

TERMS AND CONDITIONS FOR BABY BONUS SCHEME

In submitting this application for the Baby Bonus Scheme, you (i.e. the applicant) and your spouse (if applicable) shall be deemed to have agreed to these Terms and Conditions for the Baby Bonus Scheme. For the avoidance of doubt, the terms and conditions for the Child Development Account (“CDA”) are prescribed by the Director pursuant to regulation 5(3)(c) of Child Development Co-Savings Regulations (“CDCR”).

Definitions:

“Adoptive parent” means the —

- (a) adoptive mother or adoptive father, where the child is adopted by a couple who is married at the time of the adoption;
- (b) the sole adopter, where the child is adopted by a sole adopter;

“Baby Bonus Scheme” means one or more of the following, as applicable to the eligible child:

- (a) **“Cash Gift”**: the prescribed scheme in regulation 15 of the CDCR, covering the Government contributions in the form of cash deposited into the applicant’s nominated bank account;
- (b) **“CDA benefits”**: the Government contributions deposited into the CDA under the Child Development Co-Savings Scheme, which can be in the form of (i) dollar-for-dollar Government co-matching, and/or (ii) CDA First Step;

“Bank account holder” means the person whose bank account has been nominated by the applicant for the Cash Gift to be deposited into;

“Birth order”, in relation to a child, means the status of the child as the first, second, third, fourth, fifth or subsequent child of his mother or adoptive parent;

“Cash Grant” means a cash grant, other than a Child Development Credit, made by the Government from time to time under regulation 6B of the CDCR for the development of a child;

“CDA” means the Child Development Account, a ring-fenced bank account opened for an eligible child at the applicant’s chosen CDA managing agent under regulation 4(3) of the CDCR to receive CDA benefits;

“CDCA” means the Child Development Co-Savings Act;

“CDCR” means the Child Development Co-Savings Regulations;

“Child Development Co-Savings Scheme” means the scheme defined in section 3(1) of the CDCA;

“Child Development Credit” means a cash grant made by the Government from time to time for the development of a child;

“Director” means a public officer appointed by the Minister for the purposes of administering any provision of the CDCA;

“Eligible child” means a child who satisfies the eligibility criteria to receive benefits under the Baby Bonus Scheme;

“Estimated delivery date” means the estimated delivery date of a child as certified by a medical practitioner;

“Government” means the Government of Singapore;

“Managing agent” means a person appointed by the Minister as a managing agent under regulation 4(1) of the CDCR. Currently, the managing agents are the Development Bank of Singapore Limited, Oversea-Chinese Banking Corporation Limited and United Overseas Bank;

“Minister” means the Minister for Social and Family Development;

“MSF” means the Ministry of Social and Family Development;

“Natural father”, in relation to a child, includes a person who is identified in the registration of the birth of the child as the father of the child;

“Nominated bank account” means the bank account of the bank account holder nominated by the applicant for the Cash Gift to be deposited into;

“Parent”, in relation to a child, includes an adoptive parent or a legal guardian of the child;

“Relevant time” means —

- (a) in relation to a child who is not adopted, the date on which he is born or the date on which he becomes a Singapore citizen, whichever is the later; and
- (b) in relation to a child who is adopted, the date on which he is adopted or the date on which he becomes a Singapore citizen, whichever is the later;

“Sibling” means the natural sibling, step-sibling or adopted sibling of a child;

“Stillborn child” means any child that has issued forth from its mother after the 28th week of pregnancy and that did not at any time after being completely expelled from its mother breathe or show any other signs of life;

“Trustee” means the trustee of the eligible child’s CDA.

1. Eligibility for Baby Bonus Scheme

- 1.1 A child who is not adopted and whose date of birth or estimated delivery date is on or after 1 January 2010 shall be eligible for the Baby Bonus Scheme if:
 - (a) his mother is lawfully married to his natural father at the time of his conception, or becomes lawfully married to his natural father after he is conceived, whether or not such marriage remains subsisting;
 - (b) he is born alive to his mother;
 - (c) he is a Singapore citizen at the time of his birth, or becomes a Singapore citizen before

the age of 12 years; and
 (d) he meets the birth order requirements in clause 1.6.

- 1.2 A child who is not adopted and whose date of birth or estimated delivery date is on or after 1 September 2016 shall be eligible for the CDA benefits of the Baby Bonus Scheme but not for the Cash Gift, if he satisfies the criteria in clauses 1.1(b), (c) and (d) only.
- 1.3 An adopted child who is born and adopted on or after 1 January 2010 shall be eligible for the Baby Bonus Scheme if:
- his adoptive parent is lawfully married at the time of his adoption, whether or not such marriage remains subsisting;
 - he is a Singapore citizen at the time of his adoption or becomes a Singapore citizen before the age of 12 years;
 - he is below 12 years of age at the time he is adopted; and
 - he meets the birth order requirements in clause 1.6.
- 1.4 An adopted child who is born and adopted on or after 1 January 2010 shall be eligible for the CDA benefits of the Baby Bonus Scheme but not for the Cash Gift, if:
- his adoptive parent is widowed or divorced at the time of his adoption;
 - he is a Singapore citizen at the time of his adoption or becomes a Singapore citizen before the age of 12 years;
 - he is below 12 years of age at the time he is adopted; and
 - he meets the birth order requirements in clause 1.6.
- 1.5 A child who is born and adopted on or after 1 September 2016 shall be eligible for the CDA benefits of the Baby Bonus Scheme but not for the Cash Gift, if he satisfies the criteria in clauses 1.3(b) to (d) only.
- 1.6 Subject to clauses 1.1 to 1.5, a child who meets the following birth order requirements shall be eligible for the Cash Gift and/or CDA benefits, as such:

