

A sense of belonging

Sense



SGS CO-OP
A sense of belonging



SINGAPORE GOVERNMENT STAFF CREDIT
CO-OPERATIVE SOCIETY LIMITED

SEPTEMBER/OCTOBER 2020

MCI (P) 013/11/2019



4

WHAT'S ON

SGS Co-Op 46th Bursary Educational Awards Done Differently

6

WHAT'S ON

Our First Virtual Annual General Meeting

11

NEWS FROM

AROUND SINGAPORE
Take A Singapoliday



SGS CO-OP
A sense of belonging

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FROM THE CHAIRMAN

A FIRST FOR EVERYTHING

Dear members,

There is a first for everything. This year, we held our first AGM virtually. An annual affair where hundreds of members gather for hi-tea, meet up with family and friends to catch up on the latest happenings and discuss plans for the latter half of the year (past AGMs were usually held in June) had to be cancelled because of the pandemic.

It was certainly not without challenges as our Society run a lean operation where expenses are prudently spent. To adjust to the new situation, we had to quickly source for a reliable video streaming partner and platform which was easy to use, stable and more importantly, could cater to the large numbers we often expect at our usual annual gathering. A vote by proxy also had to be organised. All these were seen to by our Secretariat team whose efforts are commendable given the unforeseen constraints and challenges we face this year.

A total of 1,142 proxy votes was received, of which 1,094 were valid votes cast by eligible Ordinary Members and 48 were invalid and spoilt. In addition, 101 members pre-registered and joined us for the live video stream. This year, we also saw 10 members contesting for four seats in the Committee of Management to serve for the next three years.

It's heartening to see qualified members willing to step up and serve the Society. I wish to thank everyone who took an active interest in our Society's matters as your participation has definitely played a role in shaping our Society in helping us to do better.

FINANCIAL PERFORMANCE

On our financial performance, we have to be thankful that 2019 was a year of good business outcomes for the Society. In addition to the 3.5% dividends on the Subscription Savings for all members mentioned in my pre-AGM communique, we have announced a special 0.2% COVID-19 Support payout to members on register

as at 30 Jun 2019. This will bring the total expense to about \$1.308 million. Eligible members would have received the payments in October.

Overall, in 2019, the Society's retained surpluses increased by about \$3.4 million — from \$12,639,751 in 2018 to \$16,019,904 in 2019. This was possible due to good yields on our investments, good returns from our core business of loans facilitation, and the re-valuation of our property portfolio.

However, in the shadow of the pandemic, we must proceed very



cautiously to ensure our long-term viability. The pandemic is weighing heavily on the economy. News of economic recession, business closures and job losses are rife.

The Society is already experiencing a noticeable drop in earnings from our core business. Our investment portfolio has also dipped in value due to the pandemic's impact on the financial markets. We are currently on the advice of our external auditors, conducting a re-valuation of our unquoted equity securities portfolio as at 30 June 2020. We believe that there is to be a contraction.

We are, however, thankful to the government's support through grants and subsidies to cushion us from the impact of the pandemic. Through the Central Cooperative Fund (CCF), we will receive \$27,000 in tax rebate and cash grants. Through the Job Support Scheme, we received \$76,581 to defray staff costs; and through the Fortitude Budget, we will receive \$18,600 in payouts.

In February this year, the Society also acquired another unit at Peace Centre for \$1,012,834 when the unit next to our office was on sale. With the latest acquisition, the Society now has seven investment properties and two occupied properties, with a total value of about \$15 million.

OUR 95TH ANNIVERSARY

It is also in the shadow of the pandemic that the Society celebrates its 95th anniversary this

year. This is captured in a special emblem which is also printed on SENSE. It is a pity that we are unable to celebrate this milestone as a family, but the good times will return.

As Singapore's first and oldest credit cooperative founded in 1925, the Society has weathered through tumultuous times and emerged stronger than ever. I am confident that we will overcome this pandemic together, true to our motto 'Sense of Belonging' as SGS members and as SG UNITED.

Uncertainty continues to loom in the near future and, for this reason, I encourage all members to practice financial thrift and prudence. I also hope that you will share your SGS experience with your fellow public service officers and encourage them to join us as members.

The financial stability and security that our Society offers is important now, more than ever. As at 31 December 2019, we have 7,419 members — let's move towards our goal of 10,000 members together.

I look forward to the day when we can safely engage in person once again.



John Raghavan PB, PBS
Chairman

SGS Co-Op 46th Bursary Educational Awards Done Differently

In light of the pandemic, there was no awards presentation ceremony, but worthy recipients still received their awards through the mail and in person from SGS Co-Op's office. This year, SGS Co-Op has further extended the award to five more tertiary students to help more students get a head start in school.

