



CHILD DEVELOPMENT CO-SAVINGS ACT
CHILD DEVELOPMENT CO-SAVINGS REGULATIONS
APPROVED PERSON/APPROVED INSTITUTION TERMS AND CONDITIONS

Please read through the terms and conditions carefully before agreeing to the same.

Definitions

“ACRA” means the Accounting and Corporate Regulatory Authority;

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

“Approved educational or developmental institution” means any early childhood development centre, preschool, special education school or early intervention centre in respect of which there is an Approved Person;

“Approved healthcare-related institution” means any pharmacy, assistive technology device provider or optical shop in respect of which there is an Approved Person;

“Approved medical institution” means any private hospital, medical clinic, healthcare service site or healthcare establishment in respect of which there is an Approved Person;

“Approved Institution” means any approved educational or developmental institution, any approved medical institution or any approved healthcare-related institution in respect of which there is an Approved Person;

“Approved Institution Portal” means the website which provides information and services on Approved Persons and Approved Institutions;

“Approved Person” means a person who has been approved by the Minister as an Approved Person in respect of an Approved Institution under regulation 11(4)(b) of the

Regulations, and includes a person appointed under regulation 11A(2) or 11B(2)(a) of the Regulations as an Approved Person in respect of an Approved Institution;

“Assistive technology device” or “ATD” means any assistive, adaptive or rehabilitative device, equipment or software that assists a person who has a functional, physical or cognitive difficulty, disability or impairment;

ATD provider means an assistive technology device provider which is (i) a Social Service Agency registered with NCSS, (ii) a healthcare institution licensed by MOH, or (iii) an ACRA-registered business that provides such devices for retail purposes;

“Baby Bonus NETS Service” means a service that allows for a point of sale transfer of funds from a CDA to an Approved Institution through the NETS Debit network via a unique Baby Bonus Card;

“Child Development Account” or “CDA” means the Child Development Account opened for a member under regulation 4(3) of the Regulations; and includes any Child Development Account opened for a member before 1st May 2011.

“Class A licence” means a licence to operate an ECDC that provides half-day or full-day services, or both, where such services comprise the conduct of infant class;

“Class B licence” means a licence to operate an ECDC that provides full-day services which comprise the conduct of all or any of the following classes: (i) playgroup class; (ii) pre-nursery class; (iii) nursery class; (iv) kindergarten 1 class; (v) kindergarten 2 class;

“Class C licence” means a licence to operate an ECDC that provides half-day services which comprise the conduct of all or any of the following classes: (i) playgroup class; (ii) pre-nursery class; (iii) nursery class; (iv) kindergarten 1 class; (v) kindergarten 2 class;

“CPE” means the Committee for Private Education;

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

“ECDA” means the Early Childhood Development Agency;

“Early Childhood Development Centre” or “ECDC” means any premises where any early childhood development service is provided or is to be provided, where the person operating the premises is required by law hold a Class A licence, Class B licence and/or Class C licence as applicable, unless otherwise exempted or directed under Section 6(1)(b) or 6(1)(c) of the Early Childhood Development Centres Act (Act 19 of 2017) (ECDC Act);

“Early intervention programme” means a programme, intended for children with one of more developmental needs, that is registered with the Ministry of Social and Family Development (MSF);

“Healthcare establishment” has the same meaning as in section 2 of the Private Hospitals and Medical Clinics Act 1980;

“Healthcare service site” means any premises or conveyance specified in a licence granted or deemed to be granted under the Healthcare Services Act 2020 for the provision of any licensable healthcare service;

“Healthcare-related product or service” refers to the list of products or services set out in the second column of the Second Schedule of the Regulations, as provided by the relevant approved healthcare-related institution;

“HSA” means the Health Sciences Authority;

“Member” means a member of the Scheme;

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

“MOE” means the Ministry of Education;

“MOH” means the Ministry of Health;

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

“NCSS” means the National Council of Social Service;

“Optical shop” means a person engaged in the business of retail sale of optical appliances and who is registered or deemed registered under any written law

administered by the ACRA; or an optometry centre that is managed or operated by a polytechnic;

“Pharmacy” means (i) a pharmacy which is licensed by the Health Sciences Authority to carry a retail pharmacy business at or from the retail pharmacy specified in the licence; or (ii) a pharmacy department which refers to the part of the premises of a healthcare institution that is licensed under the Private Hospitals and Medical Clinics Act 1980 or the Healthcare Services Act 2020 set aside for the supply, dispensing or compounding of therapeutic products on order or prescription to patients at the said healthcare institution;