Child's date of birth or estimated delivery date	Child's birth order	Component(s) of Baby Bonus Scheme which a child may receive
1 January 2010 to 25 August 2012	1 st to 4 th	<ul style="list-style-type: none"> Cash Gift and Government co-matching (For a child who satisfies clause 1.1 or 1.3) Government co-matching only (For a child who satisfies clause 1.4)
	5 th and above	Government co-matching only (For a child who satisfies clause 1.1, 1.3 or 1.4)
26 August 2012 to 31 December 2014	1 st to 4 th	<ul style="list-style-type: none"> Cash Gift and Government co-matching (For a child who satisfies clause 1.1 or 1.3) Government co-matching only (For a child who satisfies clause 1.4)
	5 th and above	Government co-matching only (For a child who satisfies clause 1.1, 1.3 or 1.4)
1 January 2015 to 23 March 2016	All birth orders	<ul style="list-style-type: none"> Cash Gift and Government co-matching (For a child who satisfies clause 1.1 or 1.3)

		<ul style="list-style-type: none"> • Government co-matching only (For a child who satisfies clause 1.4)
24 March 2016 to 30 August 2016	All birth orders	<ul style="list-style-type: none"> • Cash Gift, Government co-matching and CDA First Step • (For a child who satisfies clause 1.1 or 1.3) • Government co-matching only (For a child who satisfies clause 1.4)
On or after 1 September 2016	All birth orders	<ul style="list-style-type: none"> • Cash Gift, Government co-matching and CDA First Step (For a child who satisfies clause 1.1 or 1.3) • Government co-matching and CDA First Step only (For a child who satisfies clause 1.2, 1.4 or 1.5)

2. Opening of CDA for children who are not eligible for Baby Bonus Scheme

- 2.1 Subject to clause 2.2 but without prejudice to clauses 1.1 and 1.2, with effect from 1 May 2011, a child who is not adopted shall be eligible to open a CDA notwithstanding his ineligibility for the Baby Bonus Scheme if:
- he is born on or after 1 January 2010;
 - he is born alive to his mother; and
 - he is a Singapore citizen at the time of his birth, or becomes a Singapore citizen before the age of 6 years.
- 2.2 Without prejudice to clauses 1.1 and 1.2, with effect from 5 December 2012, a child who is not adopted shall be eligible to open a CDA notwithstanding his ineligibility for the Baby Bonus Scheme if:
- he is born on or after 1 January 2010;
 - he is born alive to his mother; and
 - he is a Singapore citizen at the time of his birth, or becomes a Singapore citizen before the age of 12 years.
- 2.3 Subject to clause 2.4 but without prejudice to clauses 1.3 to 1.5, with effect from 1 May 2011, a child who is adopted shall be eligible to open a CDA notwithstanding his ineligibility for the Baby Bonus Scheme if:
- he is born, and adopted, on or after 1 January 2010;
 - he is a Singapore citizen at the time of his adoption, or becomes a Singapore citizen before the age of 6 years; and
 - he is below 6 years of age at the time he is adopted.
- 2.4 Without prejudice to clauses 1.3 to 1.5, with effect from 5 December 2012, a child who is adopted shall be eligible to open a CDA notwithstanding his ineligibility for the Baby Bonus Scheme if:
- he is born, and adopted, on or after 1 January 2010;
 - he is a Singapore citizen at the time of his adoption, or becomes a Singapore citizen before the age of 12 years; and
 - he is below 12 years of age at the time he is adopted.

3. Level of Baby Bonus benefits

- 3.1 Upon successful application, the level of Baby Bonus benefits for an eligible child will depend on when he becomes a Singapore citizen.
- 3.2 An eligible child who is not adopted and satisfies clause 1.1 will receive:
- (a) full Baby Bonus benefits, if he is a Singapore citizen at birth or becomes a Singapore citizen before the age of 12 years, and both or either his mother or natural father is a Singapore citizen at the time of his birth; or
 - (b) when his parent(s) are not Singapore citizens at the time of his birth,
 - (i) pro-rated Cash Gift if he becomes a Singapore citizen before the age of 2 years; and
 - (ii) pro-rated CDA benefits if he becomes a Singapore citizen before the age of 12 years,
 in accordance with the amounts in the Appendices in Table 1.
- 3.3 An eligible child who is not adopted and satisfies clause 1.2 will receive:
- (a) full CDA benefits, if he is a Singapore citizen at birth or becomes a Singapore citizen before the age of 12 years, and both or either his mother or natural father is a Singapore citizen at the time of his birth; or
 - (b) when his parent(s) are not Singapore citizens at the time of his birth, pro-rated CDA benefits if he becomes a Singapore citizen before the age of 12 years, in accordance with the amounts in the Appendices in Table 1.

Table 1: Level of Baby Bonus benefits

Child's date of birth or estimated delivery date	Level of Baby Bonus benefits	
	Full benefits	Pro-rated benefits
1 January 2010 to 25 August 2012	Appendix 1	Appendix 2
26 August 2012 to 31 December 2014	Appendix 1	Appendix 3
1 January 2015 to 23 March 2016	Appendix 1	Appendix 4
24 March 2016 to 31 December 2020	Appendix 1	Appendix 5
On or after 1 January 2021	Appendix 1	Appendix 6

- 3.4 An eligible adopted child who satisfies clause 1.3 or 1.4 and is born and adopted before 13 July 2015 will receive:
- (a) full Cash Gift and/or full CDA benefits, as applicable, if he is a Singapore citizen at birth;
 - (b) pro-rated Cash Gift, as applicable, if he becomes a Singapore citizen before the age of 24 months; or
 - (c) pro-rated CDA benefits if he becomes a Singapore citizen before the age of 12, in accordance with the amounts in Appendix 7.
- 3.5 An eligible adopted child who satisfies clause 1.3, 1.4 or 1.5 and is born and adopted on or after 13 July 2015 will receive:
- (a) full Cash Gift and/or full CDA benefits, as applicable, if he is a Singapore citizen at birth, and both or either his adoptive mother or adoptive father is a Singapore citizen at the time of his adoption, in accordance with the amounts in Appendix 8;
 - (b) when his adoptive parent(s) are not Singapore citizens at the time of his adoption,
 - (i) pro-rated Cash Gift, as applicable, if he becomes a Singapore citizen before the age of 24 months; or
 - (ii) pro-rated CDA benefits if he becomes a Singapore citizen before the age of 12, in accordance with the amounts in Appendix 9.

