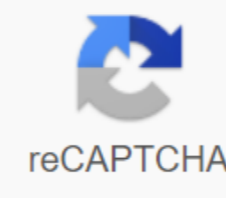




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## Singapore budget 2019 summary pdf

April 2, 2016 Order Reprints Print Articles Lion City hasn't had much bite lately. Singapore shares are among Asia's laggards, falling 20 percent last year as growth prospects were drowned out by a slowing Chinese economy and falling commodity prices. Can the expansionist budget help the city state's reserves roar again? The government recently unveiled a budget to increase spending by more than 7% this year as it tries to fend off a gusty wind head. This cash can strengthen stocks in banking, consumer staples, healthcare and transportation. Ramakrishna Marwada, an analyst at Daiwa, said the budget puts more emphasis on helping the economy deal with a cyclical recession. Example: Small businesses are getting more corporate tax rebates and other assistance, and Marouada says they should help reduce the risk of default among smaller firms and encourage banks to lend more to them. He believes the United Overseas Bank (ticker: U11. Singapore), Singapore's third-largest bank by assets, gets the most gains because it has a large customer base of small and medium-sized enterprises. Maybank's Joshua Tan argues that homeowners are the best choice. Owner of Mapletree Industrial Trust (ME8U). SG), most of whose tenants are small firms, is his best choice. Shares have risen 5% this year and pay 7% dividend. TRANSPORT IS ANOTHER WINNER, with the government revving up spending up to 10 billion Singapore dollars (\$7.4 billion) this year. Marwada Daiwa believes this could add fuel to ComfortDelGro (C52. Singapore), Singapore's largest bus and taxi operator. After the renationalization of some transport assets, the company switched to the light asset lighting model, which could lead to lower margins. It also enjoys lower oil prices. Poor and elderly Singaporeans also benefit. The budget includes goods and services tax vouchers and a new silver support system that does out for poor retirees every quarter. This extra money may come from the bottom line of the Sheng Siong Group (OV8. Singapore) and Frasers Centre Centre Trust (J69U. Singapore) shopping centre. However, Marwada believes that banks are the best way to grab any upside in the Singapore market, where valuations look as Asia Barron recently noted. DBS Group (D05. Singapore), the country's largest lender, has rallied about 19% since mid-February but is still trading near a five-year low of 8.5 times behind earnings. Marouada believes low valuations of Singaporean stocks could lift Straits Times index nearly 15% higher in 2016 Levels. One concern is consumer prices though, which have been slipping for 16 consecutive months and making it difficult for companies to jack up prices. Developers can also wait longer for help. House prices have fallen in the past two years and Tan Maybank expects the government to cool measures like stamp duty and mortgage restrictions to stay in place. The budget also didn't do much to pull beleaguered rig builders out of the swamp: orders dried up at lower oil prices. Meanwhile, construction firms must still pay higher fees on overseas hiring, which make up the majority of their workforce. DANIEL Shane is a Hong Kong-based staff writer for our Barron website in Asia. Email: editors@barrons.com Lion City hasn't had much bite lately. The error occurred, please try again later. Thanks This article was sent on February 18, 2019 5 minutes to read Singapore's Finance Minister laid out a strategic plan to build a strong, unified Singapore when delivering the budget for 2019 to Parliament on February 18.Heng Sui Keith said: New forces are changing the global environment, and changing the global and domestic landscape presents both challenges and opportunities. We will continue to confidently chart our way forward in Singapore, drawing on our distinctive strengths and our Singaporean DNA, he said. This year marks the 200th anniversary of Sir Stamford Raffles landed in Singapore, and the minister nodded to the country's past at the start of his speech. 1819 was a key turning point in Singapore's development. The UK's decision to declare Singapore a free port has connected us to a growing global trade network. This and subsequent events have turned Singapore into a global hub, he said. To mark the occasion, he said the government would set aside S\$200 million for a bicentennial public fund that would provide dollar-per-dollar matching for donations made by public institutions (IPCs) in fiscal 2019. In doing so, we hope to continue to encourage more Singaporeans, including young Singaporeans, to embrace the spirit of giving back. At the same time, we encourage IDC to reach more donors, he said. The government has outlined its plan to continue supporting the development of start-ups. The minister said: Startups can only prosper if they scale and enter new markets. To help them do this, we will provide support in three areas: providing personalized assistance, better funding options, and supporting the adoption of technology. Individual support will enable firms to identify and overcome the unique challenges they face and scale quickly. To do this Enterprise Singapore will launch the SG scaling program in partnership with the private and public sectors. Scaling SG will work with high growth rates of local firms to identify and create new opportunities for innovation, growth and internationalization. The Government will also support innovation by launching a pilot programme called Agents of Innovation, in which firms will use a pool of experts to advise them on opportunities for innovation and technology commercialization. Having a smart, patient capital that attracts investors with experience and the right time horizon is another way to help firms scale. Over the past few years, the Government has worked to improve access to private capital for start-ups and SMEs. As a result, Singapore has grown a pool of private equity and venture capital managers. The Monetary Authority of