Your First 30 Days in *Singapore*

A practical moving checklist to help you prepare for your move, settle into life in Singapore, and avoid common mistakes along the way.

BEFORE YOU GET STARTED

How to use this checklist

Moving to Singapore comes with a lot to organize. Between starting a new job, finding a home, opening a bank account, and getting settled, it's easy to lose track of what needs to be done.

This checklist helps you work through everything, one step at a time.

Using the checklist

This is the printable version. You can also use our interactive checklist, which saves your progress, shows only what's relevant to you, and highlights your next three priorities.

Each task is labeled by who it applies to, such as Everyone, Families, or Pet owners. Simply skip anything that doesn't apply to your situation.

What the priorities mean

MUST DO — Important requirements, deadlines, or tasks you need to complete before moving forward.

DO SOON — Things worth sorting out early to save time, money, or unnecessary stress.

NICE TO HAVE — Helpful extras that can wait until you're more settled.

A quick note

Fees, requirements, and procedures were checked against official Singapore sources on 9 October 2026. Things can change, so we've included links to help you confirm the latest information. Where we mention what is "usually" or "commonly" done, this refers to general practice rather than an official requirement.

This checklist is for general planning purposes only. It does not account for your personal circumstances or replace professional legal, immigration, tax, insurance, or financial advice.

BEFORE YOU FLY

Get a head start

Some things are much easier to sort out before leaving home. Most won't take long, and a few need to be done before you arrive in Singapore.

☐ Check what your employer covers for your move

DO SOON · Everyone

Before booking anything, check what your employer will cover, such as flights, temporary housing, moving costs, or even a car. Ask if there are any spending limits or if you'd have to repay anything if you leave your job early, and make sure everything is confirmed in writing.

> WORTH CHECKING
> Check with your employer before paying for anything yourself. Some expenses need approval first, so keep your receipts to make sure you get reimbursed.

QUESTIONS TO ASK

- How many nights of temporary accommodation, and can it be extended if the housing search takes longer?
- Is there a relocation agent, and what do they actually do (viewings, utilities, school visits)?
- Shipping allowance: by volume, by weight or by cost? Sea or air?
- Does the medical plan cover my family from day one? Any waiting periods?
- Who pays the agent's fee and stamp duty on the lease?
- What's clawed back if I leave within a year?

☐ Start your pet's import paperwork now

MUST DO · Pet owners · At least 3 months before you fly

Bringing a dog or cat depends on which country it's coming from. From the UK, Ireland, Australia and New Zealand it's relatively simple. From the US, Canada and most of Europe you need a rabies vaccination, then a blood test at least 90 days before export, plus an import license and a booked inspection.

> WATCH OUT FOR THIS
> The 90-day blood test window is the thing that catches people out. Count backwards from your flight. Some breeds can't be imported at all, and not every airline will carry pets, so check the airline before you book your own flights.

Pet import rules by country (AVS)
https://avs.nparks.gov.sg/pets/importing-exporting-a-pet/import/dogs-and-cats/

GOOD TO KNOW

- You apply for the dog or cat license first, then the import license (S$50, valid 90 days).
- Quarantine depends on the country group and timing. From the US and Europe there may be none if the pet arrives within a few days of you and has lived at your address for over six months; otherwise expect at least ten days, at home or at the quarantine centre.

- Expats quote S$7,000 to S$10,000 for a door-to-door pet relocation from the US or Europe. A specialist agent is usually worth it.
- Check the condo's rules on pets before you sign a lease. Private homes can keep up to three dogs or cats; HDB flats allow one small-breed dog.

☐ Get your documents together before you fly

MUST DO Everyone

Your In-Principle Approval (IPA) letter tells you what you need to do and which documents to bring to get your work pass issued. It's worth having the documents below ready too, since banks, schools, landlords, and insurers may ask for them. Keep a few printed copies and save them on your phone so they're easy to find when you need them.

QUICK TIP

Your IPA letter isn't your actual work pass. It's your approval to enter Singapore and get your pass issued. Follow the instructions in your IPA letter, and keep it handy until your work pass is ready.

WHAT TO BRING

- Passports (six months validity) and your In-Principle Approval letters.
- Marriage certificate and children's birth certificates, if any.
- Children's school records and vaccination records, if any.
- Degree certificates and your employment contract.
- Prescriptions and a doctor's letter for any regular medication.
- Driving license, plus the first-issue letter if needed.
- Pet paperwork, if you're bringing one.

☐ Apply to schools before you arrive

MUST DO Families · Months ahead if you can

International schools here are private and run their own admissions all year, but places in some year groups go quickly and the popular schools keep waiting lists. Application fees are non-refundable, and so is the enrollment fee once you accept a place.

WORTH CHECKING

Ask each school about real availability for your child's year group before you decide where to live. Families regularly pick a neighborhood first and then find the nearby school has no space.

Compare international schools in Singapore

https://expateur.com/tools/international-schools-singapore/

GOOD TO KNOW

Age cut-offs differ by curriculum. UK and US style schools usually place children by their age on 1 September; the Australian school runs on the calendar year. Your child may land in a different year group than at home. That's normal.

Budget properly. At the schools we checked, application fees run from about S$600 to S$1,500, one-off enrollment fees from about S$4,000 to S$5,000, and tuition is billed in advance by term or semester.

Children on a Dependant's Pass don't need a separate Student's Pass.

Local government schools take international students only through the AEIS entrance test, places aren't guaranteed, and fees for non-ASEAN international students are over S$1,000 a month. Most expat families go international.

WATCH OUT FOR THIS

Be careful with new schools offering discounts to fill seats. Expats have reported schools closing without refunding fees. Not-for-profit, long-established schools are the safer bet.

☐ Get the family's Dependant's Pass applications moving

MUST DO · Families and partners · As soon as your IPA arrives

Your spouse and children under 21 come in on Dependant's Passes, which your employer applies for. They can be applied for with your pass or afterwards, but they take up to three weeks and each person needs their own IPA to enter.

> WATCH OUT FOR THIS
>
> If you're moving to Singapore with children aged 12 or younger who were born outside Singapore, you'll need to have their vaccination records verified before applying for their Dependant's Pass.

