islandwide by entering their 1) Payment Reference Number (PRN) that will be sent to them from 22 December 2023, and 2) NRIC, and after passing 3) the facial verification. They do not require an OCBC bank account to withdraw the payment at the OCBC ATMs. GovCash recipients can also use the LifeSG app to make payment to merchants by scanning their PayNow or NETS QR code, or transfer payments to their bank accounts via PayNow if they subsequently register for PayNow-NRIC.

9. Please refer to Annex for an overview of the eligibility criteria and modes of payment.

Notifications

Singpass App as a Mode of Notification

10. Eligible recipients will be notified in December 2023 after the AP Cash and AP Cash Special Payment have been credited to them, either via their Singpass app inbox or SMS notifications for those who have registered their mobile numbers with Singpass, but have not downloaded or completed their one-time setup of the Singpass app.

11. To guard against scams,

- (i) The SMS notification (sent by “MOF”) will only inform citizens of their benefits.
- (ii) Citizens will not be asked to reply to the SMS, click any links, or provide any information to the sender.
- (iii) There will not be any messages relating to AP sent via WhatsApp or other mobile app messaging platforms.

12. Citizens are encouraged to download the Singpass app from the official app stores (e.g. App Store, Play Store or Huawei AppGallery and to check that the app is developed by “Government Technology Agency”) to receive secured notifications from the Government.

Contact Information

13. For more information on the above schemes, please visit the AP website (go.gov.sg/assurancepackage) or contact the following parties:

Scheme	Telephone	Contact
AP Cash AP Cash Special Payment AP Seniors' Bonus AP MediSave	1800-2222-888	go.gov.sg/apcontactus
AP U-Save Additional U-Save Rebates	6671-7117	https://eforms.spgroup.com.sg/contactus/contactus.aspx
Additional S&CC Rebate	-	Visit: hdb.gov.sg <i>[Log in to My HDBPage with your Singpass > My Flat > Purchased Flat/Rental Flat > S&CC Rebate]</i> For S&CC Rebate eligibility matters, residents can submit their queries on HDB InfoWEB <i>[log in to My HDBPage with your Singpass > My Flat > Purchased Flat/Rental Flat > S&CC Rebate > Feedback]</i> . For specific queries on their household's S&CC payment or account status, residents can contact their respective Town Councils. Contact information can be found on HDB InfoWEB <i>[Contact Us > Living in HDB flats > Maintenance-related requests for common areas]</i> .
CDC Vouchers	6225-5322	pa.gov.sg/feedback

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 Ministry of Finance
 Singapore
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About the Assurance Package

The Assurance Package (AP) will cushion the impact of the GST increase for all Singaporeans. The majority of Singaporean households will receive offsets to cover at least five years' worth of additional GST expenses. Lower-income households will receive offsets covering about ten years' worth of additional GST expenses. The AP benefits will be paid over five years and comprises (i) cash payouts to all adult Singaporeans (AP Cash) in December 2022 to 2026, (ii) cash payouts to eligible seniors (AP Seniors' Bonus) in February 2023 to 2025, (iii) additional GST Voucher (GSTV) – U-Save for eligible HDB households in 2023 to 2026 (AP U-Save), (iv) MediSave top-ups for children (aged 20 years and below) and seniors (aged 55 years and above) in February 2023 to 2025 (AP MediSave), and (v) CDC Vouchers for each Singaporean household in January 2023 and 2024. Under the AP, the Government will also top up \$5 million to the Citizens' Consultative Committee (CCC) ComCare Fund over five years, and provide a total of \$12 million over four years to Self-Help Groups.

Furthermore, the AP includes one-off cost-of-living support measures in 2023 to 2025 comprising (i) cash payouts to eligible adult Singaporeans in June 2023 (2023 COL Special Payment) and December 2023 (AP Cash Special Payment), (ii) cash payouts to eligible senior Singaporeans in June 2023 (2023 COL Seniors' Bonus), (iii) additional CDC Vouchers for Singaporean households in January 2024, (iv) additional U-Save rebates to eligible HDB households in 2023-2025, (v) additional S&CC rebate to eligible HDB households in 2024, and (vi) top-ups to the Child Development Account, Edusave Account and Post-Secondary Education Account in 2023.

More information on the AP can be found at go.gov.sg/assurancepackage.

About Ministry of Finance

The Ministry of Finance aims to advance the well-being and development of Singapore through Finance. The Ministry strives to achieve a balanced budget through prudent and sustainable fiscal policies, foster a regulatory environment conducive to business and enterprise, ensure prudent investment of the Government's reserves and other public funds, and sets policies for government procurement, customs regulation, accounting standards and business regulation.

We achieve this together with our departments (Accountant-General's Department, Singapore Customs and VITAL), and statutory boards/bodies (Accounting & Corporate Regulatory Authority, Inland Revenue Authority of Singapore and Tote Board).

For more information, please visit www.mof.gov.sg.

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Overview of AP Cash and AP Cash Special Payment in December 2023

Singaporeans aged 21 and above in 2024	Owns 0 to 1 property			Owns more than 1 property	Payment date
	Assessable Income (AI)				
	Up to \$34,000	More than \$34,000, and up to \$100,000	More than \$100,000		
Assessable Income (AI) for Year of Assessment 2022 (Income earned in 2021)					
AP Cash	\$600	\$350	\$200	\$200	For PayNow-NRIC: 5 December 2023
AP Cash Special Payment*	\$200	\$150	N.A.	N.A.	For bank crediting: 13 December 2023 For GovCash: from 22 December 2023
Total	\$800	\$500	\$200	\$200	

* The one-off AP Cash Special Payment is part of the \$1.1 billion Cost-of-Living Support Package announced in September 2023 to provide more relief for Singaporean households, especially lower- to middle-income families.