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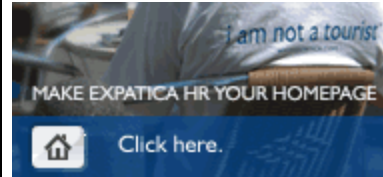


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## Relocating to Singapore

**Anne Dean and Yvonne McNulty offer some background information, business tips and practical advice for your employees expatriating to Singapore.**

Singapore has four official languages: English, Malay, Mandarin, and Tamil. While Malay is the national language, English is the language most commonly spoken. It is used widely in the business arena and is taught in schools. Most Singaporeans in the corporate sector speak fair to excellent English; taxi drivers and some shopkeepers speak an unofficial dialect known as 'Singlish,' which is a mixture of English and Mandarin Chinese words and grammatical structures.



**In business, a distinctly Chinese paradigm pervades**

"I encounter it [Singlish] every day," says Yvonne McNulty, who has recently relocated to Singapore. "Be patient, repeat yourself a number of times and use short sentences," she advises, "And be prepared to say some words phonetically in order to be understood."

Being so close to the equator, Singapore has an extremely humid climate and is hot all year. "The city caters for this very well," says McNulty, referring to the many air-conditioned underground and indoor shopping arcades that link office buildings together and provide access to Singapore's metro system (MRT).


### Here comes the rain again

There are moderate fluctuations in temperature due to prevailing sea breezes, yet there is almost no seasonal variation in Singapore.

"Rain falls in Singapore nearly every day – for up to an hour at a time, usually mid-morning or mid-afternoon," say McNulty, so keep an umbrella

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handy. "It can stop and start quite suddenly. You can see the steam coming up off the pavement and roads – it's a wonderful cool-down," she says.

Rainfall is heaviest from November to January.

## Culture

The population in Singapore is primarily a mix of ethnic Chinese, Malay and Indian. While these groups have retained most of their traditional customs and culture, they also take pride in a distinct identity as Singaporeans.

**One should not be misled by the very western appearance of Singapore; many things are still done in the Asian way.**

Singaporeans comprise a rich and diverse religious background. Approximately 86 percent of the population is affiliated with some religious faith in one capacity or another. The major religions are Buddhism, Christianity, Islam, Hinduism, and Taoism, while various other religions, such as Judaism and the Sikh, are practiced by religious minorities.

## Doing business

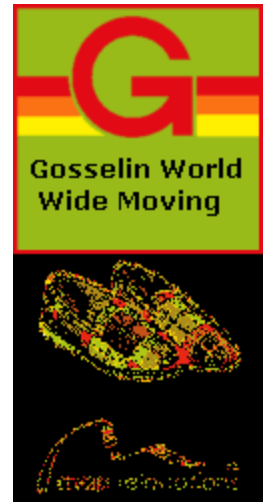
Singapore is a common head-quarters country for many organisations due to its central location in Asia.

One should not be misled by the very western appearance of Singapore; many things are still done in the Asian way. The majority of Singapore's business people are ethnically Chinese; therefore, a distinctly Chinese paradigm pervades.

"On a day to day basis, an expat in a large multinational who is doing business with another large multinational will nearly always be dealing with other expats. Doing business with locals is almost always done exclusively amongst local companies," says McNulty, who underlines the importance of business relationships in Singapore.

"For example, for an expat in Singapore to build a relationship with a western company in another Asian country, the expat will be required to establish a local contact in Singapore first, who will then act as an intermediary and introduce the expat to their counterparts in another country," she says.

Confrontation is taboo in Singapore, as in much of Asia. When giving instructions, one must be aware that the other person may nod or act as if he or she understands when the opposite may be the case. In general, Singaporeans may not speak up or ask questions as easily as their western counterparts.





**Keep an umbrella handy at all times**

Handshakes are the universal greeting in the business arena, but do not be surprised if a Singaporean woman chooses not to offer her hand. In addition, firm handshakes are not given as much importance among the Asians.

Often, they will exchange business cards, called 'name cards' in Singapore, with both hands.

### **Dress**

In such a cosmopolitan and multicultural city, diversity is the operative word when it comes to dress styles. Wearing outfits common to any of the four main cultural groups is acceptable almost any time of the day, anywhere, and for whatever occasion. However, as the weather in Singapore is warm and humid most of the time, light summer clothes are recommended.

For business, it is common for expats to wear jackets, suits and ties with long-sleeved cotton business shirts. 'Smart casual' is acceptable on 'casual-Fridays' and on weekends. 'Smart casual' means collared shirts (long- or short-sleeved, but not T-shirts), trousers (not jeans) and shoes (not athletic shoes) are acceptable.

"For women, modest dress is appropriate. Suits, skirts/pants with blouses and open-toed sandals are all acceptable. It is not common practice for women to wear revealing clothes," says McNulty.

### **Housing**

Over recent years, due to extensive urbanisation, the distinction between Singapore and Singapore City has become blurred.

Expat housing is common in Singapore, particularly in the central area close to the city, says McNulty. "You can select from an abundance of apartment/condominium complexes and houses, ranging in price from SD 2000 for one and two-bedroom apartments, to upwards of SD 10,000 - SD 15,000 for luxury houses and penthouses. There is something for everyone's budget. An 'old' apartment in Singapore is usually no more than 20-years old; most apartments are 'modern' and between 3-8 years old," she says.

**Perhaps due to a variety of laws which may seem unusual or autocratic to foreigners, Singapore enjoys an almost non-existent crime rate...**

McNulty observes that nearly all types of housing "favour marble and granite floors over carpet, and they are always air conditioned with the exception of the kitchen and the maid's room. Most expat condominiums also contain a very large resort-type swimming pool, tennis court and small gym for use by the residents, with front gate security, lift-lobby security, and underground car parks for resident's cars. The percentage of expats to

locals is usually around 80 percent expats to 20 percent locals.

