

Guide to

# Living in Singapore



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# Getting Started



**Relocating is both exciting and challenging. This guidebook, curated by the Singapore Economic Development Board, aims to help you navigate the transition to a new life in Singapore.**



## Did you know?

Singapore offers one of the most competitive and straightforward tax systems. When it comes to income tax, like citizens, foreigners pay a progressive tax rate based on income, with a maximum ceiling of 24 per cent. Income earned from employment outside of Singapore is not taxable.<sup>4</sup>

[Click here for the latest information on taxes in Singapore »](#)



**Most liveable location** for expats from East Asia since 2005, according to ECA International.<sup>1</sup>



**Second safest city in the world**, according to World Population Review 2024.<sup>2</sup>



**Most peaceful city in Asia**, according to the Global Peace Index 2024.<sup>3</sup>



**Competitive and progressive personal income tax regime.**

[● Learn why Singapore is a great place to live »](#)

# Getting Started

Read the stories of those who've settled in Singapore:

**"Singapore is a petri dish in which anyone who is interested in future technologies and wants to build something global can really thrive. I was able to build my company, find people to work with, all the while making sure that my kids were in a safe environment with good education."**

...

Ayesha Khanna, Co-founder of Addo AI



**"The vibrancy of the city and the dynamism of the people drew us back, and we've been in Singapore ever since."**

...

Scott Clements, Partner at Tribeca Capital



**"Singapore is one of the most eco-friendly cities in Asia with a clear focus on sustainability and innovation. The Asia-Pacific region itself is experiencing massive growth, has further expansion potential and is starting to lead the way in shaping global innovation. I didn't want to miss out on a unique opportunity to learn from such a diverse region and be part of building something impactful and sustainable for the future."**

...

Dr. Katharina Sikora, CFO at Siemens Mobility Singapore & Asia-Pacific



● [Top ten tips for settling in Singapore »](#)

● [Discover what Singapore has to offer »](#)

- 1 ["Singapore retains pole position as no.1 place for Asians to live for 10th consecutive year"](#). ECA International, 17 Jan 2024.
- 2 ["Safest Cities in the World 2024"](#). World Population Review, 2024.
- 3 ["Global Peace Index 2024"](#). Institute for Economics and Peace, Jun 2024.
- 4 ["What does it really cost to live in Singapore – the world's 'most expensive' city?"](#). EDB Singapore, 9 May 2024.



**Singapore offers a variety of housing options. Whether you choose a neighbourhood in the heartlands or the bustling central district, you'll have a selection of properties to choose from, and each brings a unique experience.**

## Rent



### At a glance

#### All you need to know about renting in Singapore »

- Available housing options
- Rental rules and regulations in Singapore
- How to access rental properties – where to look?
- Finding a trustworthy agent

Expats have a choice of public housing flats (known as HDB flats) or private condominiums and landed homes. You will need to show that you possess an Employment Pass or work pass. Here's a brief overview of the rental process<sup>5</sup>:



#### **Step 1: Engage a Property Agent**

- Hire a professional property agent to assist in your rental search.
- Verify ownership of the property you're interested in renting. The property agent and owner can provide this. Alternatively, explore online property portals such as PropertyGuru, 99co, SRX, and Ohmyhome to search for available properties without the need for a realtor.



#### **Step 2: Documentation**

- Prepare photocopies of the renter's passport and employment pass.
- Pay one or two months' rent as a security deposit.
- Let the agent handle the Letter of Intent and Tenancy Agreement.



#### **Step 3: Tenancy Agreement**

- The landlord prepares the agreement after the Letter of Intent is signed.
- The Institute of Estate Agents (IEA) agreement is commonly used for fairness.
- Prepare the remaining security deposit and advance rent upon agreement signing.



#### **Step 4: Taking over the Property**

- Review the inventory list provided by the landlord before handover.
- Inspect listed items, including appliances and fixtures.
- Note any issues on the inventory, and allow the landlord time to rectify defects.

<sup>5</sup> Ong, Ryan "The Ultimate Guide to Renting in Singapore (2024)". *The Income Blog*, 15 Jan 2024.



