

PARLIAMENTARY DEBATES
SINGAPORE
OFFICIAL REPORT
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AVENUES FOR LANDED PROPERTY OWNERS TO GAIN ACCESS TO BUILD OR REPAIR ADJOINING PARTY WALLS

25 **Miss Cheryl Chan Wei Ling** asked the Minister for National Development what avenues are available for owners of landed properties to gain access to construct or treat any adjoining party walls.

Mr Lawrence Wong: Owners of landed properties require their neighbour's consent if they wish to enter the latter's property to carry out works on party walls or adjoining fences. Owners who face difficulties in seeking their neighbours' cooperation should first engage Neighbourhood Committees or mediation/dispute resolution channels like the Community Mediation Centre, to try to resolve the issues amicably. Alternatively, landed property owners can check with their consultants or contractors to explore methods of work that do not require access to their neighbours' properties.

The Building and Construction Authority (BCA) regulates construction with a focus on the structural safety of buildings. If there is reason to suspect that the structural integrity of any building is compromised, including adjoining walls, BCA officers can enter the premises to carry out inspections. If BCA assesses that there are any structural safety concerns, the Commissioner of Building Control can serve a Dangerous Building Order under the Building Control Act requiring the owner to take immediate precautionary measures to remove the danger and carry out permanent rectification work within a specified timeline. Those who fail to comply with the Order may be subject to a fine of up to \$100,000 or imprisonment of up to 12 months or both. Nevertheless, it is preferable for neighbours to try to work things out with each other rather than allowing conditions to deteriorate to such an extent as to pose a danger to both parties.

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PROGRESS ON ECONOMIC STRATEGIES COMMITTEE'S TARGET TO GROW SUCCESSFUL LOCAL ENTERPRISES

27 **Mr Thomas Chua Kee Seng** asked the Minister for Trade and Industry (Industry) (a) what is the progress of the Economic Strategies Committee's target set in 2010 to double the number of local enterprises with revenue of over S\$100 million to 1,000 enterprises by 2020; and

(b) whether this target needs to be reviewed or new indicators be formulated to determine the growth and success of our local enterprises.

Mr S Iswaran: In its 2010 report, the Economic Strategies Committee set an aspirational goal of having 1,000 Singapore enterprises with annual revenues exceeding \$100 million by 2020. Notwithstanding a challenging external environment in the intervening period, we have made progress towards this goal. As of 2016, we have around 800 such enterprises, up from around 580 in 2009. With the sustained efforts of our economic agencies to help enterprises scale up and internationalise, we remain on track to achieving the ESC target.

The 2017 Committee on the Future Economy (CFE) affirmed ESC's focus on developing a strong base of globally competitive enterprises to create a vibrant corporate ecosystem in Singapore, grow the external wing of our economy, and create good jobs for Singaporeans. The CFE report highlighted the importance of providing high-growth and promising enterprises with focused support to help them scale up and become global leaders in their respective fields. MTI and its agencies, especially Enterprise Singapore, will continue to focus on this initiative and track the number of companies crossing \$100 million in revenue, as one of the indicators of growth and success of our enterprises, and review the indicators regularly.

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CRITICISMS OF INDUSTRY TRANSFORMATION ROADMAPS AT PRE-BUDGET ROUNDTABLE

29 **Assoc Prof Daniel Goh Pei Siong** asked the Minister for Trade and Industry (Industry) whether the Government agrees with the recent criticisms of the Industry Transformation Maps expressed at a pre-Budget roundtable organised by the Institute of Singapore Chartered Accountants on 9 January 2018 and how the Government is responding to these criticisms.

Mr S Iswaran: The development and implementation of Industry Transformation Maps (ITMs) is one of the strategies recommended by the Committee on the Future Economy (CFE) to transform our economy and create opportunities for our people. Each ITM is tailored to the needs of specific industries and brings together all relevant stakeholders, coordinated by a lead government agency. As we have emphasised from the outset, the transformation of our industries requires the collective effort of the tripartite partners.

In particular, trade associations and chambers (TACs), unions, and businesses are actively involved in the Future Economy Council (FEC) and its sub-committees, with a key role in shaping and communicating the ITMs. For example, the Economic Development Board (EDB) has worked closely with its tripartite partners to develop the Aerospace ITM. This included a forum organised by EDB and the Association of Aerospace Industries (Singapore) in April 2017, for the business community to discuss the Aerospace ITM before its launch last month. Separately, the National Trades Union Congress (NTUC) Aerospace & Aviation Cluster consolidated valuable suggestions and feedback from union leaders.

The ITMs aim to help all enterprises in their transformation journey, but especially small and medium enterprises (SMEs) who may lack the resources and capacity. This includes helping SMEs to raise productivity, develop talent, harness innovation and pursue internationalization through government schemes, such as SPRING Singapore's Capability Development Grant and the SMEs Go Digital programme. The formation of Enterprise Singapore will give further impetus to this effort.

However, it is not possible for the Government to reach out directly to each of our over 200,000 enterprises. Hence, TACs and unions must help to propagate the message to their members. Individual workers and business owners must also take the initiative to find out more about the ITMs and how they can benefit from them.

Finally, the ITMs are conceived as dynamic plans that respond to the changing economic environment. The FEC regularly monitors the progress of our ITMs, modifying strategies, where necessary, in response to new emerging trends. For example, the Hotels ITM was launched in November 2016, but several new initiatives were introduced just one year later in November 2017 including the Smart Hotel Technology Roadmap to help hotel owners and operators transform their operations through technology adoption.

Ultimately, the ITMs are strategic roadmaps that must be owned by all industry stakeholders to sustain the competitiveness of our enterprises and create good jobs for our people in the future economy.

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PROPOSAL TO REGULATE COMPUTER OR MOBILE GAMES PROMOTING GAMBLING

30 **Mr Leon Perera** asked the Minister for Communications and Information whether the Government is actively considering measures to regulate computer or mobile games that may promote elements of gambling.

Assoc Prof Dr Yaacob Ibrahim: There is a wide variety of video games, including those which contain some elements of luck, chance and reward as part of their gameplay. It does not mean they promote gambling. Hence, we have adopted a risk-based approach in regulating these video games.

Under the Remote Gambling Act (RGA), video games which allow players to win money or prizes that can be exchanged for money are generally prohibited. These include games which allow players to convert in-game credits to money or merchandise outside the game. Physical copies of these games will be disallowed for distribution. If the games are available online, IMDA will block access to them.

However, regulation is not the only solution. Public education is key to addressing the problem. Organisations such as Fei Yue Community Services, TOUCH Community Services and Montfort Care have programmes to help children and youths combat gaming addiction and encourage responsible use of digital technology. They also offer counselling and parental support services. In addition, the Media Literacy Council (MLC) has developed outreach programmes, such as the Better Internet Campaign and cyber-wellness workshops, to reach out to different stakeholders and raise awareness on cyber wellness and the risks of online gaming addiction.