Check Dependant's Pass documents (MOM)

https://www.mom.gov.sg/passes-and-permits/dependants-pass/documents-required

WHAT YOU'LL NEED

- A copy of the photo page of everyone's passport.
- Your marriage certificate, and each child's birth certificate showing the parents' names.
- If any documents aren't in English, get them translated. Check if they need to be certified. No embassy stamp is required.
- For children aged 12 and under who were born outside Singapore, you'll need an approved vaccination verification document. See the link below for how to get one. Apply on the CDA portal

GOOD TO KNOW

To sponsor dependants you need a fixed monthly salary of at least S$6,000. Common-law partners and step-children go on a Long-Term Visit Pass instead.

☐ Arrange shipping and check tax relief

DO SOON · Everyone · Before your goods ship

Used household goods you've owned for at least three months can come in free of GST if they arrive within six months of your first arrival. You (or your mover) have to submit a Declaration of Facts to Singapore Customs before the shipment lands, not after.

> QUICK TIP
>
> Think carefully about what you ship to Singapore, since international shipping can be expensive and take weeks to arrive. Many condos already come with appliances and built-in wardrobes, and you can often find affordable secondhand furniture from expats who are moving away.

Apply for GST relief on your household goods (Customs)

https://www.customs.gov.sg/personal-shipment/moving-to-singapore/do-i-qualify-for-gst-relief/

WATCH OUT FOR THIS

Be careful what you bring into Singapore, whether it's in your luggage or shipment. Items like chewing gum and vapes are restricted or prohibited, and certain medications need approval. Alcohol and tobacco also aren't covered by the tax relief for moving your household belongings. Prohibited and controlled items

☐ Book a place to stay when you first arrive

DO SOON If you're organizing housing

If you need somewhere to stay for a few weeks, a hotel or serviced apartment is your best option, since regular private apartments in Singapore have a minimum rental period of three months. Give yourself a little extra time to find a home. You'll want to explore different neighborhoods and view a few places before deciding, rather than rushing into a lease.

QUICK TIP

Pick somewhere near an MRT station and the neighborhoods you're interested in. You'll probably spend a lot of time going to viewings, checking out cafes, and exploring the area anyway, so it's a great chance to see what it's like living there and what your daily commute would be like.

☐ Update your home country

DO SOON Everyone

Check your home country's rules for moving abroad, especially if you need to notify the tax authorities or update your residency status. If you have investments back home, check whether you can keep your accounts once you're living overseas. Some banks and investment platforms have restrictions for non-residents, so it's worth sorting this out early.

Read the U.S. expat financial guide to Singapore

https://expateur.com/guides/financial-guide-for-americans-in-singapore/

☐ Sort out medical needs

MUST DO Everyone

You can bring up to three months of personal medication without approval, but anything with a controlled substance (some ADHD, sleep, anxiety and pain medicines) needs approval from Singapore's Health Sciences Authority before you travel.

GOOD TO KNOW

Your new health insurance in Singapore might not cover medical conditions you already have. So if you have any scans, treatments, dental work, or physio coming up, it's worth getting them done before you move, while you're still covered by your current insurance.

Check whether your medicines need approval (HSA)

https://www.hsa.gov.sg/travelling-with-medication-and-medical-devices/personal-medications/

WHAT TO DO

- Keep medicines in their original labeled packaging, with a copy of the prescription or a doctor's letter.
- Apply for HSA approval at least two weeks before arrival if any medicine is on their controlled list. Apply for approval (HSA)

- Get copies of your medical records and everyone's vaccination records. Schools and the children's pass application will ask.
- Some things are banned outright, including cannabis products and vapes. The vape rules are strict and the fines are real.

☐ Check or arrange your health cover

MUST DO Everyone

If your employer is providing health insurance in Singapore, check what's actually covered. Some plans are pretty basic and might not cover everything you need. Find out what's included, what's excluded, and how much you'd have to pay yourself. Private healthcare in Singapore can get expensive.

WORTH CHECKING

Ask HR for the full insurance policy, not just the summary. Check when your coverage starts, whether your partner or children are included, and what's covered for doctor visits and hospital stays. Also check for any waiting periods, so you can arrange extra coverage if there are any gaps.

☐ Have money ready for your first few weeks

MUST DO Everyone

You might not have a Singapore bank account set up right away, and your first paycheck could still be weeks away. In the meantime, you may need to pay for things like your rental deposit, rent, hotel, or school fees. Make sure you have enough money available.

WATCH OUT FOR THIS

Check if your cards charge extra when you use them overseas. Even a 2–3% fee can add up quickly when you're paying for hotels and other moving costs. It's worth having a card with no foreign transaction fees and a money transfer service that lets you hold Singapore dollars.

WHAT TO DO

- Tell your bank you're moving so cards aren't blocked. Ask how they handle address changes before you give them a foreign address, especially US banks, which sometimes restrict accounts for overseas residents.
- Keep your home bank accounts open. You'll still need them for bills, tax and two-factor verification codes.
- Open a multi-currency transfer account from home. Verification is easier with your home ID and address.
- Bring some cash. It's handy for your first few days, although most places accept cards. Declare anything over S$20,000. Cash declaration rules (ICA)
- Ask HR whether a salary advance is possible if your first pay date is far off.

☐ Keep your home mobile number active

DO SOON Everyone

Your bank, tax office, pension and half your logins will keep sending one-time codes to your old number. Losing it is one of the most common regrets, and it's painful to fix from abroad.

QUICK TIP

Options: park the number on a cheap plan or eSIM, move it to a low-cost carrier that roams, or (for Americans) port it to a free internet number service. The US ones can only be set up while you're physically in the US, so do it before you fly.

☐ Submit your SG Arrival Card

MUST DO · Everyone · In the 3 days before you land

Everyone arriving by air has to submit the SG Arrival Card online within three days before landing. It's free and takes a few minutes per person.

QUICK TIP

Fill one out for yourself, and if you're moving with family, make sure everyone has one, including the kids. Once you arrive in Singapore and clear immigration, you'll get an electronic visit pass by email. Save it so it's easy to find later.

