

LIVING IN SINGAPORE



photo © Michaela Loheit

Expats moving to Singapore will find themselves in a city that offers one of the finest lifestyles in the world. Situated at the southern tip of the Malaysian peninsular, this city-state is a buzzing metropolis with a fascinating mix of nationalities and cultures. There are a large number of Western expats, and foreign domestic workers, who live alongside a local population of Chinese, Malay and Indian descent, making this one of the most cosmopolitan cities in the world.

Singapore is renowned for its efficiency and has exemplary public transport, communications infrastructure and healthcare facilities, and a local culture that promotes tolerance, harmony and obedience.

Prudent measures by the government have ensured a stable economy and some of the biggest names in business have established regional headquarters in the country, so qualified expats will find plenty of professional opportunities.

Singapore is home to a large percentage of high-earning expats, many of whom have much more disposable income than they did in their home country. That said, there is a high cost of living, and expats will need to make sure that they negotiate a salary that can cover the hefty housing prices.

With Singapore's tropical climate, it's an ideal place to raise a family. Expats moving to Singapore with children can take comfort in the knowledge that the city is crime-free, clean

Comments from local expats:

"You'll enjoy your time in the little red dot. It really does have a lot to offer - culture, travel, food just to name a few. It is the perfect blend of East and West!"

"Singapore has a great work-life balance with excellent, affordable travel opportunities. The lifestyle, the food and the weather - quality of life is extremely high."



#Reflective

[re·flek·tive] {adj} The capacity to reflect on action so as to engage in a process of continuous learning.

<http://tts.edu.sg> #learner profile

Tanglin Trust School has over 88 years of experience and tradition in delivering a high quality education to students aged 3 to 18. The English National Curriculum is tailored to the context of South East Asia. A Level and International Baccalaureate Diploma pathways are available at 16 years.

At Tanglin a range of teaching strategies are employed to engage and capture the interest of students and make their learning meaningful. As part of their World War II topic, Year 6 students visit Kranji War Memorial Cemetery where they reflect on how Singapore was affected during the war. Giving thoughtful consideration to the visit and their learning, the students then act out and write about the experiences of people in Singapore during World War II in their Drama and English lessons.

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and safe. Various international schools provide a high standard of education, and school fees are often subsidised by employers.

Even though almost half of the island is occupied by dense high rises, there is a surprising amount of natural flora and fauna, with beautiful botanical gardens, water parks, beaches and a zoo. With good flight connections it's also a great base from which to explore the rest of Asia.

The only real downside to living in Singapore is the government's control of information through restrictions on broadcast and print media. Keeping abreast with world news and events online and through foreign magazines and newspapers is easy though, but these generally cost more than local publications.

CULTURE SHOCK

It's not surprising that the city-state is sometimes referred to as 'Asia-lite.' Its efficient infrastructure and cultural blend of East and West means that most expats don't have to contend with a huge amount of culture shock in Singapore.

English is the Lion City's official language, but it's not uncommon to hear several languages spoken in one day. Singapore's population is mostly comprised of three ethnic groups: Chinese, Malay and Indian. This cultural diversity has resulted in a colourful collection of traditions, holidays and customs that expats are sure to experience at some point during their stay.

Although the culture shock is minimal, there may be some situations that new arrivals in Singapore will be unfamiliar with. If this is the case, don't hesitate to ask someone for advice, as most Singaporeans will be eager to help.

Once expats get past any initial culture shock, they should start discovering all that Singapore has to offer – there is a lot to experience on the Little Red Dot.

Dress code

Take a walk through any shopping mall, and one can't fail to notice that flip flops and shorts are the unofficial uniform of Singaporeans. Given the average national temperature of 80°F (27°C), comfort is king when it comes to fashion. Light cotton shirts and blouses, shorts, or summer dresses seem to be the way to go. This casual style is widely acceptable, even in most eating establishments. Exceptions to the rule are nicer restaurants and bars, the workplace and places of worship.

Food

As an Asian cuisine capital, there is something for everyone when it comes to food in Singapore. Chilli crab and fish head curry are traditional Singaporean dishes worth trying. For expats wanting something more familiar, there are plenty of Western restaurants on the island including Italian, Mexican and American-style cuisine, as well as Western fast food chains.

Alternatively, hawker centres are outdoor food courts where vendors sell various local specialty dishes. Food at hawker centres is cheap, quick and often really good. Malls also usually have food and beverage establishments.

Take note, if a person ever sees a packet of tissues on a table, that means the table has been *choped*, or reserved. Look for an empty table somewhere else.

Kiasuism

The word *kiasu* is Hokkien for 'fear of losing' and is used to describe the behaviour of some Singaporeans. Kiasuism manifests itself in many ways, such as queuing in long lines to receive a door prize or giveaway, joining the longest queue at a hawker centre because everyone else is eating there, or grabbing excess amounts of something (such as in a buffet or a sale item at a store) for fear of not getting it later. Kiasuism is also used to describe ambitious and successful people. To Westerners, this attitude can come off as aggressive and opportunistic, but to Singaporeans it's sometimes seen as a way to succeed within a competitive society.

Strict laws

Singapore is a conservative country with strict laws. No matter where their passport says they are from, if a foreigner commits a crime in Singapore, they'll be subject to the country's laws and punishments.

All drugs are illegal in Singapore and drug traffickers are given the death penalty. Some crimes are punishable by caning, like vandalism. Freedom of expression is also restricted: certain publications and movies are banned, and others are censored before being released to the public.

The policies might sound harsh, but Singapore is one of the safest places to live as a result, and expats should take solace in this final fact.

Tips for cultural etiquette

- Elders are referred to as "uncles" or "aunties." This doesn't necessarily mean they are relatives, but it's a common way to address older people with respect.
- When paying for something give and receive money or credit cards over with two hands
- When accepting a business card, receive it with both hands. Read it over intently and never put it away carelessly. Treat it with respect and put it somewhere safe, like inside a wallet. When giving a business card, also present it with both hands.
- Westerners are sometimes referred to as *ang moh*. Some people consider this term derogatory, while other expats have reappropriated the word and even use it themselves.
- Not everyone will shake hands, so if in doubt, just smile and nod when being introduced. If someone reaches their hand out, then it's definitely okay to accept the handshake.

SAFETY

Expats should be more concerned about living costs and the initial effects of culture shock than about their safety in Singapore. The city-state is highly developed, incredibly stable and one of the safest destinations in the world.

Crime

According to Singapore police statistics, the already low rate of crimes such as housebreaking and theft continues to decrease, although online-based crimes are on the increase, as is the case in many other countries. Still, most of the crimes reported in Singapore are opportunistic and non-violent.

In fact, expats will find that more often than not the consequences associated with law-breaking are far scarier than being victims of crime, and foreigners are subject to the same harsh treatment meted out to locals. Vandalism offences are punishable by caning and certain narcotics offences carry a mandatory death sentence.

