

CHILD DEVELOPMENT CO-SAVINGS (BABY BONUS) SCHEME

TERMS AND CONDITIONS FOR CASH PAYMENTS [FOR CHILDREN BORN ON OR AFTER 1ST AUGUST 2004]

Please read through these terms and conditions carefully before signing the undertaking to comply with the terms and conditions.

Definitions:

“adoptive parent” means —

- (a) in relation to a child who is adopted by a married couple, the adoptive mother;
- (b) in relation to a child who is adopted by a person who is divorced or widowed, the person who adopted the child;

“birth registration staff” means the personnel as stated in Section 3(2) of the Registration of Births and Deaths Act (Chapter 267);

“Child Development Account” or “CDA” means the bank account opened for each member of the Child Development Co-Savings Scheme by the managing agent under regulation 4 of the Regulations;

“Child Development Co-Savings Scheme” or “Scheme” means the Child Development Co-Savings Scheme established under regulation 3 of the Regulations;

“co-savings member” means a member of the Scheme who is eligible for the co-savings arrangement under the Regulations;

“Director” means the Director of Family Services, MSF;

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

“eligible child” means a child who satisfies the eligibility criteria specified in paragraph 1.1A, 1.1B, 1.1C, 1.1D, 1.2A, 1.2B, 1.2C or 1.2D;

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

“Minister” means the Minister for 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;

“bank account holder” means the person whose bank account has been nominated by the parents of an eligible child as the account into which the cash payments are to be credited. The account holder could either be a parent of the child or a third party;

“nominated bank account” means the bank account nominated by the parents of an eligible child as the account into which the cash payments are to be credited;

“parent” includes a legal guardian of the child;

“relevant time” means —

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

“Regulations” means the Child Development Co-Savings Regulations (Rg 2);

“trustee” means the trustee of the eligible child’s CDA under the Child Development Co-Savings Scheme.

1. Eligibility

1.1A A child who is born—

- (a) on or after 1st August 2004, but before 17th August 2008 (and whose estimated delivery date is before 17th August 2008) ; or
- (b) before 1st August 2004 but whose estimated delivery date is on or after 1st August 2004;

shall be eligible to receive the cash payments upon him satisfying the following conditions:

- (a) he
 - i. is a Singapore citizen at the time of his birth;
 - ii. becomes a Singapore citizen before he attains the age of 12 years, when either his mother or natural father is a Singapore citizen at the time of his birth; or
 - iii. becomes a Singapore citizen before the age of 24 months, when neither of his parents are Singapore citizens at the time of his birth;
- (b) his mother –
 - i. is lawfully married to his natural father at the time of his conception; or
 - ii. becomes lawfully married to his natural father after he is conceived, whether or not such marriage remains subsisting;
- (c) he is born alive to his mother; and
- (d) he is the first, second, third or fourth child of his mother at the relevant time.*

1.1B A child who is born —

- (a) on or after 17th August 2008, but before 26th August 2012 (and whose estimated delivery date is before 26th August 2012); or
- (b) before 17th August 2008 but whose estimated delivery date is on or after 17th August 2008;

shall be eligible to receive the cash payments upon him satisfying the following conditions:

- (a) he
 - i. is a Singapore citizen at the time of his birth;
 - ii. becomes a Singapore citizen before he attains the age of 12 years, when either his mother or natural father is a Singapore citizen at the time of his birth; or
 - iii. becomes a Singapore citizen before the age of 24 months, when neither of his parents are Singapore citizens at the time of his birth;
- (b) his mother –
 - i. is lawfully married to his natural father at the time of his conception; or
 - ii. becomes lawfully married to his natural father after he is conceived, whether or not such marriage remains subsisting; and
- (c) he is born alive to his mother; and
- (d) he is the first, second, third or fourth child of his mother at the relevant time.*

1.1C A child who is born –

- (a) on or after 26th August 2012, but before 1 January 2015 (and whose estimated delivery date is on or before 1 January 2015); or
- (b) before 26th August 2012 but whose estimated delivery date is on or after 26th August 2012;

shall be eligible to receive the cash payments upon him satisfying the following conditions:

- (a) he becomes a Singapore citizen before:-
 - i. he attains the age of 12 years, when either his mother or natural father is a Singapore citizen at the time of his birth; or
 - ii. the age of 24 months, when neither of his parents are Singapore citizens at the time of his birth;
- (b) his mother –
 - i. is lawfully married to his natural father at the time of his conception; or
 - ii. becomes lawfully married to his natural father after he is conceived, whether or not such marriage remains subsisting; and
- (c) he is born alive to his mother; and
- (d) he is the first, second, third or fourth child of his mother at the relevant time.*

1.1D A child who is born —

(a) on or after 1st January 2015 ; or

(b) before 1st January 2015 but whose estimated delivery date is on or after 1st January 2015;

shall be eligible to receive the cash payments (regardless of birth order) upon him satisfying the following conditions:

(a) he becomes a Singapore citizen before:-

i. he attains the age of 12 years, when either his mother or natural father is a Singapore citizen at the time of his birth; or

ii. the age of 24 months, when neither of his parents are Singapore citizens at the time of his birth;

(b) 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; and

(c) he is born alive to his mother.

1.2A An adopted child who is born on or after 1st August 2004 but before 17th August 2008, and adopted on or after 1st August 2004 shall be eligible to receive the cash payments upon him satisfying the following conditions:

(a) he is a Singapore citizen at the time of his adoption or he becomes a Singapore citizen before he attains the age of 24 months;

(b) his adoptive parent is a person who is lawfully married or widowed or divorced, at the time he is adopted; and

(c) he is the first, second, third or fourth child of his adoptive parent at the relevant time*.

1.2B An adopted child who is born on or after 17th August 2008 but before 26th August 2012, and adopted on or after 17th August 2008 shall be eligible to receive the cash payments upon him satisfying the following conditions:

(a) he is a Singapore citizen at the time of his adoption or he becomes a Singapore citizen before he attains the age of 24 months;

(b) his adoptive parent is a person who is lawfully married or widowed or divorced, at the time he is adopted; and

(c) he is the first, second, third or fourth child of his adoptive parent at the relevant time*;

1.2C An adopted child who is born and adopted on or after 26th August 2012 but before 1st January 2015, shall be eligible to receive the cash payments upon him satisfying the following conditions:

(a) he is a Singapore citizen at the time of his adoption or he becomes a Singapore citizen before he attains the age of 24 months;

(b) his adoptive parent is a person who is lawfully married or widowed or divorced, at the time he is adopted; and

(c) he is the first, second, third or fourth child of his adoptive parent at the relevant time*;

1.2D An adopted child who is born and adopted on or after 1st January 2015 shall be eligible to receive the cash payments, regardless of his birth order, upon him satisfying the following conditions:

(a) he is a Singapore citizen at the time of his adoption or he becomes a Singapore citizen before he attains the age of 24 months (applicable if the child is born and adopted on or after 1st January 2015 and before 13th July 2015) or 12 years of age if one or both of his adoptive parents are Singapore citizens at the time of his adoption (applicable only to children born and adopted on or after 13th July 2015); and

(b) his adoptive parent is a person who is lawfully married or widowed or divorced, at the time he is adopted.

1.3 The status of a child as the first, second, third or fourth child of his mother, or if he is an adopted child, his adoptive parent, will be determined based on the chronological order of —

(a) his date of birth or, if he is an adopted child, his date of adoption or the date on which he becomes a Singapore citizen, whichever is the later;

(b) the date of birth of all the natural children (including stillbirths and deceased children) of his mother, or adoptive parent, as the case may be, who are Singapore citizens at the relevant time; and

(c) where the mother or adoptive parent, as the case may be, 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.

* See Explanatory Notes for the applicable rules on determining and re-determining the status of a child for the purposes of the cash payments.

2. How to Receive Cash Payments

2.1 Subject to clause 2.2 below, the parents of a child must **agree** on the bank account holder and the nominated bank account. After the parents have agreed on the nomination, either parent of the child eligible for cash payments may submit the application for the cash payment. In applying for the cash payment, the parent shall —

(a) provide the particulars of the bank account into which the cash payments are to be credited, at Baby Bonus Online (www.babybonus.msf.gov.sg);

(b) undertake to comply with the terms and conditions set out in this document and where appropriate, do so on behalf of the bank account holder and

(c) submit the application to MSF before the child attains 6 years of age if he is born between 1st January 2004 and 31st December 2005 (inclusive of both dates), and before 31st December in the year the child attains 12 years of age if he is born on or after 1st January 2006.

2.2 In the event that one parent has been granted sole custody, care and control of the child or where there is only one surviving parent or legal guardian, the said person may submit the application for the cash payment in accordance with clauses 2.1(a)-(c) above.

2.3 Upon receiving the application, the Director shall determine the eligibility of the child for cash payments and notify the parents whether or not the child is eligible.

2.4 To effect a change of bank account holder, the original bank account holder must submit a request on Baby Bonus Online (via the ‘Change bank account holder’ services).

