



10 THINGS YOU CAN DO TO MAKE YOUR MOVE TO SINGAPORE EASY

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Are you moving to Singapore? We have put together a list of 10 things that you can tick off your list to make life easier when you arrive.

1 – Before you leave home, take out some travel insurance to cover you until you have health insurance sorted out here. If your future employer has you covered on their employee benefits scheme, these will only kick in once you have your Employment Pass confirmed. Make sure that you bridge that gap so that you are protected if there are any emergencies here before you are covered.

3 – Get a pre-paid SIM card on arrival so that you can start being contacted. Make sure that you turn off all of your app refreshes and updates in your settings as they chew through your data with ruthless efficiency. This is a very common rookie error.

2 – Find somewhere to live. [Propertyguru.com.sg](https://www.propertyguru.com.sg) is a great place to start. You can pop your neighborhoods and price range into the app and you can contact the agents yourself. For a two-year contract, be prepared to put down 2 months' rent as a security deposit as well as a months' rent in advance. Median rents start at around \$3000/SGD per month, so you will need to be prepared to part with at least \$9,000 SGD to secure your rental contract.

3 – Open a bank account. This cannot be done without a permanent address or a contract of employment. When you have these, opening a bank account is really easy. Unlike banks in the UK, you must use the ATM that is specific to your bank. And unlike Australia, for example, you cannot use another bank's ATM and be charged for doing so. If you open a bank account with OCBC, then you can only use OCBC and UOB ATMs. DBS and POSB have a similar arrangement. This is not an issue as there are ATMs readily available all over the island.

4- Get your phone plan and home internet organized. StarHub is the most popular outlet to do this and you can get reasonably priced mobile phone and internet packages at around \$160 SGD per month for broadband internet and 2 mobile phones using 4GB a month each.

5 – Get your home insurance sorted. Now that you have an address, you need to protect your stuff. If you have [home and contents insurance](#) factored into your credit card, this will not cut it if you want to insure your engagement ring. If you want to make sure that your bling is insured, [read this article](#) and get in touch with us today. We also advise taking out a fully comprehensive policy that will protect your laptop and cameras and any other expensive items under your care if you go overseas. Take it from us, living in Singapore you will be doing this A LOT! [Call our Stefanie](#) today to ask any questions about home and contents insurance.

7 – Check your medical coverage. Speak with your HR department and get them to run you through the fine points of your Employee benefits cover. Is it enough? Does it cover your partner or family? It is often the case that this cover is insufficient. In this instance, you can [contact our Client Services team](#) and they will work with you to upgrade your cover. If you don't have expat health insurance provided from your employer, [call us today](#) and we will get you on a plan that suits you.

8 – Get a yearly travel insurance plan. You are going to need it. On average, Singapore residents go overseas 5 times a year. Having an [annual plan](#) sorted out so that you can leave with minimal notice is an absolute must for anyone living here.

9 – If you have kids, start looking for childcare. The most affordable child care option is to employ a live-in helper. As strange or uncomfortable as this might sound or feel initially, this is by far the most economical option if you have younger or school aged children. The cost of hiring a live-in helper start at around \$600 SGD per month. Make sure that you seek out adequate insurance to cover both you and your helper which we would be happy to help you with, [just drop us a line](#). There are plenty of schools, both international and local, and it is worth checking to see if school fees are included in your relocation package.

10 – ENJOY! Get to know your neighborhood and start doing all the fun stuff like scouting out your favorite coffee shop, the best stalls at your local hawker and your new night time watering holes.

Singapore is a terrific place to live. If you have any questions, [get in touch](#) and we would be happy to help you out with anything at all. We were all new once, too!

If you would like to download these points as a PDF, just click on the link here.