Safety precautions

- Overall, if expats behave they will enjoy a safe and secure life. Nonetheless, it's important to take normal security precautions in Singapore:
- Lock all doors and windows when not at home
- Keep valuables out of plain sight
- Be mindful of possessions when in crowded public places; most petty theft occurs in the airport, on public transport, in tourist areas and in nightclubs, hotels and bars
- Do not walk alone in deserted areas after dark
- Take appropriate precautions when using the Internet

Road safety

Road conditions in Singapore mirror the rest of its world-class infrastructure. Streets, highways and thoroughfares are well-lit, well-paved and include English language signage. A strong police presence minimises speeding, and expats should keep within limits even when no law enforcement officials are in sight; speed cameras are common.

Emergency numbers

Ambulance and fire: 995

Police: 999

LIFESTYLE

It's certainly possible to live a luxurious lifestyle in Singapore, especially for those lured in with a cushy expat package, but many foreigners do not. The day-to-day cost of living in the Little Red Dot can get expensive, but the lack of a top-tier salary doesn't mean expats can't enjoy themselves or attain a high quality of life in Singapore.

There's something for everyone (and every budget) when it comes to having a good time, and expats moving to the city-state should have no problem filling their schedules with things to do outside of school or work.

Conspicuous consumption in the form of shopping and eating is a Singapore norm, and firmly features in both local and expat lifestyles – prepare to engage in both popular past times. With plenty of places to partake in either activity, new arrivals won't fret for lack of choice.

Otherwise, much time is devoted to the pursuit of life outdoors, despite the heat; parks and trails are packed on weekends and afternoons with people riding bikes, jogging and enjoying the weather.

Keep in mind though that Singapore has a 'work hard, play hard' culture, in every sense of the expression. So, while the lifestyle can feel indulgent at times, it's likely to be hard-earned.

Shopping

From huge modern malls to atmospheric side-street markets, Singapore is a shopper's paradise, with all sorts of retail experiences to choose from.

Most of the Western stores in Singapore have prices that are sometimes up to double what one would find in the US or the UK. But that doesn't mean good deals are hard to come by, and the biggest opportunity to save comes annually in the Great Singapore Sale from May to July.

Orchard Road

This shopping boulevard boasts more than 20 shopping centres. The 2,2 kilometre stretch is the retail and entertainment hub of Singapore and a major tourist attraction. Expats heading to this easily accessible area of the city will be able to spend their hard-earned dollars on everything from luxury treats from boutique stores like Louis Vuitton and Prada to basic items at large department stores. There are also plenty of dining options, as well as a selection of cinemas and nightclubs.

Haji Lane

Tucked in the heart of the Muslim quarter and original a sanctuary for Malay immigrants, this lovely little shopping street is a fashionista's paradise. The small alley is lined with independent designer stores and cafes that have thrilled international celebs and local shoppers alike. Super trendy and a little bohemian, Haji Lane is known as the meeting place for the city's anti-mall crowd.

Chinatown

Singapore's Chinatown is packed with souvenir shops, Indian temples, traditional Chinese medicine shops and interesting hawkers. Called Chinatown by the British, the name has stuck and most locals refer to it as such, even though its Chinese name is Niu Che Shui.

The city-state of Singapore has more high-end shopping malls per capita than anywhere else in Asia and the range of stores on offer is vast. One of the best places to start a mall outing is Orchard Road, which is home for more than 20 shopping centres.

VivoCity

Set on the Harbour Front, this is Singapore's largest shopping centre. It's also home to the city-state's largest cinema, biggest toy store, an amphitheatre, wade pool and four food courts.

Mustafa Centre

Mustafa Centre is a 24-hour shopping mall on Syed Alwi Road in Little India. With a wide variety of products and services, it's also a good place to shop on a budget.

Paragon Centre

Paragon is an upmarket shopping centre on Orchard Road. The 20-storey mall boasts over 200 shops on six floors devoted to fashion, dining, lifestyle, fitness, health and beauty.

Expats won't be short of options when it comes to affordable, quality produce. Apart from a few major supermarket chains in Singapore, there are also plenty of small independent stores and fresh produce markets. Expats can also order their groceries online and have it delivered directly to their front door.

There are a few main large supermarket chains in Singapore. These include Sheng Siong, Cold Storage, Giant, Fair Price and Jasons and Market Place. All of these brands have outlets dotted in centres and suburbs across the city-state.

Many expat and local families choose the convenience of online grocery stores, so they don't have to tackle the crowds typical of most of Singapore's shopping areas. The biggest online retailers include QB Food and RedMart. Supermarket chain Giant also has an online store, and various speciality retailers are available.

Nightlife

Even with the high price of alcohol in Singapore the bar and club scene is impressive, and is often a standard part of the expat lifestyle. People sometimes start their night as early as directly after work, a prime time to take advantage of happy hour prices. Watering holes along Clarke Quay are often loud and are popular with tourists, while bars in the city centre cater to the after-work crowd. Some of these bars have live music for entertainment. For a more scenic night out, head to one of the rooftop bars or any of the bars sprinkled around the Marina.

Eating out

Food is a big part of Singaporean culture, and there are numerous restaurants and food stalls to choose from. From a bowl of noodles at a hawker centre to the tasting menu at a celebrity restaurant, diners can find just about every type of cuisine and eatery in Singapore.

Restaurant reviews and recommendations are easy to come by and magazines are good places to start when looking for the latest hotspots and trends in the culinary scene. Local food bloggers can be helpful resources too.

With so many different blends of cultures and nationalities coming together, those from far-flung places will be able to find their creature-comforts as well as discover an array of delicious cuisine too. Singapore's cuisine is very good

Traditional Singaporean dishes include steamed or boiled chicken atop rice, spicy chilli crab and fish head curry. For those who have a less adventurous palate, there is Italian, Mexican and American-style cuisine, as well as a number of Western fast-food chains.

The cost of food in Singapore is expensive, but expats will find that eating on a budget can be done, especially if frequenting the hawker centres over the more pricy establishments. Street food and the like offer expats the choice of affordable and convenient food on the go, while those looking for a more formal setting will be spoilt for choice.

Restaurants

Blu Kouzina

www.blukouzina.com/

Address: 893 Bukit Timah Road

Using only the finest ingredients, Blu Kouzina is so authentic that expats will feel like they've stepped into a traditional Greek restaurant some 5727 miles (9216km) away.

The Curry Culture Restaurant

www.thecurryculture.com.sg/home.html

Address: 60 Robertson Quay

Specialising in traditional Indian cooking, the place prides itself on creating a sophisticated Indian dining experience.

Fratini La Trattoria Restaurant

www.fratinilatrattoria.com/

Address: 10 Greenwood Ave

Bookings are essential for this well-known Italian restaurant, headed by world-famous head chef, Gabriel Fratini who lends his name to the restaurant.

