



**CHILD DEVELOPMENT CO-SAVINGS ACT
CHILD DEVELOPMENT CO-SAVINGS REGULATIONS
APPROVED PERSON/INSTITUTION TERMS AND CONDITIONS**

Please read through the terms and conditions carefully before agreeing to the same.

Definitions

“Approved Institution” means any approved educational or developmental institution, any approved medical institution or any approved healthcare-related institution;

“Approved Institution Portal” means the website which provides information and services on Approved Institutions;

“Approved healthcare-related institution” means any pharmacy, assistive technology device provider or optical shop in respect of which approval has been granted to a person under regulation 11(4)(b) of the Regulations;

“ACRA” means the Accounting and Corporate Regulatory Authority;

“Approved Person” means a person who has been approved by the Minister as an Approved Person for the purposes of the Scheme under regulation 11 of the Regulations;

“Assistive technology device” or “ATD” means any assistive, adaptive or rehabilitative device, equipment or software that assists a person who has a functional, physical or cognitive disability or impairment;

“Baby Bonus NETS Service” means a service that allows for a point of sale transfer of funds from a CDA to an Approved Institution through the NETS Debit network via a unique Baby Bonus Card;

“Child Development Account” or “CDA” means the Child Development Account opened for each member under regulation 4 of the Regulations;

“Class A licence” means a licence to operate an ECDC that provides half-day or full-day services, or both, where such services comprise the conduct of infant class;

“Class B licence” means a licence to operate an ECDC that provides full-day services which comprise the conduct of all or any of the following classes: (i) playgroup class; (ii) pre-nursery class; (iii) nursery class; (iv) kindergarten 1 class; (v) kindergarten 2 class;

“Class C licence” means a licence to operate an ECDC that provides half-day services which comprise the conduct of all or any of the following classes: (i) playgroup class; (ii) pre-nursery class; (iii) nursery class; (iv) kindergarten 1 class; (v) kindergarten 2 class;

“CPE” means the Committee for Private Education;

“Director” means a Director of the Ministry of Social and Family Development appointed by the Minister for the purposes of the Regulations;

“ECDA” means the Early Childhood Development Agency;

“Early Childhood Development Centre” or “ECDC” means any premises where any early childhood development service is provided or is to be provided, where the ECDC has to hold a Class A licence, Class B licence and/or Class C licence as applicable, unless otherwise permitted under Section 6(1)(b) or 6(1)(c) of the Early Childhood Development Centres Act (19 of 2017) (ECDC Act);

“HSA” means the Health Sciences Authority;

“Member” means a member of the Scheme;

“MSF” means the Ministry of Social and Family Development;

“MOE” means the Ministry of Education;

“MOH” means the Ministry of Health;

“NCSS” means the National Council of Social Service;

“Regulations” means the Child Development Co-Savings Regulations;

“Scheme” means the Child Development Co-Savings Scheme established under regulation 3 of the Regulations;

“Trustee” means the trustee of the moneys standing to the credit of a member in his CDA;

“the ATD provider” means either (i) a Social Service Agency registered with NCSS, or (ii) a healthcare institution licensed by MOH, or (iii) an ACRA-registered business that provides such devices for retail purposes.

1. Eligibility

1.1 Any person who operates –

- (a) an ECDC;
- (b) a preschool or special education school registered with CPE as a Private Education Institution;
- (c) a MOE-registered special education school;
- (d) a MOE kindergarten;
- (e) a MOE kindergarten care;
- (f) a MOH-licensed hospital or clinic under the Private Hospitals and Medical Clinics (PHMC) Act;
- (g) a MSF/ECDA-registered early intervention programme for children with developmental needs;
- (h) a HSA-registered pharmacy;
- (i) an ACRA-registered optical shop; or
- (j) an Assistive Technology device (ATD) provider which is (i) a Social Service Agency registered with NCSS, (ii) a healthcare institution licensed by MOH, or (iii) a ACRA-registered business that provides such devices for retail purposes,

is eligible to apply for participation in the Scheme as an Approved Person in respect of such single ECDC, MOE kindergarten, MOE kindergarten care, CPE-registered preschool, special education school, medical institution, early intervention programme, pharmacy, optical shop or ATD provider.

1.2 A single ECDC, MOE kindergarten, MOE kindergarten care, CPE-registered preschool, special education school, medical institution, early intervention programme, pharmacy, optical shop or ATD provider in respect of which approval has been granted to a person as an Approved Person shall be known as an Approved Institution.

