

**Children Development Co-Savings Act
(CHAPTER 38A)**

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CHILDREN DEVELOPMENT CO-SAVINGS ACT

(CHAPTER 38A)

(Original Enactment: Act 13 of 2001)

REVISED EDITION 2002

(31st July 2002)

An Act to encourage married women in Singapore to have more children.

*[28/2008 wef 31/10/2008]
[2/2011 wef 09/03/2011]*

[1st April 2001]

PART I
PRELIMINARY

Short title

1. This Act may be cited as the Children Development Co-Savings Act.

[13/2011 wef 01/05/2011]

Interpretation

2. In this Act, unless the context otherwise requires —

“approved person” means a person approved by the Minister as an approved person under the regulations made under section 7;

“bank account” means a bank account opened under the regulations made under section 3;

“confinement” means the delivery of a child;

“Edusave account” has the same meaning as in the Education Endowment Scheme Act (Cap. 87A);

“eligible child” means a child who is eligible for membership of the Scheme under the regulations made under section 3;

“employee” means any person who has entered into or works under a contract of service with an employer in Singapore, and includes a workman and any officer or employee of the Government included in a category, class or description of such officers or employees declared by the Minister to be employees for the purposes of this Act;

“employer” means any person who employs another person under a contract of service and includes —

- (a) the Government in respect of such categories, classes or descriptions of officers or employees of the Government as are declared from time to time by the Minister to be employees for the purposes of this Act;
- (b) any statutory authority;
- (c) the duly authorised agent or manager of the employer; and
- (d) the person who owns or who is carrying on or is for the time being responsible for the management of the profession, business, trade or work in which the employee is engaged;

“gross rate of pay” means the total amount of money including allowances to which an employee is entitled under her contract of service either for working for a period of time, that is, for one hour, one day, one week, one month or for such other period as may be stated or implied in her contract of service, or for each completed piece or task of work but does not include —

- (a) additional payments by way of overtime payments;
- (b) additional payments by way of bonus payments or annual wage supplements;
- (c) any sum paid to the employee to reimburse her for special expenses incurred by her in the course of her employment;
- (d) productivity incentive payments; and
- (e) travelling, food or housing allowances;

“member” means a member of the Scheme;

“parent”, in relation to a child, includes a legal guardian of the child;

“personal representative” means the executor, original or by representation, or administrator for the time being of a deceased person;

“Scheme” means the Children Development Co-Savings Scheme established by the regulations made under section 3;

“self-employed woman” means any woman resident in Singapore who engages in or carries on any trade, business, profession or vocation other than employment under a contract of service and derives income from such trade, business, profession or vocation or such other woman declared by the Minister to be a self-employed woman for the purposes of this Act.

PART II

CHILDREN DEVELOPMENT CO-SAVINGS SCHEME

Establishment of Children Development Co-Savings Scheme to assist families

3.—(1) The Minister may by regulations establish a Scheme to —

- (a) assist families so as to encourage married women to have 2 or more children; and
- (b) provide financial assistance for the development of the children of these families through a co-savings scheme whereby the Government will make

contributions to an eligible child's bank account equal to the contributions made by any parent of the eligible child.

[2/2011 wef 09/03/2011]

(2) Without prejudice to the generality of subsection (1), such regulations may provide for —

- (a) the eligibility criteria of children for membership of the Scheme and the terms and conditions of such membership;
- (b) the appointment of one or more managing agents responsible for the operation and administration of the Scheme and the powers, functions and duties of such managing agents, including the duty of such managing agents to comply with any requirement relating to confidentiality of information;
- (c) the payment of moneys to members and the prescribed amount, mode and manner and terms and conditions of such payment;
- (d) the payment of contributions to the Scheme by the parent of a member or by any person on behalf of the parent;
- (e) the opening of and the type of bank account for each member into which such moneys will be paid;
- (f) the suspension or termination of such bank account and the circumstances in which the account may be suspended or terminated;
- (g) the terms and conditions governing the relationship between the bank at which a bank account under the Scheme is opened and maintained and the member and the trustee of such bank account;
- (h) the purposes for which the moneys paid under the Scheme can be utilised and the terms and conditions subject to which withdrawals of such moneys can be made;
- (i) the transfer of any moneys standing to the credit of a member's bank account to his Edusave account at such time as may be prescribed or where the member does not have an Edusave account, the withdrawal of such moneys in such manner as may be prescribed;
- (j) the consequences for any breach of the regulations, including making any act or omission in contravention of such regulations an offence and prescribing penalties for such offence not exceeding a fine of \$20,000 or imprisonment for a term not exceeding 12 months or both; and
- (k) different provisions in respect of eligible children whose parents have not