Rhubarb Le Restaurant

www.rhubarb.sg/

Address: 3 Duxton Hill

For expats in the mood for French cuisine, look no further than Rhubarb Le Restaurant. With a firm focus on quality food and excellent wine, the restaurant offers an intimately delicious affair.

Regional travel

Escaping Singapore for some rest can be a quick and affordable lifestyle feature that most expats aren't used to integrating into their schedule so easily.

Opportunities to visit other destinations can become especially important in light of the "The Singapore Squeeze", a phenomenon where life on the small island can start to feel somewhat claustrophobic.

One way to find out about last-minute travel deals is by subscribing to local discount deal sites. Singapore also hosts a few travel fairs each year which provide ideas for planning a trip. However, planning a weekend getaway just on recommendations from fellow expats and locals is easy too.

Family life

Expat families living in Singapore will likely have a different lifestyle to care-free singles or career-driven couples. That said, there is no shortage of family-friendly activities in Singapore to keep everyone occupied, and the overwhelming amount of greenery, such as playgrounds and parks, makes for affordable entertainment.

There's the Singapore Zoo, Night Safari and Jurong Bird Park for starters. Universal Studios Sentosa is another great place to take the kids for the day, and the Singapore Botanic Gardens is perfect for a picnic. For some social interaction, sign the kids up with a playgroup or a sports team, or check the neighbourhood's community centre for activities in the local area.

Sightseeing

Established as a British trading colony in 1819, modern-day Singapore is one of the world's most prosperous countries and boasts the world's busiest port.

Combining the towering skyscrapers of a growing modern city with a medley of ancient Chinese, Malay and Indian influences and a tropical climate, with tasty food, good shopping and a vibrant night-life scene, this Garden City has plenty to offer expats from all walks of life.

Gardens by the Bay

This large, beautiful park area of Singapore boasts an impressive skywalk over lush gardens, greenhouses that recreate chilly mountain climates and there are hundreds of plant species to explore.

The Singapore Flyer

Said to be the world's largest observation wheel, expats taking a spin on the Singapore Flyer will be treated to one-of-a-kind panoramic view over the city. Sights to look for include the Singapore River, Raffles Place, Marina Bay, Empress Place and the Padang.

Singapore River

Every new arrival should try to take a short cruise down the Singapore River, which cuts through the heart of the city. For many decades, it the main artery of trade and commerce for the British, and stately Victorian buildings stand side by side with towering glass skyscrapers along its banks. Tours leave from Clarke Quay and passengers ride on colonial era-style bumboats.

Singapore Zoo

Kids in particular will enjoy a walkabout of Singapore Zoo, which is nestled in the Mandai rainforest and is home to more than 300 animal species from across the world. Singapore Zoo is also well-known for its walk-through exhibits that bring animals and visitors together in one.

Universal Studios Singapore

Expats with kids looking for things to see and do in Singapore should plan an outing to Universal Studios Singapore. Expect to be kept busy for an entire day, thanks to more than 20 attractions in themed zones such as the Lost World, Ancient Egypt and Madagascar. Don't miss the rollercoasters – two of which are among the world's tallest. Small children can enjoy the merry-go-round.

Annual Events

There is always something going on in Singapore, from dazzling cultural celebrations and food festivals, to thrilling street races and sporting highlights. Festivals in Singapore will appeal to expats of all ages and interests.

Here's a small selection of the most popular happenings on Singapore's events calendar.

Chinese New Year (February)

Celebrations in Singapore usually start long before the actual festival. Locals buy gifts and decorate their homes in advance. Festivities include parades and lion dances. The streets of Singapore's Chinatown come alive with the sound of traditional music.

Chingay Parade (February)

This is one of the largest street performances and float parades in Asia. From the main parade stage to the heartlands, this street extravaganza of vibrant floats, dancing dragons, stilt walkers and performers in traditional costumes is not to be missed.

World Gourmet Summit (April)

This annual culinary event in Singapore aims to showcase local chefs alongside Michelin-starred chefs and vintners from around the world.

Great Singapore Sale (May)

Every year, for eight weeks from the end of May, expats can indulge their shopping habits with great deals on just about everything, everywhere – from fashion to watches, jewellery, electronics, toys and more, all over Singapore.

Singapore Dragon Boat Festival (June/July)

Dragon boat racing is celebrated across Southeast Asia. Expats living in Singapore can join in on the festive buzz as teams race their highly decorated traditional boats, with leaders beating their drums, flags waving and spectators cheering on their favourites.

Singapore Night Festival (August/September)

For two weekends in late August, expats living in Singapore can head to various locations throughout the city, including the National Museum of Singapore and the Singapore Art Museum. Events include light displays and performances by local artists.

Singapore Grand Prix (September)

This Formula One World Championship motor race takes place in Singapore and was the inaugural F1 night race. Using public roads around the Marina Bay area, the circuit utilises powerful lighting systems to replicate daylight conditions and the most stringent safety protocols to ensure driver and spectator safety.

TRANSPORT AND DRIVING

Getting around Singapore is generally stress-free. The city-state is pedestrian-friendly, most streets have paved sidewalks, and crossing even the busiest of roads is easy to do via overhead bridges, underpasses and crosswalks.

But walking is not always the most efficient way to getting around. For such a small place, things in Singapore aren't that close together and the heat, humidity and surprise rainstorms will also probably play a part in limiting the time residents walk around in Singapore.

The good news is that there are several excellent options for transport in Singapore. Bus and Mass Rapid Transit (MRT) lines can take commuters just about anywhere they need to go, and cabs are abundant and inexpensive.

Public transport

Expats who plan on using public transportation regularly should consider buying a rechargeable EZ-Link card. These can be bought at most MRT stations and 7-Eleven stores, and can be used on buses and the MRT.

Commuters tap their EZ-Link card when boarding a bus or entering an MRT station, and fares are based on distance.

The mode of transit a commuter chooses is most often related to the services in their area and the amount of time they have to get from Point A to Point B. Buses tend to make frequent stops and often get caught in traffic; the MRT is fast and efficient, but only services particular areas; and while taxis stop less than buses, they're more expensive and also subject to the perils of congestion.

MRT

The MRT in Singapore is clean and air-conditioned. The distance between stops is about two minutes. Trains run from 5.30am until midnight, with extended service on holidays and during special events. Peak usage of the MRT is typically during the morning and evening rush hours, with most people heading into or out of the city centre. MRT stations have helpful location maps that expats can use to orientate themselves. Different exits are labelled with different building names or landmarks to guide people to their destination. Station employees are normally available to help MRT users with any questions.

Buses

More than 300 bus routes run throughout Singapore, operating from about 5.30am to midnight. These routes tend to go further into the residential areas than the MRT lines, and residents often use them to connect to an MRT station.

Bus stops have helpful signs that display information for all routes servicing that particular stop, also telling commuters if the bus stops at any MRT stations. Most bus stops are named after the building or landmark they are closest to.

When the bus approaches, passengers flag the driver down so they know to stop.