## At a glance

For more information on which neighbourhood would suit you best in Singapore, click [here](#).

Read Singapore Global Network’s overview of the monthly rental ranges (in USD) in Singapore’s central and city-fringe neighbourhoods, as compared to their equivalents in London and New York<sup>6</sup>:

| Singapore | Neighbourhood      | BR in shared HDB flat | Studio             | 3BR apartment      |
|-----------|--------------------|-----------------------|--------------------|--------------------|
|           | Farrer Park        | \$480 – \$1,190       | \$1,039 – \$3,192  | \$2,969 – \$5,195  |
|           | Paya Lebar / Eunos | \$340 – \$1,116       | \$890 – \$3,563    | \$3,043 – \$5,789  |
|           | Orchard            | –                     | \$1,190 – \$11,907 | \$3,721 – \$26,791 |
| London    | Neighbourhood      |                       | Studio             | 3BR apartment      |
|           | Shepherd’s Bush    | –                     | \$1,775 – \$3,549  | \$4,120 – \$7,922  |
|           | Knightsbridge      | –                     | \$3,268 – \$5,467  | \$5,219 – \$30,210 |
| New York  | Neighbourhood      |                       | Studio             | 3BR apartment      |
|           | Brooklyn           | –                     | \$1,300-\$7,400    | \$2,400 – \$18,500 |
|           | Upper East Side    | –                     | \$1,900-\$15,000   | \$4,000 – \$22,500 |



## Did you know?

### Tips from Singapore’s Council for Estate Agencies

Be vigilant when responding to property listings. Do not fall prey to rental scams.

Transact via licensed property agents in Singapore. To check, simply run the agent’s phone number through the [CEA’s Public Register](#). The name in the system should correspond to the advertised agent’s name.

Check out related listings from the same residential estate for the same apartment size to get a sense of the range of rental prices in your desired neighbourhood. Prices should not differ too greatly.

[Learn more about what to look out for »](#)

There are serviced apartments and co-living spaces in Singapore to cater to different needs and preferences, such as:

- [Cove](#)
- [Habyt](#)
- [Lyf](#)
- [Figment](#)

In general, while renting HDB flats is cheaper, private condominiums, co-living spaces and serviced apartments often come with facilities like gymnasiums, swimming pools, and more.

Singapore also has charming black and white colonial homes for lease by the [Singapore Land Authority](#). Learn how you can rent one of these heritage homes [here](#).

## Buy

Foreigners are eligible to buy property in Singapore. However, keep in mind that the Residential Property Act mandates foreigners to obtain approval from the Singapore Land Authority (SLA) for selected types of property.

[Click here for more information on foreign ownership of property »](#)

In addition to the cost of property, you’ll need to cover the Buyer’s Stamp Duty (BSD). For more information on BSD for foreigners, click [here](#).

<sup>6</sup> Compiled from multiple sources. Refer to “[What does it really cost to live in Singapore – the world’s ‘most expensive’ city?](#)”. Singapore Global Network, 9 May 2024.



## An efficient public transport system

In Singapore, the average frequency of trains is every two to three minutes during peak hours and around every five minutes during off-peak hours.<sup>7</sup>

**Singapore's efficient, reliable and affordable public transport system makes getting around a breeze.**



## Mass Rapid Transit (MRT) and Light-Rail Transit (LRT) System

Operating daily from 5:30am to midnight, the MRT system operated by the [Singapore Mass Rapid Transit \(SMRT\)](#) and [SBS Transit](#) boasts over 140 MRT stations, ensuring connectivity nationwide.

### Rail network



## Buses

Complementing the MRT system, [public bus services](#) in Singapore are strategically routed to bring commuters closer to their destinations. Operated by [SBS Transit](#), [SMRT Buses](#), [Tower Transit Singapore](#) and [Go-Ahead Singapore](#), all public buses are wheelchair accessible.