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MEASURES TO BRIDGE POSSIBLE CLASS DIVIDE IN SINGAPORE POPULATION

32 **Mr Seah Kian Peng** asked the Minister for Culture, Community and Youth whether there is a widening class divide amongst the population and, if so, what plans the Ministry has to bridge such gaps.

Ms Grace Fu Hai Yien: The Minister for Social and Family Development has addressed

at length related questions on income inequality, social mobility and social integration. His written reply pointed out the steps taken by the government in reducing economic disparity and emphasised the importance of social integration, so that we progress together as a people. On this front, we have been doing well. The recent study by the Institute of Policy Studies (IPS) on Social Capital in Singapore, supported by my ministry, asked respondents to name different kinds of people who make up their social network. The results are encouraging and show a good deal of social mixing. The study found a fair amount of racial and religious diversity in people's social networks. It noted that respondents and their neighbours helped each other with house matters, while workplace ties were an important source of social companionship, inter-ethnic contact, and inter-nationality ties. Although respondents tended to have social networks that were relatively less diverse in terms of educational status and type of housing, the study also found that respondents were able to name people in occupations ranging from low to medium to high status and prestige.¹ As this study is the first of its kind in Singapore, it can be built upon to track the trend over time.

The IPS study noted that participation in sports, arts and volunteer activities, in addition to schools and workplaces, promotes social interaction and integration across groups. These are areas where MCCY has been working hard at to nurture social cohesion by facilitating shared experiences and strengthening bonds within and across communities. Social harmony is not something we can leave to chance. Over the years, we have introduced initiatives to enhance social mixing on various fronts.

One strategy is to create more opportunities for positive interactions among Singaporeans regardless of socio-economic background, age or ability. An example is the Secondary 3 MOE-OBS programme launched in 2017 that has so far brought together 6,000 youths from diverse backgrounds for a 5-day camp where they forge new friendships through challenging experiences. We will progressively expand this programme to include the entire Secondary 3 cohort when the new OBS@Coney campus is ready.

Through the arts and sports, our programmes provide opportunities to bridge and integrate communities. Programmes and activities at the ActiveSG Sports Centres, as well as sports

¹ Respondents have acquaintances from an average of 8.6 occupations out of 21 listed in the questionnaire (i.e., nurse, administrative assistant in a large company, banker, cashier, CEO, cleaner, contractor, engineer, hawker, lawyer, factory operator, member of parliament, personnel manager, policeman, professor, receptionist, security guard, taxi driver, teacher, technician, waiter).

initiatives such as Team Nila, SportCares and ActiveSG programmes bring people of different backgrounds and abilities together.

Furthermore, SG Cares is forging partnerships across corporates, schools, public agencies, non-profits, community partners and ground-up movements to encourage and support Singaporeans' effort to do good and better help those in need. Through this movement, we are fostering a more caring and cohesive society.

Government is doing its part to partner Singaporeans to bridge social divides, but ultimately, a strong cohesive community cannot be commanded by government. Social trust requires the commitment and effort from each and every one of us to build an inclusive and cohesive society.

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LOCATE TRAINING CENTRES WITHIN INDUSTRIAL ESTATES FOR CONVENIENCE OF WORKERS

33 **Ms K Thanaletchimi** asked the Minister for Education (Higher Education and Skills) whether the Ministry will consider introducing joint industry-driven cluster training centres within the vicinity of various industrial estates to add convenience for workers and employers and encourage more employers to send their workers for bite-sized training.

Mr Ong Ye Kung: Today, SSG already works closely with industry-led training centres set up by trade associations and chambers, as well as key industry players to develop industry-relevant training programmes. These include the SSG-supported productivity-related training programmes rolled out by the Centre for Corporate Learning by the Singapore Manufacturing Federation, as well as training programmes by Singtel Cyber Security Institute that develop skills in areas such as cyber threat preparedness and crisis management. By and large, these training centres are sited near or within work places, and accessible to workers.

Apart from such industry-led training centres, a broader range of industry-relevant and modular training opportunities are available at the two CET Campuses, i.e. the Lifelong Learning Institute in Paya Lebar, and the Devan Nair Institute for Employment in Jurong East, both of which house various training providers. The Institutes of Higher Learning and other SSG-appointed CET Centres also deliver industry-relevant modular courses at locations all across Singapore, and many of them are near key transport nodes and easily accessible.

SSG will continue to enhance its close collaboration with the industry in CET delivery, and expand both the range and availability of training opportunities, so that more individuals and employers can benefit from industry-relevant skills training.

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EFFECTIVENESS OF SKILLSFUTURE IN HELPING RECENT AND PAST UNIVERSITY GRADUATES GAIN EMPLOYMENT

34 Dr Intan Azura Mokhtar asked the Minister for Education (Higher Education and Skills) how successful has the SkillsFuture initiative helped (i) recent university graduates in securing employment that they have stayed in for at least one year (ii) older university graduates aged at least 35 years old in 2017 and who had left their jobs or been retrenched to secure employment thereafter, in the same industry they were in and in a different industry respectively.

Mr Ong Ye Kung: The employment outcomes for our university graduates have been good; over the past ten years, around nine in 10 university graduates who entered the labour market each year found employment within six months after their final examinations. This is achieved by ensuring that university courses are relevant and of good quality, and produce graduates with degrees valued by the market. In addition, and also most importantly, we have to ensure that the Singapore economy remains diverse and dynamic.

Under the SkillsFuture movement, our Autonomous Universities have taken further steps to ensure that graduates identify their strengths and interests, possess the right skills and knowledge to practise their crafts, and achieve mastery through lifelong learning. We have enhanced our Education and Career Guidance (ECG) system, opened up more educational pathways, and introduced more opportunities for internships and overseas attachments. Students can also use the MySkillsFuture portal to help them make informed education and career choices. We have also launched new SkillsFuture Work-Study Degree Programmes, where Institutes of Higher Learning (IHLs) and industry collaborate to deliver undergraduate courses. The IHLs have also banded together to deliver the SkillsFuture Series of courses to help their graduates keep their skills and knowledge up-to-date.

We work closely with the Ministry of Manpower (MOM) and Workforce Singapore to support and assist mature graduates seeking new employment. For example, the Professional Conversion Programmes help PMETs undergo training and move into new occupations with

good prospects and progression. Workforce Singapore also runs the Career Support Programme to encourage employers to hire experienced, mature PMETs, especially the longer-term unemployed, by providing them with salary support.

As our economy continues to adapt to new challenges, there will be no let-up in our efforts to enhance the opportunities of learning and reskilling that our workers can gain through SkillsFuture.

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PROFILE OF SINGAPOREANS AND FOREIGNERS WHO CONTRIBUTE TO SUPPLEMENTARY RETIREMENT SCHEME

35 **Mr Melvin Yong Yik Chye** asked the Minister for Finance (a) in 2017, how many Singaporeans and foreigners contributed to the Supplementary Retirement Scheme (SRS) respectively; (b) what is the profile and income bracket of those contributing to the SRS; and (c) whether the Ministry has any plans to review the tax-relief provision under the SRS.