2. Roles and Responsibilities of an Approved Person

2.1 The Approved Person shall oversee the administration of CDA-related transactions for the Approved Institution. This shall include but not be limited to ensuring that CDA funds are deducted for approved CDA uses, maintaining proper records of CDA transactions, and processing refunds to the CDA in accordance with regulation 9A of the Regulations.

2.2 The Approved Person shall adhere to the Regulations and the Approved Person/Institution Terms and Conditions in respect of the Approved Institution.

3. Submission of application

3.1 A person who wishes to participate in the Scheme as an Approved Person in respect of any single ECDC¹, MOE kindergarten, MOE kindergarten care, CPE-registered preschool, special education school, medical institution, early intervention programme, pharmacy, optical shop or ATD provider must make an application to the Minister online via the Approved Institution Portal (Application – Join as An Approved Institution) and accept the Approved Person/Institution Terms and Conditions.

3.2 The application shall be made by —

- (a) where the person is an individual, that individual,
- (b) where the person is a partnership —
 - (i) all the partners; or
 - (ii) any partner applying on behalf of the partnership; or
 - (iii) any other person who satisfies the Minister that he is authorised to make the application on behalf of the partnership;
- (c) where the person is a body corporate, a director, the secretary or other principal officer of the body corporate, or any other person who satisfies the Minister that he is authorised to make the application on behalf of the body corporate; or
- (d) where the person is an unincorporated body or association of persons, any person who satisfies the Minister that he is authorised to make the application on behalf of the body or association,

provided that the person is not dead, bankrupt, wound-up or dissolved, as the case may be.

4. Approval of application

4.1 MSF shall have the right to reject any application without giving any reasons whatsoever.

4.2 Upon approval of a person/institution as an Approved Person/Institution, MSF shall issue a letter of approval and Baby Bonus Approved Institution sticker to that “Approved Person/Institution”.

5. Display of Baby Bonus Approved Institution sticker

5.1 Every Approved Person/Institution shall display the sticker in a conspicuous place in the Approved Institution where it can be readily seen by all persons having access to that Approved Institution.

¹ An ECDC shall submit the Acceptance of Terms and Conditions Form in lieu of the Application for Approved Institution Form.

5.2 Once approval of an Approved Person/Institution has been revoked, or when an Approved Person/Institution has ceased to be an Approved Person/Institution, the Approved Person/Institution shall remove the display of the sticker immediately.

6. Usage of moneys in CDA

6.1 A trustee (usually one of the parents of the member) will be nominated to manage the CDA for the member. Moneys deposited into the CDA by the parents of the member and the Government is restricted to payment of one or more of the following approved items only, either for the member's own benefit, or for the benefit of any of the member's siblings: –

- (a) basic fees and approved indirect expenses listed in Appendix 1, charged by any Approved Institution which is –
 - (i) an ECDC;
 - (ii) a preschool or special education school registered with CPE as a Private Education Institution;
 - (iii) a MOE-registered special education school;
 - (iv) a MOE kindergarten;
 - (v) a MOE kindergarten care; or
 - (vi) a MSF/ECDA-registered early intervention programme for children with developmental needs;
- (b) medical services and treatment endorsed by a medical practitioner employed by any approved healthcare-related institution;
- (c) pharmaceutical items under the following categories, provided by any Approved Institution which is a HSA-registered pharmacy –
 - (i) Medications prescribed by a medical practitioner or a pharmacist;
 - (ii) Surgical products;
 - (iii) Over-the-counter medications;
 - (iv) Dermatological products; and
 - (v) Vitamins and health supplements;
- (d) Optical appliances, optical-related eye care products and services provided by an optometrist or optician registered with the Optometrist and Opticians Board who is employed by an Approved Institution which is an ACRA-registered optical shops;
- (e) Purchase, rental, maintenance or repair of ATDs and accessories from an Approved Institution which is an ATD provider, provided that where a particular type of ATD or accessory is purchased or rented by the member or his sibling for the first time in his life, the use of that ATD or accessory must have been recommended by a medical practitioner, allied health professional or social worker; and professional assessment services in relation to the purchase, rental or loan of ATDs, charged by Approved Institutions which are ATD providers, or by a medical practitioner employed by any approved healthcare-related institution.

6.2 An Approved Person shall only make withdrawals from the CDA for payment of one or more of the approved items set out in paragraph 6.1 above, either for the member's own benefit, or for the benefit of any of the member's siblings.

