

List of Approved CDA Uses

The Child Development Account (CDA) can be used at Baby Bonus Approved Institutions (AIs) for approved expenses listed below only –

1) Educational Institutions

- Basic fees and the approved indirect expenses listed below:

		Early childhood development centre licensed with ECDA (Class A or B licence); MOE kindergarten care	Early childhood development centre licensed with ECDA (Class C licence); preschools registered with CPE as Private Education Institution; MOE kindergartens	SPED schools (Registered with MOE / CPE)	Early intervention programmes (Registered with MSF/ECDA)
1	Uniforms and attire	Yes	Yes	Yes	Yes
2	Insurance	Yes	Yes	Yes	Yes
3	Registration fee	Yes	Yes	N.A.	Yes
4	Bedding materials	Yes	N.A.	N.A.	Yes
5	Materials / books	N.A.	Yes	Yes	Yes
6	Local excursion / field trips	Yes	Yes	Yes	Yes
7	Transport	Yes	Yes	Yes	Yes
8	Deposit (must be refunded back into CDA)	Yes	Yes	N.A.	Yes
9	Examination / assessment fees	N.A.	N.A.	Yes	Yes
10	MSF-funded Early Intervention Programmes (Learning Support, Development Support, and Development Support-Plus)	Yes	Yes	N.A.	N.A.
11	E-learning management system / online parent	Yes	Yes	N.A.	N.A.

	communication system				
12	Meals during programme time	N.A.	Yes	N.A.	N.A.

Note: The CDA cannot be used to pay for -

- Fees for optional enrichment programmes;
- Administrative fees which may be incurred in the collection of approved expenses through the CDA;
- Penalty fees for the late payment of school fees; and
- Penalty charges and bank charges for failed direct debits in the CDA.

2) Healthcare Institutions

- Fees for medical services and treatment endorsed by a medical practitioner employed by the AI.

3) Pharmacies

- Purchase of selected items at pharmacies, as follows:
 - (i) Medications prescribed by a medical practitioner or a pharmacist;
 - (ii) Medications (over the counter);
 - (iii) Surgical products;
 - (iv) Dermatological products (child-related); and
 - (v) Vitamins and health supplements (child-related).

Note: The CDA cannot be used to pay for -

- Slimming products;
- Beauty products and supplements;
- Complementary Medicines (including Traditional Chinese Medicines);
- Health tonics;
- Food items;
- Toiletries;
- Any other items not classified in paragraph 3 above.

4) Optical Shops

- Optical appliances, optical-related eye care products and services provided by an optometrist or optician registered with the Optometrist and Opticians Board who is employed by an AI, which is an ACRA-registered optical shop.

5) Assistive Technology Device (ATD) Providers

- Purchase, rental, maintenance or repair of ATDs and accessories from the AI.

If the particular type of ATD or accessory is purchased or rented by the CDA member or the member's sibling for the first time in his/her life, the use of that ATD or accessory must have been recommended by:

- (i) Medical practitioner, allied health professional, or social worker;
- (ii) Professional assessment services in relation to the purchase, rental or loan of ATDs; or
- (iii) Medical practitioner employed by an approved healthcare-related institution.

6) **Insurance**

Medisave-approved integrated shield plans