If someone doesn't have an EZ-link card to pay for bus fare, it's possible to pay the driver in cash, but be sure to keep the ticket in case there's an inspection.

Taxis

Taxis are a comfortable and convenient way to get around. Most cabs have a light on their roof, with red indicating the cab is occupied and green meaning it's available.

Head to the closest taxi queue to wait for a cab. These are often located near busy areas, like shopping areas or hawker centres. If there isn't a queue, simply stand along the curb and flag the next available cab down by waving at it. Another way to book a taxi is to call one. Taxi cabs have the number to their booking centre posted inside the car. It's a good idea to record a few cab company numbers.

Cycling

Cycling in Singapore is increasing in popularity but there are no bike lanes and not all drivers are considerate.

There are two options for cyclists who would rather avoid the roads: riding on sidewalk or using Park Connectors. Riding a bike on sidewalks is common, but expats are advised to use a bell to alert pedestrians of their presence.

Park Connectors are a series of wide walkways for pedestrians and cyclists which link public parks together. These cut behind neighbourhoods, along waterways and sometimes connect with major roads and MRT lines too. Park Connectors are scenic and sometimes faster than using roads.

Driving

Owning a car in Singapore usually isn't necessary. Public transportation is extensive, efficient and affordable. But some expats do prefer buying or leasing a car or motorcycle, and the freedom associated with them.

Whether leasing or buying, drivers will have to pay for a Certificate of Entitlement (COE), which allows an individual own a car in Singapore for 10 years. The system was created to try and limit the amount of cars on the road, and the price of a COE depends on the size of the vehicle's engine.

Other costs are involved too. Parking is almost never free, insurance prices are high and road tolls quickly add up. Expats who want to import a car will have to contend with registration fees and customs taxes.

BANKING MONEY AND TAXES

One of the world's major financial centres, Singapore gives expats access to leading banking systems – around 700 local and foreign banking and financial institutions are present in the city-state.

Needless to say, expats will find a full spectrum of services, from consumer banking, asset management and foreign exchange to dedicated insurance services and investment banking in Singapore.

The Monetary Authority of Singapore (MAS) sets monetary policy and regulates the country's banking and financial sector.

Money

The unit of currency is the Singapore dollar, represented as S\$ and abbreviated as SGD. One dollar is divided into 100 cents.

Notes: 2 SGD, 5 SGD, 10 SGD, 50 SGD, 100 SGD, 1,000 and 10,000 SGD

Coins: 5, 10, 20 and 50 cents, and 1 SGD.

There is also a cashless payment system known as NETS, which offers a convenient way to make purchases. Most banks' ATM cards have this facility activated automatically.

ATMs are located in most buildings and credit cards are widely accepted, though international cards will incur high transaction costs.

Banking

With so many foreign and local banks in Singapore, expats will certainly not be at a loss for a reputable service provider.

It's important to consider the services offered, location and the ATM network available. Furthermore, banks also charge different service fees and require different minimum account balances.

Opening a bank account

It's incredibly easy to open a bank account in Singapore, and the process can be completed in a single day. Accounts can be established at local bank branches, so there is no need to travel to a central branch.

English is the primary administrative and professional language in Singapore, so expats are unlikely to face a language barrier when it comes to managing money.

Expats will likely need a copy of their passport, employment pass and a minimum deposit amount to open an account.

Once the account is open, the holder is given an ATM card, a passbook and, in some cases, a security ring that facilitates safe Internet banking. The passbook works in accordance with ATMs, and is a method for recording transactions and account updates. The security ring delivers secure login codes for accessing Internet banking, which most institutions provide for free.

Credit cards

Major credit cards like Amex, Visa and Mastercard are available in Singapore, though most banks require foreigners to have a minimum deposit in a linked bank account or proof of salary to successfully apply. Ask the bank about different cards, fees imposed and if there is a minimum spend or deposit required.

Taxes

All expats working in Singapore are liable to pay income tax. The country's well-regulated tax system is overseen by the Inland Revenue Authority of Singapore (IRAS) which assesses, collects and enforces taxes, duties and levies. It's possible to file taxes either by submitting a paper tax return or by e-filing.

Singapore has double taxation avoidance treaties with a number of countries, including the UK, the US and Australia. Expats should investigate if their home country has such an agreement so that if they pay tax in Singapore, they don't have to pay tax to their home country.

Expats are considered tax residents in Singapore if their period of stay is equivalent to or more than 183 days in a year, or if they have Singapore Permanent Residency (SPR).

Non-residents are taxed only on income derived from or accrued in Singapore, and don't have to pay taxes on foreign income received in Singapore.

Personal income tax rates are generally lower than in other developed countries, with residents taxed between two and 20 percent based on their income bracket.

Tax returns are based on the calendar year and must usually be filed by mid-April.

HEALTHCARE

The standard of healthcare in Singapore is exemplary. The city-state is consistently ranked amongst the best performing countries in the world, and certainly has one of the top systems in Asia. Both public and private sector services are available, and though expats often debate the merits of each, it's safe to say that both function efficiently and professionally. More often than not, expats use private entities for primary care but public hospitals for emergency services and more complex care.

The private sector is more expensive than public healthcare, but many are happy to pay the higher price in exchange for shorter waiting times and more comfort. That said, many expats will argue that there isn't a big difference between waiting times in public and private care.

Medical staff are almost always proficient in English, and facilities are world-class. Expats should note that international prescriptions aren't valid in Singapore, so medications will have to be re-prescribed by a local doctor when they arrive – bring enough of a supply to last the first few months.

When it comes to health insurance, Singapore has a fairly unique system of universal coverage in which patients are expected to co-pay for a good deal of their medical expenses, but in return they have access to basic, affordable healthcare when it's needed most.

Unfortunately, only expats who are permanent residents will have access to this care, while those on normal work passes will either need to take out insurance on their own or receive insurance through their employer.

Public healthcare

Public hospitals and polytechnics (outpatient clinics) are among the most respected institutions in Singapore. The more esteemed hospitals even receive complicated cases that neighbouring countries aren't equipped to handle.

That said, these facilities mainly cater to locals and permanent residence holders who are entitled to subsidised care, given their contribution to a national insurance scheme. Expats with work passes are not privy to these subsidies, so there isn't a big difference in price between public and private care.

Private healthcare

Most expats prefer to use private healthcare in Singapore, since it doesn't cost much more than public facilities, but the service levels are assumed to be better.

There are plenty of private hospitals, medical centres and individual practices in the city-state; expats simply have to decide which one suits their needs and is the most convenient.

It isn't necessary to have health insurance to take advantage of private facilities, and day-to-day healthcare costs can be surprisingly affordable. That said, health insurance is important when it comes to costs associated with more complicated illnesses or an unexpected emergency.