2.5 To effect a change of bank account number, the original bank account holder must submit a request on Baby Bonus Online (via the ‘Change bank account number’ services).

2.6 Where the Director is satisfied that it is impracticable or impossible for the bank account holder to give consent to change the details of the bank account holder or bank account number (in accordance with clauses 2.4 and 2.5 above) by reason of a death or for any other reason, he may permit the other parent, a party referred to in clause 5, or such other party where appropriate, to submit a request to change the bank account holder or bank account number. Any reference to “parent” or “parents” in these terms and conditions and the application shall, where appropriate, be read as a reference to the person who submitted the request.

2.7 Where the child is also eligible to be a co-savings member of the Child Development Co-Savings Scheme, the bank account holder does not have to be same person nominated as the trustee of the child’s CDA.

2.8 The quantum of cash payments the eligible child may receive will depend on when the child becomes a Singapore citizen, if neither of the child’s parents are Singapore citizens at the point of his birth or adoption.

3. Cash Payments

3.1A Subject to paragraphs 3.2 to 3.4, the Government may pay in respect of each eligible child who satisfies the eligibility criteria specified in paragraph 1.1A or 1.2A above—

- (a) cash payments of up to \$3,000, in the case of a first or second child; or
- (b) cash payments of up to \$6,000, in the case of a third or fourth child.

3.1B Subject to paragraphs 3.2 to 3.4, the Government may pay in respect of each eligible child who satisfies the eligibility criteria specified in paragraph 1.1B or 1.2B above—

- (a) cash payments of up to \$4,000, in the case of a first or second child; or
- (b) cash payments of up to \$6,000, in the case of a third or fourth child.

3.1C Subject to paragraphs 3.2 to 3.4, the Government may pay in respect of each eligible child who satisfies the eligibility criteria specified in paragraph 1.1C or 1.2C above—

- (a) cash payments of up to \$6,000, in the case of a first or second child; or
- (b) cash payments of up to \$8,000, in the case of a third or fourth child.

3.1D Subject to paragraphs 3.2 to 3.4, the Government may pay in respect of each eligible child who satisfies the eligibility criteria specified in paragraph 1.1D or 1.2D above—

- (a) cash payments of up to \$8,000 (inclusive of Baby Bonus Plus payments of up to \$2,000), in the case of a first or second child; or

(b) cash payments of up to \$10,000 (inclusive of Baby Bonus Plus payments of up to \$2,000), in the case of a third child and above.

3.2A Where an eligible child is a Singapore citizen at the time of his birth or one or both of his natural parents are Singapore citizens at the time of his birth, he may receive the maximum amount of cash payments referred to in paragraph 3.1A, 3.1B, 3.1C or 3.1D, whichever is applicable, and the cash payments that the eligible child may receive will be paid in accordance with the payment schedule set out in Appendix 1, Appendix 3, Appendix 5 or Appendix 7, whichever is applicable.

3.2B Where an adoptive child, born and adopted on or after 13 July 2015 and is not a Singapore citizen at the time of his birth but becomes a Singapore citizen before he attains the age of 12 years, and one or both of his adoptive parents are Singapore citizens at the time of his adoption, he may receive the maximum amount of cash payments referred to in paragraph 3.1D, and the cash payments that the eligible child may receive will be paid in accordance with the payment schedule set out in Appendix 7.

3.3A Where an eligible child satisfies the eligibility criteria specified in paragraph 1.1A or 1.2A above, and where neither of an eligible child's natural parents are Singapore citizens at the time of his birth and he becomes a Singapore citizen:

(a) before he attains the age of 6 months, he may receive total cash payments of \$3,000 if he is a first or second child, or \$6,000 if he is a third or fourth child ;

(b) after he attains the age of 6 months and before he attains the age of 12 months, he may receive total cash payments of \$2,250 if he is a first or second child, or \$4,500 if he is a third or fourth child;

(c) after he attains the age of 12 months but before he attains the age of 18 months, he may receive total cash payments of \$1,500 if he is a first or second child, or \$3,000 if he is a third or fourth child; and

(d) after he attains the age of 18 months but before he attains the age of 24 months, he may receive total cash payments of \$750 if he is a first or second child, or \$1,500 if he is a third or fourth child.

3.3B Where an eligible child satisfies the eligibility criteria specified in paragraph 1.1B or 1.2B above, and where neither of an eligible child's natural parents are Singapore citizens at the time of his birth and he becomes a Singapore citizen:

(a) before he attains the age of 6 months, he may receive total cash payments of \$4,000 if he is a first or second child, or \$6,000 if he is a third or fourth child ;

(b) after he attains the age of 6 months and before he attains the age of 12 months, he may receive total cash payments of \$3,000 if he is a first or second child, or \$4,500 if he is a third or fourth child;

(c) after he attains the age of 12 months but before he attains the age of 18 months, he may receive total cash payments of \$2,000 if he is a first or second child, or \$3,000 if he is a third or fourth child; and

(d) after he attains the age of 18 months but before he attains the age of 24 months, he may receive total cash payments of \$1,000 if he is a first or second child, or \$1,500 if he is a third or fourth child.

3.3C Where an eligible child satisfies the eligibility criteria specified in paragraph 1.1C or 1.2C above, and where neither of an eligible child's natural parents are Singapore citizens at the time of his birth and he becomes a Singapore citizen:

(a) before he attains the age of 6 months, he may receive total cash payments of \$6,000 if

he is a first or second child, or \$8,000 if he is a third or fourth child

(b) after he attains the age of 6 months and before he attains the age of 12 months, he may receive total cash payments of \$4,500 if he is a first or second child, or \$6,000 if he is a third or fourth child;

(c) after he attains the age of 12 months but before he attains the age of 18 months, he may receive total cash payments of \$3,000 if he is a first or second child, or \$4,000 if he is a third or fourth child; and (d) after he attains the age of 18 months but before he attains the age of 24 months, he may receive total cash payments of \$1,500 if he is a first or second child, or \$2,000 if he is a third or fourth child.

3.3D Where an eligible child satisfies the eligibility criteria specified in paragraph 1.1D or 1.2D above, and where neither of an eligible child's natural parents are Singapore citizens at the time of his birth and he becomes a Singapore citizen:

(a) before he attains the age of 6 months, he may receive total cash payments of \$8,000 if he is a first or second child, or \$10,000 if he is a third child and above ;

(b) after he attains the age of 6 months and before he attains the age of 12 months, he may receive total cash payments of \$6,000 if he is a first or second child, or \$7,500 if he is a third child and above;

(c) after he attains the age of 12 months but before he attains the age of 18 months, he may receive total cash payments of \$4,000 if he is a first or second child, or \$5,000 if he is a third child and above; and

(d) after he attains the age of 18 months but before he attains the age of 24 months, he may receive total cash payments of \$2,000 if he is a first or second child, or \$2,500 if he is a third child and above.

3.4 Where neither of an eligible child's natural parents are Singapore citizens at the time of his birth and the eligible child becomes a Singapore citizen as set out in paragraphs 3.3A, 3.3B, 3.3C or 3.3D above, whichever is applicable, the cash payments that the eligible child may receive will be paid in accordance with the payment schedule set out in Appendix 2, Appendix 4, Appendix 6 or Appendix 8 whichever is applicable.

4. Re-determination of birth order

4.1 Where any of the following events occur after a child first becomes eligible for the cash payments, his birth order shall be re-determined*:

(a) any of the other children of the child's mother or if he is an adopted child, his 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 stepfather); and

(c) the child's mother or adoptive mother, as the case may be, dies before 1 September 2016.

* See Explanatory Notes for the applicable rules on determining and re-determining the status of a child for the purposes of the cash payments.

4.2 Where the event referred to in paragraph 4.1(a) occurs, the status of a child shall be re-determined based on the chronological order of —

(a) his date of birth or, if he is an adopted child, the date of his adoption or the date on which he becomes a Singapore citizen, whichever is the later;

(b) the date of birth of all the natural children of his mother, or if he is an adopted child, his adoptive parent, who are Singapore citizens at the time the event occurs; and

(c) if his mother or adoptive parent, as the case may be, 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.

4.3 Where the event referred to in paragraph 4.1(b) occurs, the status of a child shall be re-determined based on the chronological order of —

(a) the date of his adoption;

(b) the date of birth of all the natural children of his adoptive parent who are Singapore citizens at the time the event occurs; and

(c) if his adoptive parent has any other 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.

