

### **1.5 million Singaporeans to receive \$1.2 billion in GST Voucher – Cash and MediSave Top-Ups in August 2023**

*Eligible adults will receive up to \$700 in cash and up to \$450 in MediSave top-ups*

1 Lower- to middle-income Singaporeans and households have been receiving help to defray their GST and other living expenses through the permanent GST Voucher scheme. This is on top of the benefits that all Singaporeans receive under the Assurance Package .

#### **GSTV – Cash**

2 In August 2023, 1.5 million Singaporeans will receive **up to a total of \$700** in cash, from the enhanced GSTV – Cash announced by Deputy Prime Minister Mr Lawrence Wong at Budget 2023. Eligible Singaporeans will get up to \$300 more from the GSTV – Cash, compared to the previous year.

#### **MediSave Top-ups**

3 Also in August and as part of the GSTV – MediSave, about 624,000 eligible Singaporean adults aged 65 and above in 2023 will receive **up to \$450** credited to their CPF MediSave Accounts.

4 Singaporeans born on or before 31 December 1969 (aged 54 and above in 2023) who do not receive the Pioneer Generation or Merdeka Generation benefits will benefit from the 5-Year annual MediSave Top-up announced at Budget 2019. This is the fifth year where these eligible Singaporeans will be credited **\$100** to their CPF MediSave Account in end-August 2023.

#### **Overview of Support for Singaporeans in 2023**

5 The August GSTV – Cash and GSTV – MediSave payments are part of the Government’s continuing support for lower-income to middle-income and senior Singaporeans, to help with their GST expenses and living expenses. Since the start of 2023, eligible Singaporeans would have already received the following:

- i. CDC Vouchers in January;
- ii. AP MediSave and AP Seniors’ Bonus in February;
- iii. Top-ups to children’s education accounts (Edusave Account/Post-Secondary Education Account) in May;
- iv. 2023 Cost-of-Living (COL) Special Payment and 2023 COL Seniors’ Bonus in June; and
- v. Two tranches of U-Save and S&CC rebates in January and April, and an upcoming one in July.

6 Singaporeans and their households can expect further support in the form of top-ups to the Child Development Account (CDA), U-Save and S&CC rebates, and the Assurance Package Cash in the second half of 2023. For more information on the summary of benefits disbursed throughout the year, please refer to the infographics in [Annex A](#).

## Eligibility

7 Eligible recipients of the GSTV – Cash will automatically receive the payment if they have signed up for Government disbursement schemes previously (see details on the various GSTV components in Annex B). Citizens may sign up for the GSTV Scheme and check their eligibility for the GSTV – Cash and MediSave benefits at the GSTV official website ([gstvoucher.gov.sg](http://gstvoucher.gov.sg)) by logging in with their Singpass.

8 Those who have not previously signed up for the GSTV scheme can do so at the GSTV official website by 10 July 2023, to receive their payment in August 2023. Those who sign up after 10 July, but by August will receive their payment in September 2023. Subsequently, citizens who sign up will receive their payments by the end of the following month. The last day to sign up for the 2023 GSTV scheme is 30 April 2024. Those who have not signed up previously will also be notified by end August 2023 via the Singpass app, SMS, or hardcopy letters sent to their NRIC address if they do not have Singpass app or a Singpass-registered mobile number.

## Modes Of Payment for the 2023 GSTV – Cash

9 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. Citizens are encouraged to register for PayNow-NRIC by 21 July 2023 if they have accounts with the ten participating banks in Singapore. By doing so, eligible citizens will be able to receive their 2023 GSTV earlier from 1 August 2023. Please visit the GSTV official website for the list of participating banks.

10 Those without PayNow-NRIC linked bank accounts may also update their bank account information (with DBS/POSB, OCBC or UOB only) at the GSTV official website by 30 July 2023. Those receiving payments via direct bank crediting will be able to receive the payment from 11 August 2023.

## GovCash to replace cheques as a Mode of Payment for GSTV – Cash

11 From 2022, GovCash has replaced cheques as the mode of payment to citizens who have not provided their bank accounts or linked their NRICs to PayNow. Citizens on GovCash may withdraw their GSTV – Cash at OCBC ATMs island wide by entering their 1) Payment Reference Number (PRN) that will be sent to them from 21 August, their 2) NRIC, and after passing the 3) facial verification. They do not require an OCBC bank account to withdraw the payment at the OCBC ATMs.