Submit the SG Arrival Card (ICA)

https://www.ica.gov.sg/enter-transit-depart/entering-singapore/sg-arrival-card

GOOD TO KNOW

Only use the official ICA site or the MyICA app. There are copycat sites that charge a fee for the same form.

Your passport needs at least six months left on it, and your In-Principle Approval letter gets you into Singapore once. Don't plan a trip out again until your pass has been issued.

Carrying more than S$20,000 in cash (or the equivalent)? You may need to declare it. Cash declaration rules (ICA)

DAYS 1 TO 3

Get settled and sort out the essentials

Your first few days are about getting connected, finding your way around, and completing what's needed for your work pass. The rest can wait.

☐ Clear immigration and save your e-Pass

MUST DO · Everyone · Day 1

You'll enter Singapore using your IPA letter. Once you arrive, you'll receive an electronic visit pass by email showing how long you're allowed to stay while your employer arranges your work pass. Keep a copy of both your IPA letter and visit pass handy.

> QUICK TIP
> Getting from Changi Airport to the city takes about 30 minutes by taxi and usually costs around S$25–S$50, depending on traffic. If you'd rather save some money, the MRT is a great option too, and most foreign contactless debit or credit cards work just fine. If you're taking a regular taxi, just check with the driver how you can pay before getting in.

Retrieve your e-Pass if you lose it (ICA)
https://www.ica.gov.sg/enter-transit-depart/at-our-checkpoints/for-travellers/retrieval-of-electronic-visit-pass

☐ Get a Singapore phone number

MUST DO · Everyone · Day 1 or 2

One of the first things I'd do when you arrive is get a local SIM card or eSIM. You'll need a Singapore number for things like banking, deliveries, appointments, and setting up certain accounts.

> WATCH OUT FOR THIS
> If your phone supports eSIM, you may be able to get a Singapore number without swapping out your home SIM card. Just make sure you're getting a local mobile number, not a travel eSIM that only provides data. You'll probably want to keep your home number active too, especially for banking codes from back home.

GOOD TO KNOW

- If you bought a SIM using your passport, you may need to update your details once your work pass is issued to keep your number active.
- The main networks are Singtel, StarHub, M1, and SIMBA. Coverage is excellent everywhere, so price and data are what matter.
- Give your new number to HR straight away. They need it for the pass issuance.

☐ Send HR your work pass documents

MUST DO · Everyone · As soon as you land

Your employer issues the pass online once you're here. They'll need your passport arrival details, a Singapore address and your local number, plus a medical exam result if your In-Principle Approval (IPA) letter asked for one. Once it's issued you get a notification letter and can legally start work.

QUICK TIP

Chase this politely but early. Everything downstream (Singpass, bank account, postpaid phone, a lease in your name) waits on it.

GOOD TO KNOW

- The notification letter is valid for one month. You can work and travel on it while you wait for your physical card.
- Your FIN (ID number) is on the letter. Save it. You'll type it into everything.
- Once issued, you must report any change of address or mobile number to MOM within five days. Remember this when you sign a lease.

☐ Get around with your bank card and a ride app

DO SOON Everyone

You can use your contactless Visa, Mastercard, or Amex on the MRT and buses, including Apple Pay and Google Pay. Foreign Visa and Mastercard cards have a S$0.60 daily fee, so you can switch to a local card later.

GOOD TO KNOW

Public transport in Singapore is clean, affordable, and reliable. A 30–35 minute MRT commute is pretty normal, so don't let that put you off. I'd focus more on how far you'll need to walk to and from the station, especially with how often and hard it rains here.

☐ Get to know what's nearby

NICE TO HAVE Everyone

It's worth checking where your nearest doctor, pharmacy, and supermarket are. GP clinics are everywhere, and many take walk-ins. You'll find pharmacies (Guardian, Watsons, Unity) in malls all over Singapore, and supermarkets are just as easy to find. Open your maps app and see what's closest to where you're staying, so you know where to go when you need something.

GOOD TO KNOW

For emergencies, call 995 for an ambulance or fire, and 999 for police. We've put together a list of useful emergency numbers and contacts to keep handy. Check it out below.

See emergency numbers and official Singapore resources
https://expateur.com/tools/singapore-official-resources/#sorf-contacts-h

☐ Install the apps that run daily life here

NICE TO HAVE Everyone

Most of Singapore runs through a handful of apps. Getting a few set up early will save you time and make settling in easier. Click **More detail** below for a list of useful apps to install.

THE SHORT LIST

- **Singpass** and **SGWorkPass** (once your pass is issued): your government ID and your digital work pass.
- **Grab**: rides, food and deliveries. Add your foreign card for now.
- Your **bank's app**, with PayNow turned on, once you have an account.

- **FairPrice**, **RedMart** (inside Lazada) or **Amazon.sg** for groceries delivered; **foodpanda** and **Deliveroo** for meals.
- Google Maps works perfectly for trains and buses. The **MyTransport.SG** app shows live bus arrivals.
- **ScamShield**, the government's anti-scam app. Scam calls and texts are common here.

☐ Sign up for STEP (for Americans)

NICE TO HAVE U.S. citizens

It's free, takes five minutes, and means the US Embassy in Singapore knows you're here if something happens. Useful for passport renewals and voting reminders too.

Enroll in STEP (U.S. Department of State)
https://mytravel.state.gov/s/step

DAYS 4 TO 7

Get your life up and running

Once your work pass is issued, you can start sorting out a few more things. Skip anything you've already done and go at your own pace.

☐ Go to your pass card registration appointment

MUST DO · Everyone · Within 2 weeks of your pass being issued

Follow the instructions in your notification letter to book an appointment with the Ministry of Manpower (MOM), if required, within the stated deadline. They'll take your fingerprints and photo during the visit and can also help you set up your Singpass account. The whole process is pretty quick and straightforward.

QUICK TIP

Bring your passport, the appointment letter, the notification letter, and a phone with a local number and both the Singpass and SGWorkPass apps already installed. The card arrives within about five working days.