4.4 Where the event referred to in paragraph 4.1(c) occurs, the status of a child shall be re-determined based on the chronological order of —

(a) his date of birth or, if he is an adopted child, the date of his adoption or the date on which he becomes a Singapore citizen, whichever is the later;

(b) the date of birth of all the natural children of his father or adoptive father, as the case may be, who are Singapore citizens at the time the event occurs;

(c) if his father or adoptive father, as the case may be, has any other 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;

(d) the date of birth of every natural deceased child of his father or adoptive father, as the case may be, where the deceased child was a Singapore citizen at death when the event occurs. This is applicable only if the child whose birth order is to be re-determined is born on or after 13 July 2015, or born and adopted on or after 13 July 2015 in the case of an adoptive child; and

(e) the date of birth of every natural stillborn of his father or adoptive father, as the case may be, and either parent of the stillborn was a Singapore citizen at the time of the stillbirth. This is applicable only if the child whose birth order is to be re-determined is born on or after 13 July 2015, or born and adopted on or after 13 July 2015 in the case of an adoptive child.

4.5 A child will continue to receive the cash payments only if he is still a first, second, third or fourth child meeting the eligibility criteria specified under paragraph 1.1A to 1.1C and 1.2A to 1.2C or based on the new birth order of the child meeting the eligibility criteria specified under paragraph 1.1D or 1.2D, upon the occurrence of any event referred to in paragraph 4.1.

4.6 Subject to paragraph 4.7, if the birth order of a child changes upon the occurrence of any event referred to in paragraph 4.1 (for example, a second child becomes a third child), any cash payment that has not been credited into the nominated bank account will be varied accordingly based on his re-determined status.

4.7 If a child who was a first, second, third or fourth child meeting the eligibility criteria specified under paragraph 1.1A to 1.1C and 1.2A to 1.2C ceases to be the first, second, third or fourth child upon the occurrence of any event referred to in paragraph 4.1 (for

example, a second child becomes a fifth child), no further cash payments will be paid in respect of that child.

5. Change in Custody, Care and Control etc.

5.1 If the custody, care and control or care and control of the eligible child is granted under an order of court or by agreement between the parents of the child to a parent or person other than the bank account holder, or if the child is legally adopted by any person other than the bank account holder —

(a) the bank account holder or the party being granted custody, care and control of the eligible child must inform MSF as soon as practicable after he knows of such event;

(b) the parent or person to whom custody, care and control or care and control of the child has been granted must comply with paragraph 2.1;

(c) in the case of adoption, the bank account holder or adoptive parents must inform MSF as soon as practicable, and the adoptive parent must comply with paragraph 2.1; and

(d) any remaining cash payments which have not been credited into the original nominated bank account will be credited into the nominated bank account of the person who has been given (i) custody, care and control or (ii) care and control of the child (i.e. parent or person or adoptive parent referred to in paragraph (b) or (c)) as the case may be.

6. Death of Eligible Child

6.1 If an eligible child passes on, any remaining cash payment (including payments under Baby Bonus Plus) may be paid in one lump sum to the bank account holder.

7. Disputes

7.1 Any question or dispute arising from or in connection with the eligibility criteria or any exemptions under the 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.

8. Recovery of Monies, False or Misleading Statements or Breach of Terms and Conditions

8.1 If —

(a) any parent, or bank account holder fails to comply with or breaches any of these terms and conditions;

(b) any parent, or bank account holder knowingly makes a false or misleading statement or produces or furnishes or causes or knowingly allows to be produced or furnished any document which he knows to be false or misleading in a material particular for the purposes of receiving cash payments from the Government;

(c) a child is discovered not to be an eligible child and is no longer entitled to cash payments;

(d) the Government makes any payment in error:-

i. under the Scheme (including any cash payment, Child Development Credit, cash grant, co-investment or co-payment sum);

ii. under any Government-Paid Leave Schemes described in Part III of the

(e) the Government credits any payment in error into the member's account or nominated bank account,

the Director may take any or all of the following actions:

(f) suspend or terminate any or all further cash payments payable in respect of the eligible child;

(g) recover any cash payments already paid in respect of that child from his parents or the bank account holder;

(h) offset any such payment made in error from any cash payment payable in respect of an eligible child; and/or

(i) offset any such payment made in error or cash payments already paid in respect of that child from any further cash payments which may be payable to any sibling of that child who is also an eligible child.

8.2 The parents and bank account holder agree that the Director may decide on who the cash payments ought to be paid to and the terms on which such cash payment may be made in the event of a dispute or any non-compliance with the terms and conditions set out in this document, as he deems appropriate. For the avoidance of doubt, this includes decisions that relate to suspension, termination, or recovery of a cash payment, making the cash payment into the eligible child's Child Development Account or into such other account as may be appropriate, and making the cash payment to a party as the Director deems appropriate.

8.3 A person who makes a false statement or provides any false information to an officer of MSF for the purposes of receiving cash payments may be guilty of an offence under section 182 of the Penal Code and on conviction, shall be punished with imprisonment for a term which may extend to 1 year, or with a fine of up to \$5,000, or with both.

9. Delivery not proof of receipt

9.1 Proof of delivery is not proof of receipt.

10. Rights of Government

10.1 MSF 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 and the bank account holder.

10.2 The information obtained by MSF may be used and/or shared with organisations appointed by MSF to (i) process the cash payment, (ii) open and manage the Child Development Account, and/or (iii) prepare personalized notification letters or other collaterals that will be sent to the parents and/or bank account holders.

10.3 MSF may vary these terms and conditions at any time by giving notice of the changes in such manner as MSF sees fit. The amendments will apply on the date determined by MSF.

EXPLANATORY NOTES

1. In determining or re-determining the status of a child for the purposes of the cash payments —

(a) any step-child of his mother or adoptive parent, as the case may be, shall be disregarded;

(b) where the child is adopted by a man who is divorced or a sole adopter who is married, any other child of the man, being a child who is —

- i. his natural child; or
- ii. an adopted child who is not solely adopted by him, shall be disregarded;

(c) any other child of his mother or adoptive parent, as the case may be, being a child who is not a Singapore citizen at the relevant time shall be disregarded;

(d) any other child of his mother or adoptive parent, as the case may be, being a child who has been adopted by another person (other than the spouse of the adoptive parent) at the relevant time, shall be disregarded;

(e) any other child of his mother or adoptive parent, as the case may be, who is deceased at the relevant time shall be taken into account; and

(f) any other child born of his mother or adoptive parent on or after 13th July 2015, whose birth order is being determined or re-determined, should take into account any stillborn child where the mother or natural father of the stillborn child was a Singapore citizen at the time of stillbirth.

2. Notwithstanding paragraph (1)(e), where the mother or adoptive parent of a child whose status is being determined or re-determined has had 4 or more other children (including any stillborn children) before the relevant time but fewer than 4 of those children are living at the relevant time, the child whose status is being determined or re-determined shall be treated as if he is a fourth child for the purposes of the cash payments so long as he/she was born before 1st January 2015.

APPENDIX 1

**PAYMENT SCHEDULE FOR AN ELIGIBLE CHILD WHO SATISFIES THE
ELIGIBILITY CRITERIA SPECIFIED IN PARAGRAPH 1.1A OR
1.2A ABOVE, WHOSE PARENT OR PARENTS ARE SINGAPORE
CITIZENS AT THE TIME OF HIS BIRTH OR ADOPTION**

<i>Age of child at the time his parents comply with paragraph 2.1</i>	<i>Payment Schedule for First or Second Child</i>	<i>Payment Schedule for Third or Fourth Child</i>
1. Before 6 months of age	<p>(a) \$750 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1;</p> <p>(b) \$750 will be paid upon the child attaining the age of 6 months;</p> <p>(c) \$750 will be paid upon the child attaining the age of 12 months; and</p> <p>(d) \$750 will be paid upon the child attaining the age of 18 months.</p>	<p>(a) \$1,500 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1;</p> <p>(b) \$1,500 will be paid upon the child attaining the age of 6 months;</p> <p>(c) \$1,500 will be paid upon the child attaining the age of 12 months; and</p> <p>(d) \$1,500 will be paid upon the child attaining the age of 18 months.</p>
2. 6 or more months of age but before 12 months of age	<p>(a) \$1,500 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1;</p> <p>(b) \$750 will be paid upon the child attaining the age of 12 months; and</p> <p>(c) \$750 will be paid upon the child attaining the age of 18 months.</p>	<p>(a) \$3,000 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1;</p> <p>(b) \$1,500 will be paid upon the child attaining the age of 12 months; and</p> <p>(c) \$1,500 will be paid upon the child attaining the age of 18 months.</p>

<i>Age of child at the time his parents comply with paragraph 2.1</i>	<i>Payment Schedule for First or Second Child</i>	<i>Payment Schedule for Third or Fourth Child</i>
3. 12 or more months of age but before 18 months of age	(a) \$2,250 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1; and (b) \$750 will be paid upon the child attaining the age of 18 months.	(a) \$4,500 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1; and (b) \$1,500 will be paid upon the child attaining the age of 18 months.
4. 18 or more months of age but before 6 years of age, for children born from 1st January 2004 to 31st December 2005 (inclusive of both dates); or 18 or more months of age but before 31st December in the year the child attains 12 years of age, for children born on or after 1 st January 2006 but before 17th August 2008	\$3,000 will be paid in a lump sum within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1.	\$6,000 will be paid in a lump sum within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1.