### Bus network



## Taxis

All legally recognised taxi operators in Singapore offer metered fares, covering flag-down charges, distance, time-based unit fares and surcharges. You can easily hail a cab on the street or book a ride using apps like Zig from ComfortDelGro, which also offer flat fares, although booking fees may apply.

Below are the taxi companies operating in Singapore:

• **ComfortDelgro Taxi / Citicab**

• **Prime Taxi**

• **Strides Premier**

• **TransCab**



## Ride-hailing

Accessible and affordable private hire transport is available at your fingertips through mobile apps like Grab, Gojek, Tada, and Ryde. Before you board the vehicle, look out for blue Private Hire decals, which should be visible on both the front and rear windscreens.



## Cycling

Discover Singapore's extensive 530km of [cycling paths and networks](#). Under the Islandwide Cycling Network programme, the Land Transport Authority aims to increase this to 1,300km by 2030, connecting cyclists from their neighbourhoods to key amenities.<sup>8</sup>

Don't have a bike? You can rent one through these bike-sharing platforms:



### Get inspired

[Embark on one of the many curated cycling routes in Singapore](#)



## Car-sharing

For an economical and eco-friendly alternative to car ownership, consider car-sharing. Platforms such as GetGo, BlueSG, Tribecar, and Drive lah also offer electric cars and conveniently located charging stations across the island.

Here are the various car-sharing platforms:



## Driving Licence

For the first 12 months, you will need an International Driving Permit (IDP) from your home country to drive in Singapore. If you don't have an IDP, an official English translation of your foreign license is also acceptable. To continue driving beyond 12 months, you must convert your foreign license to a Singapore driving license.

More information can be found [here](#).

<sup>7</sup> "Written Reply to Parliamentary Question on Average Ridership and Frequency of Public Transportation on Weekdays and Weekends Compared to Pre-Pandemic Levels". Ministry of Transport, 6 Nov 2023.

<sup>8</sup> "Next Phase of Islandwide Cycling Network Kicks Off With Plans for New Cycling Paths In Seven Towns" Land Transport Authority, 12 Jan 2023.

Singapore makes for an attractive base to explore the world with its efficient air, sea and road connections. Whether you're looking for a weekend getaway or arranging a business meeting, there are a multitude of travel options, making planning a trip incredibly convenient.

## Air travel

As a major aviation hub, Singapore's Changi Airport consistently ranks among the best airports in the world.<sup>9</sup> Over 100 airlines operate out of Changi Airport, ensuring easy access to major international airports.



<sup>9</sup> "Airport of the Year Winners". Skytrax World Airport Awards, 2024.



## Need a change of scenery?

To find out more about Singapore's Top Weekend Getaways, click [here](#).

## Sea travel

Ferries and cruise services connect Singapore to nearby islands and countries. Explore Singapore's southern islands (Lazarus Island, St. John's Island, Kusu Island) or nearby tourist destinations like Batam, Bintan, Desaru and more.

● [Learn about the various destinations here »](#)

## Road travel

Those looking to explore neighbouring West Malaysia can do so via the Johor-Singapore Causeway or Second Link. Self-driving and travel by private hire driver or coach are both possible.



### Did you know?

Singapore is recognised as a top location globally for healthcare.<sup>11</sup>

Singapore citizens and permanent residents are entitled to subsidised healthcare services at government healthcare facilities. These services are supported through the national Central Provident Fund (CPF) savings programme.

Foreigners working in Singapore usually receive access to group health insurance through their place of employment.

Here are additional types of health insurance to consider<sup>12</sup>:

- **Integrated Shield Plan:** A private medical insurance plan offered by local insurance providers.
- **International health insurance:** A type of insurance that covers the costs of both routine and emergency medical care while you live outside your country of citizenship.