“Preschool” means a school or a private education institution registered with CPE as a Private Education Institution that provides education at a standard that is preschool, or care, to children below 7 years of age, or both of such education and care (whether under the name of a preschool, a kindergarten or otherwise). For the avoidance of doubt, a “preschool” shall include an MOE kindergarten or MOE kindergarten care;

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

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

“Special education school” means a school or a private education institution that provides special education for students with physical or intellectual disabilities, which is registered under the Education Act or the Private Education Act;

“Trustee” means the trustee of the moneys standing to the credit of a member in his CDA;

1. Eligibility

- 1.1 Any person who operates –
- (a) an Early Childhood Development Centre offering any educational or developmental course;
 - (b) a preschool offering any educational or developmental course;
 - (c) a special education school offering any educational or developmental course;
 - (d) any of the following entities which provide medical services -
 - (i) a private hospital, medical clinic, or healthcare establishment licensed under the under the Private Hospitals and Medical Clinics Act 1980; or
 - (ii) a healthcare service provider licensed or deemed to be licensed under the Healthcare Services Act 2020 to provide any licensable healthcare service;

- (e) an early intervention centre offering any educational or developmental course;
- (f) a pharmacy which provides any healthcare-related product or service;
- (g) an optical shop providing any healthcare-related product or service; or
- (h) an ATD provider offering any healthcare-related product or service,

is eligible to apply for participation in the Scheme as an Approved Person in respect of such single ECDC, preschool, special education school, private hospital, medical clinic, healthcare establishment, healthcare service provider, early intervention centre, pharmacy, optical shop or ATD provider.

1.2 Each ECDC, preschool, special education school, private hospital, medical clinic, healthcare establishment, healthcare service provider, early intervention centre, pharmacy, optical shop or ATD provider in respect of which approval has been granted to a person as an Approved Person shall be known as an Approved Institution.

2. Roles and Responsibilities of an Approved Person

2.1 The Approved Person shall oversee the administration of CDA-related transactions for the Approved Institution. This shall include but not be limited to ensuring that CDA funds are withdrawn for the uses set out in paragraph 6.2 below, maintaining proper records of CDA transactions, and processing refunds to the CDA in accordance with the Regulations.

2.2 The Approved Person shall adhere to the Act, Regulations and the Approved Person/Approved Institution Terms and Conditions.

3. Submission of application

3.1 A person who wishes to participate in the Scheme as an Approved Person in respect of any of the entities listed in paragraph 1.1 above must make an application to the Minister online via the Approved Institution Portal and accept the Approved Person/Approved Institution Terms and Conditions. Where an ECDC¹, preschool, special education school, private hospital, medical clinic, healthcare establishment, healthcare service provider, early intervention centre, pharmacy, optical shop or ATD provider is part of a chain of outlets, a separate application must be submitted in respect of each outlet.

3.2 The application shall be made by –
(a) where the person is an individual, that individual,
(b) where the person is a partnership –
(i) all the partners; or

¹ An ECDC shall submit the Acceptance of Terms and Conditions Form in lieu of the Application for Approved Institution Form.

- (ii) any partner applying on behalf of the partnership; or
- (iii) any other person who satisfies the Minister that he is authorised to make the application on behalf of the partnership;
- (c) where the person is a body corporate, a director, the secretary or other principal officer of the body corporate, or any other person who satisfies the Minister that he is authorised to make the application on behalf of the body corporate; or
- (d) where the person is an unincorporated body or association of persons, any person who satisfies the Minister that he is authorised to make the application on behalf of the body or association.

4. Approval of application

4.1 The Minister shall have the right to reject any application without giving any reasons whatsoever.

4.2 Upon approval of a person as an Approved Person, a letter of approval and Baby Bonus Approved Institution sticker will be issued to that Approved Person.

5. Display of Baby Bonus Approved Institution sticker

5.1 Every Approved Person shall display the sticker in a conspicuous place in the Approved Institution where it can be readily seen by any person having access to that Approved Institution.

5.2 Once the approval of an Approved Person has been revoked, the Approved Person shall remove the display of the sticker immediately.

6. Usage of moneys in CDA

6.1 A trustee (usually one of the parents of the member) will be nominated to manage the CDA for the member. Moneys may be deposited into the CDA by or on behalf of the parent of the member, or by the Government.