APPENDIX 2

PAYMENT SCHEDULE FOR AN ELIGIBLE CHILD WHO SATISFIES THE ELIGIBILITY CRITERIA SPECIFIED IN PARAGRAPH 1.1A OR 1.2A ABOVE, WHOSE PARENTS ARE NOT SINGAPORE CITIZENS AT THE TIME OF HIS BIRTH OR ADOPTION

<i>Age of child when he becomes a Singapore citizen</i>	<i>Age of child at the time his parents comply with paragraph 2.1</i>	<i>Payment Schedule for First or Second Child</i>	<i>Payment Schedule for Third or Fourth Child</i>
1. Before 6 months of age	(i) Before 6 months of age	<p>(a) \$750 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1;</p> <p>(b) \$750 will be paid upon the child attaining the age of 6 months;</p> <p>(c) \$750 will be paid upon the child attaining the age of 12 months; and</p> <p>(d) \$750 will be paid upon the child attaining the age of 18 months.</p>	<p>(a) \$1,500 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1;</p> <p>(b) \$1,500 will be paid upon the child attaining the age of 6 months;</p> <p>(c) \$1,500 will be paid upon the child attaining the age of 12 months; and</p> <p>(d) \$1,500 will be paid upon the child attaining the age of 18 months.</p>
	(ii) 6 or more months of age but before 12 months of age	<p>(a) \$1,500 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1;</p> <p>(b) \$750 will be paid upon the child attaining the age of 12 months; and</p> <p>(c) \$750 will be paid upon the child attaining the age of 18 months.</p>	<p>(a) \$3,000 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1;</p> <p>(b) \$1,500 will be paid upon the child attaining the age of 12 months; and</p> <p>(c) \$1,500 will be paid upon the child attaining the age of 18 months.</p>

<i>Age of child when he becomes a Singapore citizen</i>	<i>Age of child at the time his parents comply with paragraph 2.1</i>	<i>Payment Schedule for First or Second Child</i>	<i>Payment Schedule for Third or Fourth Child</i>
	<i>(iii)</i> 12 or more months but before 18 months of age	<p><i>(a)</i> \$2,250 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1; and</p> <p><i>(b)</i> \$750 will be paid upon the child attaining the age of 18 months.</p>	<p><i>(a)</i> \$4,500 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1; and</p> <p><i>(b)</i> \$1,500 will be paid upon the child attaining the age of 18 months.</p>
	<p><i>(iv)</i>18 or more months but before 6 years of age for children born from 1st January 2004 to 31st December 2005 (inclusive of both dates); or</p> <p>18 or more months of age but before 31st December in the year the child attains 12 years of age, for children born on or after 1st January 2006 but before 17th August 2008</p>	\$3,000 will be paid in a lump sum within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1.	\$6,000 will be paid in a lump sum within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1.

<i>Age of child when he becomes a Singapore citizen</i>	<i>Age of child at the time his parents comply with paragraph 2.1</i>	<i>Payment Schedule for First or Second Child</i>	<i>Payment Schedule for Third or Fourth Child</i>
2. 6 or more months of age but before 12 months of age	<i>(i)</i> 6 or more months of age but before 12 months of age	<p><i>(a)</i> \$750 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1;</p> <p><i>(b)</i> \$750 will be paid upon the child attaining the age of 12 months; and</p> <p><i>(c)</i> \$750 will be paid upon the child attaining the age of 18 months.</p>	<p><i>(a)</i> \$1,500 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1;</p> <p><i>(b)</i> \$1,500 will be paid upon the child attaining the age of 12 months; and</p> <p><i>(c)</i> \$1,500 will be paid upon the child attaining the age of 18 months.</p>
	<i>(ii)</i> 12 or more months but before 18 months of age	<p><i>(a)</i> \$1,500 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1; and</p> <p><i>(b)</i> \$750 will be paid upon the child attaining the age of 18 months.</p>	<p><i>(a)</i> \$3,000 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1; and</p> <p><i>(b)</i> \$1,500 will be paid upon the child attaining the age of 18 months.</p>

<p>(iii) 18 or more months but before 6 years of age, for children born from 1st January 2004 to 31st December 2005 (inclusive of both dates); or</p> <p>18 or more months of age but before 31st December in the year the child attains 12 years of age, for children born on or after 1st January 2006 but before 17th August 2008</p>	<p>\$2,250 will be paid in a lump sum within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1.</p>	<p>\$4,500 will be paid in a lump sum within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1.</p>
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<i>Age of child when he becomes a Singapore citizen</i>	<i>Age of child at the time his parents comply with paragraph 2.1</i>	<i>Payment Schedule for First or Second Child</i>	<i>Payment Schedule for Third or Fourth Child</i>
3. 12 or more months of age but before 18 months of age	(i) 12 or more months but before 18 months of age	(a) \$750 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1; and (b) \$750 will be paid upon the child attaining the age of 18 months.	(a) \$1,500 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1; and (b) \$1,500 will be paid upon the child attaining the age of 18 months.
	(ii) 18 or more months but before 6 years of age, for children born from 1st January 2004 to 31st December 2005 (inclusive of both dates); or 18 or more months of age but before 31st December in the year the child attains 12 years of age, for children born on or after 1st January 2006 but before 17th August 2008	\$1,500 will be paid in a lump sum within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1.	\$3,000 will be paid in a lump sum within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1.

<i>Age of child when he becomes a Singapore citizen</i>	<i>Age of child at the time his parents comply with paragraph 2.1</i>	<i>Payment Schedule for First or Second Child</i>	<i>Payment Schedule for Third or Fourth Child</i>
4. 18 or more months of age but before 24 months of age	(i) 18 or more months but before 6 years of age, for children born from 1st January 2004 to 31st December 2005 (inclusive of both dates); or 18 or more months of age but before 31st December in the year the child attains 12 years of age, for children born on or after 1st January 2006 but before 17th August 2008	\$750 will be paid in a lump sum within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1.	\$1,500 will be paid in a lump sum within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1.

APPENDIX 3

**PAYMENT SCHEDULE FOR AN ELIGIBLE CHILD WHO SATISFIES THE
CRITERIA SPECIFIED IN PARAGRAPH 1.1B OR 1.2B ABOVE, WHOSE PARENT OR
PARENTS ARE SINGAPORE CITIZENS AT THE TIME OF HIS BIRTH OR
ADOPTION**

<i>Age of child at the time his parents comply with paragraph 2.1</i>	<i>Payment Schedule for First or Second Child</i>	<i>Payment Schedule for Third or Fourth Child</i>
1. Before 6 months of age	<p>(a) \$1,000 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1;</p> <p>(b) \$1,000 will be paid upon the child attaining the age of 6 months;</p> <p>(c) \$1,000 will be paid upon the child attaining the age of 12 months; and</p> <p>(d) \$1,000 will be paid upon the child attaining the age of 18 months.</p>	<p>(a) \$1,500 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1;</p> <p>(b) \$1,500 will be paid upon the child attaining the age of 6 months;</p> <p>(c) \$1,500 will be paid upon the child attaining the age of 12 months; and</p> <p>(d) \$1,500 will be paid upon the child attaining the age of 18 months.</p>
2. 6 or more months of age but before 12 months of age	<p>(a) \$2,000 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1;</p> <p>(b) \$1,000 will be paid upon the child attaining the age of 12 months; and</p> <p>(c) \$1,000 will be paid upon the child attaining the age of 18 months.</p>	<p>(a) \$3,000 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1;</p> <p>(b) \$1,500 will be paid upon the child attaining the age of 12 months; and</p> <p>(c) \$1,500 will be paid upon the child attaining the age of 18 months.</p>

<i>Age of child at the time his parents comply with paragraph 2.1</i>	<i>Payment Schedule for First or Second Child</i>	<i>Payment Schedule for Third or Fourth Child</i>
3. 12 or more months of age but before 18 months of age	<p>(a) \$3,000 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1; and</p> <p>(b) \$1,000 will be paid upon the child attaining the age of 18 months.</p>	<p>(a) \$4,500 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1; and</p> <p>(b) \$1,500 will be paid upon the child attaining the age of 18 months.</p>
4. 18 or more months of age but before 31st December in the year the child attains 12 years of age	\$4,000 will be paid in a lump sum within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1.	\$6,000 will be paid in a lump sum within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1.