☐ Get your family's passes issued and registered too

MUST DO · Families and partners · Within 2 weeks of each pass being issued

Once your dependants are in Singapore, HR can get their passes issued. Each of them gets a notification letter and may need their own card registration appointment within two weeks. Their FIN # unlocks their Singpass, bank account and school paperwork.

QUICK TIP

Ask HR to issue the family's passes in the same batch as yours. It's one more form for them and saves you weeks of waiting on a separate process.

☐ Set up Singpass and SGWorkPass

MUST DO · Everyone · Once your pass is issued

Singpass is the login for almost everything official here, and banks and telcos use it to pre-fill your details. You can register once your pass is issued, using face verification in the app or online. SGWorkPass holds your digital work pass.

GOOD TO KNOW

Your spouse can register too once their Dependant's Pass is issued. Children get a FIN but can't have Singpass until they're 15.

Register for Singpass
https://www.singpass.gov.sg/

Open your Singapore bank account

MUST DO Everyone

Salary, rent, PayNow and every bill run through a local account, and most banks want to see your pass before they'll open one. Requirements differ by bank, so check the document list before you go to a branch.

WORTH CHECKING

You'll want a local bank account for your salary, rent, bills, and everyday payments through PayNow. Try to get one set up as soon as you can. Requirements vary by bank, so check the list of documents you'll need below before applying.

See what DBS asks for

https://www.dbs.com.sg/personal/support/bank-account-opening-documents-required.html

GOOD TO KNOW

- Typical documents: passport, your work pass (ID card, Singpass or notification letter) and a proof of address dated within three months. Proof of address can be a temporary address letter issued by HR, a utility or phone bill, a bank statement or the stamp duty certificate for your lease.
- With Singpass, several banks (DBS, Citi, HSBC, and the digital banks GXS and MariBank) let you open an account in the app in minutes. Without it, expect a branch visit and a few working days.
- Some accounts need a S$1,000 opening deposit or charge a small fee if the balance drops low. Read the fee line.
- Credit cards are a separate battle. Banks usually want to see a salary landing first and, for foreigners, a minimum income (S$45,000 a year at DBS, for example). Don't be surprised by a rejection in month one; ask again once you've been paid.

Give payroll your bank details and confirm your first pay date

MUST DO Everyone · Before the payroll cut-off

Find out when the payroll cut-off is and when the first salary actually lands. If it's weeks away, ask about an advance now rather than borrowing from your home accounts at bad exchange rates.

GOOD TO KNOW

You might notice two things on your first payslip. If you're a foreigner on a work pass, you generally won't have CPF (Singapore's pension scheme) deducted from your salary. You also won't usually have income tax deducted each month. Instead, you'll get a tax bill after filing your annual return, usually in the spring. So it's worth putting a little money aside each month to cover it.

Start the housing search the smart way

MUST DO If you need housing

Before you book viewings, decide where you'll actually be most days and work backwards. Singapore isn't big, but a bad commute still costs you an hour a day. Then pick an agent properly, and understand who pays whom.

WORTH CHECKING

Check the agent by their phone number on the CEA public register. If the number doesn't bring up a registered agent, walk away, even if they show you a card. An agent can only act for one side, so the landlord's agent is not working for you.

Check whether an agent is registered (CEA)

https://www.cea.gov.sg/consumers/engaging-a-property-agent/check-if-your-property-agent-is-registered/

HOW IT WORKS HERE

- Leases are usually one or two years. Private homes can't be rented for less than three consecutive months.
- Commission isn't regulated. The common practice is about half a month's rent per year of lease to your own agent, and often nothing if you rent through the landlord's agent on a higher-rent unit. Agree it in writing before any viewings.
- Expect to pay a security deposit of one month's rent per year of lease, plus the first month in advance.
- Listings move fast, but 'many other tenants are interested' is a classic pressure line. Don't pay anything to view, and don't pay a deposit before you've checked the owner (see the deposit task below).

WHERE TO LIVE

- Expat-heavy enclaves can be lovely and badly connected. Ask how far the nearest MRT station really is on foot, with shelter.
- Newer buildings and newer appliances will save you money under the minor-repairs clause. Units over ten to fifteen years old with original aircon and built-ins are where repair bills pile up.
- Got kids? Check school bus routes and travel times before you fall in love with a place.

☐ Set up PayNow and get familiar with it

DO SOON Everyone

PayNow lets you send and receive money instantly for free, just using your Singapore number or scanning a QR code. It's everywhere here. You'll see it at restaurants, cafés, shops, supermarkets, and even the post office. You'll also use it to pay your cleaner, split bills with friends, or pay someone back. It's just part of everyday life in Singapore.

> WATCH OUT FOR THIS
> Scammers love PayNow because it's instant. For anything large (like a rental deposit), always double-check who you're paying and make sure their details match the person or company on your contract. Never send money to someone claiming to be an agent or 'representative' without verifying them first.

GOOD TO KNOW

- Link PayNow to your mobile number in your bank app. You can also link it to your FIN (Foreign Identification Number).
- GIRO is Singapore's version of automatic bill payments. You'll come across it when setting up things like utilities and income tax, so it's worth knowing what it is.
- Cash is still accepted in most places, but you'll probably find yourself using PayNow or PayLah! all the time. You can also pay by card at most shops and restaurants, so you've got plenty of options.

☐ Understand your partner's Dependant's Pass work rules

DO SOON Partners

A Dependant's Pass doesn't automatically allow your partner to work in Singapore. They'll need their own Employment Pass, S Pass, or an eligible Work Permit, which their employer would need to apply for. Not every employer knows how this works, so it's worth bringing up early when discussing a job.

GOOD TO KNOW

Job hunting is much easier once you're here and can meet people. Running your own business from a Dependant's Pass is possible through a Letter of Consent, but only if you're a sole proprietor, partner or a director with at least a 30 percent stake.

DAYS 8 TO 14

Find your feet

This is usually when you'll be looking for a place to live. Renting in Singapore can be expensive, so it's worth taking your time, asking the right questions, and checking the details before signing anything.

☐ View like you're buying, not renting

MUST DO · If you need housing

A lot of rental deposit disputes come from problems that weren't spotted during the viewing. Take your time, open cupboards, test appliances, and check everything properly before agreeing to rent the place. It's much easier to spot issues now than deal with them later.