6.2 The moneys deposited into the CDA may only be used to pay any fee for one or more of the following uses, either for the benefit of the member or his sibling -

- (a) basic fees and approved indirect expenses listed in Appendix 1, charged by any approved educational or developmental institution;
- (b) payment to an approved medical institution for medical services provided by a medical practitioner employed by the approved medical institution;
- (c) payment to a pharmacy in connection with the provision of pharmaceutical items under the following categories –
 - (i) Medication prescribed by a qualified practitioner or dispensed by an in-store pharmacist;
 - (ii) Surgical products;
 - (iii) Over-the-counter medication;

- (iv) Dermatological products; and
- (v) Vitamins and health supplements;
- (d) Payment to an optical shop for 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 approved healthcare-related institution which is an optical shop;
- (e) Payment to an ATD provider for –
 - (i) Purchase or rental, of ATDs and accessories as recommended by a medical practitioner, allied health professional or social worker²;
 - (ii) the maintenance or repair of ATDs; and
 - (iii) professional assessment services in relation to the purchase, rental or loan of ATDs.

6.3 An Approved Person shall only make withdrawals from the CDA for payment of one or more of the uses set out in paragraph 6.2 above. For the avoidance of doubt, an Approved Person shall not make withdrawals from the CDA to pay for other products sold at pharmacies which fall outside the categories in paragraph 6.2(c), such as infant formula/milk powder, beauty/slimming products, Traditional Chinese medicines, health tonics, general toiletries and food items.

6.4 An Approved Person must use direct debit (GIRO) or Baby Bonus NETS Service via a unique Baby Bonus Card to withdraw funds from the member's CDA for payment of one or more of the uses in paragraph 6.2 above.

6.5 An Approved Person must provide particulars of a corporate bank account into which payment out of a member's CDA for approved items payable to the Approved Institution is to be credited. Should the Approved Person/Approved Institution subsequently wish to change this corporate bank account, the Approved Person must submit the particulars of the new corporate bank account via the Approved Institution Portal for approval, at least one week before the intended date in order for MSF and the managing agents for the CDA to be updated of the details of the new corporate bank account.

6.6 Should an Approved Person need to refund any payment to the CDA of a member, the refund must be made into the CDA of the member –

- (a) via the Approved Institution Portal or GIRO, from the corporate bank account into which the said payment was made;
- (b) with the word 'refund' as part of the transaction details; and
- (c) within one month from the date agreed upon by both the trustee and Approved Person, or if the Approved Person is given a written notice of any suspension of approval or revocation of appointment or approval, before the

² The purchase or rental by the member of the ATD or accessory must be accompanied by a recommendation of a medical practitioner, allied health professional or social worker. Where the member has previously purchased such ATD or accessory, there is no need for an accompanying recommendation.

date of suspension or revocation (as the case may be) specified in that written notice.

Any cost incurred by the Approved Person in connection with such refund shall be borne by the Approved Institution. If the member no longer has a CDA at the time of the refund, the Director may determine that the refund be made into any such other account for the member's benefit.

6.7 Every Approved Person must verify, where withdrawals from the CDA are being made by GIRO, that the person making withdrawals is the trustee of the CDA. This may be done by –

- (a) verifying the identity of the trustee of the CDA and, in the case where the withdrawal is made for the benefit of a member's sibling, the relationships among the trustee, the member, and the member's sibling;
- (b) ensuring that the GIRO application form is completed and signed by the trustee of the CDA; and
- (c) ensuring that the member's particulars are duly completed in the GIRO application form and that the bank account number provided belongs to a CDA.

6.8 For CDA NETS transactions above \$500 or recurrent CDA GIRO transactions (e.g. monthly school fees) which are incurred for the benefit of a member's sibling, the Approved Person (excluding pharmacies) must verify and record the relationship between the member and the member's sibling. The verification may be made, for example, by asking the trustee to declare in writing the relationship between the member and the intended beneficiary of the CDA payment.

6.9 Failure to make the necessary verification required in paragraph 6.7 or 6.8 may render the Approved Person liable for an offence under the Regulations which is punishable (upon conviction) with a fine not exceeding \$5,000.