APPENDIX 4

**PAYMENT SCHEDULE FOR AN ELIGIBLE CHILD WHO SATISFIES THE
CRITERIA SPECIFIED IN PARAGRAPH 1.1B OR 1.2B ABOVE, WHOSE PARENTS ARE
NOT SINGAPORE CITIZENS AT THE TIME OF HIS BIRTH OR ADOPTION**

<i>Age of child when he becomes a Singapore citizen</i>	<i>Age of child at the time his parents comply with paragraph 2.1</i>	<i>Payment Schedule for First or Second Child</i>	<i>Payment Schedule for Third or Fourth Child</i>
1. Before 6 months of age	(i) Before 6 months of age	<p>(a) \$1,000 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1;</p> <p>(b) \$1,000 will be paid upon the child attaining the age of 6 months;</p> <p>(c) \$1,000 will be paid upon the child attaining the age of 12 months; and</p> <p>(d) \$1,000 will be paid upon the child attaining the age of 18 months.</p>	<p>(a) \$1,500 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1;</p> <p>(b) \$1,500 will be paid upon the child attaining the age of 6 months;</p> <p>(c) \$1,500 will be paid upon the child attaining the age of 12 months; and</p> <p>(d) \$1,500 will be paid upon the child attaining the age of 18 months.</p>
	(ii) 6 or more months of age but before 12 months of age	<p>(a) \$2,000 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1;</p> <p>(b) \$1,000 will be paid upon the child attaining the age of 12 months; and</p> <p>(c) \$1,000 will be paid upon the child attaining the age of 18 months.</p>	<p>(a) \$3,000 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1;</p> <p>(b) \$1,500 will be paid upon the child attaining the age of 12 months; and</p> <p>(c) \$1,500 will be paid upon the child attaining the age of 18 months.</p>

<i>Age of child when he becomes a Singapore citizen</i>	<i>Age of child at the time his parents comply with paragraph 2.1</i>	<i>Payment Schedule for First or Second Child</i>	<i>Payment Schedule for Third or Fourth Child</i>
	<i>(iii) 12 or more months but before 18 months of age</i>	<p><i>(a) \$3,000 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1; and</i></p> <p><i>(b) \$1,000 will be paid upon the child attaining the age of 18 months.</i></p>	<p><i>(a) \$4,500 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1; and</i></p> <p><i>(b) \$1,500 will be paid upon the child attaining the age of 18 months.</i></p>
	<i>(iv) 18 or more months but before 31st December in the year the child attains 12 years of age</i>	\$4,000 will be paid in a lump sum within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1.	\$6,000 will be paid in a lump sum within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1.
2. 6 or more months of age but before 12 months of age	<i>(i) 6 or more months of age but before 12 months of age</i>	<p><i>(a) \$1,000 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1;</i></p> <p><i>(b) \$1,000 will be paid upon the child attaining the age of 12 months; and</i></p> <p><i>(c) \$1,000 will be paid upon the child attaining the age of 18 months.</i></p>	<p><i>(a) \$1,500 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1;</i></p> <p><i>(b) \$1,500 will be paid upon the child attaining the age of 12 months; and</i></p> <p><i>(c) \$1,500 will be paid upon the child attaining the age of 18 months.</i></p>

<i>Age of child when he becomes a Singapore citizen</i>	<i>Age of child at the time his parents comply with paragraph 2.1</i>	<i>Payment Schedule for First or Second Child</i>	<i>Payment Schedule for Third or Fourth Child</i>
	<i>(ii) 12 or more months but before 18 months of age</i>	<i>(a) \$2,000 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1; and (b) \$1,000 will be paid upon the child attaining the age of 18 months.</i>	<i>(a) \$3,000 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1; and (b) \$1,500 will be paid upon the child attaining the age of 18 months.</i>
	<i>(iii) 18 or more months but before 31st December in the year the child attains 12 years of age</i>	<i>\$3,000 will be paid in a lump sum within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1.</i>	<i>\$4,500 will be paid in a lump sum within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1.</i>
3. 12 or more months of age but before 18 months of age	<i>(i) 12 or more months but before 18 months of age</i>	<i>(a) \$1,000 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1; and (b) \$1,000 will be paid upon the child attaining the age of 18 months.</i>	<i>(a) \$1,500 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1; and (b) \$1,500 will be paid upon the child attaining the age of 18 months.</i>

<i>Age of child when he becomes a Singapore citizen</i>	<i>Age of child at the time his parents comply with paragraph 2.1</i>	<i>Payment Schedule for First or Second Child</i>	<i>Payment Schedule for Third or Fourth Child</i>
	(ii) 18 or more months but before 12 years of age	\$2,000 will be paid in a lump sum within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1.	\$3,000 will be paid in a lump sum within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1.
4. 18 or more months of age but before 24 months of age	(i) 18 or more months but before 31st December in the year the child attains 12 years of age	\$1,000 will be paid in a lump sum within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1.	\$1,500 will be paid in a lump sum within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1.

APPENDIX 5

PAYMENT SCHEDULE FOR AN ELIGIBLE CHILD WHO SATISFIES THE CRITERIA SPECIFIED IN PARAGRAPH 1.1C OR 1.2C ABOVE, WHOSE PARENT OR PARENTS ARE SINGAPORE CITIZENS AT THE TIME OF HIS BIRTH OR ADOPTION

<i>Age of child at the time his parents comply with paragraph 2.1</i>	<i>Payment Schedule for First or Second Child</i>	<i>Payment Schedule for Third or Fourth Child</i>
1. Before 6 months of age	<p>(a) \$3,000 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1;</p> <p>(b) \$1,500 will be paid upon the child attaining the age of 6 months; and</p> <p>(c) \$1,500 will be paid upon the child attaining the age of 12 months.</p>	<p>(a) \$4,000 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1;</p> <p>(b) \$2,000 will be paid upon the child attaining the age of 6 months; and</p> <p>(c) \$2,000 will be paid upon the child attaining the age of 12 months.</p>
2. 6 or more months of age but before 12 months of age	<p>(a) \$4,500 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1; and</p> <p>(b) \$1,500 will be paid upon the child attaining the age of 12 months.</p>	<p>(a) \$6,000 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1; and</p> <p>(b) \$2,000 will be paid upon the child attaining the age of 12 months.</p>
3. 12 or more months of age but before 31st December in the year the child attains 12 years of age	\$6,000 will be paid in a lump sum within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1.	\$8,000 will be paid in a lump sum within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1.

APPENDIX 6

PAYMENT SCHEDULE FOR AN ELIGIBLE CHILD WHO SATISFIES THE CRITERIA SPECIFIED IN PARAGRAPH 1.1C OR 1.2C ABOVE, WHOSE PARENTS ARE NOT SINGAPORE CITIZENS AT THE TIME OF HIS BIRTH OR ADOPTION

<i>Age of child when he becomes a Singapore citizen</i>	<i>Age of child at the time his parents comply with paragraph 2.1</i>	<i>Payment Schedule for First or Second Child</i>	<i>Payment Schedule for Third or Fourth Child</i>
1. Before 6 months of age	(i) Before 6 months of age	(a) \$3,000 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1; (b) \$1,500 will be paid upon the child attaining the age of 6 months; and (c) \$1,500 will be paid upon the child attaining the age of 12 months.	(a) \$4,000 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1; (b) \$2,000 will be paid upon the child attaining the age of 6 months; and (c) \$2,000 will be paid upon the child attaining the age of 12 months.
	(ii) 6 or more months of age but before 12 months of age	(a) \$4,500 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1; and (b) \$1,500 will be paid upon the child attaining the age of 12 months.	(a) \$6,000 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1; and (b) \$2,000 will be paid upon the child attaining the age of 12 months.
	(iii) 12 or more months but before 31st December in the year the child attains 12 years of age	\$6,000 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1.	\$8,000 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1.

<i>Age of child when he becomes a Singapore citizen</i>	<i>Age of child at the time his parents comply with paragraph 2.1</i>	<i>Payment Schedule for First or Second Child</i>	<i>Payment Schedule for Third or Fourth Child</i>
2. 6 or more months of age but before 12 months of age	(i) 6 or more months of age but before 12 months of age	(a) \$3,000 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1; and (b) \$1,500 will be paid upon the child attaining the age of 12 months.	(a) \$4,000 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1; and (b) \$2,000 will be paid upon the child attaining the age of 12 months.
	(ii) 12 or more months but before 31st December in the year the child attains 12 years of age	\$4,500 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1.	\$6,000 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1.
3. 12 or more months of age but before 18 months of age	12 or more months but before 31st December in the year the child attains 12 years of age	\$3,000 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1.	\$4,000 will be paid within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1.
4. 18 or more months of age but before 24 months of age	18 or more months but before 31st December in the year the child attains 12 years of age	\$1,500 will be paid in a lump sum within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1.	\$2,000 will be paid in a lump sum within 3 weeks from the date of receipt of the Form submitted by the parents under paragraph 2.1.