> QUICK TIP
> Ask how old the aircon units, fridge, washer and water heater are. Under a typical lease you pay the first S$150 to 300 of every repair, so old appliances are your problem, not the landlord's.

WHAT TO CHECK

- Aircon in every room: run it for ten minutes, listen, and look for leaks and smells. Ask when it was last serviced.
- Water pressure and hot water in every bathroom. Flush, run the taps, check under the sinks.
- Mold and damp: corners of wardrobes, behind curtains, bathroom ceilings. Humidity here is relentless.
- Windows, blinds, door locks, the oven, the hob, the washer and dryer.
- Phone signal in every room, and where the fiber termination point is for internet.
- Noise: traffic, construction next door, the pool deck below. Visit at a different time of day if you can.
- Condo rules on pets, renovations, deliveries and moving hours. Ask the management office, not just the agent.
- The walk to the MRT station, especially in the heat and rain.

☐ Verify the owner and the agent before you pay a cent

MUST DO · If you need housing · Before any money moves

Once you find a place you like, you'll usually sign a Letter of Intent (a document saying you want to rent it) and pay a deposit to secure it. Next, you'll sign your rental contract and pay whatever deposit is still owed, plus your first month's rent.

> WATCH OUT FOR THIS
> Never pay just to view a property, and always verify who you're dealing with before sending a deposit. You can check who legally owns the property through Singapore's SLA INLIS website for a small fee of around S$5. It's a quick check that could save you a lot of trouble.

Check who owns a property (SLA INLIS)
https://www.sla.gov.sg/regulatory/property-ownership/land-titles-search/

HOW TO CHECK

- Owner: run an ownership search on SLA's INLIS and match the name to the person on the agreement and the bank account you're paying.
- Agent: search their phone number on the CEA public register.

- Pay the owner directly, by bank transfer or PayNow, and keep the confirmation. CEA says payments should go to the owner, not the agent.
- If the landlord backs out after the Letter of Intent you get the good-faith deposit back. If you back out, you lose it. So don't sign one until you mean it.

☐ Negotiate the lease before you sign, especially the exit terms

MUST DO · If you need housing · Before you sign anything

Rental contracts in Singapore often favor the landlord, so take your time reading through everything before signing. Don't be afraid to ask questions or negotiate anything you're not comfortable with. It's much easier to sort things out before you sign than afterward.

BEFORE YOU SIGN

The 'diplomatic clause' is what lets you leave early if you're transferred or lose your job. The standard version only kicks in after 12 months on a two-year lease, with two months notice, and you usually refund part of the landlord's agent commission. Try for a shorter minimum period, and read exactly what triggers it.

CEA's tenancy agreement template and tenant checklist

https://www.cea.gov.sg/consumers/transacting-on-your-own/renting-or-renting-out-a-private-residential-property/

THE CLAUSES THAT MATTER

- **Diplomatic clause.** Without it you're liable for rent until the end of the lease. Expats have been held to the full term after losing a job three months in. Make sure it covers both transfer out of Singapore and loss of employment, and check the notice period.
- **Minor repairs.** You pay repairs up to a cap per item, commonly S$150 to 300. Push for a lower cap, and for the landlord to replace rather than repair appliances past a certain age.
- **Defect period.** Usually the first 30 days, when the landlord fixes anything that's wrong at no cost. Make sure it's in the contract and use it.
- **Aircon servicing.** Typically every three months at your cost. Get the landlord to confirm the units were serviced before handover, in writing.
- **Promised repairs.** If the agent says the shower will be fixed or the sofa replaced, it goes in the agreement or it isn't happening.
- **Deposit return.** Ask for a stated number of days after handover (14 days is common) and the condition for deductions: fair wear and tear excepted.
- **Who pays what.** Stamp duty (normally the tenant), agent fees, and which utilities or maintenance are included.

GOOD TO KNOW

Agents work for whoever pays them. If you're using the landlord's agent, consider paying your own agent, even just for the handover. Their job ends at signing otherwise.

If things go wrong later, the Small Claims Tribunals hear tenancy disputes on leases of up to two years, for claims up to S$20,000 (S$30,000 if both sides agree), with filing fees starting at S$10. Small Claims Tribunals

☐ Stamp the tenancy agreement within 14 days

MUST DO · If you need housing · Within 14 days of signing

When you rent a home in Singapore, you'll usually need to pay a one-time tax called stamp duty. It's 0.4% of your total rent for the entire lease. For example, if you're paying S$5,000 a month for two years, the stamp duty is S$480. You

can pay it online through IRAS, but make sure you do it within 14 days of signing your contract (or 30 days if you signed overseas). Paying late can mean extra penalties.

QUICK TIP

You'll usually be the one paying stamp duty as the tenant, unless you've agreed otherwise with your landlord. Don't assume your agent has taken care of it. Check who's responsible for paying and submitting it, and ask for a copy of the stamp duty certificate. Keep it handy, as some banks may also accept it as proof of address.

Pay the stamp duty on myTax Portal (IRAS)

https://mytax.iras.gov.sg/

HOW TO DO THIS

- Log in to myTax Portal with Singpass, choose Stamp Duty, then Stamping, then Lease or Tenancy. Enter the rent and term, pay, and download the certificate.
- Send a copy to the landlord. An unstamped agreement is a problem for both of you if there's ever a dispute.
- Example: S$6,000 a month on a two-year lease is S$144,000 of rent, so the duty is S$576.

☐ Arrange your home internet before moving in

DO SOON · If you need housing · 1 to 2 weeks before you move in

Most homes in Singapore use fiber internet. You can sign up with a provider (Singtel, StarHub, M1, SIMBA, MyRepublic, ViewQwest), and they'll arrange the setup for you. Installation can take anywhere from a week to a month, so I'd recommend booking it before you move in.

QUICK TIP

When viewing a home, check that it already has a fiber internet connection point (a small box on the wall). If it doesn't, getting one installed could cost extra and take longer. Also, most internet plans come with a two-year contract, so check if there are any fees if you need to cancel early.