For the avoidance of doubt, all other products sold at pharmacies which fall outside the categories in paragraph 6.1(c), including infant formula/milk powder, beauty/slimming products, Traditional Chinese medicines, health tonics, general toiletries and food items, are not allowed to be paid for using the CDA.

6.3 An Approved Person/Institution must use direct debit (GIRO) or Baby Bonus NETS Service via a unique Baby Bonus Card to draw funds from the member's CDA for fee payments.

6.4 An Approved Person/Institution must provide particulars of a corporate bank account into which payment out of a member's CDA for approved items payable to the Approved Institution is to be credited. Should the Approved Person/Institution subsequently wish to change this corporate bank account, the Approved Person has to submit the particulars of the new corporate bank account via the Approved Institution Portal for approval, at least one week before the intended date in order for MSF and the managing agents for the CDA to be updated of the details of the new corporate bank account.

6.5 Should an Approved Person/Institution need to refund any payment made out of any CDA, the refund must be made into the CDA -

- a) via the Approved Institution Portal or GIRO, from the corporate bank account into which the said payment was made to; and
- b) within one month from the date agreed upon by both the trustee and Approved Institution.

Any cost incurred by the Approved Person/Institution in connection with such refund shall be borne by the Approved Person/Institution.

6.6 Every Approved Person/Institution has to verify, where withdrawals from the CDA are being made by GIRO, that the person making withdrawals is the trustee of the CDA. The verification may be made by:-

- (a) verifying the identity of the trustee of the CDA and, in the case where the withdrawal is made for the benefit of a member's sibling, the relationships among the trustee, the member, and the member's sibling;
- (b) ensuring that the GIRO application form is completed and signed by the trustee of the CDA; and
- (c) ensuring that the member's particulars are duly completed in the GIRO application form and that the bank account number provided is a CDA.

6.7 For CDA NETS transactions above \$500 or recurrent CDA GIRO transactions (e.g. monthly school fees) which are incurred for the benefit of a member's sibling, the Approved Person/Institution (excluding pharmacies) must verify and record the relationship between the member and the member's sibling. The verification may be

made, for example, by asking the trustee to declare in writing the relationship between the member and the intended beneficiary of the CDA payment.

6.8 Failure to make the necessary verification required in paragraph 6.6 or 6.7 may render the Approved Person liable for an offence under the Regulations which is punishable (upon conviction) with a fine not exceeding \$5,000.

6.9 Every Approved Person/Institution shall maintain records of the following information:

- (a) account number of the CDA out of which payment for any items set out in paragraph 6.1 which have been provided by the Approved Person/Institution to the member or his sibling is made;
- (b) the member or the member's sibling whose benefit the payment is made for (as applicable);
- (c) the relationship between the member and the member's sibling, if payment is made for the benefit of the member's sibling (as applicable);
- (d) the amount paid out from the CDA;
- (e) the mode of payment (CDA GIRO or CDA NETS);
- (f) the purpose of the payment; and
- (g) the date of the payment.

The records and/or supporting documents shall be maintained in a format which can be retrieved for checks/verification.

6.10 The records (referred to in paragraph 6.9 above) shall be kept by the Approved Person/Institution for a period of 3 years from the date of the respective transactions. For the avoidance of doubt, the Approved Person or Approved Institution must continue to comply with this obligation even in the event of (i) a change of the appointment of the Approved Person for the Approved Institution, (ii) a change in the persons authorized to act on behalf of the Approved Person (where the Approved Person is not an individual), or (iii) a change in the management of the Approved Person or Approved Institution.

6.11 The records shall be kept confidential and shall not be inspected by any person other than —

- (a) a person authorised by the Director;
- (b) an employee of the Approved Person/Institution who has been authorised in writing by the Approved Person/Institution to inspect such records;
- (c) the trustee, or where the parent(s) of the member is/are not the trustee(s), the parent(s) of the member; and/or

(d) any other person empowered or authorised to inspect such records under any written law for the time being in force.

7. Unauthorised withdrawals from CDA

7.1 Under regulation 12(1) of the Regulations, no Approved Person shall -

(a) accept any payment out of or collude with any trustee of a CDA to make withdrawals from the Account for any purpose other than payment for any items set out in paragraph 6.1 above which have been provided to a member or his sibling;

(b) cause or make withdrawals from a CDA without the approval or authorisation of the trustee of the CDA (for withdrawals by GIRO); or

(c) cause or make withdrawals from a CDA after it has ceased to be an Approved Person.