30
APPENDIX 7

PAYMENT SCHEDULE FOR AN ELIGIBLE CHILD WHO SATISFIES THE CRITERIA SPECIFIED IN PARAGRAPH 1.1D OR 1.2D ABOVE, WHOSE PARENT OR PARENTS ARE SINGAPORE CITIZENS AT THE TIME OF HIS BIRTH OR ADOPTION

<i>Age of child at the time his parents comply with paragraph 2.1</i>	<i>Payment Schedule for First or Second Child</i>	<i>Payment Schedule for Third Child and above</i>
1. Before 6 months of age	<p>(a) \$3,000 will be paid within 10 days from the date of receipt of the Form submitted by the parents under paragraph 2.1;</p> <p>(b) \$1,500 will be paid upon the child attaining the age of 6 months;</p> <p>(c) \$1,500 will be paid upon the child attaining the age of 12 months;</p> <p>(d) \$1,000 will be paid upon the child attaining the age of 15 months; and</p> <p>(e) \$1,000 will be paid upon the child attaining the age of 18 months.</p>	<p>(a) \$4,000 will be paid within 10 days from the date of receipt of the Form submitted by the parents under paragraph 2.1;</p> <p>(b) \$2,000 will be paid upon the child attaining the age of 6 months;</p> <p>(c) \$2,000 will be paid upon the child attaining the age of 12 months;</p> <p>(d) \$1,000 will be paid upon the child attaining the age of 15 months; and</p> <p>(e) \$1,000 will be paid upon the child attaining the age of 18 months.</p>

<p>2. 6 or more months of age but before 12 months of age</p>	<p>(a) \$4,500 will be paid within 10 working days from the date of receipt of the Form submitted by the parents under paragraph 2.1;</p> <p>(b) \$1,500 will be paid upon the child attaining the age of 12 months;</p> <p>(c) \$1,000 will be paid upon the child attaining the age of 15 months; and</p> <p>(d) \$1,000 will be paid upon the child attaining the age of 18 months.</p>	<p>(a) \$6,000 will be paid within 10 working days from the date of receipt of the Form submitted by the parents under paragraph 2.1;</p> <p>(b) \$2,000 will be paid upon the child attaining the age of 12 months ;</p> <p>(c) \$1,000 will be paid upon the child attaining the age of 15 months ; and</p> <p>(d) \$1,000 will be paid upon the child attaining the age of 18 months old.</p>
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<i>Age of child at the time his parents comply with paragraph 2.1</i>	<i>Payment Schedule for First or Second Child</i>	<i>Payment Schedule for Third Child and above</i>
3. 12 or more months of age but before 15 months of age	<p>(a) \$6,000 will be paid in a lump sum within 10 working days from the date of receipt of the Form submitted by the parents under paragraph 2.1.</p> <p>(b) \$1,000 will be paid upon the child attaining the age of 15 months; and</p> <p>(c) \$1,000 will be paid upon the child attaining the age of 18 months.</p>	<p>(a) \$8,000 will be paid in a lump sum within 10 working days from the date of receipt of the Form submitted by the parents under paragraph 2.1.</p> <p>(b) \$1,000 will be paid upon the child attaining the age of 15 months; and</p> <p>(c) \$1,000 will be paid upon the child attaining the age of 18 months</p>
4. 15 or more months of age but before 18 months of age	<p>(a) \$7,000 (including Baby Bonus Plus) will be paid in a lump sum within 10 working days from the date of receipt of the Form submitted by the parents under paragraph 2.1; and</p> <p>(b) \$1,000 will be paid upon the child attaining the age of 18 months.</p>	<p>(a) \$9,000 (including Baby Bonus Plus) will be paid in a lump sum within 10 working days from the date of receipt of the Form submitted by the parents under paragraph 2.1; and</p> <p>(b) \$1,000 will be paid upon the child attaining the age of 18 months.</p>
5. 18 or more months of age but before 31st December in the year the child attains 12 years of age	<p>\$8,000 (including Baby Bonus Plus) will be paid in a lump sum within 10 working days from the date of receipt of the Form submitted by the parents under paragraph 2.1</p>	<p>\$10,000 (including Baby Bonus Plus) will be paid in a lump sum within 10 working days from the date of receipt of the Form submitted by the parents under paragraph 2.1</p>

APPENDIX 8

PAYMENT SCHEDULE FOR AN ELIGIBLE CHILD WHO SATISFIES THE CRITERIA SPECIFIED IN PARAGRAPH 1.1D OR 1.2D ABOVE, WHOSE PARENTS ARE NOT SINGAPORE CITIZENS AT THE TIME OF HIS BIRTH OR ADOPTION

<i>Age of child when he becomes a Singapore citizen</i>	<i>Age of child at the time his parents comply with paragraph 2.1</i>	<i>Payment Schedule for First or Second Child</i>	<i>Payment Schedule for Third Child and above</i>
1. Before 6 months of age	(i) Before 6 months of age	<p>(a) \$3,000 will be paid within 10 days from the date of receipt of the Form submitted by the parents under paragraph 2.1;</p> <p>(b) \$1,500 will be paid upon the child attaining the age of 6 months;</p> <p>(c) \$1,500 will be paid upon the child attaining the age of 12 months;</p> <p>(d) \$1,000 will be paid upon the child attaining the age of 15 months ; and</p> <p>(e) \$1,000 will be paid upon the child attaining the age of 18 months.</p>	<p>(a) \$4,000 will be paid within 10 days from the date of receipt of the Form submitted by the parents under paragraph 2.1;</p> <p>(b) \$2,000 will be paid upon the child attaining the age of 6 months;</p> <p>(c) \$2,000 will be paid upon the child attaining the age of 12 months;</p> <p>(d) \$1,000 will be paid upon the child attaining the age of 15 months old; and</p> <p>(e) \$1,000 will be paid upon the child attaining the age of 18 months.</p>

	<p>(ii) 6 or more months of age but before 12 months of age</p>	<p>(a) \$4,500 will be paid within 10 working days from the date of receipt of the Form submitted by the parents under paragraph 2.1;</p> <p>(b) \$1,500 will be paid upon the child attaining the age of 12 months;</p> <p>(c) \$1,000 will be paid upon the child attaining the age of 15 months; and</p> <p>(d) \$1,000 will be paid upon the child attaining the age of 18 months.</p>	<p>(a) \$6,000 will be paid within 10 working days from the date of receipt of the Form submitted by the parents under paragraph 2.1;</p> <p>(b) \$2,000 will be paid upon the child attaining the age of 12 months;</p> <p>(c) \$1,000 will be paid upon the child attaining the age of 15 months ; and</p> <p>(d) \$1,000 will be paid upon the child attaining the age of 18 months.</p>
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<i>Age of child when he becomes a Singapore citizen</i>	<i>Age of child at the time his parents comply with paragraph 2.1</i>	<i>Payment Schedule for First or Second Child</i>	<i>Payment Schedule for Third Child and above</i>
	(iii) 12 or more months of age but before 15 months of age	<p>(a) \$6,000 will be paid in a lump sum within 10 working days from the date of receipt of the Form submitted by the parents under paragraph 2.1.</p> <p>(b) \$1,000 will be paid upon the child attaining the age of 15 months; and</p> <p>(c) \$1,000 will be paid upon the child attaining the age of 18 months.</p>	<p>(a) \$8,000 will be paid in a lump sum within 10 working days from the date of receipt of the Form submitted by the parents under paragraph 2.1.</p> <p>(b) \$1,000 will be paid upon the child attaining the age of 15 months; and</p> <p>(c) \$1,000 will be paid upon the child attaining the age of 18 months.</p>
	(iv) 15 or more months of age but before 18 months of age	<p>(a) \$7,000 (including Baby Bonus Plus) will be paid in a lump sum within 10 working days from the date of receipt of the Form submitted by the parents under paragraph 2.1; and</p> <p>(b) \$1,000 will be paid upon the child attaining the age of 18 months.</p>	<p>(a) \$9,000 (including Baby Bonus Plus) will be paid in a lump sum within 10 working days from the date of receipt of the Form submitted by the parents under paragraph 2.1; and</p> <p>(b) \$1,000 will be paid upon the child attaining the age of 18 months.</p>
	(v) 18 or more months of age but before 31st December in the year the child attains 12 years of age	\$8,000 (including Baby Bonus Plus) will be paid in a lump sum within 10 working days from the date of receipt of the Form submitted by the parents under paragraph 2.1	\$10,000 (including Baby Bonus Plus) will be paid in a lump sum within 10 working days from the date of receipt of the Form submitted by the parents under paragraph 2.1

<i>Age of child when he becomes a Singapore citizen</i>	<i>Age of child at the time his parents comply with paragraph 2.1</i>	<i>Payment Schedule for First or Second Child</i>	<i>Payment Schedule for Third Child and above</i>
2. 6 or more months of age but before 12 months of age	(i) 6 or more months of age but before 12 months of age	<p>(a) \$3,000 will be paid within 10 working days from the date of receipt of the Form submitted by the parents under paragraph 2.1;</p> <p>(b) \$1,500 will be paid upon the child attaining the age of 12 months;</p> <p>(c) \$750 will be paid upon the child attaining the age of 15 months; and</p> <p>(d) \$750 will be paid upon the child attaining the age of 18 months.</p>	<p>(a) \$4,000 will be paid within 10 working days from the date of receipt of the Form submitted by the parents under paragraph 2.1;</p> <p>(b) \$2,000 will be paid upon the child attaining the age of 12 months;</p> <p>(c) \$750 will be paid upon the child attaining the age of 15 months; and</p> <p>(d) \$750 will be paid upon the child attaining the age of 18 months.</p>
	(ii) 12 or more months but before 15 months of age	<p>(a) \$4,500 will be paid within 10 working days from the date of receipt of the Form submitted by the parents under paragraph 2.1.</p> <p>(b) \$750 will be paid upon the child attaining the age of 15 months;</p> <p>(c) \$750 will be paid upon the child attaining the age of 18 months.</p>	<p>(a) \$6,000 will be paid within 10 working days from the date of receipt of the Form submitted by the parents under paragraph 2.1.</p> <p>(b) \$750 will be paid upon the child attaining the age of 15 months;</p> <p>(c) \$750 will be paid upon the child attaining the age of 18 months.</p>