12 GovCash recipients may 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.

## Singpass App as a Mode of Notification

13 Eligible recipients will only be notified in August 2023 after their GSTV – Cash and/or GSTV – MediSave has/have been credited. Those who have downloaded and completed their one-time setup on the Singpass app will receive GSTV notifications in their app inbox. Those who have not downloaded nor completed their one-time setup on the Singpass app but have registered their mobile numbers with Singpass will receive SMS notifications.

14 To guard against scams, the SMS notification (sent by “GSTV”) will only inform citizens of their benefits. Citizens will not be asked to reply to the SMS, click any links, or provide any information to the sender. No messages on GSTV will be sent via WhatsApp or other mobile

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

## Contact Information

15 For more information on the above schemes, the contact details are as follows:

Scheme	Telephone	Contact
GSTV – Cash & GSTV – MediSave	1800-2222-888	Visit: <a href="https://go.gov.sg/gstvcontactus">go.gov.sg/gstvcontactus</a>
GSTV – U-Save	6671-7117	Visit: <a href="https://www.spgroup.com.sg">https://www.spgroup.com.sg</a> [Contact Us page > “Click here to get in touch with us”]
GSTV – S&CC Rebate	-	Visit: <a href="https://www.hdb.gov.sg">www.hdb.gov.sg</a> [Log in to My HDBPage with your Singpass > My Flat > Purchased Flat/Rental Flat > S&CC Rebate]  For S&CC Rebate eligibility matters, residents can submit their queries on HDB InfoWEB [log in to My HDBPage with your Singpass > My Flat > Purchased Flat/Rental Flat > S&CC Rebate > Feedback].  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 [Contact Us > Living in HDB flats > Maintenance-related requests for common areas].
CDA Top-ups	1800-253-7707	Visit: <a href="https://www.babybonus.msf.gov.sg">www.babybonus.msf.gov.sg</a> Email: <a href="mailto:msf_babybonus@msf.gov.sg">msf_babybonus@msf.gov.sg</a>
Edusave account and PSEA Top-ups	6260-0777 (for Edusave and PSEA balances)	Visit: <a href="https://www.moe.gov.sg/financial-matters/edusave-account">www.moe.gov.sg/financial-matters/edusave-account</a> And <a href="https://www.moe.gov.sg/financial-matters/psea">www.moe.gov.sg/financial-matters/psea</a>
Assurance Package - Cash - Seniors’ Bonus - MediSave - U-Save - 2023 COL Special Payment - 2023 COL Seniors’ Bonus	-	Visit: <a href="https://go.gov.sg/assurancepackage">go.gov.sg/assurancepackage</a>

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## About the GST Voucher

The permanent GST Voucher (GSTV) scheme was introduced by the Government in Budget 2012 to help lower- and middle-income Singaporeans offset some of their GST expenses. It has four components - Cash, MediSave, U-Save, and S&CC Rebate. The GSTV – Cash provides lower-income Singaporeans with some cash for immediate needs and is paid every August. The GSTV – MediSave provides senior Singaporeans aged 65 and above with a CPF MediSave account top-up to support their medical needs and is also paid every August. The GSTV – U-Save provides rebates to lower- and middle-income HDB households to offset their utilities bills every January, April, July, and October. The GSTV – S&CC Rebate offsets eligible Singaporean HDB households' S&CC payable every January, April, July, and October.

More information on the GSTV can be found at [gstvoucher.gov.sg](http://gstvoucher.gov.sg).

## 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, Tote Board and Singapore Accountancy Commission).

For more information, please visit [www.mof.gov.sg](http://www.mof.gov.sg).

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## Calendar of Disbursements

# Assurance in 2023

The Government is helping Singaporeans cope with the increase in daily expenses due to higher inflation and GST increase.

Support will be available all year round:



Month	Support	Amount
Jan	CDC Vouchers [Assurance Package (AP) <sup>1</sup> & Oct 2022 COL Package]	\$300
	U-Save Rebates [GST Voucher (GSTV) Scheme <sup>2</sup> & AP]	\$110 - \$190
	S&CC Rebates [GSTV]	Up to 0.5 months
Feb	Seniors' Bonus Cash [AP]	\$200 - \$300
	MediSave Top-Ups [AP]	\$150
Apr	U-Save Rebates [GSTV & AP]	\$110 - \$190
	S&CC Rebates [GSTV]	0.5 - 1 month
May	Edusave Account & Post-Secondary Education Account Top-Ups [AP]	\$300
Jun	Cash [AP]	Up to \$400
	Seniors' Bonus Cash [AP]	\$200 - \$300
Jul	U-Save Rebates [GSTV & AP]	\$110 - \$190
	S&CC Rebates [GSTV]	0.5 - 1 month
Aug	Cash [GSTV]	\$350/\$700
	MediSave Top-Ups [GSTV]	\$150 - \$450
Sep	Child Development Account Top-Up [AP]	\$400
Oct	U-Save Rebates [GSTV & AP]	\$110 - \$190
	S&CC Rebates [GSTV]	0.5 - 1 month
Dec	Cash [AP]	\$200 - \$600

