

# INFOCUS



## Do not safe-keep any money belonging to your helper



Dear Employer,

You must not safe-keep any money belonging to your Migrant Domestic Worker (MDW), including her salary, even if she requests for it. It is an offence to do so. Such an arrangement may lead to disputes in the future. Pay the salary of your MDW electronically to her bank account, no later than seven days after the last day of the salary period. Return all monies due to your MDW immediately if you have been safe-keeping them.

### Inconveniences and risks related to safe-keeping arrangement



01 Employer may suddenly suffer a serious medical condition (e.g. coma), and the MDW would not be able to recover her money readily



02 Employer may be unable to pay accumulated salary back to MDW due to unforeseen circumstances e.g. financial difficulties



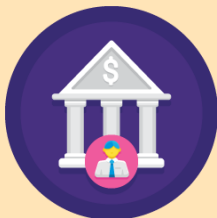
03 Employer and MDW may have disputes over the amount of money kept due to poor record-keeping

**Employers who are found guilty of safe-keeping their MDW's money face a maximum penalty of a \$10,000 fine and/or imprisonment for up to 12 months.**

### Adopt these good practices



Maintain proper salary payment records, signed by both you and your MDW.



Open a bank account for your MDW and allow her to have full access. Do not safe-keep her ATM card.



Pay the salary of your MDW electronically through scheduled bank transfer.



Encourage and guide your MDW to use e-remittance services as it is convenient and cheaper.