	<p>(iii) 15 or more months but before 18 months of age</p>	<p>(a) \$5,250 will be paid within 10 working days from the date of receipt of the Form submitted by the parents under paragraph 2.1; and</p> <p>(b) \$750 will be paid upon the child attaining the age of 18 months.</p>	<p>(a) \$6,750 will be paid within 10 working days from the date of receipt of the Form submitted by the parents under paragraph 2.1; and</p> <p>(b) \$750 will be paid upon the child attaining the age of 18 months.</p>
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<i>Age of child when he becomes a Singapore citizen</i>	<i>Age of child at the time his parents comply with paragraph 2.1</i>	<i>Payment Schedule for First or Second Child</i>	<i>Payment Schedule for Third Child and above</i>
	(iv) 18 or more months but before 31st December in the year the child attains 12 years of age	\$6,000 will be paid in lump sum within 10 working days from the date of receipt of the Form submitted by the parents under paragraph 2.1.	\$7,500 will be paid in lump sum within 10 working days from the date of receipt of the Form submitted by the parents under paragraph 2.1.
3. 12 or more months of age but before 18 months of age	(i) 12 or more months but before 15 months of age	(a) \$3,000 will be paid within 10 days from the date of receipt of the Form submitted by the parents under paragraph 2.1; (b) \$500 will be paid upon the child attaining the age of 15 months; and (c) \$500 will be paid upon the child attaining the age of 18 months.	(a) \$4,000 will be paid within 10 days from the date of receipt of the Form submitted by the parents under paragraph 2.1; (b) \$500 will be paid upon the child attaining the age of 15 months; and (c) \$500 will be paid upon the child attaining the age of 18 months.
	(ii) 15 or more months but before 18 months of age	(a) \$3,500 will be paid within 10 days from the date of receipt of the Form submitted by the parents under paragraph 2.1; and (b) \$500 will be paid upon the child attaining the age of 18 months.	(a) \$4,500 will be paid within 10 days from the date of receipt of the Form submitted by the parents under paragraph 2.1; and (b) \$500 will be paid upon the child attaining the age of 18 months.
	(iii) 18 or more months but before 31st December in the year the child attains 12 years of age	\$4,000 will be paid within 10 days from the date of receipt of the Form submitted by the parents under paragraph 2.1	\$5,000 will be paid within 10 days from the date of receipt of the Form submitted by the parents under paragraph 2.1

<i>Age of child when he becomes a Singapore citizen</i>	<i>Age of child at the time his parents comply with paragraph 2.1</i>	<i>Payment Schedule for First or Second Child</i>	<i>Payment Schedule for Third Child and above</i>
4. 18 or more months of age but before 24 months of age	18 or more months but before 31st December in the year the child attains 12 years of age	\$2,000 will be paid within 10 days from the date of receipt of the Form submitted by the parents under paragraph 2.1	\$2,500 will be paid within 10 days from the date of receipt of the Form submitted by the parents under paragraph 2.1

Note:

1. THE PAYMENT SCHEDULE IN APPENDICES 2, 4, 6 AND 8 APPLIES TO CASES WHERE THE CHILD BECOMES A SINGAPORE CITIZEN **AND** HIS PARENTS SUBMIT THE FORM IN ACCORDANCE WITH PARAGRAPH 2.1.

CHILD DEVELOPMENT CO-SAVINGS ACT (BABY BONUS) SCHEME**TERMS AND CONDITIONS FOR CHILD DEVELOPMENT ACCOUNT**

This Child Development Co-Savings Scheme (the “Scheme”) is provided for by the Child Development Co-Savings Regulations (the “Regulations”) which was promulgated under the Child Development Co-Savings Act (the “Act”). A copy of the Act and Regulations can be found at <http://www.babybonus.gov.sg>.

A short description of the Scheme’s Child Development Account (CDA) and criteria for payment of the CDA First Step grant are in **Annex A**.

The Terms and Conditions prescribed by the Director of MSF pursuant to Regulation 5(3)(c) of the Regulations are set out in **Annex B**.

Child Development Account

1. The Child Development Co-Savings (Baby Bonus) Scheme as governed by the Regulations allows all eligible children to enjoy Government contributions in the form of a dollar-for-dollar matching (i.e. the co-savings arrangement) for the amount of savings contributed to the child's Child Development Account (CDA) or in the form of CDA First Step¹ grant in addition to the co-savings arrangement (as applicable). This is a special savings account that is opened for eligible children at a managing agent for the Baby Bonus Scheme.

1A. From 13 July 2015, the managing agents are Development Bank of Singapore (DBS), Oversea-Chinese Banking Corporation Limited (OCBC Bank) and United Overseas Bank (UOB). While Standard Chartered Bank (Standard Chartered) will not open new CDAs, it will manage its existing CDAs until December 2018. The matching Government contribution will be credited into the CDA within 2 weeks for CDA deposits.

1B. Subject to paragraph 3 below,

Eligible Children Born on or after 1 August 2004 but before 17 August 2008 (and whose estimated delivery date is before 17 August 2008)

1a. All eligible second to fourth children can open a CDA. For eligible children born on or after 1 August 2004 but before 1 January 2006 (or whose estimated delivery date is on or after 1 August 2004, even if they were born before this date), savings can be made at any time in the CDA until 31 December in the year the child turn 6 years of age. For children born on or after 1 January 2006, savings can be made at any time in the CDA until 31 December in the year the child turns 12 years of age. The savings will be matched up to the cap of \$6,000 for the second child and \$12,000 each for the third and fourth child.

Eligible Children Born on or after 17 August 2008 (or born before 17 August 2008 and whose estimated delivery date is on or after 17 August 2008) but before 24 March 2016

1b. Subject to clause 1c. below for all eligible children born on or after 17 August 2008 (or whose estimated delivery date is on or after 17 August 2008), but before 24 March 2016, savings can be made at any time in the CDA until 31 December in the year the child turns 12 years of age. The savings will be matched up to the cap of \$6,000 each for the first and second child, up to \$12,000 each for the third and fourth child and up to \$18,000 each for the fifth and subsequent children.

Eligible Children Born on or after 24 March 2016 (or born before 24 March 2016 and whose estimated delivery date is on or after 24 March 2016) but before 1 July 2016

1c. For all eligible children born on or after 24 March 2016 but before 1 July 2016, or born before 24 March 2016 but whose estimated delivery date is on or after 24 March 2016, savings can be made in the CDA until 31 December in the year the child turns 12 years of age. Where the first saving in the CDA is made:

i) any time before 1 July 2016, the savings will be eligible to be matched by the Government capped at \$6,000 each for the first and second child, up to \$12,000 each for the third and fourth child and up to \$18,000 each for the fifth and subsequent children. Such children will not be eligible for the CDA First Step grant.

ii) on or after 1 July 2016, such children will be eligible to receive the CDA First Step grant

¹ The CDA First Step grant is a new cash grant given by the Government under regulation 6B of the Regulations which is deposited into the CDA of eligible children born:-

- (a) on or after 24 March 2016; or
- (b) before 24 March 2016 but whose estimated delivery date is on or after 24 March 2016, and where savings in the CDA were first made on or after 1 July 2016.

of \$3,000 from the Government. Any savings in the CDA made on or after 1 July 2016 will be matched by the Government capped at \$3,000 each for the first and second child, up to \$9,000 each for the third and fourth child and up to \$15,000 each for the fifth and subsequent children.

Eligible children born on or after 1 July 2016

1e. If an eligible child is born on or after 1 July 2016, such a child will be eligible to receive the CDA First Step grant. Any savings in the CDA made on or after 1 July 2016 will be matched by the Government capped at \$3,000 each for the first and second child, up to \$9,000 each for the third and fourth child and up to \$15,000 each for the fifth and subsequent children. Where a child's parent is not lawfully married at the time of his conception, the child may nonetheless receive the CDA First Step grant and abovementioned co-savings arrangement in the CDA, if the child is born on or after 1 September 2016 (or born before 1 September 2016 and whose estimated delivery date is on or after 1 September 2016).

Children not eligible for the co-savings arrangement

2. A Child Development Account (CDA) may be opened for a child born on or after 1 January 2006 who does not meet the criteria for the co-savings arrangement, if the child is a Singapore citizen and is below the age of 12 years. Savings can be made at any time in the CDA until 31 December in the year the child turns 12 years of age. However, the savings will not be matched by the Government.