- 3.6 The Cash Gift will be paid in tranches¹ or a lump sum² into the nominated bank account, depending on the age of the eligible child upon successful application for the Baby Bonus Scheme. For the avoidance of doubt, parents may view an eligible child's actual payment schedule at Baby Bonus Online (www.babybonus.msf.gov.sg).
- 3.7 Despite clauses 3.1 to 3.5, the Government may pay a Child Development Credit or any Cash Grant into the CDA of any child who satisfies such eligibility criteria as the Government may determine for that payment, under regulation 6B of the CDCR. For the avoidance of doubt, the Government may determine whether, and when to pay any such payment, and such payment will not receive any Government co-matching.

4. Determination and re-determination of birth order

- 4.1 In determining or re-determining the birth order of an eligible child at the relevant time, the following shall be disregarded:
- any step-child of his mother or adoptive parent, as the case may be;
 - where the sole adopter of the child is a man (but who is not a widower), any other child of the man who is his natural child or an adopted child who is not solely adopted by him;
 - any other child of his mother or adoptive parent, as the case may be, who is not a Singapore citizen at the relevant time;
 - any other child of his mother or adoptive parent, as the case may be, who has been adopted by another person (other than the spouse of the adoptive parent) at the relevant time; and
 - where the child whose birth order is being determined or re-determined is born before 13 July 2015 (called A), every stillborn child of A's mother or adoptive parent (as the case may be) at the relevant time.
- 4.2 The birth order of an eligible child who is not adopted and who satisfies clause 1.1 or 1.2 at the relevant time is determined or re-determined, based on the chronological order of:
- his date of birth;
 - the date of birth of every other natural child of his mother, being a child who is a Singapore citizen at the relevant time;
 - where his mother has any adopted child, the date of adoption of that adopted child or the date on which that adopted child became a Singapore citizen, whichever is the later; and
 - where the child is born on or after 13 July 2015, the date of birth of every stillborn of his mother, where the mother or natural father of the stillborn was a Singapore citizen at the time of the stillbirth.
- 4.3 The birth order of an eligible adopted child who satisfies clause 1.3, 1.4 or 1.5 at the relevant time is determined or re-determined based on the chronological order of:
- his date of adoption or the date on which he becomes a Singapore citizen, whichever is later;
 - the date of birth of every other natural child of his adoptive parent, being a child who is a Singapore citizen at the relevant time;

¹ For example, if a parent applies for the Baby Bonus Scheme at an eligible child's birth, the first tranche will be paid within 10 working days from successful application or after the child's birth registration, whichever is later. The subsequent tranches will be paid when the child is 6 months old (second tranche), 12 months old (third tranche), 15 months old (fourth tranche) and 18 months old (fifth tranche).

² For example, if a parent applies for the Baby Bonus Scheme after an eligible child turns 18 months old, the Cash Gift will be paid in a lump sum within 10 working days from successful application.

- (c) where his adoptive parent has any adopted child, the date of adoption of that adopted child or the date on which that adopted child became a Singapore citizen, whichever is the later; and
 - (d) where the child is born and adopted on or after 13 July 2015, the date of birth of every stillborn of his adoptive parent, where the mother or natural father of the stillborn was a Singapore citizen at the time of the stillbirth.
- 4.4 Despite clauses 4.2 and 4.3, where the relevant times that apply to 2 or more children of a mother or an adoptive parent (as the case may be) are the same and result in those children having the same birth order, the birth order of each of those children is to be determined or re-determined based on the chronological order of:
- (a) the date of birth of each child; and
 - (b) if the date of birth is the same for any of those children, the time of birth of each of those children.
- 4.5 Where the mother or adoptive parent of an eligible child whose birth order is being determined or re-determined has had 4 or more other children before the relevant time but fewer than 4 of those children are living at the relevant time, the child whose birth order is being determined or re-determined shall be treated as if he is a fourth child for the purposes of the Baby Bonus Scheme, if he is born before 1 January 2015.
- 4.6 Where any of the following events occurs after a child first becomes eligible for the Baby Bonus Scheme, his birth order shall be re-determined in accordance with clause 4.2, 4.3 or 4.4, as applicable:
- (a) any other child of his mother or adoptive parent, as the case may be, who was not a Singapore citizen at the relevant time, becomes a Singapore citizen;
 - (b) the child is adopted by another person (not being his mother or his step-father); or
 - (c) before 1 September 2016, his mother or adoptive mother dies. Where this event occurs, the re-determination of his birth order shall be tied to his father or adoptive father, as the case may be.
- 4.7 Upon re-determination of birth order, a child can continue to receive Baby Bonus benefits if he still meets the eligibility criteria. If he ceases to be an eligible child, no further Cash Gift or CDA benefits will be paid in respect of the child. If the child is eligible for Government co-matching in the CDA, the maximum Government co-matching will be adjusted based on his newly determined birth order.

5. Applying for Baby Bonus

- 5.1 A parent of a child may submit an application for the Baby Bonus Scheme before 31 December of the year the child reaches the age of 12 years, with the agreement of his/her spouse (if applicable), to nominate the following as applicable:
- (a) the bank account holder and the nominated bank account to receive the Cash Gift; and/or
 - (b) the child's CDA trustee, who must be at least 18 years of age and is not a bankrupt.
- 5.2 An applicant is required to:
- (a) provide true, correct and complete information and documents for the application to be processed;
 - (b) declare that his/her spouse (if applicable) has agreed to the application;
 - (c) agree that MSF and its appointed managing agents may collect, store, use and disclose all information (including information to enable MSF and its appointed managing agents to communicate with the applicant and his/her spouse) and documents provided in the application, as relevant. This is for the purposes of

processing the application (including but not limited to the disbursement of the Cash Gift and the opening of the child's CDA), communicating with the applicant and his/her spouse on matters pertaining to this application, its enrolment and e-services, the Baby Bonus Scheme and any related accounts held with the managing agent, as well as for the Government's policy review, outreach and research purposes;

- (d) accept these Terms and Conditions for the Baby Bonus Scheme;
 - (e) comply with the CDCA and CDCR; and
 - (f) where the nominated CDA trustee is a different person from the applicant, the nominated person is required to accept the chosen managing agent's terms and conditions for the CDA before the CDA can be opened.
- 5.3 Upon receiving an application, the Director shall determine the eligibility of the child for the Baby Bonus Scheme and notify the parents accordingly.
- 5.4 The Director may permit either parent or a third party (as applicable) to do the following, due to the death of a parent or both parents, or any other valid reason preventing (i) the submission of an application under clause 5.1 or (ii) the incumbent bank account holder or CDA trustee from fulfilling his/her responsibilities:
- (a) submit an application to nominate the bank account holder or CDA trustee, without the agreement of the other parent or both parents; or
 - (b) change the bank account holder or CDA trustee, without the agreement of the incumbent.