☐ Open your utilities account and book the gas turn-on

MUST DO · If you need housing · About a week before you move in

You'll need to set up an SP Group account for your electricity, water, and gas. You can do this through the SP app using your passport or FIN and rental agreement. I'd recommend getting it sorted about a week before you move in. If your home uses piped gas, you'll also need to book a separate appointment with City Energy to get it turned on.

GOOD TO KNOW

You'll also need to pay a small deposit when setting up your utilities. For foreigners renting a condo, it's usually around S$200–S$300, sometimes less if you use GIRO (automatic bill payments). It'll be added to your first bill, and you'll get it back when you close your account, minus any unpaid bills.

Open a utilities account (SP Group)

https://www.spgroup.com.sg/our-services/utilities/quick-guide-to-your-utilities-residential

HOW TO DO THIS

- Open the account for your move-in date. Older homes need a short safety inspection with someone present.
- Then book the gas turn-on with City Energy: up to four working days lead time, and only the account holder can book.

- You can stick with SP Group for your electricity or choose a different provider later if you find a better deal. There's no rush, and you don't have to switch unless you want to.
- Set up GIRO so the bill pays itself. Aircon is the biggest expense on it.

☐ Book the movers, the service lift and the condo move-in slot

DO SOON · If you need housing · A few days before moving day

Most condos have rules for moving in. You'll usually need to let the condo management know a few days ahead, fill out a form, and book a time to use the service lift (the lift movers use). Some condos also ask for a refundable deposit, which can range from a few hundred dollars to S$1,000 or more. Make sure you book everything in advance, or security might not let your movers in.

> QUICK TIP
> Ask the condo management office to confirm your moving date by email. Also, check if you need to book a time for furniture or appliance deliveries, since many condos have rules for those too.

GOOD TO KNOW

- Moving hours are typically weekday office hours and Saturday mornings. Sundays and public holidays are usually out.
- Movers are expected to pad the lift. Ask yours.
- If your shipment is arriving, remember the Customs Declaration of Facts has to be submitted before it lands.

☐ Do a forensic handover: photos, video, inventory, meter readings

MUST DO · If you need housing · Move-in day, then within the defect period

Take photos of absolutely everything when you move in. Walls, floors, furniture, appliances, inside cupboards, even tiny scratches or marks. It might seem like overkill, but trust me, you'll be glad you did when it's time to move out. Having proof of what was already damaged can save you a lot of trouble getting your deposit back.

> QUICK TIP
> Walk through with your phone on video, narrating the date and what you're seeing. Then photograph the electricity, water and gas meters. Email the lot to the agent and landlord the same day so it's time-stamped and shared.

WHAT TO DO

- Sign the landlord's inventory list only after you've checked it against the unit. It becomes the agreed record of condition.
- Send a written list of defects within the defect period (often 30 days) and keep the replies. That's your evidence that problems existed before you.
- Test every appliance and aircon unit in the first week, while the landlord still has to fix things for free.
- Keep everything in one folder: the signed agreement, stamp certificate, inventory, photos, defect emails, payment confirmations, and every WhatsApp message with the agent.
- Do the same at move-out, and film the key handover. Landlords have been known to refuse the keys and then claim for things.

☐ Update your address with MOM within five days

MUST DO · Everyone · Within 5 days of moving

Once you have a home, you or your employer must update your residential address (and any new mobile number) with MOM within five days. It's a legal requirement, it applies to Dependant's Passes too, and it's enforced.

GOOD TO KNOW

While you're at it, update your address with your bank, phone provider, insurance company, and your child's school if needed. Keep a copy of your MOM confirmation handy too.

Notify MOM of changes (Employment Pass)

https://www.mom.gov.sg/passes-and-permits/employment-pass/notify-mom-of-changes

☐ Furnish without overspending

NICE TO HAVE · If you need housing

Most condos in Singapore already come with things like a fridge, stove, washing machine, and built-in wardrobes, so you won't need to buy everything from scratch. For furniture, you can find great secondhand deals from expats moving away, rent furniture if you're only staying a short time, or just order from IKEA and have it delivered.

GOOD TO KNOW

Singapore is really humid, so mold can be a problem, especially in rooms that stay closed up. Clothes, leather bags, shoes, and even books can get moldy if you're not careful. A dehumidifier or running your aircon on dry mode can help keep the moisture down and save you from expensive mold problems later.

DAYS 15 TO 21

Make Singapore feel like home

Now that the essentials are sorted, it's time to settle into everyday life. Find a doctor, get the kids settled into school, and set up the little things that make life here easier.

☐ Confirm the school place, the bus and the start-date logistics

MUST DO · Families · 2 to 4 weeks before term starts

Once the place is confirmed, there's a second wave: enrollment fee, uniform, device lists, the medical form, and the school bus. Buses are run by outside operators and take two to four weeks to arrange, so register the day you know your address.

WORTH CHECKING

Ask the school what a new family is expected to show up with on day one, and what the first month's fee invoice will look like. Fees are usually billed per term or semester in advance.

☐ Sort the kids' health admin: pediatrician, vaccinations, school forms

DO SOON · Families

Find a pediatrician or children's clinic, get everyone's vaccination records onto Singapore's National Immunisation Registry, and fill in the school's medical forms. Diphtheria and measles vaccinations are legally required for children here, and schools will ask for proof.

QUICK TIP

Subsidized childhood vaccines are for citizens and PRs, so expect to pay the full price at a GP, polyclinic or pediatric clinic. Check whether your insurance covers routine vaccinations before you assume it does.

☐ Finish the pet's quarantine, licensing and vet registration

MUST DO · Pet owners

Complete any home or centre quarantine, make sure the dog or cat license is active, and register with a vet. If you've rented, re-read the condo's by-laws on pets and keep your dog leashed in common areas.

GOOD TO KNOW

License fees are low for sterilized pets (S$15 a year) and much higher for unsterilized ones. Certain larger breeds come with extra conditions, including a muzzle in public and third-party insurance.