Hospitals

Gleneagles Hospital

www.gleneagles.com.sg

Tel: +65 6575 7575

Mount Alvernia Hospital

www.mtalvernia-hospital.org/

Tel: +65 6347 6688

Mount Elizabeth Hospital

www.mountelizabeth.com.sg

Tel: +65 6250 0000

Parkway Cancer Centre

www.parkwaycancercentre.com

Tel: +65 6738 9333

Parkway East Hospital

www.parkwayeast.com.sg

Tel: +65 6377 3737

Raffles Hospital

www.rafflesmedicalgroup.com

Tel: +65 6311 1111

Thomson Medical Centre

www.thomsonmedical.com/

Tel: +65 6250 2222

Health insurance

Only permanent residents can take advantage of MediSave, a compulsory state insurance scheme that requires both employees and employers to make monthly contributions in exchange for hospital coverage.

Most medium-sized and large companies in Singapore include health insurance in employment packages, and if the subject is not broached during contract negotiation, expats in the country on an employment pass should inquire.

Both local and international insurance companies operate in Singapore, and there are numerous plans and packages. Costs vary tremendously, and expats will need to evaluate each package to find the best fit for them.

Health risks

The two biggest health concerns for expats are likely to be sunburn and dehydration. The wall of heat and humidity that greets newly arrived expats when they first step out of the air-

conditioned confines of the airport is hard to anticipate. Staying well hydrated and using sunblock is vital for defending against the year-round summer weather.

Emergency services

The national police number is 999, while 995 is the number to dial for fire and ambulance emergency services. Ambulances are generally very well equipped and patients will be transported to the nearest government hospital. Ambulance staff are trained in trauma and life support.

Expats can also choose to use the ambulance services of a private hospital of their choice, but in this instance, they'll need to confirm the relevant emergency number with the healthcare provider.

Pharmacies

Prescription and over-the-counter medications are available across Singapore from supermarkets, department stores, shopping centres and chemists. Imported medicines are expensive but cheaper generic equivalents are widely available.

However, some drugs that can be bought over the counter in other countries may require a prescription in Singapore. Usual pharmacy hours are from 9am to 5pm, with some open until 10pm.

EDUCATION

There are options in public, private and international schools in the city-state, but parents should carefully weigh the pros and cons of each before deciding on where to enrol their children.

It's important to note that locals place a high premium on education and expectations for achievement can be grandiose.

Public and private schools

Expat children can enrol in public and private schools in Singapore, but in most cases, availability is extremely limited. The best schools have long waiting lists and preference is given to citizens. Even permanent residents will find that spots are given to Singaporeans before they are granted to foreigners.

On the upside, local schools are far more affordable than international schools.

Parents who anticipate living in Singapore for the long-term may prefer this option, but should prepare themselves and their children for the nuances of the local curriculum.

Local students are highly competitive and shoulder their fair share of external pressure to succeed. Top schools regularly dismiss underperforming scholars and even those who show only average achievement.

Foreign children can end up feeling isolated as they struggle to assimilate culturally, and even teachers who use English as their primary teaching language might, in some cases, be far from fluent.

Important to note is that corporal punishment is legal and employed, and many Westerners have trouble adapting to this system.

International schools

There is a large expat population in Singapore, and it follows that plenty of international schools have sprung up to service the foreign community. Due to the intensive curriculum, cultural disparity and limited availability of local schools, most expat parents send their kids to these institutions.

Overall, the international schools in Singapore have a good reputation, with some generally accepted as having higher standards and more challenging curricula than others. All of the schools try their best to emphasise and explore the experience of being an international student abroad.

Most of these follow the International Baccalaureate (IB) curriculum, but there are some that uphold the system used in their country of origin. Some expats choose to enrol their kids in the latter simply because it means that the school holidays align with home-country holidays.

Another factor that greatly affects school choice is availability: popular schools often have waiting lists where all the spaces occupied for several years. Others might not have waiting lists and are a good option for enrolment while waiting for a spot to open up at a more prestigious institution. These are accepted as good schools, but the high turnover can unsettle students and disrupt the learning environment.

Expats moving with children to Singapore should bring report cards from their home-country school as well as letters of recommendation, which are often necessary for the admissions process.

Tuition and fees

International schools in Singapore are expensive however many expats are lucky enough to have their employers supplement their school fees. Those moving to pursue an assignment abroad try and negotiate an allowance into their contract if one isn't initially included.

Some schools organise special field trips which parents are expected to pay for out of pocket. These trips are optional, but parents should still anticipate extra expenses connected to admissions and extracurricular activities.

The Expat Arrivals Singapore Schools Guide

Download the full Singapore Schools guide at for independent reviews on the leading international schools in the city: www.expattarrivals.com/singapore-schools-guide

KEEPING IN TOUCH

Expats will have no problem keeping in touch in Singapore. Landline and mobile phone networks, Internet and postal services are all of a high standard. English television channels and online news sites are also readily accessible.

The three main providers of phone and Internet services in Singapore are StarHub, SingTel and M1; expats should compare the pricing of their available options before making a decision regarding communications in Singapore.

Landline telephones

For the most part, Singapore's telecoms companies provide digital phones that use broadband lines rather than old-fashioned copper lines. Expats can apply online for a phone line, call service providers directly or visit one of their retail outlets. After the contract has been approved, it usually takes a few working days for service to be provided.

To apply for a fixed phone line in Singapore, expats will likely need:

- A completed application form
- Permanent residents will need to provide a Singapore identity card (IC) (non-permanent expats will need to provide their Employment Pass and Passport)
- Proof of residence, like a utility bill
- A deposit

Calls between landlines within Singapore are relatively cheap but vary depending on the service provider and the time of day. There is usually a subscription charge and a one-time activation charge. The telephone providers also have different international calling packages.

Public phone booths

Public phones in Singapore are widely available. Coins, credit and phone cards are all accepted methods of payment, depending on the phone. Phone cards can be bought at post offices and phone card agents, while most credit card phones are found at the airport and in major hotels.

Mobile phones

Singapore has one of the world's highest rates of mobile phone ownership, and coverage is extremely good. Both prepaid and post-paid services are readily available. As with landlines, SingTel, StarHub and M1 are the main service providers.

Post-paid mobile plans

Most mobile phone plans include a free or discounted handset, but the phone's model will depend on the price plan, so customers need to check this before they buy. Moreover, plans come with one- or two-year contracts and there is usually a penalty for early contract termination.

To apply for a new postpaid mobile phone in Singapore, expats would need:

- Singapore ID card (citizens and permanent residents)
- Appropriate pass and passport (expats)
- Proof of residential address

Prepaid mobile plans

Getting a prepaid SIM card is easy, activation is instant and the call rates are reasonable. However, expats bringing a phone from overseas should note that all international handsets will be compatible with the local networks.

Prepaid SIM cards for any of the three service providers can be purchased at many locations with the presentation of a Singaporean IC or passport, like convenience stores, grocery stores and post offices.

Once activated, the SIM card balance is normally valid for six months. SIM cards can be topped up at the locations mentioned above, through ATMs or Internet banking.