6. Responsibilities of CDA trustee

- 6.1 The CDA trustee must open an eligible child's CDA, being a trust-minor account or any variant offered at any of the three CDA managing agents.
- 6.2 The CDA trustee may use the CDA funds to pay for approved expenses for the child or his sibling(s) at an Approved Institution (AI) or for Medishield Life or Medisave-approved plans. The AIs include:
- (a) Clinics;
 - (b) Early childhood development centres;
 - (c) Hospitals;
 - (d) Kindergartens;
 - (e) Optical shops;
 - (f) Pharmacies;
 - (g) Preschools;
 - (h) Providers of assistive technology devices;
 - (i) Providers of early intervention programmes; and
 - (j) Special education schools.
- 6.3 The CDA trustee may use the CDA funds for Singapore Dollar fixed or time deposit accounts approved by MSF and offered by the child's CDA managing agent. The full amount deposited in such account together with any interest paid must be returned to the CDA upon expiry of the term of such account or before the CDA is closed for any reason, whichever is earlier. The CDA funds cannot be used to pay for any penalties due to the trustee's premature withdrawal or termination of the fixed or time deposit accounts, as this is not a purpose authorised by the Scheme. Should there be such unauthorised withdrawal and utilisation of the CDA funds, MSF may require the CDA trustee to refund the amount so utilised to the child's CDA, or if there is no longer a CDA, to such other account for the child's benefit as the Director may determine.
- 6.4 The CDA trustee may authorise a withdrawal from the CDA for approved expenses at an

Approved Person/Approved Institution (“AP/AI”) through (a) direct debit (GIRO) and (b) an electronic funds transfer at point-of-sale system commonly known as Network for Electronic Transfers (Singapore) Pte Ltd or “NETS” offered at the AIs.

- 6.5 The CDA trustee will be issued with a card (“Baby Bonus Card”) by the managing agent with its terms and conditions to allow for a withdrawal from the CDA for approved expenses via NETS. The Baby Bonus Card shall be terminated if the CDA trustee is changed or the CDA trustee changes the managing agent.
- 6.6 The CDA GIRO set-up authorised by the trustee for an AP/AI to accept payments for approved expenses shall be terminated when MSF revokes the approval granted to an AP/AI or when the AP/AI is no longer in operation.
- 6.7 The CDA trustee must ensure that there are sufficient funds in the CDA for authorised direct debits, and bear any charges imposed by the relevant bank for failed direct debits.
- 6.8 In the event that the existing CDAs have to be closed due to a change in appointment of CDA managing agents, the expiry of a contract between MSF and a CDA managing agent or for reasons permitted by the terms and conditions of the service agreement applicable to the managing agent, MSF will give notice to the CDA trustees to open a new CDA with a new managing agent of their choice in place of the existing CDA with the previous managing agent. Where a trustee did not make a nomination before the deadline as stipulated by MSF:
- (a) MSF will assign a new managing agent for the trustee and inform the trustee of the assigned managing agent. The assigned managing agent shall, on the instruction of the Director, open a new CDA for the said child; and
 - (b) the trustee shall be deemed to have agreed to the terms and conditions of the assigned managing agent. Should the trustee decide to change the managing agent, the trustee may do so at his/her own expenses.

7. Voluntary substitution of bank account holder or CDA trustee

- 7.1 Where the bank account holder or CDA trustee is the eligible child’s parent and both parents agree to changing the bank account holder or CDA trustee, the bank account holder or CDA trustee may be substituted with a person whom both parents have nominated.
- 7.2 Where the bank account holder or CDA trustee is not the eligible child’s parent, and both parents and the bank account holder or CDA trustee agree to changing the bank account holder or CDA trustee, the bank account holder or CDA trustee may be substituted with a person whom both parents have nominated.
- 7.3 Where the bank account holder or CDA trustee is the eligible child’s parent (A), and the other parent (B) is of the opinion that circumstances exist such that A is unable to act as the bank account holder or CDA trustee and A’s agreement for the substitution cannot practically be obtained, the bank account holder or CDA trustee may be substituted with B or a bank account holder or CDA trustee nominated by B if a Director is satisfied that those circumstances exist.
- 7.4 The newly nominated bank account holder or CDA trustee must comply with the Terms and Conditions for the Baby Bonus Scheme, the CDCA and CDCR.

8. Change in custody, care and control

- 8.1 Where the custody, care and control, or care and control, of an eligible child is granted under

an order of court or by agreement between the child's parents to a person other than the bank account holder or CDA trustee, the bank account holder, CDA trustee or the person granted custody, care and control, or care and control, of the child must inform MSF as soon as practicable. The person granted custody, care and control, or care and control, of the child must comply with Terms and Conditions for the Baby Bonus Scheme, the CDCA and CDCR and take the necessary steps to be substituted as the bank account holder and/or CDA trustee as soon as practicable.

