

# USER GUIDE ON POSB PAYROLL ACCOUNT ONLINE OPENING FOR MIGRANT DOMESTIC WORKER (MDW)

Updated in May 2023

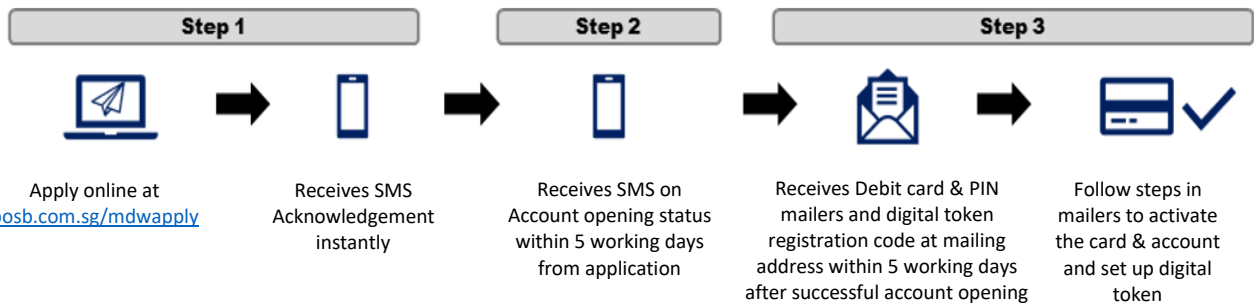
## Introduction

You can now apply for a POSB Payroll Account [here](#) to facilitate your employer to pay your salary directly into this account. With this account, you can enjoy these benefits:

- Transparent salary records
- Ease of managing your salary with our digital services
- Instant fund transfers via DBS PayNow using your mobile number
- Remit salary home via DBS Remit at \$0 transfer fee, at your convenience

What's more, when you apply online, you get to enjoy Service Charge Waiver with No Initial Deposit!

## Overview of Online Account Opening



To apply for an account online, you will need to have the following ready:

<p><b>Passport</b></p>	<p><b>Work Permit</b></p>	<p><b>SGWorkPass App Screenshot</b></p>	<p><b>Mobile Number</b></p>	<p><b>E-mail Address</b></p>
<p>Minimum 6 months validity</p>	<p>Front &amp; back copies</p>	<p>For proof of Residential Address</p>	<p>For Bank OTP and PayNow</p>	<p>Required for digibank application</p>

Please take note of below pointers to help you as you submit your account application online.

*\*All personal details below to be filled up refers to that of the Migrant Domestic Worker\**

## 1. Personal Details Section

### a) Email Address and Mobile Number

Please key in your personal email address and personal mobile number registered under your name.

Hello! Help us to get to know you better

Email address

Mobile number

If the application is incomplete/unsuccessful we will send you an email/SMS.

### b) Identity Type and Nationality

Please select **[Foreigner Passport]** under the Identity type dropdown list

Identity type

Please select ▼

- Please select
- Singapore NRIC
- Singapore PR
- Malaysian IC
- Foreigner Passport**
- Please select ▼

Please select your **[Nationality]** from the Nationality dropdown list.

Identity type

Foreigner Passport ▼

Nationality

Please select ▼

Please select your nationality.

### c) Industry and Occupation

Under Industry, please select **[Others]**

Under Occupation, please select **[Foreign Domestic Worker]**

Industry

**Others** ▼

Please select your industry.

Occupation

**Foreign Domestic Worker** ▼

Please select your occupation.

**Next** or Press tab

## d) List of documents required

Please read through to ensure you have all the relevant documents ready for the application

Click **[Continue]** if you have all documents ready, or **[Save & Come Back Later]** if you are missing any relevant documents.

### List of documents required

You will need to upload photos or scanned copies of the required documents. For the proof of residential address document, please ensure the residential address and date of issued are visible on the photo/scanned copy.