Applications for the bursary award are open at the start of each year and open to students who have made the grade to the next level. Members with 12 months of continuous membership and a child enrolled in a local education institution are encouraged to apply.

It has been a tough year for our young coping with the various disruptions during the pandemic. Nonetheless, they have shown resilience and perseverance to push on with their studies. *Congratulations to all our recipients and best of luck in achieving your dreams!*

Amberlynn,

20 years

Pursuing Real Estate in NUS

"It is tough juggling many subjects but this makes me feel that my hard work has paid off and it certainly motivates me to do better when I enter university. What worked for me were good planning and time management skills. Being the vice-president of my design school in poly, I had many school events to organise outside of my studies, so it was imperative that I plan ahead by reading lecture notes before lessons to better retain knowledge in class."



Goh Shuang Xue,

22 years

Pursuing Architecture in NUS

"Feels like it has been a long journey. It was my GP tutor in JC who helped to define my career path and motivated me to work towards my goal. I wanted to leave behind a legacy and I wanted to be able to play a pivotal role in shaping the environment we live in. Hence, I decided to pursue architecture. Social media with its constant updates can interfere with your studies, if you let it. Therefore, it is important to have a goal and a task list to help you stay focused."

Hazirah, 20 years

Pursuing Air Transport Management in SIT

"I received this bursary award when I was younger, during my Primary and Secondary school days, but I did not expect that I would get it at the Tertiary level too! My mother has been unwavering in her support. She gives me the freedom to choose my career path which becomes a source of motivation for me because I do not wish to disappoint her. I chose to pursue Air Transport Management as I hope to be part of Singapore's aviation history which has been a shining star globally."



Isabelle Linus,

20 years

Pursuing Accounting in SUSS

"I feel this award is also a recognition of my parents' upbringing, encouraging me to pursue my studies to lay the foundation for a stable career in future. I tried my best to maintain a balance with my studies and spend quality time with my family and friends. I'm an active volunteer as well during my school holidays. Students are usually afraid to ask for help when they need it but they should step forward to seek help from their teachers or peers who will be willing to help them in their studies."



“ With more tertiary institutions here in Singapore, our young have more opportunities to pursue their aspirations. We hope this award, pooled together by our members, will motivate our children to set their sights higher and achieve more. ”

– SGS Co-Op Chairman, Mr John Raghavan



Wong Jie Peng,
21 years
Pursuing Information Systems at SMU

“I thought my results were quite average so this is a surprise! It can feel very competitive and stressful being a student, with many going for tuition, extra classes as well as people’s expectations for us to meet. I try to take off the pressure by putting in consistent effort in my studies and spreading out my study load over the days. I am keen in IT and noticed many companies looking for that skillset especially in areas such as data science and programming. Hence, I’m hoping my degree will give me a leg up when I graduate and enter the workforce.”



Syafiq, 24 years
Pursuing Interior Design in LASELLE

“I took a gap year in my studies to explore different jobs before deciding to pursue interior design. Working on a design project was very fulfilling so I decided to take this route instead of following-up on my architecture diploma. I found it challenging to juggle school, co-curricular activities and my passion for dance. But whenever I faced roadblocks, my mother helps me to work out my priorities and keeps me on track. Her support has definitely helped me to do well! I’m going to use this award for my art expenses and can’t wait to start school.”



Lai Ling Xiu,
22 years
Pursuing Computer Science in NTU

“I’m very excited to start university and elated that I received this award too! I studied data analytics during my poly days so this degree was a natural progression for me. In this era, it is important to stay relevant with an ever-changing job market. Many jobs are being automated so having soft skills will be just as important as having a technical background. For me, getting a job will be my next goal.”



Ng Ru Rong,
22 years
Pursuing Information Systems in NUS

“Receiving this award is a bonus for me. I can use it to help pay for my books and it encourages me to work hard. My elder sister has been my role model. She has done well for herself and I want to follow in her footsteps. Now, my next goal is to secure a job in the near future so I picked this degree, hoping that I will have the relevant skills and knowledge to contribute in my first job.”

To avoid crowding in our office, our younger bursary award recipients received their cheques in the mail. Here are pictures of their proud moments. **Congratulations!**



Our First Virtual Annual General Meeting

SGS Co-Op successfully held its 91th Annual General Meeting (AGM) on 26 Sep 2020 virtually via a live video stream on Zoom, given the mandatory restrictions in hosting large-scale events as Singapore takes a cautious approach in the gradual reopening of activities. Broadcasting from the Singapore Khalsa Association, Chairman Mr John Raghavan welcomed 101 members who pre-registered to participate in the meeting, showing an active interest in the Society's matters on a Saturday evening.