Singapore (MAS) has simplified the regulatory regime for venture capital managers and launched a \$5 billion direct market programme to encourage global private equity players to deepen their presence here. To further deepen the pool of smart, patient capital, the government, since 2010, set aside \$400 million through two rounds of infusions of funds for the Co-investment program (CIP) to fund in SMEs, along with the private sector. To date, the Government has allocated about \$1.3 billion in additional funding for our SMEs as a result of government investment. This year, the Government will allocate an additional \$100 million to create the SME Co-investment Fund III. We expect that this will bring at least \$200 million in additional funding, the minister said. The solution to cybersecurity and security issues has also focused on this year's budget. While safe and secure Singapore will give us confidence that we will pursue an independent course, Heng said the threat of terrorism and malicious cyber activity remains high. In particular, foreign actors will try to influence our internal affairs and policies. It's not new, but new technologies have made it easier for others to mount attacks with more ease and intensity, and with more sophisticated tactics, he said. To stay ahead of these threats, the Ministry of the Interior (MHA) will create a home team of scientific and technological agencies by the end of this year. It will develop scientific and technical capabilities to meet the operational needs of the home team. These capabilities will strengthen the ability of the National Team to carry out its mission to protect Singapore. Recognizing the importance of defending against cyber-threats, the sixth pillar of digital defense has been added to Singapore's common defence framework, which includes military, civil, economic, social and psychological protection. Like other pillars of digital defence includes everyone - individuals, community groups, businesses and government. We all have a role to play to be safe, vigilant and responsible on the Internet, whether it is To practice good cyberhygiene, to be vigilant against fake news and to help each other use technology safely, the minister said. Tourism is a massive contribution to Singapore's economy. Tens of millions of people visit the country from abroad every year, eager to experience fun sights, island resorts and pleasant temperatures all year round. It is one of the most economically developed countries in all of Asia, meaning tourists should have virtually no problem spending money on a credit card. The three main credit card networks to choose from are Visa, Mastercard and American Express. All of them must be accepted by most retailers, restaurants, attractions and hotels. Table: Sorted by an APR representative, promoted trades first Approval for any credit card will depend on your status. The APR shown is the interest rate offered to the most successful applicants. Depending on your personal circumstances the APR you are offered may be higher or you may not be offered credit at all. Fees and fares may change without notice. It is always reasonable to check the terms of any transaction before taking. There are millions of ATMs all over Singapore. You will find them in all areas, railway and bus stations, gas stations, shopping malls and popular tourist destinations. Bank-linked ATMs usually do not impose additional fees on those who your bank can charge. Cash in Singapore is recommended to carry a few Singapore dollars for the chance you need a supplier that does not accept credit cards, especially small independent sellers of newspapers, cafes, restaurants, bars and retailers. However, you can expect to be able to complete most transactions using a credit card if you prefer. Find a lot on your travel money for SingaporeChip and PINChip and the PIN code is commonly used in Singapore. In switching technology, some retailers falsely believe that they can no longer accept magnetically striped cards while some others will not allow you to use them to do them a bit in reducing credit card fraud. All they need to do is swipe your card instead of inserting it into the machine and then forcing you to sign up for purchase. If you use a chip-and-signature card, it's likely you'll be able to use it in Singapore. However, some businesses are hesitant to accept them because they are unsure if this is allowed and some others are not taking them to reduce credit card fraud. If you get tickets from the machine, you will need to enter a PIN, in which case your chip-and-signature card will not work. Is it safe to use my Singapore? Singapore has one of the lowest crime rates in the world. By exercising some caution when using your credit card in Singapore, you will have a relatively unpretentious experience. Keep your PIN safe. Use one hand to enter the PIN and the other to shield it from eyes and hidden cameras. Choose ATMs with caution. Try to stick to ATMs in banks and avoid using them on the street. Keep an eye on the skimmers. When installed in an ATM skimmer card works by stealing information from credit and debit cards. If you feel that the card slot is not as smooth as it should be, or if there is a problem with the keyboard, cancel the transaction and look for another ATM. Keeping your credit card (physically) safe In spite of the low crime rate, tourists can be targeted by certain criminals. Cases of theft at airports are not uncommon, so be vigilant when arriving and departing. There have been numerous cases of car thefts, so don't leave your wallet or wallet in a parked car. A credit card fee can leave a noticeable dent in your pocket when you travel abroad, so know you're against in advance and choose a card with no or low fees. Foreign transaction feesBritish credit card issuers typically charge the equivalent of 1% to 3% of your transaction, so carefully review the fine print of your card to avoid a surprise statement. Some travel cards come without foreign debt fees, so this may be a good time to switch. Find