Mr Heng Swee Keat: The SRS is a supplementary savings scheme for those who wish to save for retirement, in addition to the CPF scheme. The SRS also provides an avenue for foreigners, who are not allowed to contribute to the CPF, to have a pension plan for retirement.

For Year of Assessment (YA) 2017, a total of 75,700 SRS members contributed to their SRS accounts. 72,300 (96%) were locals while the remaining 3,400 (4%) were foreigners. The SRS members came from all income brackets, with a larger proportion from higher-income brackets. This is a natural result as the SRS is intended to encourage supplementary savings beyond what individuals save in CPF.

We do not currently have plans to revise the tax relief provided under the SRS scheme.

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ISSUANCE OF GOVERNMENT BONDS TO FUND MEGA INFRASTRUCTURE PROJECTS

36 **Ms Sun Xueling** asked the Minister for Finance whether the Ministry will consider issuing Government bonds or project level bonds to finance mega infrastructure projects like Changi Airport Terminal 5 and Tuas Mega Port.

Mr Heng Swee Keat: Bond financing by statutory boards and government companies are one way to finance infrastructure projects. We already do this today. For example, statutory boards like HDB, LTA and PUB have issued bonds to finance public housing, rail and water infrastructure.

Such borrowings enable the capital cost to be spread out over a longer period, thus better matching the cost with the benefits over the useful life of the asset. But we also need to consider interest costs, and ensure that there are adequate future revenue streams from the project to service the debt.

For the major infrastructure projects that are upcoming, the Government will study the extent to which bond financing can be used, bearing in mind the key principle of ensuring fiscal sustainability.

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REGULATION OF ONLINE PLATFORMS THAT SELL DRUGS THAT REQUIRE DOCTORS' PRESCRIPTIONS

37 **Ms Tin Pei Ling** asked the Minister for Health whether local online marketplace or auction platforms are allowed to sell drugs such as antibiotics that require a doctor's prescription and, if disallowed, what the Government is doing to enforce the law.

Mr Gan Kim Yong: Prescription-only medicines can only be dispensed from a licensed healthcare institution or retail pharmacy with a valid prescription. Anyone who contravenes this law can be fined up to \$50,000 and/or jailed for up to two years under the Health Products Act.

The Health Sciences Authority (HSA) works with local web administrators to educate online sellers on the laws regulating prescription drugs and the consequences of illegally selling prescription drugs online. It also works with the web administrators to remove inappropriate online content advertising such sales.

In the area of enforcement, HSA monitors online sites to detect illegal sales of medicines, and takes actions against those who engage in such sales. As the issue extends beyond local sites, HSA also works with INTERPOL and its overseas counterparts to tackle the illegal sale of medicines.

Finally, HSA has embarked on public education efforts to complement its preventive and enforcement activities. It has issued consumer advisories and press releases to raise public

awareness on the dangers of purchasing medicines online. In January 2018 for example, HSA launched an online campaign which included an educational video to highlight the risks of buying from dubious online sources. This video is also being shown by our three public healthcare clusters and three major retail pharmacy chains.

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CASES OF INVESTIGATION, PROSECUTION AND CONVICTION UNDER PREVENTION OF HUMAN TRAFFICKING ACT

38 **Mr Christopher de Souza** asked the Minister for Home Affairs how many prosecutions, convictions and investigations have been carried out under the Prevention of Human Trafficking Act and under which categories of trafficking are these carried out.

Mr K Shanmugam: Since the Prevention of Human Trafficking Act came into force on 1 March 2015, the Ministry of Manpower (MOM) and the Singapore Police Force (SPF) have received information on and investigated 166 cases of alleged trafficking. Eight were found to be substantiated.

Of the eight cases, five were sex trafficking cases and three were labour trafficking cases. Four of the sex trafficking cases have been concluded with four accused persons convicted. The accused persons were sentenced to imprisonment ranging from 38 to 80 months and fined up to S\$30,000.

The remaining four cases are still undergoing court proceedings.

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EMPLOYERS COVERING EMPLOYEES' MEDICATION COSTS FOR OUTPATIENT TREATMENT

41 **Mr Zainal Sapari** asked the Minister for Manpower what is the reason for the Employment Act not mandating that medication costs for outpatient treatment be borne by employers.

Mr Lim Swee Say: The Employment Act requires employers to provide sick leave to employees after 3 months of service. To apply for sick leave, the employee must obtain a medical certificate by a government doctor or a doctor appointed by the employer. To ensure the

employee can do so, we therefore require the employer to pay for the consultation fees.

Beyond this, there is no requirement for employers to provide additional mandatory medical benefits for their employees. This is so that job seekers in poorer health or with pre-existing illnesses would not face more hurdles in finding employment. Even so, a MOM survey showed that a vast majority (86%) of employers do offer outpatient benefits on a voluntary basis.

Singaporean low-wage workers who face difficulties in meeting their medication costs can access subsidised outpatient care at government polyclinics and specialist outpatient clinics (SOCs) at public hospitals. In addition, lower- and middle-income Singaporeans on the Community Health Assist Scheme (CHAS) can enjoy even higher subsidies at SOCs. They can also use the CHAS card to access subsidised outpatient medical and dental care at private general practitioners and dental clinics.

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REPORTS OF WORKPLACE ABUSE AND HARASSMENT

42 **Ms K Thanaletchimi** asked the Minister for Manpower (a) how many reports of workplace abuse and harassment have been respectively reported to the Ministry in the past five years; and (b) whether the Ministry will consider making it mandatory for employers to report all incidents pertaining to workplace abuse and harassment and incorporating this obligation into the Workplace Safety and Health Act.

Mr Lim Swee Say: In the last five years, the Tripartite Alliance for Fair and Progressive Employment Practices (or TAFEP) received about 1,500 complaints on workplace issues. Among them six cases were related to allegations of workplace harassment. TAFEP had looked into all the six cases. In four of them, with the employees' consent, we engaged the employer and advised them to take corrective actions. For the two cases where the employees did not wish for TAFEP to engage the employer, we advised the employees on their options. All the six cases were closed after TAFEP had provided advice to the employers or employees.

To protect individuals against harassment including workplace harassment, the Government introduced the Protection from Harassment Act in 2014. Employees who face workplace harassment should seek help promptly and can report such incidents to MOM or TAFEP. They can also seek civil remedies directly through the Courts, or report egregious cases to the Police.

Employees can also report the matter to their employers if they wish to resolve the matter privately without involving the authorities. Employers are expected to intervene and take necessary actions to address the employees' concerns. Given that there are already multiple avenues for employees who face workplace harassment to seek help, there is no need to legislate mandatory reporting by employers.

To create more awareness among employers and employees, SNEF, NTUC and TAFEP conduct regular workshops addressing workplace grievances, including workplace harassment. Employers are also reminded of their obligations to prevent and manage workplace harassment through the Tripartite Advisory on Managing Workplace Harassment. Tripartite partners will monitor the workplace harassment situation closely, and make further interventions if necessary.