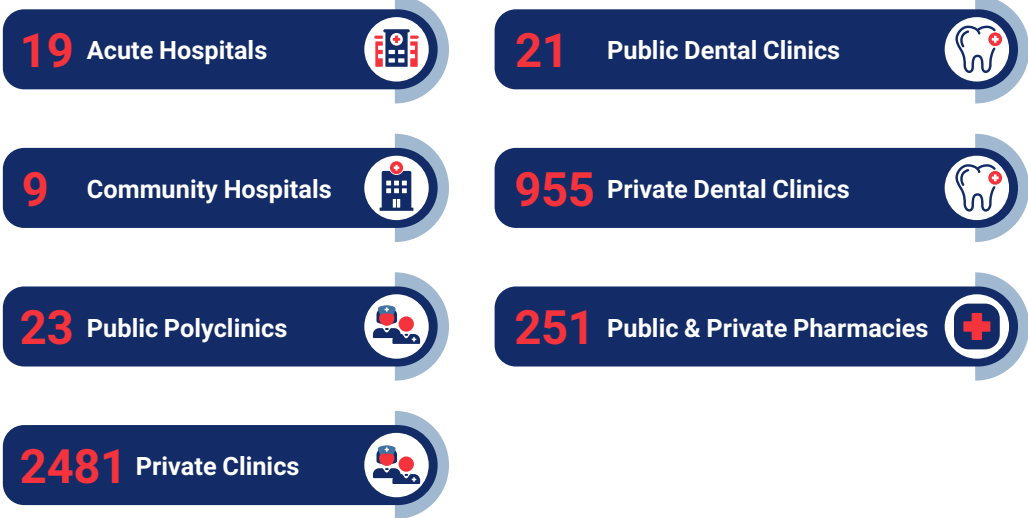
### Did you know?

If you are a foreigner on a [work permit](#) or [S-pass](#), it is compulsory for your employer to provide you with medical insurance coverage that has an annual claim limit of at least S\$60,000 a year.



**Singapore has a world-class healthcare system. As a prominent hub for biomedical sciences and healthcare, Singapore has consistently pioneered innovative treatments and cutting-edge medical services over the years.**

Singapore has a mix of public and private hospitals, and national centres providing specialty treatment catering to various areas such as cancer, cardiac care, children's health, eye care, dermatology, neuroscience, and dental services.<sup>10</sup>



10 "Health Facilities". Ministry Of Health.  
11 Hartung, Richard "Commentary: Healthcare in Singapore is world-class – and under-utilised". CNA, 13 Jul 2023.  
12 Poh, Joanne "Guide to Health Insurance in Singapore for Foreigners (Expats & Dependents)". MoneySmart, 19 Nov. 2020.



## Did you know?

Singapore students scored highest in mathematics, reading and science based on PISA survey 2022.<sup>14</sup>



## Singapore offers a robust network of public and private institutions, aligned with American, British and other international curricula.

Students in Singapore's public schools, run by the Ministry of Education, are taught subject-matter curriculum in English. To enrich their learning experience, students are required to learn a second language, such as Chinese, Malay, or Tamil.

● [Here's an overview of Singapore's education system »](#)

## Types of schools available

### Pre-school

This is a three-year course for children ages three to six. It includes half-day or full-day care programmes and kindergarten pre-school education.<sup>13</sup>

### Primary and secondary schools / Junior colleges

Primary school is a six-year course for children aged seven to 12. At the end of the course, students take the Primary School Leaving Examination (PSLE). Most secondary schools and junior colleges administer the GCE O-Level and A-Level examinations and curricula. Additionally, some independent schools also administer the International Baccalaureate (IB) Programme.

● [Click here to explore the various types of schools, their key offerings, and fee structures »](#)

<sup>13</sup> "The Savvy Parent's Guide to Education in Singapore". Singapore Global Network, 2021.

<sup>14</sup> Davie, Sandra "Singapore students rank top in maths, science and reading in OECD study". The Straits Times, 5 Dec. 2023.

At a glance

Here is a summary of the differences between the various types of schools in Singapore:

**Government schools** offer high quality curriculum covering unique electives, applied subjects and student development programmes at standardised fees.

**Government-aided schools** are set up by various community organisations to cater to the educational needs of their respective communities. They follow the same education standards as government schools.

**Independent schools** have the flexibility to set their own fees and develop their own academic and non-academic programmes.

Specialised independent schools cater to students who have talent and strong interest in mathematics and science, the arts, sports, and applied learning.