- 8.2 Where a child is given up for adoption and the custody, care and control of an eligible child is granted to his adoptive parent (who is not his mother or step-father), the child's natural parents or adoptive parent(s) must inform MSF as soon as practicable. The adoptive parent(s) must comply with Terms and Conditions for the Baby Bonus Scheme, the CDCA and CDCR.
- 8.3 Unless otherwise provided in an order of court or directed by the Minister, the person granted custody, care and control, or care and control, of an eligible child will be the bank account holder (if there is remaining Cash Gift to be disbursed) or the CDA trustee.
- 8.4 If the custody, care and control, or care and control, of an eligible child is pending an order of court or agreement between his/her parents, the Director may determine the suspension of the payments for the Cash Gift or the CDA, the payment of the Cash Gift into the CDA, or the freezing of the CDA (i.e. disallow withdrawal and deposit) to prevent any usage as appropriate.

9. Recovery of payment by Government

- 9.1 Where any payment has been made into the CDA of an eligible child by the Government under the Child Development Co-Savings Scheme and such payment is:
- (a) made in reliance on any false or misleading statement, document or information made or provided by an applicant, a parent of the child or any other person;
 - (b) made by reason of any error (however caused); or
 - (c) utilised for purposes not authorised by the Child Development Co-Savings Scheme, the Government may:
 - (i) recover such payment from any moneys standing to the credit of the child's CDA;
 - (ii) deduct or set off the amount of such payment from the Cash Gift or any other payment made or to be made by the Government under the Child Development Co-Savings Scheme to the member's bank account;
 - (iii) deduct or set off the amount of such payment from the Cash Gift made or to be made to a parent of the child or a person nominated by the parent;
 - (iv) where such payment was made on account of any false or misleading statement, document or information made or provided by, or any error caused or permitted to be caused by, an applicant, a parent of the child or any other person (called the person in default), recover such payment from the person in default as a civil debt;
 - (v) recover such payment from a parent or legal guardian of the child as a civil debt even if he or she is not the person in default under sub-clause (iv), if the Government is unable to recover such payment under sub-clauses (i) or (iv) or make the deduction or set-off under sub-clauses (ii) or (iii);
 - (vi) where the CDA trustee had utilised any moneys from the CDA for purposes not authorised by the Child Development Co-Savings Scheme, require the CDA trustee to refund the amount so utilised to the child's CDA, or if there is no longer a CDA, to such other account for the child's benefit as the Director may determine; or
 - (vii) where the CDA trustee or any other person had deposited moneys into the CDA for the purpose of facilitating such utilisation for unauthorised purposes,

recover as a civil debt from the CDA trustee or other person (as the case may be) any contributions made by the Government under a co-savings arrangement in section 3(3) of the CDCA relating to such deposited moneys.

- 9.2 Where any payment comprising the Cash Gift has been made into the nominated bank account of an eligible child by the Government and such payment is:
- (a) made in reliance on any false or misleading statement, document or information made or provided by an applicant, a parent of the child or any other person; or
 - (b) made by reason of any error (however caused);
- the Government may:
- (i) recover such payment from any moneys in the nominated bank account;
 - (ii) deduct or set off the amount of such payment from other payment made or to be made by the Government into the nominated bank account;
 - (iii) where such payment was made on account of any false or misleading statement, document or information made or provided by, or any error caused or permitted to be caused by, an applicant, a parent of the child or any other person (called the person in default), recover such payment from the person in default as a civil debt; or
 - (iv) recover such payment from a parent or legal guardian of the child as a civil debt even if he or she is not the person in default, if the Government is unable to recover such payment under sub-clauses (i) or (iii) or make the deduction or set-off under sub-clause (ii).
- 9.3 Where the Government is entitled to recover any payment from a child's CDA under clause 9.1, the managing agent at which the CDA is opened and maintained shall not authorise any further withdrawal from the account until the payment due to the Government has been deducted from the moneys standing to the credit of the CDA and paid to the Government.
- 9.4 Where a CDA trustee utilises any moneys from a child's CDA for purposes not authorised by the Child Development Co-Savings Scheme, the Government may:
- (a) require the CDA trustee to refund the amount so utilised to the child's CDA, or if there is no longer a CDA to which the refund may be made, to such other account for the child's benefit as the Director may determine; and
 - (b) where the CDA trustee had deposited moneys into the child's CDA for the purpose of facilitating such utilisation for unauthorised purposes, recover as a civil debt from the CDA trustee any Government co-matching made into the CDA relating to such deposited moneys.
- 9.5 A person who makes a false statement or provides any false information to an officer of MSF for the purposes of receiving benefits under the Baby Bonus Scheme may be guilty of an offence and on conviction, may be punished with imprisonment, or with a fine, or with both.

10. Death of eligible child

- 10.1 If an eligible child dies,
- (a) any remaining Cash Gift may be paid in one lump sum to the bank account holder;
 - (b) the child shall cease to be a member of the Child Development Co-Savings Scheme and, where applicable, the Government and its managing agent shall cease any further co-matching in the CDA upon notification of the child's death from a verified source; and
 - (c) the child's CDA shall be closed and any moneys standing to his credit in the CDA shall be handled in accordance with section 6 of the CDCA.

11. Delivery not proof of receipt

11.1 Proof of delivery is not proof of receipt.

12. Disputes

12.1 Any question or dispute arising from or in connection with the eligibility criteria or any exemptions under the Baby Bonus Scheme shall be referred to the Minister for decision within one month from the date the question or dispute arises and the Minister's decision shall be final and conclusive.

13. Rights of Government

13.1 MSF and its managing agents may obtain such information as may be necessary to verify that the child is an eligible child and to ensure that these terms and conditions are being observed by the parents of the child, the applicant, the bank account holder and the CDA trustee. For the avoidance of doubt, the Director may also exercise any of the powers to verify any statement, document or information as set out in section 15A of the CDCA with regard to the CDA benefits.