Text messaging and data plans

Text messaging/SMS usually comes with all mobile plans, but there are generally extra charges and special instructions for sending an MMS or using international roaming and data plans.

Internet

Internet in Singapore is very fast, and wireless, ADSL and fibre optic broadband options are available. WiFi is readily available at places around Singapore, as are internet cafes.

To set up an Internet subscription, expats will likely need to provide proof of identity, the appropriate pass and a copy of their tenancy agreement.

Once all the relevant documents have been submitted, the wait is usually between seven and 15 days. Most packages come with a contract ranging between six and 24 months, and breaking it will result in penalties.

Censorship

The Media Development Authority (MDA) regulates and ensures local print media, radio, television and Internet adheres to the law. A number of websites are blocked, and when this is the case visitors are usually greeted by an MDA message alerting them that the site is forbidden. Although the MDA does monitor foreign content, expats shouldn't have any problem accessing international news sites and social media.

Postal services

Mail services in Singapore are provided by Singapore Post (SP), which is a subsidiary of Singapore Telecom. Singapore uses a six-digit postal code system. Local mail usually takes one to two days, and international mail depends on the destination. There are over 1,300 postal outlets all over this little island and the cost of postage is quite reasonable. Additionally, there are a number of courier companies independent of SP that deliver both locally and internationally. Some of these also double up as delivery services for heavy shipments.

Singapore also has SAMs (self-service automated machines). At these machines, customers can weigh postal items, pay fines, pay telephone/utility bills, and buy stamps.

English-language media

There is plenty of English language media in Singapore, including print and broadcast. Popular television channels include:

- Mediacorp – offers a variety of channels in English
- Channel 5 – Information programmes and entertainment
- Channel NewsAsia – English news channel
- StarHub and SingTel (Mio) cable TV

Cinemas and films

Cinemas show all the latest English movies, usually with subtitles. Some censorship laws apply.

Print media

English books are readily available at all big bookstores. There are also a number of English newspapers, including The Strait Times, The Business Times and The New Paper. Additionally, many international newspapers and magazines are available from newsstands.

WORKING

The Southeast Asian city-state is no stranger to foreign enterprise; it's been luring skilled expats with lucrative packages for decades. In the wake of the global downturn, more expats started working in Singapore as it weathered the storm more successfully than destinations like London and New York.

Even with government efforts to reduce the reliance on foreign workers in recent years, there continues to be a demand for qualified expats. Many of the expats who find a job in Singapore are high-wage earners who benefit from relatively low taxes and high disposable income. Still, comprehensive employment packages are increasingly reserved for those in the most senior positions. These days, companies are looking for foreigners who are willing to accept a lucrative salary without transportation, housing and education allowances.

Job market

Singapore has emerged as Southeast Asia's premier banking and finance hub. Many international corporations have headquarters or regional bases here, as both the infrastructure and physical location make Singapore an ideal platform to reach into the nearby Asian markets. It follows that many of the available jobs are with wealth management firms, financial institutions, insurance agencies and foreign exchange companies.

Finding a job

There are hundreds of licensed employment agencies in Singapore available to aid the job search, and a significant portion of their clients are from Europe and North America seeking work opportunities in this dynamic economy.

Employment agencies require the least leg work when it comes to securing a job. The biggest expat recruiting industries are clustered around the technology, finance and logistics sectors, with

engineering, accounting and management skills particularly in demand. The Ministry of Manpower includes a comprehensive listing of all employment agencies.

Expats should also consult the jobs section of The Straits Times, Singapore's daily English newspaper. Saturday's section is best, and lists a wide assortment of positions.

Online job listings have also gained popularity in Singapore, and expats should also consult individual company websites to find open positions. Additionally, an International Career Expo is held every year around March which provides a good opportunity to network with employers and other skilled workers.

To legally work in Singapore it's necessary to have an employment pass (EP), documentation that is relatively easy to get compared to other global destinations, though expats will still need to find an employer to start the application process for this pass.

DOING BUSINESS

Despite being a small island with no natural resources, the government has made all the right moves to encourage growth. As a result, the country boasts an advanced economy driven by transparency and cooperation, and doing business in Singapore is surprisingly easy.

The country is considerably westernised and boasts high living standards. But with a diverse population consisting of Malay, Chinese, Indian and Arab people, expats will need to familiarise themselves with local business culture and etiquette if they want to be successful in Singapore.

Singapore has come first out of 189 countries in the World Bank's Ease of Doing Business Survey for several years in a row, coming first for dealing with construction permits, protecting minority investors, and enforcing contracts. Its lowest ranking is for trading across borders, at 41st.

Fast facts

Business hours

Business hours are Monday to Friday 9am to 6pm, and sometimes half days on Saturday.

Business language

English is the main language of business in Singapore, though Chinese dialects are occasionally used.

Dress

Mostly formal; wear a dark suit for initial meetings and remove jacket if appropriate. Skirts should cover the knee.

Gifts

Gifts are appropriate on introduction or holidays.

Gender equality

Men and women are treated equally in business.

Business culture

Business culture in Singapore is based on relationships rather than transactions. Initial meetings may move slowly as a relationship is established, and expats should remain patient as connections are cemented.

In general, the business culture in Singapore is quite formal. Punctuality and presentation are critical to creating the right impression and developing a positive rapport. Respect for elders and status should also be carefully observed.

Expats should always observe the custom that Chinese people place their family names before their first names and women often keep their own family name. This is not the case for the Malay population, who don't use a family name but rather their first name followed by *bin* (son) or *binti* (daughter of) before their father's personal name. Personal monikers or nicknames shouldn't be used unless specifically invited to do so or until a friendship has been established.

Greetings

A handshake is appropriate when greeting business associates. Business cards should be offered formally both hands. Address colleagues as Mr or Ms until told otherwise. Always address senior associates and older colleagues with respect.

Business structure

While Singapore may claim to have an egalitarian business world, corporates tend to have a hierarchical structure and it's uncommon for junior employees and management to socialise together. This may seem strange if one is from a more egalitarian society.

Communication

Expats need to be aware of the way they speak as well as their body language and facial expressions. Flattery or boasting is treated with suspicion and prolonged eye contact can seem aggressive. Most Singaporeans are soft-spoken and prefer a calm demeanour over a more aggressive manner.

Multiculturalism

Singapore is incredibly diverse and its business culture can vary depending on whom one is dealing with. For example, alcohol is a suitable gift for Chinese business associates, but not for Malays, many of whom are observant Muslims.

Attitude towards foreigners

As a modern and multicultural society, business culture in Singapore is welcoming to foreign businesses and tolerant of other cultures. The government encourages qualified expat businesspeople to move to Singapore.

Dos and don'ts of business

- Do be punctual
- Do not point with one's finger as this can be viewed as offensive
- Do show respect, particularly to elders, and avoid confrontation
- Don't raise one's voice in anger or frustration
- Don't write on business cards one receives

ACCOMMODATION

Accommodation in Singapore is of a high standard, and is available in a number of shapes and sizes.