**Specialised schools** offer an experiential and hands-on learning approach for students who do not qualify for other secondary education programmes.

[Learn more about the key offerings of these schools »](#)

Polytechnic

There are five polytechnics in Singapore that provide students with hands-on, practice-based learning. These programmes typically incorporate work placements with industry partners. Students graduate with diplomas in their areas of specialisation.

Institute of Technical Education (ITE)

ITE has three colleges across Singapore, offering three key programmes:

- Pre-Employment Training for secondary education graduates
- Continuing Education and Training for adult learners
- Workplace Learning and Work-Study Programmes with employers

Other Post-Secondary Institutions

Singapore also has specialised independent schools to cater to students with notable talent and interest in mathematics and science, the arts (LASALLE College of the Arts, School of the Arts and Nanyang Academy of Fine Arts), sports (Singapore Sports School) and applied learning.

[Click here for the full overview of Post-Secondary Education Institutions »](#)

Special Education Schools

There are 22 special education schools in Singapore, so parents can be assured that every child will receive the support they need.

[Click here to learn about special education schools in Singapore »](#)

Fees for international students attending public schools in Singapore in SGD<sup>15</sup>

| Level                          | Nationality                    | 2023    | 2024    | 2025    | 2026    |
|--------------------------------|--------------------------------|---------|---------|---------|---------|
| Primary<br>(Ages 7–12)         | Permanent Residents            | \$255   | \$280   | \$305   | \$330   |
|                                | International Students (ASEAN) | \$520   | \$545   | \$570   | \$595   |
|                                | Other International Students   | \$885   | \$935   | \$985   | \$1,035 |
| Secondary<br>(Ages 13–16/17)   | Permanent Residents            | \$500   | \$560   | \$620   | \$680   |
|                                | International Students (ASEAN) | \$910   | \$970   | \$1,030 | \$1,090 |
|                                | Other International Students   | \$1,770 | \$1,910 | \$2,050 | \$2,190 |
| Pre-university<br>(Ages 17–20) | Permanent Residents            | \$580   | \$640   | \$700   | \$760   |
|                                | International Students (ASEAN) | \$1,110 | \$1,170 | \$1,230 | \$1,290 |
|                                | Other International Students   | \$2,120 | \$2,260 | \$2,400 | \$2,540 |

International schools

There are over 60 international schools in Singapore for students aged 2 to 18, providing a variety of international curricula.

[International Schools in Singapore »](#)

[List of International Schools in Singapore »](#)

[Admissions exercise for international students »](#)

15 "What does it really cost to live in Singapore – the world's 'most expensive' city?". Singapore Global Network, 9 May 2024.



## Did you know?

According to QS World University Rankings 2025, the National University of Singapore (NUS) and Nanyang Technological University (NTU) are among the top 15 universities in the world, and NUS is the top university in all of Asia.<sup>16</sup>

## University

The six autonomous universities in Singapore offer a diverse array of academic, research, work-learn and student life options to accommodate students' varied interests and learning styles.

- Nanyang Technological University Singapore
- National University of Singapore
- Singapore Institute of Technology
- Singapore Management University
- Singapore University of Social Sciences
- Singapore University of Technology and Design

## Lifelong learning

Recognising the importance of keeping up with our ever-changing world and economy, Singapore has embraced lifelong learning as a necessary part of education. We provide an extensive array of executive education programmes, spanning from leadership development initiatives to data analytics courses. These are provided by prestigious institutions such as [INSEAD](#), [NUS Business School](#), [NTUC LearningHub](#) and [SMU Academy](#). Furthermore, several top international universities offer graduate programmes in Singapore, either autonomously or in partnership with local educational establishments.

<sup>16</sup> "QS World University Rankings 2025: Top Global Universities". Quacquarelli Symonds (QS), 4 Jun 2024.