### **Childcare**

A live-in home-help is very affordable in Singapore and is the cultural norm. "Apartments and houses are built with a maid's room for this very reason. Even local families have a live-in maid," says McNulty. "The availability of a live-in maid makes Singapore an ideal location to raise babies and pre-school children, particularly for expats who have lost their family support networks," says McNulty, who is mother to a pre-school child. "Live-in maids will do all the cooking, house-cleaning, laundry, and take care of small children. It is cheaper to have a live-in maid in Singapore than it is to send a child to day-care," she says.

### **Health care**

Singapore's modern health system offers readily available care and treatment of the highest standard. "Expats are entitled to some government assistance with medical costs but it is a complicated process," says McNulty. "Medical care is otherwise expensive on a user-pays basis, which makes it essential to negotiate health insurance in a remuneration package before relocating," she says.

An assignee does not need to be vaccinated against any disease before entering Singapore but, McNulty warns, Dengue Fever is a constant and common health problem, for which there is no vaccination or cure. Expats need to follow the government's strict guidelines for minimising the risk of contracting Dengue around the home. The government strongly recommends that long-term residents of Singapore be vaccinated against hepatitis B.

Singapore is one of Asia's healthiest countries, and its tap water is safe to drink.

However, McNulty observes that Singapore is not a stroller-friendly, wheelchair-friendly or disabled-friendly city. "There are far too many stairs, and bumpy and narrow paths," she says, "And generally no thought is given to those who require assistance with walking, including mums with prams/strollers. This is not just in the central area but all over Singapore. It is a very common complaint amongst expats with small children."

### **Dining**

Hawker centres, scattered throughout the city, offer a wide variety of local food at fairly low prices.

Due to the natives' love for dining out, the city's wide variety of restaurants generally stays open until 11:00 pm or midnight, says McNulty. "Some food courts and hawker centres may stay open as late as 4:00 am. Food is generally Asian, with some western fare available in higher-end hotels. Most hotels will accept credit cards. Local food courts and hawker centres are almost exclusively cash-only," she says.

A 10 percent service charge is added to bills in fine restaurants and cafes; otherwise, tipping is generally not practiced and may even be actively discouraged. "Do not insist on tipping if it has been refused," says McNulty.

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"Taxi drivers, in particular, will never assume that you will round up a taxi fare; without exception they will give you the change you are due quickly and efficiently, and if you do choose to tip, they are extremely grateful, even if it is only 10 or 20 cents," she adds.

### **Entertainment and shopping**

Credit cards are not as readily accepted in Singapore as they are in the US or Europe. "Cash is the preferred currency in grocery stores—and even chain stores, taxis, which charge an additional 10 percent fee for credit card fares, local markets, many local stores, and hawker [food] markets. American Express is not widely accepted," says McNulty

Stores in Singapore are open Monday to Sunday from 10:30 or 11.00am to 9:00 or 10:00 p.m.

### **Security**

Perhaps due to a variety of laws which may seem unusual or autocratic to foreigners, Singapore enjoys an almost non-existent crime rate; its citizens appreciate a standard of security nearly unparalleled worldwide.

"For instance, pick-pocketing, which is rife in some Asian cities, just doesn't happen here, says McNulty.

### **Public transport**

Due to its small size and the compactness of its centre, Singapore is an easily navigable city. It also has a fairly inexpensive, extensive, and reliable public transportation system, partly because cars are not very affordable for most Singaporeans or expats.

The Singapore metro system, called the Mass Rapid Transit (MRT), is one of the most efficient ways to travel within the city. The authorities uphold rigorous standards of cleanliness and comfort—including air-conditioned platforms—for the entire system.

Taxis are plentiful, cheap and reliable, are electronically metered, generally comfortable. Booking a taxi in advance by telephone is recommended during peak times or when it is raining, but you will pay an additional fee. Taxi fares throughout the city area rarely exceed SD 10 per trip and, although cash is preferred, they do accept credit cards.

### **Airport information**

Expats with a heavy travel schedule can expect Changi International

Airport to be fast and efficient. Changi airport is at the far eastern end of the island, approximately 20 kilometres (12 miles) from the city centre. Although the MRT does not run to Changi, you will find that taxi cabs are readily available.

A fare to Orchard Rd (the hub of the retail shopping area) is approx SD 15. A London cab or limousine from Changi to anywhere in Singapore is a flat fare of SD 35, hailed at the airport with no advance booking required.

Bus number 36 runs regular transport between the airport and Orchard Road

## Passports and visas

Since visa requirements are subject to change, all individuals should check the most current requirements. You are advised to consult the proper embassy or consulate, or immigration lawyer before travelling abroad.

All foreign nationals need passports to enter Singapore. Foreign nationals of the US staying in Singapore a maximum of 30 days do not need a visa.

## Income tax

Income tax is low in Singapore – between 10 and 20 percent depending on the number of days an expat spends living in Singapore, says McNulty. Non-Singapore residents pay a flat 15 percent tax rate, with no dependent deductions permitted. An expat who lives in Singapore for more than 183 days per year is considered a Singapore resident and will pay tax on a sliding scale of between 10 to 20 percent. It is imperative for expats to negotiate tax advice upon arrival as part of their remuneration package.

November 2005

*Anne Dean is editorial director, Living Abroad ([www.livingabroad.com](http://www.livingabroad.com)). Yvonne McNulty, the founder of [www.thetrailingspouse.com](http://www.thetrailingspouse.com), has recently relocated to Singapore".*

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