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MITIGATING WATERFALL EFFECT DUE TO ROOF STRUCTURES ON SHELTERED WALKWAYS OUTSIDE BUILDINGS

44 **Mr Chong Kee Hiong** asked the Minister for National Development regarding the roof structures on sheltered walkways outside buildings, whether the Ministry will consider re-designing these structures to mitigate the waterfall effect created on both sides during heavy rain and strong winds.

Mr Lawrence Wong: Sheltered walkways are intended to provide cover against elements such as sun and rain while allowing natural light and ventilation. The design of such walkways takes into consideration both functionality and ease of maintenance.

For example, in HDB developments, the design of the sheltered walkways takes into consideration the effective width to height ratio of the walkways, and whether there are sufficient roof overhangs, appropriate roof slopes and proper alignment of the roof eave to drains. Through effective design, users are adequately protected from the weather.

To minimise the need for maintenance, HDB's sheltered walkways are designed to be self-cleansing and for rainwater to drain off directly from the roof wherever possible. The design avoids the use of roof gutters which would trap leaves and other debris, thus requiring regular cleaning and maintenance to avoid any blockage and water stagnation that could lead to mosquito breeding.

In recent years, sheltered walkways built by HDB and LTA also have roof designs such

that they are sloped to one side, so that discharge of water during heavy rain only occurs on the side where pedestrians are less expected to cross. The relevant agencies will take in the Member's feedback and will continue to study how the design of our infrastructure can be improved.

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ASSESSMENT OF INSTITUTIONS THAT QUALIFY FOR TAPPING ON CHILD DEVELOPMENT ACCOUNT

45 **Ms Rahayu Mahzam** asked the Minister for Social and Family Development (a) how assessment is made to determine which education, healthcare or service provider is included in the list of approved institutions for the use of the Child Development Account (CDA); and (b) whether there are any plans to expand the categories of usage and/or the list of approved institutions.

Mr Desmond Lee: The Child Development Account (CDA) is part of the Government's Baby Bonus scheme, which supports parents by defraying part of the costs of raising children. CDA funds are intended to support the developmental needs of children, such as for pre-school and healthcare. To participate as an MSF-approved Baby Bonus Approved Institution, the education, healthcare or service provider must be licensed or registered by its respective governing body. For example, childcare centres must be licensed by the Early Childhood Development Agency (ECDA) under the Child Care Centres Act; while clinics must be licensed by Ministry of Health (MOH) under the Private Hospitals and Medical Clinics Act.

This helps to ensure that the services and products offered by the AI meet regulatory standards, which include proper administration and quality checks. MSF may revoke the approval granted to any institution if it is no longer in the public interest for it to participate as an AI.

The Government regularly reviews the CDA scheme. In July 2012, the approved uses of the CDA were expanded to cover healthcare items at pharmacies, eye-related products and services at optical shops, assistive technology devices and education expenses such as the purchase of uniforms and pre-school registration fees. We welcome more eligible providers to participate as an Approved Institution, to help defray the cost of parenthood, and make Singapore a great place for families.

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DESIGNATION OF LEAD AGENCY TO DEAL WITH COMPLEX CASES OF CHILDREN WITH SPECIAL NEEDS

46 **Mr Murali Pillai** asked the Minister for Social and Family Development whether his Ministry will designate a lead agency to manage complex cases of children with special needs from dysfunctional families who present serious behavioural issues impacting on them, their family members and their neighbourhood.

Mr Desmond Lee: Families may find it challenging to cope with behavioural issues in their children with special needs, especially when the parents are not equipped with the knowledge to support them. This is compounded when these families face other stressors, such as financial and marital problems.

Supporting these families with complex needs requires multi-agency collaboration, that would include schools, disability agencies and other community partners. Family Service Centres, as key case management agencies in the community, take the lead in ensuring that each agency plays their part to provide timely and holistic support for these families. For complex cases, the SSOs can help marshal these partners to develop a plan of action together and facilitate information sharing, to address the needs of the family and the child effectively.

Children with special needs attending early intervention services such as the Early Intervention Programme for Infants and Children (EIPIC), Development Support (DS) Programme and Special Education (SPED) schools, have social workers and psychologists in these programmes who also provide support to caregivers in addition to rendering intervention and educational services to the children. These programmes also have peer support groups to assist caregivers who are facing challenges with their children with special needs. Caregivers can also enhance their care skills through appropriate training that is offered by our disability service providers. These training are made affordable for caregivers with the support of the Caregivers' Training Grant available through the Agency for Integrated Care.

In addition to this network of support, caregivers of persons with disabilities can contact SG Enable, who will connect them to relevant services. Caregivers are a key focus under the Third Enabling Masterplan, and the Government is working with social service providers to enhance the ecosystem of support for caregivers in enabling their well-being.

Complex and deep-seated issues require changes in parents' mindsets, and managing of their emotions, for them to take ownership and be a partner in the interventions. MSF will continue to study ways of improving social service coordination and delivery across the government, people and private sectors. It will take a concerted effort by all parties involved to intervene, and journey with the families for a period of time to make progress.

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SUPPORT FOR VOLUNTEERS WHO ARE ABUSED ON THE JOB

47 **Mr Zainal Sapari** asked the Minister for the Environment and Water Resources (a) what the current number of active individuals in the Community Volunteer Programme is; (b) what support is given to them should they be verbally or physically abused by members of the public while carrying out their duties; and (c) whether NEA can equip these volunteers with body cameras to record their interactions with the public.

Mr Masagos Zulkifli B M M: The National Environment Agency (NEA) launched the Community Volunteer (CV) Programme in 2013 to foster greater ownership of the environment. There are currently about 350 active individuals in the CV Programme.

The primary role of CVs is to educate environmental offenders to stop the offending acts and encourage greater ownership of the environment. To enable the CVs to perform their role more effectively, they are empowered to request the particulars of offenders who fail to heed their advice. The particulars are sent to the National Environment Agency (NEA) for follow-up action. Given that the vast majority of the offenders had responded positively to the advice of CVs such as by picking up their litter and no further action was taken against them, there are currently no plans to equip CVs with body-worn cameras. Nevertheless, the CVs are trained to disengage from any abusive offenders.

Under the law, our CVs are considered public servants when exercising powers of enforcement. This makes it an offence for anyone to exhibit any indecent, threatening, abusive or insulting behaviour towards a CV in the execution of his duty. It is also an offence for anyone to assault or use criminal force to prevent or deter a CV from discharging his duty. CVs who face verbal or physical abuse in the course of their duty should seek the assistance of the Police and inform NEA of the incident. Depending on the outcome of NEA's investigations, NEA may charge the offender in court for obstruction of duty in addition to the principal offence to send a

deterrent message that such behaviour will not be condoned.