## At a glance

### National language

Malay

### Official languages

English, Mandarin, Malay and Tamil

### Working language

English



**Immerse yourself in Singapore's rich tapestry of cultures, ethnicities and religions. Our multi-ethnic, multicultural identity is reflected in our food, arts, language and more.**

Values of diversity, mutual respect and harmony are deeply rooted in Singaporean society. Major cultural and religious events are celebrated as public holidays. You can view a list of public holidays [here](#).

Discover a seamless blend of the traditional and the contemporary across various cultural enclaves, each with its own character:

- [Kampong Gelam, or Kampong Glam](#)
- [Chinatown](#) – During the Lunar New Year, head to Chinatown and witness performances, sample food fairs and captivating light installations.
- [Little India](#) – During Thaipusam, Little India comes alive with festive cheer as the Tamil community honours Lord Murugan.

Singaporeans are also passionate about food – eating is practically a national pastime! From local delicacies to global cuisines and everything in between – experience Singapore's exciting culinary landscape. The unique hawker culture in Singapore even made the UNESCO List of Intangible Cultural Heritage.<sup>17</sup>

<sup>17</sup> ["Hawker Culture in Singapore"](#). National Heritage Board.



## Notable attractions

[ArtScience Museum](#)

[Gardens by the Bay](#)

[Mandai Wildlife Reserve](#)

[National Gallery Singapore](#)

[Singapore Botanic Gardens](#)

[Sentosa](#)

[The Southern Ridges](#)



**While Singapore is a small island city, the activities are endless. From lush gardens and waterfronts to world-class shopping and dining, there is something for everyone.**

## Exploring Singapore

Explore the wonders of nature by paying a visit to the Singapore Zoo, Night Safari and Bird Paradise. You can also relax and indulge in a picnic or a stroll at the Singapore Botanic Gardens – the first and only tropical botanic garden on the UNESCO World Heritage List.

If you are an art or history buff, you can immerse yourself in history, heritage and contemporary art, with over 50 museums across the island. Many of these museums offer activities suitable for children. If you prefer shopping, explore popular areas like Orchard Road and Marina Bay, home to major malls and global brands.

Singapore has a vibrant and diverse arts and entertainment scene. Theatre enthusiasts can catch major productions, while music lovers can experience performances by global stars. As September rolls around, don't miss the excitement of the [Formula 1 Singapore Grand Prix](#), featuring motor racing and non-stop entertainment, including live music and DJ acts throughout the three-day race.

● [Stay updated on Singapore's events here »](#)

# Next Steps

“Singapore remains the most liveable location in the world for overseas workers from other locations in East Asia...as a result of outstanding scores such as international schooling, infrastructure and housing.”

● ● ●  
Lee Quane,  
Regional Director of Asia  
at ECA International



We hope this guide has given you a clearer picture of what life in Singapore is like. For more information, check out these resources:

|                                                                         |                                                                                                                                                                                                                                                                                                                                   |
|-------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>If you're an entrepreneur or business leader:</b>                    | Download our <a href="#">Guide to Setting Up Your Business in Singapore</a> for insights into how you can get your operations here up and running fast.<br><br>Read this <a href="#">Guide to Hiring in Singapore</a> to learn about work passes and how to navigate our talent networks effectively.                             |
| <b>If you're in the tech sector, don't miss:</b>                        | <a href="#">Singapore's Tech Ecosystem</a> to learn why the city-state attracts both tech giants and startups.<br><br><a href="#">Guide to Hiring Your Dream Tech Team</a> in Singapore to find out how to hire global tech talent here.                                                                                          |
| <b>If you're in the manufacturing sector, check out:</b>                | <a href="#">Manufacturing the Future from Singapore</a> , a guide for manufacturers seeking to expand in SEA by leveraging Singapore's innovation, R&D, talent, connectivity and manufacturing ecosystem.                                                                                                                         |
| <b>If you want to learn more about working and living in Singapore:</b> | <a href="#">Working &amp; Living in Singapore</a> provides information on how talented individuals can drive impact from one of the world's most liveable cities.                                                                                                                                                                 |
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You may submit questions or comments to [client\\_services@edb.gov.sg](mailto:client_services@edb.gov.sg) or sign up here to receive the latest updates on the Southeast Asian business landscape.

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