APPENDIX 1 – Baby Bonus benefits for an eligible child satisfying clause 1.1 or 1.2 who is not adopted, and either his mother or natural father is a Singapore citizen at the time of his birth

Child's birth order	Child's date of birth or estimated delivery date														
	1 January 2010 to 25 August 2012		26 August 2012 to 31 December 2014		1 January 2015 to 23 March 2016		24 March 2016 to 30 August 2016			1 September 2016 to 31 December 2020*			On or after 1 January 2021*		
	Cash Gift (\$)	CDA Government co-matching cap (\$)	Cash Gift (\$)	CDA Government co-matching cap (\$)	Cash Gift (\$)	CDA Government co-matching cap (\$)	Cash Gift (\$)	CDA First Step (\$)	CDA Government co-matching cap (\$)	Cash Gift (\$)	CDA First Step (\$)	CDA Government co-matching cap (\$)	Cash Gift (\$)	CDA First Step (\$)	CDA Government co-matching cap (\$)
1 st	4,000	6,000	6,000	6,000	8,000	6,000	8,000	3,000	3,000	8,000	3,000	3,000	8,000	3,000	3,000
2 nd	4,000	6,000	6,000	6,000	8,000	6,000	8,000	3,000	3,000	8,000	3,000	3,000	8,000	3,000	6,000
3 rd	6,000	12,000	8,000	12,000	10,000	12,000	10,000	3,000	9,000	10,000	3,000	9,000	10,000	3,000	9,000
4 th	6,000	12,000	8,000	12,000	10,000	12,000	10,000	3,000	9,000	10,000	3,000	9,000	10,000	3,000	9,000
5 th and above	N.A.	18,000	N.A.	18,000	10,000	18,000	10,000	3,000	15,000	10,000	3,000	15,000	10,000	3,000	15,000

*An eligible child who satisfies clause 1.2 (i.e. date of birth or estimated delivery date is on or after 1 September 2016) will be eligible for CDA First Step and CDA Government co-matching only, and not the Cash Gift.

APPENDIX 2 – Baby Bonus benefits for an eligible child satisfying clause 1.1 who is not adopted and whose date of birth or estimated delivery date is on or after 1 January 2010 to 25 August 2012, and his parent(s) are not Singapore citizens at the time of his birth

(a) Pro-rated Cash Gift

Age when child becomes a Singapore citizen	Cash Gift based on child's birth order* (\$)	
	1 st and 2 nd	3 rd and 4 th
Before 6 months	4,000	6,000
6 months - before 12 months	3,000	4,500
12 months - before 18 months	2,000	3,000
18 months - before 24 months	1,000	1,500
24 months and after	0	0

*The 5th and above child is not eligible for the Cash Gift.

(b) Pro-rated CDA Government co-matching cap

Age when child becomes a Singapore citizen	CDA Government co-matching cap based on child's birth order (\$)		
	1 st and 2 nd	3 rd and 4 th	5 th and above
Before 1 year	6,000	12,000	18,000
1 year but before 2 years	5,500	11,000	16,500
2 years but before 3 years	5,000	10,000	15,000
3 years but before 4 years	4,500	9,000	13,500
4 years but before 5 years	4,000	8,000	12,000
5 years but before 6 years	3,500	7,000	10,500
6 years but before 7 years	3,000	6,000	9,000
7 years but before 8 years	2,500	5,000	7,500
8 years but before 9 years	2,000	4,000	6,000
9 years but before 10 years	1,500	3,000	4,500
10 years but before 11 years	1,000	2,000	3,000
11 years but before 12 years	500	1,000	1,500
12 years and after	0	0	0

APPENDIX 3 – Baby Bonus benefits for an eligible child satisfying clause 1.1 who is not adopted and whose date of birth or estimated delivery date is on or after 26 August 2012 to 31 December 2014, and his parent(s) are not Singapore citizens at the time of his birth

(a) Pro-rated Cash Gift

Age when child becomes a Singapore citizen	Cash Gift based on child's birth order* (\$)	
	1 st and 2 nd	3 rd and 4 th
Before 6 months	6,000	8,000
6 months - before 12 months	4,500	6,000
12 months - before 18 months	3,000	4,000
18 months - before 24 months	1,500	2,000
24 months and after	0	0

*The 5th and above child is not eligible for the Cash Gift.

(b) Pro-rated CDA Government co-matching cap

Age when child becomes a Singapore citizen	CDA Government co-matching cap (\$)		
	1 st and 2 nd	3 rd and 4 th	5 th and above
Before 1 year	6,000	12,000	18,000
1 year but before 2 years	5,500	11,000	16,500
2 years but before 3 years	5,000	10,000	15,000
3 years but before 4 years	4,500	9,000	13,500
4 years but before 5 years	4,000	8,000	12,000
5 years but before 6 years	3,500	7,000	10,500
6 years but before 7 years	3,000	6,000	9,000
7 years but before 8 years	2,500	5,000	7,500
8 years but before 9 years	2,000	4,000	6,000
9 years but before 10 years	1,500	3,000	4,500
10 years but before 11 years	1,000	2,000	3,000
11 years but before 12 years	500	1,000	1,500
12 years and after	0	0	0

APPENDIX 4 – Baby Bonus benefits for an eligible child satisfying clause 1.1 who is not adopted and whose date of birth or estimated delivery date is on or after 1 January 2015 to 23 March 2016, and his parent(s) are not Singapore citizens at the time of his birth

(a) Pro-rated Cash Gift

Age when child becomes a Singapore citizen	Cash Gift based on child's birth order (\$)	
	1 st and 2 nd	3 rd and above
Before 6 months	8,000	10,000
6 months - before 12 months	6,000	7,500
12 months - before 18 months	4,000	5,000
18 months - before 24 months	2,000	2,500
24 months and after	0	0

(b) Pro-rated CDA Government co-matching cap

Age when child becomes a Singapore Citizen	CDA Government co-matching cap based on child's birth order (\$)		
	1 st and 2 nd	3 rd and 4 th	5 th and above
Before 1 year	6,000	12,000	18,000
1 year but before 2 years	5,500	11,000	16,500
2 years but before 3 years	5,000	10,000	15,000
3 years but before 4 years	4,500	9,000	13,500
4 years but before 5 years	4,000	8,000	12,000
5 years but before 6 years	3,500	7,000	10,500
6 years but before 7 years	3,000	6,000	9,000
7 years but before 8 years	2,500	5,000	7,500
8 years but before 9 years	2,000	4,000	6,000
9 years but before 10 years	1,500	3,000	4,500
10 years but before 11 years	1,000	2,000	3,000
11 years but before 12 years	500	1,000	1,500
12 years and after	0	0	0