Prices vary depending on the area or suburb expats consider renting in and the size of the property, while proximity to schools and public transport can also affect costs.

The housing market in Singapore can be divided into public and private sectors, with most locals and Asian expats opting for public HDB (Housing and Development Board) accommodation.

Unlike many other countries, public units in Singapore aren't associated with lower income groups and there are even luxury options. Most public complexes are situated in self-contained neighbourhoods that afford easy access to public transit, shopping centres and other convenient amenities. Expats are eligible to rent HDB accommodation, but there's limited availability and the ambience might fall below some expats' expectations.

Many foreigners, especially high-earning Westerners, prefer to rent a private apartment, condominium or bungalow. But while some companies might cover rental costs, others might not.

Given the increasing price of Singapore accommodation, it's important to for expats to ensure their salary is high enough to afford the type of accommodation they want.

Types of accommodation

Singapore has a reputation for replacing buildings once they reach 10 years of age with newer marble and glass structures. Both furnished and unfurnished accommodation is available in Singapore, so it's important to decide whether shipping goods from home is necessary.

- **Condominiums:** Most expats live in condominiums or apartments. These complexes usually offer basic facilities, and some offer a full suite including a pool, gym, playground, tennis and squash courts, and 24-hour security.
- **Semi-detached:** Typically larger than apartments and usually in a small residential cluster.
- **Bungalows:** Hard to come by and pricey, but most come with abundant space.
- **Shophouses:** Stunning historical homes, some of which have received multi-million dollar renovations. Shophouses are clustered around the city, and quite a few are on display in the Emerald Hill area near Orchard Road. If a shophouse has not undergone renovation, expats shouldn't expect conditioning or modern toilet facilities. Note that 'Peranakan-style' is code for not renovated.
- **Black and whites:** The ultimate in tropical living. These homes were traditionally built for British officers and are now occupied by wealthy expats or locals who have made it through an exclusive bidding process.

Finding accommodation

Estate agents are an essential part of finding property in Singapore. A good agent is a prized possession, and the best way to go about finding one upon arrival is to ask for recommendations from fellow expats.

For many, the search for a property comes every two years, as rents often increase at renewal. Most landlords are foreign owners from Indonesia or Malaysia, so expat tenants may never meet anyone other than their agent.

It's necessary to bargain hard. Expats with a corporate lease, where the company signs and pays for the rental, have more negotiating power than they may expect. Most landlords know expats regularly get relocated in and out of Singapore, so the guarantee of continued rental income with the company's name on the lease is a much sought-after deal. The agent will impress this fact whether the tenant is aware of it or not.

To secure a rental, expats may have to make a good faith deposit, usually about one month's rent, while agreements are finalised. The payment is made by cheque with a one-week expiration date, in case the agreement doesn't end successfully. The amount is later deducted from the security deposit (also usually one month's rent) or the first month of advance rental payment. Leases are generally signed for one or two years in Singapore and utilities are rarely included in the rent.

The hunt for a home will often define where an expat spends most of his or her time, so it's important to get to know an area before and be sure about a property before signing the papers to call it home.

Renting accommodation

Most expats moving to Singapore are transient, relocated by a large company for a few years and then sent on their way again. It follows that the majority of expats are more interested in renting property in Singapore, rather than buying.

The most important part of the process of finding and securing housing is finding a good estate agent, which is best achieved through word of mouth. Once expats have managed this feat, what follows is considerably simpler and less stressful.

The property agent

Once one has done some research, that is, compiled a shortlist of criteria that they'd like their future home to meet, expats can pass this list to their property agent. The agent will use this to gather a number of available addresses that match all their listed points. The screening process that follows involves the agent taking expats on viewings so that they can acquaint themselves in person with the kinds of homes that are available.

A handy tip for expats is to bring a notepad to the viewings so they can jot down findings. One can also use a camera to take pictures of aspects of the homes that grab attention. It is important to keep a lookout for things like redecoration issues or repair jobs that present themselves, and make refurbishing suggestions. Also, by all means, expats should ask the incumbent tenant, the landlord or the agent as many questions as possible to get a better idea about the property. For instance, ask them about the noise levels at various times of the day, whether there are any hidden problem areas, whether there will be any major construction in the area soon, the direction/intensity of the sun and the neighbours.

Making an offer

Once expats have found a suitable place they need to inform the landlord of their interest. They should start by letting the agent know how much they'd like to offer as he or she is best placed to know if the offer has a good chance of being accepted or if it needs to be tweaked. Once an expat and the agent have reached a consensus on the amount to offer, the landlord is then told.

This is where things take a more formal turn.

LOI (Letter Of Intent)

In order to "lock in" a choice, expats will need to show the landlord a token of their sincerity. This token is known as an LOI or Letter Of Intent. In addition, they need to make a so-called good faith deposit or booking deposit which is usually one month's rent.

By accepting the LOI, the landlord in return will not rent out the unit to anyone else during the negotiations that follow between the two parties. Of course at this point, the landlord and tenant should have by now more or less agreed, at least verbally, on the main items in the LOI.

Once an expat receives the landlord's counter-signed copy of the LOI, they're well on the way to becoming his tenant.

Note: the good faith deposit is non-refundable, so expats need to be 100 percent certain that this is the home they are after because if they change their mind after this point, they forfeit these funds.

It is recommended that expats always add an expiry date to the LOI, usually one week later. That way the landlord will have to return the good faith deposit immediately upon expiry.

Awaiting the landlord's reply

One of two things can happen next. Negotiations may stall, after which the landlord rejects the LOI and refunds the good faith deposit. Alternatively, the LOI is received well and the expat can move on to the TA, or Tenancy Agreement stage.

TA (Tenancy Agreement)

The TA comprises the terms and conditions under which the property is leased, including the actual rent suggestion. A TA is signed by both the tenant and the landlord and is basically a more detailed version of the LOI. It essentially spells out clearly the tenant and landlord's responsibilities and accountabilities. Usually a standard IEA agreement template will suffice, at which point no legal fees are due. However, if various amendments to the TA are needed, it's best to have the final draft checked and verified by a lawyer, especially since Singapore's laws can be regarded as quite landlord-friendly.

Incidentally, since asking rents are negotiable, expats can use their bargaining skills. Keeping in mind that rental tenures in Singapore are generally for one or two years, an expat can use this fact in their favour in negotiations. This also applies to asking for a month's worth of free rent in lieu of a lower rent. If the landlord is not budging from the rent at all, more often than not he will agree to a month's worth of free rent, because this way he gets to "keep face".

Rounding off the procedure

Once the TA has been signed by both parties, expats must submit the following to their landlord: a copy of their passport and employment pass or work permit, as well as the first month rental in advance and the security deposit, usually one month's rent for every year of lease. Note that the security deposit is refunded to the tenant – in most cases interest-free – once the lease term expires.

