

Circular 03-2024 (Baby Bonus Approved Institutions)

2 Dec 2024

Dear Sir/ Madam

Updated Approved Person/Approved Institution Terms and Conditions

This circular updates Approved Persons (“AP”)/ Approved Institutions (“AI”) about the key revisions to AP/AI Terms and Conditions (“AP/AI T&Cs”), in accordance with the amended Child Development Co-Savings Act and the Child Development Co-Savings Regulations.

2 The key revisions, which have been updated on 1 Dec 2024, to the AP/AI T&Cs are summarised below:

- Revised paragraphs 1.1 and 6.2 to extend the usage of the Child Development Account (CDA) monies for childminding services under the Childminding Pilot for Infants (Please see [MSF press release](#) on this).
- Revised paragraphs 7 and 9 to enhance regulatory powers to stop CDA withdrawals being made at AIs while investigations are ongoing and auto revocation of AP approvals.

3 We have summarised the key changes in the infographics found in the Annex. You may scan the QR code within the Annex to access the latest AP/AI T&Cs. In accordance with paragraph 15.2 of the AP/AI T&Cs, every AP is bound by any amendment which may be made to the AP/AI T&Cs from time to time.

4 MSF values your partnership and looks forward to your compliance of the terms and conditions as AP/AI. MSF will continue to perform routine checks on CDA transactions and will not hesitate to take actions against an AP/AI, including suspending or revoking the approval granted to the AP, if there is any potential breach of the CDCA, CDCR and AP/AI T&Cs.

Yours sincerely

Sylvester Koh
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Ministry of Social and Family Development

SUMMARY OF APPROVED USES OF CDA

APPROVED CATEGORY

APPROVED USES

Childminding Operators



- **Fees for childminding services only**
- excluding miscellaneous expenses (e.g. diapers, deposits, meal provisions)

NEW!

Childcare Centres

Kindergarten

Special Education Schools

Early Intervention Centres ¹



- Basic fees
- Approved Indirect Expenses listed in Appendix 1 of the AP/AI Terms and Conditions

Medical institutions



- Medical services provided by a medical practitioner employed by the approved medical institution

Pharmacy



Pharmaceutical items under:

- Medication prescribed by a qualified practitioner or dispensed by an in-store pharmacist;
- Surgical products;
- Over-the-counter medication;
- Dermatological products; and
- Vitamins and health supplements

Optical Shops



- Optical appliances
- Optical-related eye care products and services provided by an optometrist/ optician

Assistive Technology Devices (ATD) Providers



- **Payment for:**
 - Purchase/rental of ATDs and accessories as recommended by a medical practitioner, allied health professional or social worker
 - Maintenance/repair of ATDs
 - Professional assessment services in relation to the purchase/rental/loan of ATDs



View the AP/AI
[Terms and
Conditions](#)

¹

For Early Intervention Centres, MSF only registers centres with programmes for children up to 6 years old. Hence, CDA moneys may only be used to pay for such programmes for children up to 6 years old.

ENHANCED REGULATORY POWERS

CLAUSE 7.1D

APs UNDERGOING INVESTIGATION ARE NOT ALLOWED TO MAKE CDA WITHDRAWALS

Under regulation 12(1) of the Regulations, **no AP shall cause or make withdrawals** from a CDA at AIs:

- i. During any period of investigation to determine if there are any grounds to suspend or revoke the approval of that AP.
- ii. On or after the date when the Minister provides written notice of intent to either:
 - Suspend the approval of that AP
 - Revoke the appointment or approval of that AP

CLAUSE 9.1C

AUTOMATIC REVOCATION OF AP APPROVALS IN SPECIFIC CIRCUMSTANCES

An approval granted to any AP is revoked on the date on any of the following dates applicable to an AI for which the person was approved:

Ceases to be operated as a	Ceases to exist as a	Ceases to be registered as a	Ceases to hold a license as a
Early Childhood Development Center	Assistive Technology Device Provider	Preschool or Special Education School	Healthcare Service Provider (HSP)
Optometry Centre	Childminding Operator	Early Intervention Center	Healthcare Service Site of an HSP
		Optical Shop	Pharmacy

AIs **shall not** make any CDA withdrawals once AP approval is revoked.



To find out more about the updated Terms and Conditions
Please visit <https://go.gov.sg/bb-approvedinst-tnc>