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PROPOSAL FOR MORE BUS STOPS WITH CANTILEVER SHELTERS

49 **Mr Chong Kee Hiong** asked the Minister for Transport (a) what the current percentage of bus stops with cantilever shelters is; and (b) whether the Ministry will consider constructing more of such bus stops to protect passengers boarding and alighting from the buses during raining periods.

Mr Khaw Boon Wan: Out of a total of 4,900 bus stops in Singapore, there are currently 74 which have cantilever shelters. It is not cost effective to build all bus stops with such shelters and we have given priority to bus stops which are heavily used, especially those connected to MRT stations. More than a quarter of the bus stops at MRT stations have cantilever shelters. Where space permits, more such shelters will be built for heavily utilised bus-stops.

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IMPLEMENTATION COSTS OF WORKPLACE SAFETY REQUIREMENTS

58 **Mr Yee Chia Hsing** asked the Minister for Manpower whether the Ministry considers the cost of implementing various workplace safety practices when introducing them and whether there is a reasonable cost threshold beyond which the proposed practice is deemed too costly or impracticable.

Mr Lim Swee Say: The Workplace Safety and Health Act (WSHA) generally adopts a non-prescriptive approach. In most circumstances, we do not spell out specific safety measures, but allow companies the flexibility to adopt suitable methods according to their business needs to ensure safe workplaces.

For hazardous sectors and high-risk activities, MOM does stipulate prescriptive WSH measures for the relevant industries. This is to ensure that companies operating in dangerous environments adopt proper WSH measures as any incident can have serious consequences on their workers. In formulating such measures, we do not set cost thresholds, but consult with industry and trade associations, to arrive at measures that are of reasonable cost and practical to implement.

We are cognisant of the cost implications to businesses when requiring them to provide a safe and healthy workplace. In this regard, the WSH Council has developed a wide range of WSH programmes and resources to assist companies. While cost of implementing WSH measures is unavoidable, companies need to recognise that any workplace accident can result in greater business losses and immeasurable human suffering to the victims and their families. Hence, WSH measures should be seen as investments rather than costs.

Companies have the moral and legal responsibilities to ensure the safety and health of their workers. MOM and WSH Council will continue to work with tripartite partners and industry stakeholders to help our companies improve their workplace safety and health standards in reasonably practicable ways.

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TAILGATING DETECTION SYSTEM AT CAR PARKS TO DETECT MOTORCYCLISTS WHO AVOID PAYMENT

59 **Ms Joan Pereira** asked the Minister for National Development (a) whether the Tailgating Detection System (TDS) will be able to detect motorcycles where the motorcyclists ride on the pavement to avoid paying parking charges; and (b) whether the video recording function of the system can be enhanced to ensure the safety of pedestrians, including strollers and those on wheelchairs, who encounter such motorcyclists.

Mr Lawrence Wong: The Tailgating Detection System's (TDS) primary function is to detect motorcyclists who evade parking charges by tailgating other vehicles. The TDS is also able to detect motorcyclists who bypass the car park gantries by riding on the pavements flanking the Electronic Parking System (EPS) gantries.

HDB will take enforcement action against motorcyclists who are detected by the TDS. This serves as a deterrent against such errant behaviour, and in turn enhances the safety of pedestrians. As the TDS was only recently introduced for HDB car parks, HDB will monitor its effectiveness against such motorcyclists.

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ADEQUACY OF PROGRAMMES TO GUARD AGAINST PROBLEM GAMBLING

61 **Mr Murali Pillai** asked the Minister for Social and Family Development (a) what the number of Singaporeans who have been subject to Casino Exclusion Orders over the past five years is; (b) whether programmes in place to guard against problem gambling are adequate; and (c) whether the Ministry intends to increase the casino entry levy of \$100 for Singaporeans.

Mr Desmond Lee: There are three types of Casino Exclusion, namely, (a) Voluntary Self-Exclusion, (b) Family Exclusion, and (c) Automatic Exclusion for Singapore residents who are bankrupts, receiving financial assistance from the Government, receiving legal aid, or residing in HDB rental flats with rental arrears. As at 31 December 2017, approximately 24,000 Singapore residents are under Voluntary Self-Exclusion. Some 2,200 had Family Exclusion Orders and 44,000 had Automatic Exclusion Orders imposed on them. These numbers have remained stable over the last five years.

We have put in place a robust and comprehensive set of social safeguards to combat problem gambling. This includes casino entry levies, exclusion and visit limits, not permitting credit for Singapore residents who are not premium players, age restrictions, as well as advertising and promotions restrictions. Additionally, there are ongoing public education programmes to raise awareness of gambling disorders.

The various social safeguards have helped to minimise the social ills of casino gambling. The latest published Gambling Participation Survey (GPS) in 2014 showed that the overall probable pathological and problem gambling (PPG) rates among Singapore residents was 0.7%. We will continue to monitor the effectiveness of these social safeguards, work closely with our community partners who are helping to tackle gambling addiction, and make changes when necessary.

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CLOSING THE GAP BETWEEN LAST STEP ON BUSES AND PEDESTRIAN CURB

62 **Mr Chong Kee Hiong** asked the Minister for Transport whether the Ministry will consider requiring all buses to be fitted with steps that are lower or can be lowered so that the

distance between the last step and the bus stop curb can be closer for the safety of alighting commuters.

Mr Khaw Boon Wan: For the safety of commuters, our public buses have low floors with a maximum height of 32 cm above the ground. To ease boarding and alighting, our bus captains are trained to pull up within half a meter of the kerb, and to ensure commuters have boarded or alighted safely before moving off. LTA has been exploring the installation of bus steps which can be lowered but has yet to come across a system that can ensure the safe movement of commuters on and off the bus when passenger flow is heavy.

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MANAGING NUMBER OF HEAVY VEHICLE ALONG FORT ROAD

63 **Mr Lim Biow Chuan** asked the Minister for Transport (a) whether there are any plans to manage the large number of heavy vehicles travelling along Fort Road; and (b) what are the measures to improve safety for other road users on this road.

Mr Khaw Boon Wan: Most of the heavy vehicles plying along Fort Road are going to and from the construction sites for the Thomson East-Coast Line and the Marina East Staging Ground, where excavated materials are transferred to barges for reuse or disposal at offshore sites.

The Land Transport Authority (LTA) works closely with the developers and contractors to develop localised traffic control plans to improve safety and minimise inconvenience to other road users. These plans include managing the time and route of the heavy vehicles to avoid peak hour traffic and residential areas where possible. There are signs to alert motorists to slow down and watch out for heavy vehicles. There is regular monitoring to ensure that heavy vehicles adhere to the control plans. In addition, LTA has also installed surveillance cameras at Fort Road to monitor the traffic situation, and deploys enforcement officers when necessary.

LTA will continue to engage the residents, grassroots leaders and community advisors in the area to gather feedback and apprise them on the traffic situation.