Other points to note before signing a rental agreement:

- Make sure the unit's landlord is indeed landlord of the property and always ask for a valid receipt upon handing over the cheque.
- If a good faith deposit was given with the Letter Of Intent, then this amount is deducted from the advance rental and the security deposit.
- The lease security deposit will be forfeited on premature termination of the lease.
- The landlord has the right to deduct all costs of damages and expenses arising from any breach of contract as stated in the Tenancy Agreement. For this reason, it is suggested that, if any damage occurs to the property which does fall under the normal wear and tear clause, the tenant carries out the repairs themselves as this will be cheaper than waiting for the landlord to do it.
- Maintain all documentation for future reference.
- Some landlords split up the rental amount into A. rental of premises, B. rental of furniture/fittings/etc., C. maintenance fees. So, ensure that the rental amount that has been agreed on is in fact the final tally, apart of course from the separate items mentioned below.

Quid pro quo - Agent commission

Most property agents charge the equivalent of half a month's rent in the event of a one-year lease and one month's rent in the event of a two-year lease. In addition, there is a 7 percent Goods and Services Tax (GST) surcharge.

Stamp Duty

In order to make the TA a valid legal document to be honoured by all parties involved, it has to be stamped by the Singapore Inland Revenue Authority (IRA). The charges for this procedure, a so-called "stamp duty", are to be borne by the tenant.

It is suggested that this stage not be omitted, since it would not only be in breach of Singapore law but would also undermine the tenant's case should a dispute occur between them and the landlord.

Moving in

After a tenant has received the keys to their property, they should have a close inspection around the place – the aircon, water-heater, appliances, all the fittings, the state of the walls, the furniture (if applicable), the tiling, and of course doing an inventory listing, i.e. making sure that nothing is missing and noting each item's condition. A good practice is to take pictures of everything looking a little worse for wear that may have been missed during the initial viewing of the unit. Email copies of the pictures to the landlord so both parties are aware that these particular problem areas exist at this early juncture, so that they can be rectified. This way tenants can be sure they won't be held liable when the lease expires.

In Singapore, the landlord is responsible for any repair of electrical appliances such as the fridge, washing machine, and aircon should these break down within in one month of the start of the tenancy.

Utilities

Since utilities are not included in the rent, new tenants have to set these up. These include a power supply, piped gas, residential telephone line, residential internet connection and cable television.

AREAS & SUBURBS

Although it's not the largest destination, choosing an area or suburb to call home can nonetheless be a daunting task, and the best neighbourhood for one person may not be ideal for another.

An expat's decision on where to live will depend on their lifestyle priorities, family situation, the location of their workplace and personal preferences.

The city-state is divided into 28 districts which can be grouped into five main areas: North, South, Central, East and West.

The City

The city, including the main business district, is at the island's southern point. This is Singapore's commercial hub and is ideal for businesspeople who enjoy the bustle and easy access to primary amenities like shopping, entertainment and restaurants along Clarke Quay, Marina Bay and Robertson Quay.

Housing is predominantly found in high-rise condos and apartments, some of which are serviced or fully furnished, that tend to come with shared amenities, like pools and gyms. Pricing varies from reasonable to very upmarket, but this is generally considered to be the most expensive area in Singapore.

- **Pros:** The city affords a cosmopolitan lifestyle, and great access to almost everything. Getting around is easy with taxis and shuttle buses.
- **Cons:** Housing is more costly than accommodation found outside the hub. The lack of greenery and the high noise levels from traffic and on-going construction can also have an impact on general living conditions – construction carries on late into the night, including on Sundays.

Central

The central area is just north of the city centre and includes the districts of Serangoon, Bishan, Ang Mo Kio and Thomson. It's popular with expats because residents can easily access the city via the main highways and MRT entry points – a trip to the city using the MRT takes about 30 minutes.

Furthermore, the Australian school is located in Serangoon, making the area ideal for families.

Housing choices range from HDB flats to apartment clusters, landed houses and bungalows. There are large-scale, older residential estates in Ang Mo Kio, and more upmarket modern estates in Bishan and Thomson. Housing is costlier in these districts.

The area is green with lots of trees, and much quieter than city districts. The population is fairly diverse and excellent parks, restaurants and shopping facilities abound.

- **Pros:** Lots of green areas, while fairly close to the city. The area has excellent shopping venues and local food markets.
- **Cons:** Public transport and roads are very busy during peak hours.

The North

Districts 25 to 28 – Woodgrove, Woodlands, Sembawang and Seletar – are home to many American expat families due to the presence of the Singapore American School.

The area is considered far from the city but in truth is only about 12 miles (18km) away and is connected by the CTE highway. One can actually see Malaysia from the Woodlands district and there is a causeway bridge that connects the two countries.

The area is lush with greenery and features golf courses, plant nurseries and reservoirs.

- **Pros:** A very green area with estate-type living conditions, and the Woodlands area hosts the largest international school. The area is very self-sufficient and has several shopping facilities that specifically cater to expat needs.
- **Cons:** The area is relatively far from the city, and transport can be challenging due to traffic.

The East

The eastern area of the island includes the districts of Marine Parade, Bedok, Psir Ris, Tampines and Changi.

The Changi International Airport is situated here, and its neighbourhoods claim a character that marries old and new. Both HDB flats and landed properties are available. The streets are narrow and lined with angsons and palm trees, and the coast-hugging Marine Parade and East Coast Park are ideal for weekend picnics.

The area has a diverse population but many residents work in airline-related industries. There is excellent access to amenities, restaurants, schools and shops.

- **Pros:** Not far from the city. Residents have a coastal lifestyle, with beach facilities and many parks. Condominiums are larger and less expensive than in the city, and retain a sense of community.
- **Cons:** Having a car is a definite advantage, as access to public transport is not as good as in other areas.

The West

The western area comprises districts 21 to 24, and includes Bukit Batok, Clementi, Jurong, Upper Bukit Timah and Tuas. The neighbourhoods in this greater space vary widely but are generally densely populated and have excellent amenities.

The Bukit Timah district is centred on education, and is made up of renowned institutions, lush suburban shopping facilities and rich foliage. On the other hand, Jurong claims large industrial and residential areas, landscape parks and a golf course.

The world famous Singapore Zoo and Jurong Bird Park are also located here – lush greenery is in no short supply, with a few farms situated in Lim Chu Kang.

- **Pros:** Rentals are more affordable and this is a great area for families, with home-style properties and gardens.
- **Cons:** The rentals around the docks can be noisy.

PUBLIC HOLIDAYS

	2016	2017
New Year's Day	1 January	1 January
Chinese New Year	8-9 February	28-29 January
Good Friday	25 March	14 April
Labour Day	1 May	1 May
Vesak Day	21 May	10 May
Hari Raya Puasa	6 July	26 June
National Day	9 August	9 August
Hari Raya Haji	12 September	2 September
Deepavali	30 October	19 October
Christmas Day	25 December	25 December

**If a public holiday in Singapore falls on a Sunday, it is celebrated the following Monday.*