In his opening address, Chairman Mr John Raghavan acknowledged the Secretariat team's efforts and challenges in organising the required resources and making the necessary arrangements for the Society's first live video streaming event, whilst ensuring adherence to the Safe Management Measures requirements set by the government.

In such unprecedented times where members and families are facing uncertainties and bleak news of the economy's recovery from the pandemic, Mr Raghavan announced a special 0.2% COVID-19 Support payout to all members on register as of 30 Jun 2019, in addition to the 3.5% dividend declared earlier. This follows the Society's commitment to provide financial security for members and their families. Eligible members would receive all payments in October 2020.

With news of economic recession, business closures and job losses in the aftermath of the pandemic, Chairman Mr Raghavan further expects a trickle-down effect which will impact the Society's business. Although current statistics are not available for reporting yet, the



Society has seen a noticeable drop in earnings and a dip in value of the Society's investment portfolio. As such, the Society's current investment positions are being reviewed and re-evaluated by external auditors.

Thankfully, the Society has received support from the government. The Central Cooperative Fund (CCF) has extended \$27,000 in tax rebates and cash while the Job Support Scheme has extended \$76,581 to help defray staff costs. In addition, the Society qualified for \$18,600 in payouts under the Government's Fortitude Budget announced in May 2020.

Retained surpluses from 2019 has hedged adverse impact from the pandemic and allowed the Society to fulfil its ongoing commitments. In 2019, the Society retained surpluses increased by about \$3.4 million to more than \$16 million including a new unit in Peace Centre acquired in February 2020. With the latest acquisition, the Society now owns seven investment properties and two occupied properties, with a total value of about \$15 million.



In closing, Mr Raghavan announced and congratulated the four candidates re-elected by majority vote to serve in the Committee of Management for the years 2020 to 2023 – Mr Tan Hung Cheng, Mr S Sundram, Mr Lim Hee Joo and Mr John Michael.

This year saw 10 contenders for four seats in the Committee of Management. A total of 1,142 proxy votes were received, of which 48 were invalid and spoilt, and results were tabulated the day before the live video stream on Saturday. The voting process was administered carefully and transparently by Returning Officer Mr K Rajaram and his team of scrutineers with 10 candidates bearing witness.



COMMITTEE OF MANAGEMENT RE-ELECTED BY MAJORITY VOTE



Mr Tan Hung Cheng



Mr S Sundram



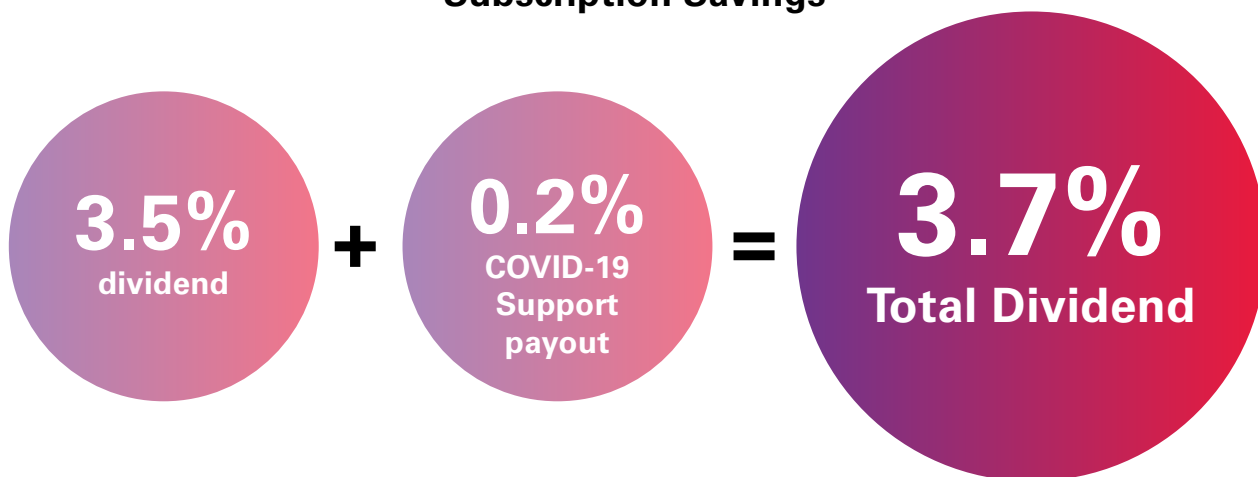
Mr Lim Hee Joo



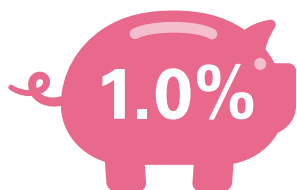
Mr John Michael

DIVIDEND & INTEREST RATES

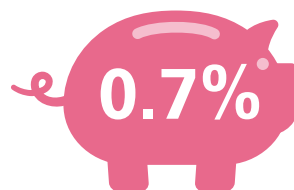
Subscription Savings



Dividends are payable to all members on register as at 30 June 2019



Fixed Deposit



Specific Deposit
(unchanged since 2018)