<sup>1</sup>The AP cushions the impact of the GST increase for all Singaporeans. It has been enhanced from \$8.8 billion to \$9.8 billion in 2023 to account for higher inflation, and to provide additional one-off support to Singaporeans to address immediate cost-of-living concerns up to 2022.

<sup>2</sup>GSTV: The permanent GSTV Scheme provides continuing help to defray GST expenses of lower- to middle-income Singaporean households beyond the transitional support provided by the AP.



Updated on 01/02/2023

**Benefits under the GSTV Scheme in 2023**

Table B1: GSTV – Cash

Singaporeans Aged 21 Years and Above in 2023, Assessable Income up to \$34,000 for YA2022	Owns 0 to 1 Property		Payment date
	Annual Value of Property as at 31 December 2022		
	Up to \$13,000	More than \$13,000 and up to \$21,000	
GSTV – Cash in 2023	\$700	\$350	For PayNow: 1 August 2023  For Bank crediting: 11 August 2023  For GovCash: 21 August 2023
<b>Total</b>	<b>\$700</b>	<b>\$350</b>	

**Notes:**

1. Individuals who own more than one property are not eligible for GSTV – Cash.
2. GovCash payment takes three weeks longer. Citizens are encouraged to link their NRIC to PayNow, or switch to direct bank crediting at [gstvoucher.gov.sg](http://gstvoucher.gov.sg), to receive their GSTV – Cash earlier.
3. Individuals who signed up from 11 July 2023 to 30 April 2023, will receive their cash payments by the end of the following month.

Table B2: GSTV – MediSave

Age of Singaporean in 2023	Owns 0 to 1 Property		Payment date
	Annual Value of Home as at 31 December 2022		
	Up to \$13,000	More than \$13,000 and up to \$21,000	
65 to 74	\$250	\$150	1 August 2023
75 to 84	\$350	\$250	
85 and above	\$450	\$350	

**Note:**

1. Individuals who own more than one property are not eligible for GSTV – MediSave.
2. Individuals who signed up from 11 July 2022 to 30 April 2023, will receive their GSTV – MediSave by the end of the following month.

Table B3: GSTV – U-Save and Additional U-Save Rebates

HDB Flat Type	Rebate received				Rebate to be received				Total U-Save for 2023
	Owns 0 to 1 Property								
	January 2023		April 2023		July 2023		October 2023		
	GSTV – U-Save	AP U-Save	GSTV – U-Save	COL U-Save	GSTV – U-Save	COL U-Save	GSTV – U-Save	COL U-Save	
1- and 2-room	\$95	\$95	\$95	\$95	\$95	\$95	\$95	\$95	\$760
3-room	\$85	\$85	\$85	\$85	\$85	\$85	\$85	\$85	\$680
4-room	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$600
5-room	\$65	\$65	\$65	\$65	\$65	\$65	\$65	\$65	\$520
Executive / Multi-Generation	\$55	\$55	\$55	\$55	\$55	\$55	\$55	\$55	\$440

Notes:

1. Households whose members own more than one property are not eligible for GSTV – U-Save.
2. Additional rebates will be credited to eligible households at the same time as their regular GSTV – U-Save in the usual four quarters (January 2023, April 2023, July 2023, and October 2023).
3. The AP U-Save will be provided quarterly starting from January 2023 and ending in January 2026.

Table B4: GSTV – S&CC Rebate

HDB Flat Type	Rebate received		Rebate to be received		Total for 2023 (months)
	Number of Months of S&CC Rebate				
	January	April	July	October	
1- and 2-room	0.5	1	1	1	3.5
3- and 4-room	0.5	1	0.5	0.5	2.5
5-room	0.5	0.5	0.5	0.5	2.0
Executive / Multi-Generation	-	0.5	0.5	0.5	1.5

Notes:

1. Eligible households will receive their GSTV – S&CC rebates in January 2023, April 2023, July 2023, and October 2023.
2. Households with no Singapore citizen flat owner or occupier in the flat, whose flat owner(s) or essential occupier(s) own or have any interest in a private property, or have rented out the entire flat, are not eligible for the S&CC Rebate.