APPENDIX 5 – Baby Bonus benefits for an eligible child satisfying clause 1.1 or 1.2 who is not adopted and whose date of birth or estimated delivery date is on or after 24 March 2016 to 31 December 2020, and his parent(s) are not Singapore citizens at the time of his birth

(a) Pro-rated Cash Gift

Age when child becomes a Singapore citizen	Cash Gift based on child's birth order (\$)	
	1 st and 2 nd	3 rd and above
Before 6 months	8,000	10,000
6 months - before 12 months	6,000	7,500
12 months - before 18 months	4,000	5,000
18 months - before 24 months	2,000	2,500
24 months and after	0	0

(b) Pro-rated CDA benefits*

Age when child becomes a Singapore citizen	CDA First Step (for all birth orders) (\$)	CDA Government co-matching cap based on child's birth order (\$)		
		1 st and 2 nd	3 rd and 4 th	5 th and above
Before 1 year	3,000	3,000	9,000	15,000
1 year but before 2 years	2,750	2,750	8,250	13,750
2 years but before 3 years	2,500	2,500	7,500	12,500
3 years but before 4 years	2,250	2,250	6,750	11,250
4 years but before 5 years	2,000	2,000	6,000	10,000
5 years but before 6 years	1,750	1,750	5,250	8,750
6 years but before 7 years	1,500	1,500	4,500	7,500
7 years but before 8 years	1,250	1,250	3,750	6,250
8 years but before 9 years	1,000	1,000	3,000	5,000
9 years but before 10 years	750	750	2,250	3,750
10 years but before 11 years	500	500	1,500	2,500
11 years but before 12 years	250	250	750	1,250

*An eligible child who satisfies clause 1.2 (i.e. date of birth or estimated delivery date is on or after 1 September 2016) will be eligible for CDA First Step and CDA Government co-matching cap only, and not the Cash Gift.

APPENDIX 6 – Baby Bonus benefits for an eligible child satisfying clause 1.1 or 1.2 who is not adopted and whose date of birth or estimated delivery date is on or after 1 January 2021, and his parent(s) are not Singapore citizens at the time of his birth

(a) Pro-rated Cash Gift

Age when child becomes a Singapore citizen	Cash Gift based on child's birth order (\$)	
	1 st and 2 nd	3 rd and above
Before 6 months	8,000	10,000
6 months - before 12 months	6,000	7,500
12 months - before 18 months	4,000	5,000
18 months - before 24 months	2,000	2,500
24 months and after	0	0

(b) Pro-rated CDA Government co-matching cap*

Age when child becomes a Singapore citizen	CDA First Step (for all birth orders) (\$)	CDA Government co-matching cap based on child's birth order (\$)			
		1 st	2 nd	3 rd and 4 th	5 th and above
Before 1 year	3,000	3,000	6,000	9,000	15,000
1 year but before 2 years	2,750	2,750	5,500	8,250	13,750
2 years but before 3 years	2,500	2,500	5,000	7,500	12,500
3 years but before 4 years	2,250	2,250	4,500	6,750	11,250
4 years but before 5 years	2,000	2,000	4,000	6,000	10,000
5 years but before 6 years	1,750	1,750	3,500	5,250	8,750
6 years but before 7 years	1,500	1,500	3,000	4,500	7,500
7 years but before 8 years	1,250	1,250	2,500	3,750	6,250
8 years but before 9 years	1,000	1,000	2,000	3,000	5,000
9 years but before 10 years	750	750	1,500	2,250	3,750
10 years but before 11 years	500	500	1,000	1,500	2,500
11 years but before 12 years	250	250	500	750	1,250

*An eligible child who satisfies clause 1.2 (i.e. date of birth or estimated delivery date is on or after 1 September 2016) will be eligible for CDA First Step and CDA Government co-matching cap only, and not the Cash Gift.

APPENDIX 7 – Baby Bonus Benefits for an eligible adopted child satisfying clause 1.3 or 1.4 who is born and adopted before 13 July 2015

Age when child becomes a Singapore citizen	Cash Gift based on child's birth order (\$)					
	Born and adopted on or after 1 January 2010 to 25 August 2012*		Born and adopted on or after 26 August 2012 to 31 December 2014*		Born and adopted on or after 1 January 2015 to 12 July 2015	
	1 st and 2 nd	3 rd and 4 th	1 st and 2 nd	3 rd and 4 th	1 st and 2 nd	3 rd and above
Before 6 months	4,000	6,000	6,000	8,000	8,000	10,000
6 months - before 12 months	3,000	4,500	4,500	6,000	6,000	7,500
12 months - before 18 months	2,000	3,000	3,000	4,000	4,000	5,000
18 months - before 24 months	1,000	1,500	1,500	2,000	2,000	2,500
24 months and after	0	0	0	0	0	0

(a) Cash Gift*

*The 5th and above child is not eligible for the Cash Gift.

(b) CDA benefits for child born and adopted on or after 1 January 2010 to 12 July 2015[^]

Age when child becomes a Singapore citizen	Government co-matching contributions cap based on child's birth order (\$)		
	1 st and 2 nd	3 rd and 4 th	5 th and above
Before 1 year	6,000	12,000	18,000
1 year but before 2 years	5,500	11,000	16,500
2 years but before 3 years	5,000	10,000	15,000
3 years but before 4 years	4,500	9,000	13,500
4 years but before 5 years	4,000	8,000	12,000
5 years but before 6 years	3,500	7,000	10,500
6 years but before 7 years	3,000	6,000	9,000
7 years but before 8 years	2,500	5,000	7,500
8 years but before 9 years	2,000	4,000	6,000
9 years but before 10 years	1,500	3,000	4,500
10 years but before 11 years	1,000	2,000	3,000
11 years but before 12 years	500	1,000	1,500
12 years and after	0	0	0

[^] An eligible child who satisfies clause 1.4 will be eligible for CDA Government co-matching cap only, and not the Cash Gift.