1. Passport with at least 6 months of validity (biodata page); and
2. Employment pass / In-Principal Approval (IPA) issued by Ministry of Manpower\*; and
3. Latest copy (last 3 months) of any of the items below as proof of residential address.
  - IPA issued by Ministry of Manpower\*
  - Work permit of foreign domestic worker (domestic helper) issued by Ministry of Manpower
  - Letter of Offer
  - Letter of employment
  - Latest payslip
  - Local utility bill
  - Local telecommunication bill
  - Local bank statement/credit card statement
  - Letter issued by government of other public bodies regulated for AML practices in a FATF member country
  - Letter from regulated insurance companies in a FATF member country
  - Letter from school (restricted to official letters from educational institutions or schools under the

Save & Come Back Later

Continue

## e) Name as per passport, Passport Number and Date of Birth

### Name as shown on NRIC/Passport

For MDWs from Indonesia and Myanmar, please key in your name as per your Passport.

For MDWs from Philippines, please note that you should key in your name in this sequence:


**Surname | Given Name | Middle Name**

### NRIC/ Passport number

Please enter your **Passport number** (instead of your Work Permit Number or FIN).

Salutation

Name as shown on NRIC/Passport

Select 

Please select an option. Please enter your name. Only alphanumeric characters and the following special characters are allowed , . - \_ ( ) [ ] @ \* = : ' /

NRIC/Passport number (do not input FIN number)

Passport number

Please enter your NRIC/Passport number. Singapore NRIC should begin with S or T . e.g. S1234567A.

Date of birth

DD

MM

YYYY

## f) Gender

Please select your **[gender]**.

Gender

Male

Female

### g) Marital Status

Please select your **[Marital Status]**.

Marital Status

Single

Married

Others

### h) Race

For FDWs from India, please select **[Indian]**.

For FDWs from other countries, please select **[Others]**.

Race

Chinese

Malay

Indian

Others

### i) Type of Residence

Please select the type of residence where you are staying at (employer's address).

Type of residence

Please select



Please select

HDB - Standard / Executive / Maisonette

HDB - Studio Apartment for Senior Citizens

HDB - HUDC / Executive Condominium

HDB - Shop with Accomodation

Condominium / Private Apartment

Terrace / Bungalow

## j) Residential address

Please select whether your residential address is a Singapore or Overseas Address.

Generally, the address as stated on your Work Permit is a Singapore Address.

Residential address

Singapore Address

Overseas Address

Please first key in the **[Postal code]** as stated on your Work Permit.

Block number (for HDB only) and Street Name will be automatically filled.

Please key in your **[Level]** and **[Unit number]**

Please ensure your residential address is the same as your NRIC/supporting documents. P.O. Box, V Box and C/O addresses are not allowed.

Postal code

Please enter postal code.

Block no. (for HDB only) Street 1

Please enter block number.

Please enter street 1. Maximum length is 25 characters.

Street 2

Level

Please enter level number.

Unit

Please enter unit number.

### \* For Work Permits issued before 24 August 2020:

If the address where you are currently staying is different from the address stated on your Work Permit, you will need to upload a copy of the **'Change in Helper's Workplace Address'** Letter from the Ministry of Manpower together with the required supporting documents.



## k) Mailing address

The checkbox is checked by default. Press **[Continue]** to have your Card and PIN mailers delivered to the place you are staying at (residential address).

Mailing Address

My mailing address is the same as the residential address entered above.

Continue

## 2. Other Details Section

### a) FATCA declaration

FATCA is introduced by the U.S. Department of Treasury and Internal Revenue Service to encourage better tax compliance by preventing U.S. persons from avoiding taxation on their income and assets.

Under FATCA regulations, we are required to identify account holders who are U.S. persons and disclose their account information to the Inland Revenue Authority of Singapore (IRAS). IRAS will in turn submit the information to the U.S. authorities.

If you were not born in the U.S., and you are not a U.S. citizen nor a permanent resident of the U.S., you can select 'No' for all the questions below. If otherwise, please answer the questions accordingly.

#### Foreign Account Tax Compliance Act (FATCA)

Self certification on US citizenship/tax residency status. To learn more about US tax residency, [click here](#).