Pro-ration of Government matching contributions, the CDA First Step grant and the cash gift

3. Government matching contributions for savings made into the CDA and the cash gift will be pro-rated if both parents are not Singapore citizens at the time of his birth or in the case of an adopted child, at the time of adoption, and the child obtains Singapore citizenship after 12 months and 6 months respectively. These children will not be eligible for any cash gift if they receive Singapore citizenship after 24 months of age. If this child is also eligible for the CDA First Step grant, this will also be pro-rated. The schedule of pro-rated payments and limits on the Government matching contributions are set out in Appendices 9 and 10. The amount will be pro-rated according to the date that the child becomes a Singapore citizen.

Government CDA top-ups (e.g. Child Development Credit)

(Note: these Government top-ups made into the CDA will not receive any government matching contributions.)

4. The Government may pay a one-off top-up, from time to time, into the CDA of any member who satisfies such eligibility criteria as the Government may determine for that payment. The Government may determine whether, and when, to pay any CDA top-up.

5. Funds can be used for educational and healthcare expenses: (a) At Baby Bonus Approved Institutions (AIs)

- Child care centres, kindergartens and special education schools
- Providers of Early intervention programmes
- Providers of Assistive technology devices
- Hospitals and clinics
- Pharmacies
- Optical shops

(b) For medical insurance: Medishield Life or Medisave-approved plans

(c) The funds can be used for Singapore Dollar fixed or time deposit accounts approved by MSF and offered by DBS, OCBC Bank, SCB or UOB if applicable. 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. The penalty, if any, will be recovered from the trustee directly.

Terms and Conditions under Regulations 5(3) of the Child Development Co-Savings Regulations

1. The person nominated to act as the trustee for the child must be at least 18 years of age and not be a bankrupt.

2. Where the Director is satisfied that it is impracticable or impossible for the CDA Trustee to give consent to change the CDA number or CDA trustee (in accordance with clauses 2.4 and 2.5 above) by reason of a death or for any other reason, he may permit the other parent, a party referred to in clause 5, or such other party where appropriate, to submit a request to change the CDA Trustee or CDA number. Any reference to “parents” in these terms and conditions and the application shall, where appropriate, be read as a reference to the parent who submitted the request.

3. From August 2008, the trustee must open a bank account (known as the “Child Development Account” or “CDA”), being a trust-minor account or any variant offered, at either Oversea-Chinese Banking Corporation Limited (OCBC Bank) or Standard Chartered Bank (Standard Chartered) for the child. With effect from 13 July 2015, the CDA must be opened at DBS, OCBC Bank or UOB.

4. Only direct debit (GIRO) and, from August 2008, withdrawals via an electronic funds transfer at point-of-sale system commonly known as Network for Electronic Transfers (Singapore) Pte Ltd or “NETS” authorised by approved persons (institutions) can be used to make withdrawals from the CDA.

5. Each trustee shall be issued with a card (“Baby Bonus Card”) by the relevant bank, to allow for withdrawals for approved expenses via NETS. The Baby Bonus Card shall be terminated if the trustee successfully applies to change the bank maintaining the CDA in accordance with the Regulations, or if there is a change of trustee. A new Baby Bonus Card shall be issued by the relevant bank to the trustee or the new trustee, as the case may be. The use of the Baby Bonus Card shall be governed by the relevant bank’s terms and conditions.

6. The GIRO set-up linked to the CDA to an approved person (institution) shall be terminated when MSF revokes the approval given to an approved person (institution).

7. The trustee must ensure that there are sufficient funds in the CDA for authorised direct debits. Any charges imposed by the relevant bank for failed direct debits must be borne by the trustee.

8. The trustee shall bear any penalty imposed by the chosen bank for the trustee’s premature withdrawal or termination of approved Singapore Dollar fixed or time deposit accounts using CDA funds. Any penalty incurred shall not be recoverable from the CDA and must be borne by the trustee.

9A. If the child is eligible for co-payment contributions from the Government, then where the status of a child born on or after 1 August 2004 but before 17 August 2008 (and whose estimated delivery date is before 17 August 2008) as a second, third or fourth child changes, his or her co-payment contribution that has not been credited by MSF will be varied by MSF based on his new status.

9B. If the child is eligible for co-payment contributions from the Government, then where the status of a child born on or after 17 August 2008 (or child born before 17 August 2008 but whose estimated delivery date is on or after 17 August 2008) as a first, second, third, fourth, fifth or subsequent child changes, his or her co-payment contribution that has not been credited by MSF will be varied by MSF based on his new status.

10. No co-payment contribution from the Government will be credited to a child born before 17 August 2008 (and whose estimated delivery date is before 17 August 2008) who is no longer a second, third or fourth child.

11. The trustee must provide any information required by MSF in connection with the CDA. By opening a CDA (at OCBC Bank or Standard Chartered from August 2008, or DBS, OCBC Bank, or UOB from 13 July 2015) the trustee also consents to the relevant bank and the Network for Electronic Transfers (Singapore) Pte Ltd (NETS) disclosing to MSF any information relevant to the CDA, and to the relevant bank and NETS furnishing MSF with such information, document or explanation as requested by MSF, and to allowing MSF access to accounting records relating to the CDA.

12. In the event that the existing CDAs have to be closed due to a change in appointment of CDA managing agents, or the expiry of a contract between MSF and a CDA managing agent, MSF will give notice to the 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.

13. MSF may vary these terms and conditions at any time by giving notice of the changes in such manner as MSF sees fit. The amendments will apply on the date determined by MSF.

APPENDIX 9

LIMITS ON THE GOVERNMENT MATCHING CONTRIBUTIONS FOR AN ELIGIBLE CHILD DESCRIBED IN PARAGRAPH 1b OR 1ci OF ANNEX A, WHOSE PARENTS ARE NOT SINGAPORE CITIZENS AT THE TIME OF HIS BIRTH OR ADOPTION.

Age of child when Singapore Citizenship is obtained	Limits on the Government matching contributions for: 1st or 2nd Child S(\$)	Limits on the Government matching contributions for: 3rd or 4th Child S(\$)	Limits on the Government matching contributions for: 5th child and above S(\$)
At birth or before 1st birthday	6000	12000	18000
On or After 1st and before 2nd Birthday	5500	11000	16500
On or After 2nd and before 3rd Birthday	5000	10000	15000
On or After 3rd and before 4th Birthday	4500	9000	13500
On or After 4th and before 5th Birthday	4000	8000	12000
On or After 5th and before 6th Birthday	3500	7000	10500
On or After 6th and before 7th Birthday	3000	6000	9000
On or After 7th and before 8th Birthday	2500	5000	7500
On or After 8th and before 9th Birthday	2000	4000	6000
On or After 9th and before 10th Birthday	1500	3000	4500
On or After 10th and before 11th Birthday	1000	2000	3000
On or After 11th and before 12th Birthday	500	1000	1500

APPENDIX 10

LIMITS ON THE GOVERNMENT MATCHING CONTRIBUTIONS AND AMOUNT OF THE CDA FIRST STEP GRANT FOR AN ELIGIBLE CHILD DESCRIBED IN PARAGRAPHS 1cii OR 1d OF ANNEX A, WHOSE PARENTS ARE NOT SINGAPORE CITIZENS AT THE TIME OF HIS BIRTH OR ADOPTION.

Age of child when Singapore Citizenship is obtained	CDA First Step Grant S(\$)	1 st or 2 nd child		3 rd or 4 th child		5 th child and above	
		Limits on the Government matching contributions S(\$)	Total CDA Benefits S(\$)	Limits on the Government matching contributions S(\$)	Total CDA Benefits S(\$)	Limits on the Government matching contributions S(\$)	Total CDA Benefits S(\$)
At birth or before 1st birthday	3000	3000	6000	9000	12000	15000	18000
On or After 1st and before 2nd Birthday	2750	2750	5500	8250	11000	13750	16500
On or After 2nd and before 3rd Birthday	2500	2500	5000	7500	10000	12500	15000
On or After 3rd and before 4th Birthday	2250	2250	4500	6750	9000	11250	13500
On or After 4th and before 5th Birthday	2000	2000	4000	6000	8000	10000	12000
On or After 5th and before 6th Birthday	1750	1750	3500	5250	7000	8750	10500
On or After 6th and before 7th Birthday	1500	1500	3000	4500	6000	7500	9000
On or After 7th and before 8th Birthday	1250	1250	2500	3750	5000	6250	7500
On or After 8th and before 9th Birthday	1000	1000	2000	3000	4000	5000	6000
On or After 9th and before 10th Birthday	750	750	1500	2250	3000	3750	4500
On or After 10th and before 11th Birthday	500	500	1000	1500	2000	2500	3000
On or After 11th and before 12th Birthday	250	250	500	750	1000	1250	1500