☐ Choose a GP, and know where the nearest A&E is

DO SOON · Everyone

Healthcare in Singapore is really good, and getting an appointment is usually pretty easy. There are GP clinics (regular doctors) everywhere, and many accept walk-ins. If you have health insurance, check which clinics are covered,

as some can bill your insurer directly. Public hospitals are excellent too, but as a foreigner, you pay full price.

GOOD TO KNOW

A visit to the hospital's A&E (emergency department) can cost around S$175 or more, with extra charges for certain tests and treatments. Foreigners may pay higher rates.

See emergency numbers and official Singapore resources

https://expateur.com/tools/singapore-official-resources/#sorf-contacts-h

GOOD TO KNOW

- Register with a GP early and ask them to continue your prescriptions. Bring your records.
- For mental health support, the national mindline is 1771 (call or WhatsApp, 24 hours) and the Samaritans of Singapore are on 1767.
- Dentists and physios are private and good; check what your plan covers before you go.

☐ Look at preschools and childcare early

DO SOON Families with young children

Licensed preschools take children from 18 months (infant care from two months), and popular ones keep waiting lists that the government doesn't manage. Foreign children aren't eligible for the subsidies, so you'll pay the full fee.

QUICK TIP

Shortlist by travel time from home and work, not by reputation alone. A ten-minute drop-off changes your mornings for years.

Search preschools (ECDA on LifeSG)

https://ecda.gov.sg/parents/preschool-search

☐ Decide whether to hire a live-in helper, and understand the full cost

DO SOON If you're hiring a helper

Many families here employ a live-in domestic helper, and Employment Pass holders can. It's a proper employment relationship with rules: a security bond, insurance, a monthly levy, medical checks and rest days. The salary is only part of the cost.

GOOD TO KNOW

First-time employers have to complete a short Employer Orientation Programme before applying. A 'transfer' helper already in Singapore can save you agency fees and weeks of waiting.

Apply for a helper's Work Permit (MOM)

https://www.mom.gov.sg/passes-and-permits/work-permit-for-foreign-domestic-worker/apply-for-work-permit

WHAT IT INVOLVES

- Monthly levy of S$300 (the concession rate is only for families with a citizen child or elderly citizen).
- A S$5,000 security bond, plus medical and personal accident insurance of at least S$60,000 each, all in place before she arrives.
- Work Permit fees of S$35 to apply and S$35 to issue; a Settling-In Programme within seven days of arrival for first-timers; a medical examination every six months, at your cost.
- One rest day a week, three meals a day, and proper accommodation.

- Agency fees on both sides, and the flight home at the end of the contract.
- A helper can't work part-time for anyone else, so sharing a helper with a neighbor isn't allowed. Part-time cleaning companies are the legal alternative.

☐ Get ahead of mold, mosquitoes and the aircon

DO SOON Everyone

Three things to watch out for in Singapore are mold from the humidity, aircon that isn't serviced regularly, and mosquitoes breeding in standing water. All three can cause expensive problems, and mosquito breeding can even get you fined. Luckily, they're pretty easy to prevent if you stay on top of them.

GOOD TO KNOW

The National Environment Agency inspects homes for mosquito breeding and fines start at S$200. Empty anything that holds water: plant saucers, buckets, the balcony drain. Inspectors never collect fines on the spot, so anyone asking for cash at your door is a scammer.

WHAT TO DO

- Service the aircon every three months (it's usually in your lease) and keep the receipts for move-out.
- Run a dehumidifier or dry mode in closed rooms, leave wardrobe doors ajar, and don't store leather or books in a closed cupboard.
- Report any damp patch to the landlord in writing immediately. Mold treatment is a landlord problem only if you've told them.

☐ Set up groceries, deliveries and the weekly routine

NICE TO HAVE Everyone

Supermarket delivery is excellent (FairPrice, RedMart, Cold Storage, Amazon.sg). Local fresh food markets (called wet markets) have better and cheaper fresh produce than the supermarkets. Hawker centres will feed you well for a few dollars, and knowing your local one is a genuine quality-of-life upgrade.

GOOD TO KNOW

Things like wine, cheese, and imported groceries can be pretty expensive in Singapore. You'll usually save money by buying local brands or shopping at wet markets. Also, if you're living in a condo, check with management where packages get delivered. Some have parcel lockers or collection rooms, so it's good to know before you start ordering things online.

☐ Sort out your driving license (if you plan to drive)

NICE TO HAVE If you plan to drive · Within 12 months if you drive

You can generally use your foreign driving license for up to 12 months, along with an International Driving Permit or official English translation if required. After that, you'll need to convert it to a Singapore license. This usually means passing a Basic Theory Test and applying through the Traffic Police.

GOOD TO KNOW

Most expats don't own a car in Singapore because it's really expensive. You have to pay for a special permit called a Certificate of Entitlement (COE), which can cost tens of thousands of dollars, on top of the car itself. Luckily, public transport and ride apps like Grab make getting around really easy. If you do need a car, renting or leasing one is also an option.

Converting a foreign driving license (Singapore Police Force)

https://www.police.gov.sg/Knowledge-Hub/Traffic/Traffic-Matters/Singapore-Driving-Licence

WHAT YOU'LL NEED

- Pass the Basic Theory Test first, then apply online and book an appointment.
- Bring your pass, passport, your current license (plus proof of its first-issue date if the card doesn't show it), an official translation if it isn't in English, and a photo. The conversion fee is S$50.

☐ Start building a life outside work

NICE TO HAVE Everyone

This is the part that takes longest, and the honest version is that expats here say local friendships take years. The expat associations, school parent groups, sports clubs and interest groups are how most people get going, and they're especially useful for partners who aren't walking into an office full of colleagues.

GOOD TO KNOW

The American Association, the British Association, ANZA and the American Women's Association all run regular events and welcome members from anywhere. Condo group chats are surprisingly useful too.

DAYS 22 TO 30

Get ahead of the important stuff

The things nobody chases you about until they become a problem: insurance gaps, tax, money across two countries, and a plan for when something goes wrong.

☐ Close the gaps in your insurance

MUST DO Everyone

Now that you're settled, take a proper look at your employer's health insurance. You might be surprised by what's not covered. Things like hospital stays, specialist visits, medications, or even your partner and kids. The last thing you want is a big medical bill you thought your insurance would cover, so it's worth checking now.