out more about cards designed for overseas currency conversion feesIf a retailer offers to bill your credit card in pounds sterling, dynamic currency conversion comes into play. While this may sound like a good deal, you actually end up getting the worst exchange rate and you may also end up paying fees for currency conversion. Whenever you are presented with an option, choose to pay in local currency. Cash upfront paymentsUsing your credit card to withdraw money from an ATM may not make sense unless it is a bona fide emergency. Every time you withdraw funds from an ATM, you will probably pay a cash upfront fee. Your APR for cash advances is usually higher than buying APR, and you usually don't get a grace period on interest - instead, you start paying interest immediately. Again, some cards designed for overseas expenses will waive this fee. The table below exemplifies how much extra you can pay to use your credit card in Singapore. Additionally, you can get an idea of the costs using these online currency conversion tools from Mastercard and Visa.A cash upfront fee is calculated (and charged) when you withdraw cash from your credit card. This is usually more of a flat fee or a percentage of the transaction. For example, 2.5% of the transaction, at least 3.00 euros. As before travelling to SingaporeGo with Visa or Mastercard. Carry at least two cards while traveling to Singapore, preferably associated with Visa or Mastercard or American Express. Think without foreign transaction fees. When there are cards that come without any foreign transaction fees, using those that charge 2% or 3% of each overseas transaction does sense. Some of these cards don't charge an annual fee, either. Keep your bank informed. In their efforts to curb fraudulent transactions, banks block credit cards if they detect suspicious activity, such as unexpected overseas transactions. To make sure this doesn't happen to your card, let your bank know about your travel plans before you leave the UK. Keep your emergency number handy. Know what numbers you will need to call if you end up losing your card or if you need an urgent replacement. Know where you're going to get the cash from. Consider using a debit card to withdraw cash from ATMs. If you need to exchange money, stick to banks or official exchange money because storing fake money in Singapore is a serious crime. Try to avoid exchanging money at airports and popular tourist destinations due to usually low exchange rates. The next steps to yourself are these simple questions before you leave so your spending in Singapore doesn't hit any hurdles. What cards will I take? A Visa card is the best choice if you plan to use your credit card regularly. Perhaps you would consider looking at maps that give you free access to the airport lounge. If you plan well in advance, consider getting air miles for your trip using a frequent flyer credit card. Did I report it to my bank? If you don't tell the bank about your travel plans, you can get a temporarily suspended card. What fees do I have to pay? If your existing cards come with foreign transaction fees, look for one that doesn't. Paying in pounds sterling outside the UK can come with currency conversion fees. How do I get the cash? Using a debit card at an ATM is the easiest way to access your own money. You can carry cash and traveller's cheques. Exchange sterling for Singapore dollars is simple enough and you get a few options. When you are in Singapore, you don't have to worry about where and when you can use your credit card. Just keep some cash handy to pay for small purchases. Frequently asked questions 1 AUD - Australia CAD - Canada MXN - Mexico NDD - New Zealand GBP - UNITED States - US EUR - Euro XCD - Eastern Caribbean Dollar XOF - CFA Franc BCEAO XPF - CFP Frank XAF - CFA Franc BEAC AFA - Afghanistan ALL - Albania DD - Algeria AOA - Angola XCD - Anguilla XCD - Antigua and Barbuda ARS - Argentina AMD - Armenia AWG - Aruba EUR - Austria AZNA - Azerbaijan BSD - Bahamas BHD - Bahrain BDT - Bangladesh BBD - Barbados BYN - Belarus EUR - Belgium BD - Belize XPF - BMD - Bermuda INR - Bhutan BTN - Bhutan BOB - Bolivia BAM - Bosnia and Herzegovina BWP - Botswana BRL - Brazil BND - Brunei Darussalam - Bulgaria XOF - Burkina Faso BIF - D - Cayman Islands XAF - Central African Republic XAF - Congo NDD - Cook Islands CRC - Costa Rica HRK - Croatia CUP - Cuba EUR - Cyprus XAF - Czech Republic DKK - Denmark DJF - Djibouti XCD - Dominica DOP - Dominican Republic USD - Ecuador EGP - Egypt USD - El Salvador XAF - Equatorial Guinea ERN - Eritrea EUR - Estonia ETB - Ethiopia FJ D - 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It is recommended to have different ways of accessing your money from abroad, perhaps through multiple accounts, as well as holding emergency cash before leaving home. We use banks to take care of all our other financial needs, so surely we should use them when sending international remittances, right? You don't have to. While the big British banks offer remittance services, they tend to be less competitive exchange rates combined with high transfer fees. Learn how to send money to Singapore in a smart way. American Express is the most widely used credit card network in Singapore, although Visa and Mastercard are also widely recognized. There are no currency restrictions, although you will need to declare if you bring more than SGD \$20,000 or its equivalent in another currency. We show offers that we can track - it's not every product on the market . More. If we don't say otherwise, the products are not in a certain order. Terms are best, top, cheap (and variations of them) are not ratings, although we always explain what's great about the product when we emphasize it. It depends on our terms of use. When you make important financial decisions, consider receiving independent financial advice. Always consider your own circumstances when you compare products so you get what is right for you. You. singapore budget 2019 summary pdf

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