Are you a US resident?

Yes  No

Are you a US citizen?

Yes  No

Are you a green card holder?

Yes  No

### b) CRS declaration

- (i) The CRS is an internationally agreed standard for automatic exchange of financial account information in tax matters, endorsed by the Organisation for Economic Co-operation and Development.

Under CRS, we are required to identify account holders who are tax residents of reportable jurisdictions, and submit to the IRAS a return setting out the CRS information of reportable accounts. IRAS would in turn exchange the information with the tax authorities of certain participating jurisdictions.

Please complete in the information required in the CRS self-certification accordingly.

#### Common Reporting Standard (CRS)

Self certification on other tax residency status. To learn more about other tax residency, [click here](#).

[Click here to start your self certification](#)

- (ii) Each country has its own tax residency rules. A person who stays in Singapore for **more than half a year** would be a Singapore tax resident. If you are a Singapore tax resident, your Tax Identification Number (TIN) would be your **FIN Number**.

#### Common Reporting Standard (CRS)

I am a tax resident of

Singapore 

My TaxPayer Identification Number/equivalent number

e.g. FIN if Singapore selected

[+ Add Another Tax Residency Status](#)


Cancel

OK

### c) Education Level

Please select your highest education level achieved.

Education level

Please select 

Please select

No Formal Education / Lower Primary  
PSLE

Lower Secondary

GCE 'N' / 'O' Level / NTC 3

GCE 'A' Level / NTC 1/2 / ITC

Polytechnic Diploma / Advanced Diploma


University

Other Diploma / Professional Qualification

### d) Purpose and source of funds for this account

(i) Please select the purpose for this account.


Purpose for this account (multiple selection allowed)

Savings	Investments
Payroll 	Loan Repayment
Transactional	Others

[Next](#) or Press tab

(ii) Please select where the deposits to this account will come from.

Source(s) of funds for the deposits (multiple selection allowed)

Salary 
Savings
Inheritance / Proceeds
Others


[Next](#) or Press tab

## e) Annual Income and Source of Income

(i) Please select your annual income range.

Annual income range

None

Below S\$30,000 

S\$30,000 - S\$60,000


S\$60,001 - S\$90,000

S\$90,000 & Above

(ii) Please select where your income will come from.

Source of wealth is/are derived from (multiple selection allowed)

Business Ownership

Employment 

Inheritance / Gift

Investments


Others

Next

or Press tab

(iii) Please select your estimated net worth.

Estimated net worth

Less than S\$50,000 

S\$50,000 - S\$350,000

S\$350,001 - S\$750,000

S\$750,001 - S\$1,500,000

More than S\$1,500,000



## f) Anticipated Account Activities

- (i) Anticipated Deposits is the **estimated number of times that money will be put into this account** in a month. This includes transactions such as cash deposits, fund transfers and salary crediting.

Deposits (including inward remittances)

Estimated no. of transactions per month

Estimated amount per month

SGD

- (ii) Anticipated Withdrawals is the **estimated number of times money will be withdrawn from this account** in a month. This includes transactions such as cash withdrawals and remittances.

Withdrawal (including outward remittances)

Estimated no. of transactions per month

Estimated amount per month

SGD

## g) Preferred Name to Appear on Card

Choose your name to appear on your card (limited to 19 characters). If your full name is too long, you can use only your **Given Name**.

Your preferred name to appear on the card

## h) PayNow Registration

Checkbox for PayNow registration using Mobile Number and FIN is checked by default. You may uncheck the boxes if you do not want to have PayNow registered via Mobile Number and/or FIN.

I would like to register **PayNow** for my account. Please register my:

Mobile Number

NRIC/FIN

If you have an existing PayNow registration linked to another account/s, this setup will not be changed.

For Foreigners, kindly also note that FIN registration to PayNow may not be successful if your FIN number has not been updated to our records.