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CUTTING INEFFICIENCY ACROSS MINISTRIES

64 **Mr Kwek Hian Chuan Henry** asked the Prime Minister (a) what key projects are being carried out to cut inefficiency across Ministries; and (b) whether the Smart Nation office has a timeframe for getting inter-agency work to be reduced in time and effort by using technology.

Mr Ong Ye Kung (for the Prime Minister): Since the 1980s, the Government has been using automation technology to do our work more efficiently and serve Singaporeans better. Our national libraries use RFID tags to track the borrowing, return and sorting of books, and provide access to a wide range of e-resources on-line; checkpoints at Woodlands and Tuas have automated capabilities to clear motorcyclists and pillion riders; and our hospitals use automated medication dispensing systems.

As digital technology advances, more opportunities will arise for our agencies to re-engineer processes, streamline workflows and serve the public better.

One important task of many agencies is to respond to public feedback and queries. They can be voluminous. We want to address simple queries quickly, while paying more attention to difficult cases. To help us do this, we have deployed chatbots to handle calls and queries from the public. We are also using Natural Language Processing to spot patterns in feedback and make upstream process changes. For example, the Government Technology Agency ran textual analysis on feedback emails sent by the public to the Housing & Development Board (HDB).

This generated the insight that key collection was a major issue. As a result, HDB changed its key collection process from assigning dates to homeowners to allowing them to select a date to collect their keys.

Digital technology also enables the integration of government functions across agencies. The OneService App allows citizens to report municipal issues involving multiple agencies on a single portal, without having to access individual agencies' websites and call centres. But the app is just the front end. It needs to be accompanied by policy and process changes in order for efficiencies to be reaped and services to the citizen improved. We are taking a similar approach to build citizen-centric services around "Moments of Life" (MoL), delivering relevant government digital services to individuals based on specific moments in their lives such as the birth of a child. The first phase of the MoL app, centered around parents with young children,

will be rolled out by mid-2018. We are also exploring other life moments to cluster services around, and will provide more information on this in due course.

The Government is fully committed to using digital technology and continually improving our processes and workflows to serve the public better. This is an ongoing effort.

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DIFFERENT FEE SCALE FOR STUDENTS WITH AT LEAST ONE SINGAPORE CITIZEN PARENT

65 **Mr Yee Chia Hsing** asked the Minister for Education (Schools) whether the Ministry can consider having a different fee scale for non-citizen students whose parents are also non-citizens vis-à-vis non-citizen students where at least one parent is a Singapore citizen.

Mr Ng Chee Meng: Students in schools pay fees based on their citizenship, with Singapore Citizen (SC) students paying the lowest fee rate, followed by Singapore Permanent Resident (SPR), and International Students (IS) paying the highest fees.

For non-citizen students with at least one SC parent who need help with paying their fees, they can approach their schools for assistance and MOE will assess their situation and exercise flexibility on a case-by-case basis.

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STUDENTS WITH DYSLEXIA IN MAINSTREAM SCHOOLS AND EXEMPTION FROM TAKING MOTHER TONGUE LANGUAGE AS COMPULSORY SUBJECT

66 **Miss Cheryl Chan Wei Ling** asked the Minister for Education (Schools) (a) from 2010 to 2016, how many students have been diagnosed with dyslexia before formal schooling age; (b) what percentage of these students continue to be educated in mainstream schools; and (c) what are the factors taken into consideration when deciding whether to exempt students with dyslexia from taking a second language as a subject.

Mr Ng Chee Meng: Dyslexia is characterised by difficulties in learning how to read despite adequate language exposure and good reading instruction. It is therefore more commonly diagnosed after the child has started formal schooling and has received sufficient reading

instruction in the primary school. In our multi-lingual society, children grow up in varied home-language environments. Children who appear to have initial difficulties reading in the pre-school years may catch up with their peers as they mature and receive greater exposure when they start primary education where literacy support programmes are available. Many preschools thus focus on providing a language- and print-rich environment to prepare the child for formal reading instruction in Primary 1.

All children with dyslexia are in mainstream schools and will receive additional literacy support if necessary. Exceptions are made for children with dyslexia who have additional co-occurring conditions (e.g., Autism Spectrum Disorder, cerebral palsy) as they are better supported in Special Education Schools.

Students with certified Special Educational Needs (SEN), including dyslexia, may be considered for exemption from Mother Tongue Language (MTL) if their SEN severely affects their ability to cope with MTL and with overall learning. In evaluating such applications, MOE takes into account not just their diagnosed SEN but also how these students are managing in their learning and responding in the classroom.

Students who have difficulties coping with the standard MTL curriculum can consider the option of offering MTL at a lower level. The Foundation MTL curriculum offered at Primary 5 and 6, and the MTL 'B' curriculum offered at Secondary and Junior College levels focuses on the development of oral and listening skills, with a much reduced demand on writing skills.

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FORMATION OF HOME TEAM CAREER TRANSITION OFFICE IN HELPING RETIRED OFFICERS FIND NEW EMPLOYMENT

67 **Mr Desmond Choo** asked the Minister for Home Affairs since the formation of the Home Team Career Transition Office (a) what is the percentage of retired officers who are assisted in finding new employment; (b) how has the Ministry developed new ways to prepare retiring officers for new careers; and (c) whether the Ministry is working with the Public Service Division to redeploy such officers within the Civil Service.

Mr K Shanmugam: The Ministry of Home Affairs set up the Career Transition Office for Home Team officers in April 2016.

The Office will seek to help retiring officers. Some officers will be suitable to be re-employed within the Home Team, depending on the nature of their work, and manpower needs. The Office will also help the other retiring officers. This will include assisting them in finding new employment. MHA has now set up a structured framework for this. The retiring officers will be engaged early to consider their options.

A number of initiatives have been launched:

- a. We give officers days off to attend courses to learn new skills to enhance their employability after retirement, and provide subsidies to defray the cost of such courses.
- b. We organise workshops to help officers identify the occupations that would suit them, and to guide them on re-skilling or up-skilling to improve their employment prospects.
- c. We have begun a secondment and job attachment programme to help officers transit into their post-retirement career. Officers may apply for secondment to another public agency or to take up a job attachment in a private sector company prior to their retirement, to try out potential job opportunities. This will help both the officer and the prospective employer assess the fit before formal employment. During this period of secondment or job attachment, which can extend up to three months, officers would continue to receive their salaries from their Home Team Departments.
- d. We also organise networking sessions with prospective employers for our retiring officers. Since this initiative started in the middle of last year, we have organised three such sessions, attended by about 50 officers at each session.

We also actively engage private sector companies and public sector agencies to source for suitable job opportunities for our officers.

- a. In 2017, the Career Transition Office publicised more than 150 job openings in sectors such as engineering, logistics and private security to retiring Home Team officers.
- b. Officers are also encouraged to use the internal job portal developed by the Public Service Division to explore job opportunities in the Public Service.

The Ministry is committed to assisting retiring officers, as the steps set out above, show.