WATCH OUT FOR THIS

You don't necessarily need every type of cover while living abroad, but think about this: What if you got seriously sick or had an accident and couldn't work for six months? Could you still cover your rent, bills, and family expenses? Would your employer's insurance actually help? It's worth knowing where you stand before something happens.

WORTH CHECKING

- **Health insurance:** Helps pay your medical and hospital bills.
- **Life insurance:** Makes sure your family has money if something happens to you.
- **Critical illness insurance:** Gives you a lump sum if you're diagnosed with a covered serious illness, like cancer.
- **Disability insurance:** Helps replace your income if an illness or injury stops you from working.

☐ Keep a one-page emergency sheet handy

DO SOON Everyone

It's worth keeping a copy of Singapore's emergency numbers on your phone and sharing it with your friends and family. That way, you'll know who to call if something goes wrong. You can find all the important numbers in the link below.

See emergency numbers and official Singapore resources

https://expateur.com/tools/singapore-official-resources/#sorf-contacts-h

OTHER USEFUL CONTACTS

- Nearest hospital emergency department (A&E), children's emergency department (if you have kids), your regular doctor (GP), and your insurance hotline and policy number.
- Your embassy, HR contact, landlord or property agent, and helper's agency (if you have one).
- Social security number (SSN), Foreign Identification number (FIN), passport number.
- Locksmith number (if you get locked out) and condo management number (in case something happens at home while you're away).

Plan how you'll transfer money between countries

DO SOON Everyone

Once your salary starts coming in, it's worth figuring out how you'll transfer money between your Singapore and home bank accounts. Banks can charge quite a bit for international wire transfers, so it's worth checking out cheaper options like Wise.

QUICK TIP

Don't just look at the transfer fee. Some banks charge less but give you a worse exchange rate. I'd compare a few options using the same amount and see how much actually arrives in your other account. You'd be surprised how much you can save, especially if you're sending money regularly.

Compare transfer costs with Wise

https://wise.com/

Understand how Singapore income tax will hit you

DO SOON Everyone

There's no tax taken out of your salary. You file online between 1 March and 18 April for the previous calendar year, get a Notice of Assessment from around the end of April, and pay within a month, or over 12 months by GIRO. Your first bill can be a surprise if you haven't set money aside.

GOOD TO KNOW

In Singapore, you'll usually pay lower income tax rates if you're here for at least 183 days in a year. And if you move here towards the end of the year, you may still qualify as long as you work here continuously for at least 183 days across both years. Definitely worth knowing, as it could save you quite a bit on your first tax bill.

GOOD TO KNOW

- Your employer sends your salary details to IRAS automatically, so most of your return is pre-filled.
- Foreign-sourced income (rent from home, overseas investments) generally isn't taxed in Singapore, with a few exceptions.
- Try our Singapore Income Tax Calculator to get an idea of how much tax you'll owe and how much to set aside each month to cover it.

Keep up with your responsibilities back home

DO SOON Everyone

Don't forget about the things you still need to sort out back home, like taxes, retirement savings, voting, your will, and updating your bank and investment accounts. It's easy to put these things off when you're living overseas, but you don't want to miss an important deadline.

GOOD TO KNOW

Before changing your address with your bank or investment provider back home, check if they allow customers living overseas. Some may restrict your account once you move abroad. It's worth knowing this before updating anything, so you can plan ahead.

Apply for a local credit card once salary has landed

NICE TO HAVE Everyone

Once you're settled, it's worth getting a credit card with your Singapore bank. You'll avoid foreign transaction fees on local spending, and some cards let you earn air miles and other rewards. You'll usually need proof of income, so I'd start with the bank where your salary goes.

GOOD TO KNOW

If you're rejected, a secured card backed by a fixed deposit (S$10,000 at DBS, for example) is a reliable fallback and builds a local record.

Sort out anything you haven't gotten to yet

NICE TO HAVE Everyone

Now that you've got your address, work pass, and bank account sorted, there are a few smaller things you can finally take care of. Below is a quick list to make sure you haven't missed anything.

THE SWEEP

- Move your phone to a postpaid plan on your pass, keeping the number.
- Switch your transit payments to a local card or the SimplyGo app to stop the daily foreign-card fee.
- Update your address everywhere: bank, insurer, school, home-country accounts, and mail redirection if you set one up.
- Check your pass card has arrived and your family's cards too.
- Set up GIRO for utilities and, after your first tax bill, for income tax.
- Note the date your foreign driving license stops being valid (12 months), if you drive.

Know what happens if you need to leave Singapore

NICE TO HAVE Everyone

Strange one for a settling-in list, but it's worth knowing the rules now. Check what happens if you need to end your lease early, how you get your deposit back, what taxes you'll need to settle, and whether you'd owe your employer anything if you leave. Knowing this upfront can save you a lot of trouble later.

GOOD TO KNOW

When you resign or transfer, your employer must file for tax clearance with IRAS and withhold your final pay until the bill is settled. Your deposit comes back only after a handover that's as careful as your move-in.

AND FINALLY

A few things nobody tells you

- People are pretty quiet in lifts. Don't take it personally. It's just normal here.
- The rain can come out of nowhere. Keep a small umbrella in your bag. You'll thank yourself later.
- Your restaurant bill will usually be higher than the menu price. Many places add a 10% service charge and 9% GST, which works out to almost 20% extra. You don't need to tip on top.
- Vaping is illegal in Singapore. Don't bring a vape with you, even for personal use. The penalties can be serious, especially for foreigners.
- Don't overlook hawker centres. Some of the best and most affordable food in Singapore is found there.
- Service providers often don't turn up the first time. Confirm with movers, cleaners, or other service providers the day before, and keep your booking reference handy.
- Nightlife is a little different here. Singapore has great bars and restaurants, but the late-night scene is generally quieter than in big cities like London or New York.

Your First 30 Days in Singapore

Know someone who's moving to Singapore? Share this checklist with them. You can always find the latest version at expateur.com/tools/moving-to-singapore-checklist/