APPENDIX 8 – Baby Bonus benefits for an eligible adopted child satisfying clause 1.3, 1.4 or 1.5 who is born and adopted on or after 13 July 2015, and his adoptive parent is a Singapore citizen at the time of his adoption

Child's birth order	13 July 2015 to 23 March 2016		24 March 2016 to 31 December 2020 [^]			1 September 2016* [^] to 31 December 2020			On or after 1 January 2021 [^]		
	Cash Gift (\$)	CDA Government co-matching cap (\$)	Cash Gift (\$)	CDA First Step (\$)	CDA Government co-matching cap (\$)	Cash Gift (\$)	CDA First Step (\$)	CDA Government co-matching cap (\$)	Cash Gift (\$)	CDA First Step (\$)	CDA Government co-matching cap (\$)
1 st	8,000	6,000	8,000	3,000	3,000	8,000	3,000	3,000	8,000	3,000	3,000
2 nd	8,000	6,000	8,000	3,000	3,000	8,000	3,000	3,000	8,000	3,000	6,000
3 rd	10,000	12,000	10,000	3,000	9,000	10,000	3,000	9,000	10,000	3,000	9,000
4 th	10,000	12,000	10,000	3,000	9,000	10,000	3,000	9,000	10,000	3,000	9,000
5 th and above	10,000	18,000	10,000	3,000	15,000	10,000	3,000	15,000	10,000	3,000	15,000

[^] An eligible child who satisfies clause 1.4 will be eligible for CDA Government co-matching cap only, and not the Cash Gift.

*An eligible child who satisfies clause 1.5 (i.e. date of birth or estimated delivery date is on or after 1 September 2016) will be eligible for CDA First Step and CDA Government co-matching only.

APPENDIX 9 – Baby Bonus benefits for an eligible adopted child satisfying clause 1.3, 1.4 or 1.5 who is born and adopted on or after 13 July 2015, and his adoptive parent is not a Singapore citizen at the time of his adoption

(a) Pro-rated Cash Gift for child born and adopted on or after 13 July 2015

Age when child becomes a Singapore citizen	Gift based on child's birth order (\$)	
	1 st and 2 nd	3 rd and above
Before 6 months	8,000	10,000
6 months - before 12 months	6,000	7,500
12 months - before 18 months	4,000	5,000
18 months - before 24 months	2,000	2,500
24 months and after	0	0

(b) Pro-rated CDA benefits for child born and adopted on or after 13 July 2015 to 23 March 2016[^]

Age when adopted child becomes a Singapore Citizen	CDA Government co-matching cap based on child order (\$)		
	1 st and 2 nd	3 rd and 4 th	5 th and above
Before 1 year	6,000	12,000	18,000
1 year but before 2 years	5,500	11,000	16,500
2 years but before 3 years	5,000	10,000	15,000
3 years but before 4 years	4,500	9,000	13,500
4 years but before 5 years	4,000	8,000	12,000
5 years but before 6 years	3,500	7,000	10,500
6 years but before 7 years	3,000	6,000	9,000
7 years but before 8 years	2,500	5,000	7,500
8 years but before 9 years	2,000	4,000	6,000
9 years but before 10 years	1,500	3,000	4,500
10 years but before 11 years	1,000	2,000	3,000
11 years but before 12 years	500	1,000	1,500
12 years and after	0	0	0

[^] An eligible child who satisfies clause 1.4 will be eligible for CDA Government co-matching cap only, and not the Cash Gift.

(c) Pro-rated CDA benefits for child born and adopted on or after 24 March 2016 to 31 December 2020[^]

Age when adopted child becomes a Singapore citizen	CDA First Step (for all birth orders) (\$)	CDA Government co-matching cap based on child's birth order (\$)		
		1 st and 2 nd (\$)	3 rd and 4 th (\$)	5 th and above (\$)
Before 1 year	3,000	3,000	9,000	15,000
1 year but before 2 years	2,750	2,750	8,250	13,750
2 years but before 3 years	2,500	2,500	7,500	12,500
3 years but before 4 years	2,250	2,250	6,750	11,250

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4 years but before 5 years	2,000	2,000	6,000	10,000
5 years but before 6 years	1,750	1,750	5,250	8,750
6 years but before 7 years	1,500	1,500	4,500	7,500
7 years but before 8 years	1,250	1,250	3,750	6,250
8 years but before 9 years	1,000	1,000	3,000	5,000
9 years but before 10 years	750	750	2,250	3,750
10 years but before 11 years	500	500	1,500	2,500
11 years but before 12 years	250	250	750	1,250

^ An eligible child who satisfies clause 1.4 will be eligible for CDA First Step and CDA Government co-matching cap only, and not the Cash Gift.

(d) Pro-rated CDA benefits for child born and adopted on or after 1 January 2021[^]

Age when adopted child becomes a Singapore citizen	CDA First Step (for all birth orders) (\$)	CDA Government co-matching cap based on child's birth order (\$)			
		1 st	2 nd	3 rd and 4 th	5 th and above
Before 1 year	3,000	3,000	6,000	9,000	15,000
1 year but before 2 years	2,750	2,750	5,500	8,250	13,750
2 years but before 3 years	2,500	2,500	5,000	7,500	12,500
3 years but before 4 years	2,250	2,250	4,500	6,750	11,250
4 years but before 5 years	2,000	2,000	4,000	6,000	10,000
5 years but before 6 years	1,750	1,750	3,500	5,250	8,750
6 years but before 7 years	1,500	1,500	3,000	4,500	7,500
7 years but before 8 years	1,250	1,250	2,500	3,750	6,250
8 years but before 9 years	1,000	1,000	2,000	3,000	5,000
9 years but before 10 years	750	750	1,500	2,250	3,750
10 years but before 11 years	500	500	1,000	1,500	2,500
11 years but before 12 years	250	250	500	750	1,250

^ An eligible child who satisfies clause 1.4 will be eligible for CDA First Step and CDA Government co-matching cap only, and not the Cash Gift.