

## Pay your helper in full and on time

Dear Employer,

This month, we will be covering practices that will avoid salary disputes between yourself and your Migrant Domestic Worker (MDW). Each month, you need to pay your MDW's salary in full and on time. Your MDW should receive her salary within seven days after the last day of her salary period. The amount must not be lower than what you had declared to MOM. Food, accommodation or medical expenses cannot be deducted from her salary. Read on for more tips!

**Q: Can I deduct employment costs from my MDW's salary?**

**A:** No deductions are permitted. Under the law, you are responsible to bear the cost of upkeep and maintenance. This includes food, accommodation, medical fees (including dental) and airfare home.



You cannot make deductions to penalise her for performance issues or for damaging household equipment.

**Q: Can I recover a fixed amount from my MDW's salary for her placement loan?**

**A:** Yes. You should ensure that the amount, duration and method of recovery are clearly indicated in the employment contract.



**Q: How do I protect myself from salary disputes?**

**A:** You must not safekeep your MDW's salary or any of her money, even if she requests for it. It is an offence to do so. Do maintain proper salary records, signed by both you and your MDW, including loans and advances.



**Q: How can I pay my MDW's salary on time?**

**A:** You are encouraged to pay your MDW's salary electronically. [Open a bank account](#) for your MDW and schedule a monthly bank transfer. Alternatively, you may set a monthly reminder on the salary payment date.



**Q: Do I have to pay my MDW's salary when she is on home leave?**

**A:** No, you do not need to do so, if this is not provided for in the employment contract.