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NUMBER OF ABANDONED DOGS FOLLOWING YEAR OF DOG IN CHINESE LUNAR CALENDAR

68 **Miss Cheng Li Hui** asked the Minister for National Development (a) whether the Ministry monitors the number of abandoned dogs each year; (b) whether historically, the abandonment rates are higher in the Lunar Year of the Dog and the subsequent year; (c) whether there are plans to work with animal welfare groups to reinforce the message of responsible adoption and pet ownership in view of the upcoming Lunar Year of the Dog; and (d) whether there are plans to work with these groups to deal with any hikes in abandonment numbers to ensure the welfare of the dogs, public health and safety.

Mr Lawrence Wong: AVA started tracking dog abandonment data since 2015 and does not have data from the previous Lunar Year of the Dog in 2006. But we understand from anecdotal feedback that some Animal Welfare Groups or AWGs observed an increased in the number of dogs taken into their shelters shortly after 2006.

Hence, the Agri-Food and Veterinary Authority (AVA) is stepping its outreach efforts with AWGs and industry partners to promote responsible adoption and pet ownership. The key message is not to acquire pets on impulse, as keeping them is a lifelong commitment. This year, AVA is working on a social media campaign to promote responsible ownership and to encourage potential dog owners to consider adoption first. AVA will also continue to work with AWGs, schools, and other partners to organise road shows, adoption drives, school talks, and community events to create awareness about animal welfare and responsible pet ownership.

Aside from public outreach, AVA has tightened the dog licensing regime as an upstream measure to deter abandonment. As of 1 March 2017, all dogs have to be licensed to the new owner at the point of sale or adoption. This improves traceability and ensures that owners can be held accountable for their pet dogs.

Pet abandonment is an offence under the Animals and Birds Act. First-time offenders can be fined up to \$10,000 and/or jailed up to 12 months. Last year, AVA successfully prosecuted eight cases of pet abandonment. AVA will continue to monitor the situation closely and carry out enforcement actions where required.

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PROMOTING DEVELOPMENT OF RETIREMENT VILLAGES IN SINGAPORE

69 **Assoc Prof Daniel Goh Pei Siong** asked the Minister for National Development (a) whether the Government has studied different retirement village models; (b) whether any of these are suitable for the ageing cohorts in the next decade; and (c) how land development and zoning regulations can be adjusted to promote the building of retirement villages.

Mr Lawrence Wong: The Ministry of Health and the Ministry of National Development have studied retirement village models, including those in Western countries like Australia and the United States, and in Asia like Hong Kong and Japan.

However, we cannot simply transplant these overseas models, and will have to adapt them to Singapore's context and needs. In particular, during our earlier public consultations for the Action Plan for Successful Ageing, many of our seniors had expressed a strong preference to age in place, in the communities where they live.

Hence, the Government has been designing public housing developments that can provide care and support for our seniors within the community. Over the years, we have been placing more eldercare facilities such as Senior Activity and Senior Care Centres in our HDB estates. We have taken this one step further with Kampung Admiralty, where senior residents can access a continuum of social and health services at the Active Ageing Hub to support them as their needs evolve. These include active ageing programmes, assisted living services such as housekeeping and grocery delivery for seniors requiring assistance with their daily activities, and rehabilitation, home medical care and home nursing for seniors who require more care. Residents at Kampung Admiralty also have amenities such as a supermarket, hawker centre and medical centre, all within walking distance.

To expand the range of housing options available to seniors, the Government is studying

measures to facilitate private housing projects which support the needs of seniors. For example, we are reviewing our Development Control guidelines to provide more clarity on retirement housing developments.

We will continue to explore more new models in both public and private housing in consultation with our community partners and the real estate industry. We will share more information on these plans when ready.

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SAFETY AND PRIVACY OF DATA ON THIRD-PARTY BOOKING APPS

71 **Mr Ang Hin Kee** asked the Minister for Transport (a) whether the LTA has regulatory enforcement powers to ensure that third-party booking apps such as Grab and Uber are required to share timely information such as safety and condition of their vehicles fleet; (b) how personal particulars of commuters and drivers are protected; and (c) what preventive measures are in place to ensure that the safety and data of both commuters and drivers are not compromised.

Mr Khaw Boon Wan: We currently do not require private-hire car (PHC) booking service operators and third party taxi booking apps to submit information on the safety and condition of their vehicles fleet. However, under the Road Traffic Act, these operators are required to despatch licensed and properly insured vehicles. If there are three or more violations of these regulations within a rolling period of 12 months, LTA may issue a general suspension order that bars all PHC drivers affiliated with a particular PHC booking service operator from driving for that operator.

To protect the data privacy of commuters and drivers, private-hire car booking service operators operating in Singapore must comply with the Personal Data Protection Act, or PDPA. Under the PDPA, organisations are required to put in place reasonable security arrangements to protect personal data in their possession or under their control in order to prevent unauthorised access, use or disclosure. Organisations which are found in breach of the PDPA can be liable for a financial penalty of up to \$1 million.

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IMPACT OF PROMOTION OF DIALECTS ON LEARNING OF MANDARIN

72 **Dr Lim Wee Kiak** asked the Minister for Education (Schools) (a) how has the

promotion of dialects helped improve the learning of Mandarin among students so far; and (b) whether the Ministry has done any study to monitor improvements in grades for students taking Mandarin.

Mr Ng Chee Meng: Schools do not promote the use of dialects. Our bilingual policy has enabled a growing proportion of Singaporeans to be proficient in English and their Mother Tongue Language. With our Chinese Language students in schools, our focus is on helping them to learn Mandarin to as high a level as their interests and ability take them. As dialects have differing vocabulary and grammar structure from Mandarin, the learning of dialects may not necessarily ease the learning of Mandarin among students.

MOE monitors the performance of students at national examinations closely to assess their level of mastery of the different disciplines. The results of students taking Chinese Language at major examinations have shown a stable trend. Over the past 5 years, the passing rate of Chinese Language at O-Level has maintained at about 97%, while the distinction rate has held steady at about 40%.

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REVIEW OF SELECTED HDB FLATS FOR LIFT UPGRADING PROGRAMME

74 **Mr Zaqy Mohamad** asked the Minister for National Development (a) whether HDB will review the Lift Upgrading Programme for units that do not have lifts serving them, particularly for (i) those that are technically feasible but are not eligible due to the funding cap (ii) flats approaching 28 years and existing lifts need to be replaced; (b) how many and what proportion of the total ineligible households are these categories; and (c) how many affected households has the HDB helped to move out of their homes owing to mobility issues in the past five years and what proportion of affected households does this represent.

Mr Lawrence Wong: The Lift Upgrading Programme (LUP) was launched in 2001 to provide direct lift access to flats and enhance convenience for residents, especially the elderly and the less mobile. At the start of the programme, there were more than 5,300 HDB blocks without 100% lift access. Among them, more than 1,000 blocks were initially found to be unfeasible for LUP due to prohibitive cost or technical constraints.