6.10 Every Approved Person shall maintain records of the following information:

- (a) account number of the CDA –
 - (i) out of which payment is made to the Approved Institution in respect of a member or his sibling; or
 - (ii) to which a refund is made by an Approved Person in respect of the Approved Institution as required under the Act or Regulations in respect of a member or his sibling;
- (b) the particulars of the member or sibling in respect of whom the payment or refund is made;
- (c) any document or information relied on by the Approved Person to verify the relationship between the member and his sibling, if payment is made for the benefit of the member's sibling;
- (d) the amount paid out of or refunded to the CDA;
- (e) the mode of payment (CDA GIRO or CDA NETS) or refund;
- (f) the purpose of the payment or refund; and

(g) the date of the payment or refund.

The records and/or supporting documents shall be maintained in a format which can be retrieved for checks/verification.

6.11 The records in paragraph 6.10 above shall be kept by the Approved Person for a period of 3 years starting on the date on which any payment out of the CDA or any refund to the CDA is made, or such other period as specified by way of written notice by the Director in any particular case. For the avoidance of doubt, the Approved Person or Approved Institution must continue to comply with this obligation notwithstanding (i) a change of the appointment of the Approved Person for the Approved Institution, (ii) a change in the persons authorised to act on behalf of the Approved Person (where the Approved Person is not an individual), or (iii) a change in the management of the Approved Person or Approved Institution.

6.12 The records in paragraph 6.10 above shall be kept confidential and shall not be inspected by any person other than –

- (a) a person authorised by the Director;
- (b) if the Director requires the Approved Person to conduct an audit of the Approved Person under regulation 11C(1) of the Regulations, the auditor appointed by the Approved Person;
- (c) an employee of the Approved Person who has been authorised in writing by the Approved Person to inspect such records;
- (d) the trustee of the CDA, or where the parent of the member is not the trustee, the parent; or
- (e) any other person empowered or authorised to inspect such records under any written law for the time being in force.

7. Unauthorised withdrawals from CDA

- 7.1 Under regulation 12(1) of the Regulations, no Approved Person shall –
- (a) accept any payment out of a CDA or make any withdrawal from the CDA for any purpose other than that set out in paragraph 6.2 above;
 - (b) cause or make withdrawals from a CDA without the approval or authorisation of the trustee of the CDA;
 - (c) cause or make withdrawals from a CDA during any period of suspension, or on or after any revocation of appointment or approval; or
 - (d) cause or make withdrawals from a CDA when the Approved Institution for which the person is an Approved Person is no longer in operation or has ceased to be licensed or registered with its governing body in paragraph 1.1.

For the avoidance of doubt, withdrawals from the CDA for the recovery of moneys which the Approved Person has deposited into a CDA are considered withdrawals made in breach of regulation 12(1) of the Regulations.

7.2 Any Approved Person who breaches regulation 12(1) of the Regulations shall be guilty of an offence and shall be liable on conviction to a fine not exceeding \$20,000.

7.3 Where an Approved Person utilises any moneys from the member's CDA for unauthorized purposes, MSF may –

- (a) require the Approved Person to refund the amount so utilised to the member's CDA, or if there is no longer a CDA, to such other account for the member's benefit as the Director may determine; and
- (b) where the Approved Person had deposited moneys into the member's CDA for the purposes of facilitating such utilisation for unauthorised purposes, recover as a civil debt from the Approved Person any Government co-matching contributions made relating to such deposited moneys.

8. Changes in the particulars, organisation or management of Approved Institutions

8.1 Every Approved Person must notify MSF of any change in his or the Approved Institution's particulars through the Approved Institution Portal within 7 working days of such change.

8.2 Where a new Approved Person needs to be appointed due to organisational or management changes³, an application to change an Approved Person must be submitted within 7 working days of such change. Such application is to be submitted through the Approved Institution Portal. The newly-appointed Approved Person shall accept the Approved Person/Approved Institution Terms and Conditions within 7 working days from the date of the letter of approval.

8.3 If a fresh licence has been issued to an Approved Institution by its governing body, a fresh application to participate in the Scheme as an Approved Person in respect of the said Institution must be submitted (see paragraph 3 above).

9. Suspension of approval as Approved Person

9.1 The Minister may suspend the approval granted to any Approved Person for a period not exceeding 6 months if the Minister has reasonable grounds to suspect that –

- (a) the Approved Person has made any false or misleading statement or provided such document which he knows to be false or misleading in the application for approval as Approved Person;
- (b) the Approved Person has breached any of the provisions of the Regulations or any of these terms and conditions; or
- (c) the Approved Person is being investigated for, or charged with, an offence of criminal misappropriation, criminal breach of trust, cheating, theft or

³ This includes situations where an existing Approved Person is replaced due to organisational changes, resignation, termination, or retrenchment.

extortion or any other offence involving fraud or dishonesty (whether in Singapore or elsewhere).