Your PayNow nickname will be same as the preferred name of your Debit Card

**i) Internet banking and eStatement**

Tick the check box to receive your registration code for internet banking and to be able to track your statements digitally

I would like to have internet banking and eStatement

All of your eligible accounts will be consolidated into a combined eStatement.

**j) Entering of Promo Code**

Tick the promo code check box and key in your FIN number (example below).

I have a promo code for this application

FIN Number

**k) Opt-in for Marketing Communications**

Tick the check boxes to select how you would like to receive marketing communications.

How would you like to receive DBS marketing & promotions materials?

- Mobile Message
- Email
- Post
- Call

Next or Press Tab

**l) Uploading of documents**

(i) **Passport (biodata page) - Please upload a clear and full image of your passport**

Example:



(ii) **Front of employment pass - Please upload a clear and full image of the front of your work permit**

Example:



(iii) **Back of employment pass** - Please upload a clear and full image of the back of your work permit

**Example:**



(iv) **Supporting Document for Tax Residency Declaration** - Please upload a clear and full image of the back of your work permit

**Example:**



### m) Proof of Residential Address

Please upload a clear screenshot of the SGWorkPass App where 'Residential Address' is displayed. You may access the page by scanning the QR code located at the back of your Work Permit with the SGWorkPass App.

**Example:**



To access the required Proof of Residential Address:

1. Ensure mobile phone has the latest version of the SGWorkPass app (version 2.1.1 for IOS and Android OS)
2. Select "Scan Pass QR Code" and scan the QR code at the bank of the MDW's work permit
3. Select "My Employment Info" and login using SingPass\*
4. The resulting screen should bear the name, FIN, and residential address of the MDW

\* To access the "My Employment Info" screen, MDWs are required to have their SingPass access setup. Please refer to [https://www.singpass.gov.sg/home/ui/assets/pdf/Singpass\\_Registration\\_Guide.pdf](https://www.singpass.gov.sg/home/ui/assets/pdf/Singpass_Registration_Guide.pdf) for instructions.

## n) Proof of mobile Number Ownership

If you encounter the following screen asking for 'Proof of Mobile Number Ownership' document, a 'Proof of Ownership' letter from your Telco\* must be uploaded.

\*'Proof of Ownership' letter can be obtained from your telco provider - Singtel Retail Shops, Starhub Shops or M1 Shops.

### Supporting Document

[Click here](#) for the list of documents.

\* Please ensure the following are visible on the supporting document:

- issued date AND
- your name that matches your NRIC (Singaporean/PR) or Passport (Foreigners) AND
- residential address as per your application
- mailing address as per your application (if applicable)
- mobile number as per your application (if applicable)

### Proof of Residential Address

[+ Upload your document](#)

### Proof of Mobile Number Ownership

In the absence of local telecommunication bill, provide confirmation letter from telco on letterhead

[+ Upload your document](#)

Examples of clear and full image of the 'Proof of Ownership' letter:



[Date of letter issued to you]

Dear MR/MISS [YOUR FULL NAME AS PER PASSPORT],

Thank you for visiting Singtel Shop xxxx branch on [date of visit to telco shop]

This letter serves to confirm that the SingTel Mobile Hi Card number [your mobile number] registered under your name [YOUR FULL NAME; PASSPORT No. Bxxxx683] since [starting date from which the number was registered under you].

Once again, thank you for the opportunity to clarify and we look forward to be of service for you again.

[Name of store manager]

[Signature and name stamp of store manager]

For and on behalf of:

Singapore Telecommunications Limited

Company registration number: 199201624D

\*This letter/e-mail is sent by Singapore Telecommunications Limited either as principal or acting as communication agent of the relevant service provider i.e Singtel Mobile Singapore Pte Ltd CRN 201012456C, Singnet Pte Ltd CRN 19980213M, Telecom Equipment Pte Ltd CRN 198904636G, Singtel Idea Factory Pte Ltd CRN 199601563D, Singtel Digital Media Pte Ltd CRN 20000291 ON, Integrated Digital Mall Pte Ltd CRN 1998061 IOW.

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