Over the years, HDB has adopted innovative technical solutions such as lifts that do not have a machine room at the top of the shafts (i.e. machine room-less lifts) and the use of smaller “home lifts” to help such blocks to have direct lift access. Through these efforts, the vast majority of the 5,300 blocks are now able to benefit from LUP. There remains only about 150 blocks where it is still not possible to implement LUP due to prohibitive cost, or existing technical or site constraints. On a flat basis, less than 1% of our sold flats do not have direct lift access.

Residents who are in urgent need of direct lift access due to medical conditions or disability may approach HDB for housing and financing assistance. They have to submit relevant documents, such as the doctor’s certification of their medical condition. Over the past five years, HDB has received 23 such appeals, and has acceded to 22% of them. HDB will continue to assess such requests on a case-by-case basis, and see how best to render help.

The Member also asked whether blocks with lifts approaching 28 years of age could be granted LUP. I would like to clarify that LUP is not intended to assist Town Councils with their statutory duty to carry out renewal or replacement of common property such as lifts. We have already introduced initiatives such as the Lift Replacement Fund and Lift Maintenance Grants for this purpose.

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NUMBER OF HDB FLATS ELIGIBLE FOR HOME IMPROVEMENT PROGRAMME BUT NOT APPROVED FOR PROGRAMME YET

75 **Mr Png Eng Huat** asked the Minister for National Development what is the number and percentage of flats that are built up to 1986 and eligible for Home Improvement Programme (HIP) but have not been approved for the programme yet; and (b) what is the timeline set to complete HIP for this batch of flats.

Mr Lawrence Wong: The Home Improvement Programme (HIP) was introduced in 2007 with more than 300,000 eligible flats.

HDB has received nominations for the remaining 74,000 HIP-eligible flats, and is working to complete the selection exercise by 1H2018. This constitutes ~23% of the flats eligible for HIP when it was introduced in 2007. In general, a typical HIP project takes about two to three years to complete after announcement. Nonetheless, the time taken differs from project to project due to site-specific issues and conditions.

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GOVERNMENT DECISION ON CRYPTOCURRENCY

76 **Mr Saktiandi Supaat** asked the Prime Minister in light that cryptocurrency trading via exchanges is banned in China and soon to be banned in South Korea (a) what Singapore's stand on the possibility of a similar ban here is; and (b) how the Ministry is dealing with the possibility of the use of cryptocurrency to escape taxation and other money laundering activities.

77 **Mr Lim Biow Chuan** asked the Prime Minister whether any action is being considered to ban the trading of bitcoin currency or cryptocurrency and what measures will be taken to protect consumers against making losses from investing in unregulated currency.

78 **Miss Cheng Li Hui** asked the Prime Minister (a) whether plans are in the pipeline to further educate investors on the risks of investing in cryptocurrency; (b) whether assessments are done on how a collapse of the cryptocurrency market can affect Singapore; (c) what measures the Ministry has to deal with any such collapse; and (d) whether there are plans to reconsider the setup of a regulatory framework.

Mr Tharman Shanmugaratnam (for the Prime Minister): Cryptocurrencies are an experiment. The number and different forms of cryptocurrencies is growing internationally. It is too early to say if they will succeed. If some do succeed, their full implications will also not be known for some time.

The Monetary Authority of Singapore (MAS) has been closely studying these developments and the potential risks they pose. As of now, there is no strong case to ban cryptocurrency trading here. But we will be subjecting those involved as intermediaries to our anti-money laundering regulations. And we will keep highlighting to Singaporeans that they could lose their shirts when they invest money in cryptocurrencies.

There are two main uses of cryptocurrencies today. The first is as a means of payment. The second, which has become far more prominent, is where cryptocurrencies are assets in their own right. People are trading in them in the hope of making a profit.

In both these uses, the underlying technologies, in the form of blockchains or distributed ledgers, may prove to have potentially useful applications in facilitating payments and trade settlements. MAS has, for this reason, been involved in and encouraging a number of blockchain experiments with the financial industry.

However, there are significant risks in the use of cryptocurrencies. There is a clear risk of money laundering. And there is clear risk that people will lose a lot of their money by investing in cryptocurrencies. We are addressing both these risks.

First, money laundering and terrorist financing risks. Cryptocurrency transactions are anonymous. Given also the decentralized systems behind cryptocurrency payments, and the speed at which they can be performed, they can be used to conceal the illicit movement of funds. In fact, today, a significant portion of bitcoin transactions globally is suspected to be for illicit purposes.

MAS will be imposing anti-money laundering and countering the financing of terrorism (AML/CFT) requirements on the intermediaries that buy, sell or exchange virtual currencies. We set out this AML/CFT regulatory framework for virtual currency intermediaries last year as part of our public consultation on the proposed Payment Services Bill.

In the meantime, there are general safeguards that are in place against AML/CFT risks. Our enforcement agencies are on the lookout for illegal activities related to cryptocurrency trading. Everyone is required under the law to report suspicious transactions, which they come across in the course of their trade, profession, business or employment, to the Suspicious Transaction Reporting Office (STRO) in the CAD. All suspicious transaction reports, including those involving cryptocurrencies and digital tokens which are commonly known as initial coin offerings (ICOs), are analysed by STRO. Where there are indications of an offence, STRO will refer the matter to the enforcement agencies, such as IRAS for possible tax crimes, and the CAD for possible money laundering.

The second priority is to help people be aware of the risks of putting their money in cryptocurrencies. Cryptocurrencies such as bitcoins are a very high risk investment, subject to sharp swings in prices driven by speculation. They are also mainly traded on opaque markets, with no regulatory protection for investors.

The big fall in bitcoin prices in recent weeks illustrates the risk. But people must also beware of the marketing pitch by operators, encouraging them to put more money into

cryptocurrencies when prices fall, in the hope of making money if prices surge again. It is in fact an inherently unstable, high risk game.

MAS has issued advisories to warn members of the public of the risks of investing in cryptocurrencies. We will continue to work with the media to highlight these risks. When dealing with entities located outside Singapore, there is also greater risk of fraud, as it is more difficult to verify their authenticity or credibility.

For now, the nature and scale of cryptocurrency trading in Singapore does not pose risks to the safety and integrity of our financial system. Its use in making payments is small, and trading volumes of cryptocurrencies in Singapore are also not high – they are much smaller than in countries like the US, Japan and South Korea. Further, connections between cryptocurrency trading and Singapore’s financial system are also not significant at present. Singapore’s banking system does not have any significant exposure to global and local entities dealing in cryptocurrencies. We hence do not have broader, systemic risk concerns with regard to cryptocurrencies.

That said, the cryptocurrency space is rapidly changing and regulatory thinking internationally is still evolving, including in the US, UK and Europe. MAS is watching these developments closely and is part of the regulatory discussions internationally on how the risks posed by cryptocurrencies are best addressed.

We will continue to encourage experiments in the blockchain space that may involve the use of cryptocurrencies, because some of these innovations could turn out to be economically or socially useful. But equally, we will stay alert to new risks.

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