The Minister may appoint another person as an Approved Person in respect of that Approved Institution during the period of suspension, subject to any terms and conditions that the Minister may impose.

10. Revocation of approval

10.1 The Minister may, despite the suspension of approval of an Approved Person, revoke the appointment or approval of the Approved Person if –

- (a) The Minister has reasonable grounds to suspect that –
 - (i) the Approved Person has made any false or misleading statement or provided any document which he knows to be false or misleading in his application for approval as Approved Person;
 - (ii) the Approved Person is dead, bankrupt, wound-up or dissolved, as the case may be;
 - (iii) the Approved Institution is no longer in operation;
 - (iv) the Approved Institution is no longer licensed or registered by its governing body in paragraph 1.1;
 - (v) the Approved Person has breached any of the provisions of the Regulations or any of these terms and conditions;
- (b) the Approved Person is convicted of an offence of criminal misappropriation, criminal breach of trust, cheating, theft or extortion or any other offence involving fraud or dishonesty (whether in Singapore or elsewhere); or
- (c) the Minister considers it no longer in the public interest for the Approved Person to continue to participate in the Scheme.

Upon revocation in any of the circumstances referred to in paragraph 10.1(a)(i), (a)(ii), (a)(v), (b) or (c), the Minister may appoint another person as an Approved Person in respect of that Approved Institution for a period not exceeding 6 months, and for one or more further periods (each not exceeding 6 months) as the Minister may determine; or until another Approved Person is earlier approved for that Approved Institution under regulation 11(4)(b) of the CDCR. Such appointment will be subject to any terms and conditions that the Minister may impose.

11. Requirement for Approved Person to appoint auditor

11.1 The Director may, by written notice to an Approved Person, require the Approved Person to appoint an auditor to conduct an audit of the Approved Person's compliance with the Act, Regulations, and the Approved Person/Approved Institution Terms and Conditions of appointment or approval applicable to that person.

11.2 The written notice under paragraph 11.1 may provide for –

- (a) the requirements for the audit (including any documents and information to be made available for the audit);
- (b) the time by which the audit must be completed; and

- (c) the requirement for the findings of the audit to be provided to the Director by a time specified in that notice.

12. Notices and communication

12.1 Any notice or other communication shall be in writing and shall be deemed to be duly given or made when it is delivered by hand, by prepaid registered post or by electronic mail to MSF, as follows -

Address: Family@Enabling Village, 20 Lengkok Bahru, #04-02, Singapore 159053

E-mail: MSF_babybonus@msf.gov.sg

12.2 Any notice or other document shall be deemed to have been duly served upon and received by the receiving party -

- (a) if delivered by hand, at the time of delivery;
- (b) if sent by registered post, on the third (3rd) day after the date of despatch;
or
- (c) if sent by electronic mail, at the time that the electronic mail becomes capable of being retrieved by the recipient of the electronic mail.

13. Disputes

13.1 Any question or dispute arising from or in connection with -

- (a) the payment of any moneys to an Approved Person; or
- (b) the entitlement of a person to make a withdrawal of moneys under the Scheme,

shall be referred to the Minister for decision and his decision shall be final and conclusive.

14. Rights

14.1 The Director or any authorised person may, at any reasonable time, require any person to provide access to, without charge, any document (in whatever form) or information reasonably required, for the purpose of inquiring into or ascertaining the truth or correctness of any statement, document or information provided by any person to the Director or a person authorised by the Director, in connection with any membership, payment, withdrawal or transfer under the Scheme. The Approved Person must furnish such information or documents as may be requested.

14.2 The Minister may vary or amend any of these terms and conditions as and when he sees fit without any prior notice. Every Approved Person shall be bound by any amendment which may be made to the terms and conditions from time to time.

Terms & Conditions updated as of 27 Oct 2022.

Appendix 1

Approved list of indirect education expenses for payment through the Child Development Account (CDA)					
		ECDC (Class A or B licence); MOE kindergarten care	ECDC (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 in- person or online 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: <ul style="list-style-type: none"> • Learning Support • Development Support • Development Support-Plus • Integrated Childcare Programme • Inclusive Support Programme 	Yes	Yes	N.A.	N.A.

11	E-learning management system / online parent communication system	Yes	Yes	N.A.	N.A.
12	Meals during programme time	N.A.	Yes	N.A.	N.A.