For the avoidance of doubt, an unauthorised withdrawal under paragraph 7.1(a) includes an Approved Person making withdrawals from the CDA for the recovery of moneys which the Approved Person has deposited into a CDA.

7.2 Any Approved Person who breaches regulation 12(1) or 12(4) of the Regulations shall be guilty of an offence and shall be liable on conviction to a fine not exceeding \$20,000.

7.3 MSF may recover the whole or part of such unauthorised withdrawals from the CDA from an Approved Person/Institution, or require an Approved Person/Institution to make a refund of the whole or part of such unauthorised withdrawals into the CDA.

8. Change of Approved Persons and particulars of Approved Persons/Institutions

8.1 Every Approved Person/Institution has to notify MSF of any change in its particulars through the Approved Institution Portal within 7 working days of such change and provide MSF with such information as may affect the eligibility of the Approved Person/Institution to participate in the Scheme as an Approved Person/Institution.

8.2 Every Approved Person/Institution shall submit an application to change the appointment of Approved Person within 7 working days of such change through the Approved Institution Portal and provide MSF with such information as may affect the eligibility of the Approved Person/Institution to participate in the Scheme as an Approved Person/Institution. The newly-appointed Approved Person shall accept the Approved Person/Institution Terms and Conditions within 7 working days of the approval of such change.

9. Disputes

9.1 Any question or dispute arising from or in connection with the Scheme shall be referred to the Minister for Social and Family Development for decision and his decision shall be final and conclusive.

10. Revocation of approval

10.1 MSF has the right to revoke the approval granted to any Approved Person/Institution if -

- (a) the Approved Person/Institution has made any false or misleading statement or furnished any document which he knows to be false or misleading in his/its application for approval;
- (b) the Approved Person/Institution is dead, bankrupt, wound-up or dissolved, as the case may be;
- (c) the Approved Institution operated by the Approved Person is no longer in operation or licensed/registered under the ECDC Act or the Education Act (Cap.87), section 34 of the Private Education Act (Act 21 of 2009), the Private Hospitals and Medical Clinics Act (Cap.248), section 37 of the Medicines Act (Cap. 176), the Business Registration Act (Cap. 32), the Companies Act (Cap. 50) or under any other relevant written law, as the case may be;
- (d) the Approved Person/Institution breaches any of the provisions of the Regulations or any terms and conditions subject to which approval is granted; or
- (e) the Minister considers it no longer in the public interest for the Approved Person/Institution to continue to participate in the Scheme.

11. Delivery not proof of receipt

11.1 Proof of delivery is not proof of receipt by MSF.

12. Rights

12.1 The Minister reserves the right to obtain such information or documents as may be necessary for the purposes of the Scheme and to ensure that these terms and conditions are being observed by the Approved Person/Institution. The Approved Person/Institution must furnish to MSF such information or documents as may be requested by MSF.

12.2 The Minister reserves the right to vary or amend any of these terms and conditions as and when he sees fit without any prior notice. Every Approved Person/Institution shall be bound by any amendment which may be made to the terms and conditions from time to time.

Terms & Conditions updated as at 16 September 2019.

Appendix 1

Approved list of indirect education expenses for payment through the Child Development Account (CDA)					
		ECDC (Class A or B licence); MOE kindergarten care	ECDC (Class C licence); preschools registered with CPE as Private Education Institution; MOE kindergartens	SPED schools (Registered with MOE / CPE)	Early intervention programme (Registered with MSF/ECDA)
1	Uniforms and attire	Yes	Yes	Yes	Yes
2	Insurance	Yes	Yes	Yes	Yes
3	Registration fee	Yes	Yes	N.A.	Yes
4	Bedding materials	Yes	N.A.	N.A.	Yes
5	Materials / books	N.A.	Yes	Yes	Yes
6	Local excursion / field trips	Yes	Yes	Yes	Yes
7	Transport	Yes	Yes	Yes	Yes
8	Deposit (must be refunded back into CDA)	Yes	Yes	N.A.	Yes
9	Examination / assessment fees	N.A.	N.A.	Yes	Yes
10	MSF-funded Early Intervention Programmes (Learning Support, Development Support, and	Yes	Yes	N.A.	N.A.

	Development Support-Plus)				
11	E-learning management system / online parent communication system	Yes	Yes	N.A.	N.A.
12	Meals during programme time	N.A.	Yes	N.A.	N.A.