Connecting Virtually

Sense caught up with several members about their thoughts on being a member of Singapore's oldest credit co-operative and feedback on the Society's first e-AGM.

Mr P Kunjuni Nair, 73 years

"I have been a member for more than 50 years, from when I first joined the civil service as I thought the Co-Op was a good savings option and was generous in their dividends.



Nonetheless, this year's special COVID-19 Support payout is a pleasant and welcome surprise. Having participated in a number of Zoom meetings recently, SGS Co-Op's first e-AGM was a smooth experience for me with clear instructions provided for members to attend.

Personally, I can't wait for the pandemic situation to improve as I am looking forward to go on my first trip with the Co-Op!"

Mr Timothy Soh, 38 years

"The user-friendliness of the platform and ease of accessibility was a positive experience for me in participating in SGS Co-Op's first e-AGM. In these challenging times, I reminisce about the meeting and interaction between members during the usual AGM, however, the updates from the committees, management and staff were encouraging and efficacious.



The announcement of the additional 0.2% COVID Support payout to members reinforces the commitment that the co-operative made for good governance and management of finances and accountability to its members. It is also heartening to know that low interest loans were provided to members-in-need during such challenging times. The hard work and diligence that the society exhibited is highly commendable!

Having been a member since 2015, I feel that SGS Co-Op has a strong mandate for good governance in ensuring members' contributions are used prudently. I am positive about the Co-Op's future and look forward to achieve our target of 10,000 together with my fellow members!"

Ms Judith Goh, 31 years

"I thought that the instructions provided to participate in the e-AGM were clear and easy to access. While the board members were precise in delivering the messages, I felt they could try to be more engaging. Nonetheless, it was a pleasant bonus to receive an incentive for our participation. With more and more activities going online, perhaps the Society could also consider developing a portal where members can easily access and check their balances online.



I can't remember how long I have been a member but I remember joining the society the first year I started work as the interest rates were competitive and attractive. I'm looking forward to the easing of travel restrictions in pandemic situation and joining the Society on one of their regular overseas trip in future."

Ms K.Vasanthakumari, 53 years

(pictured with her son who won the bursary award previously)

"I have been a member since 1990 and found that the Society provides a good service with easy access for loan applications and good savings rate. As my first time participating in the AGM virtually, I was quite apprehensive but the instructions were clear and it was a smooth experience for me. It was good to hear the Society implementing new positive changes and the bonus was the announcement of the extra dividend payouts!



The Society is trustworthy and reliable. They provide relevant membership services and are efficient in their processes, so I would definitely encourage others to join. One thing I'm looking forward to – the affordable travel tours to resume."

How to be a Responsible Borrower

By P. Shelvaganeysh Periakaruppan



Borrowing comes with a cost. However, a good borrowing strategy can help to increase your net worth and improve your liquidity. For example, taking up an education loan could be beneficial for you to acquire new knowledge or skills and increase your future income.

How much and when should we borrow? **Here is a checklist when applying for credit.**

Budget. Consider your budget in the near and long term to ensure you cover foreseeable expenditures. This would avoid having to apply for multiple loans in future.

Credit Report. Find out your credit score by purchasing the report for \$6.42 from Credit Bureau Singapore online or through any SingPost outlets. If your credit report is favourable, lenders are more likely to approve your loan application. The opposite is true as well.

Credit Limit. You can obtain unsecured loans by providing your payslips when applying for the loan without having to offer any collateral. The maximum credit limit you can obtain may differ across different lenders.

Effective Interest Cost. To ascertain the true cost of the loan, use the effective interest rate (instead of nominal rate) as it takes the compounding interest payment into account. Note that different types of loans generally have different rates. For example, car loans are around 2-3% per annum while home renovation loans are around 3-4% per annum.

Repayment Duration. Choose a comfortable repayment period which could be from weeks to years, depending on the type of loan. Loans with longer repayment periods will attract higher interest payment.

Simple Interest or Monthly Rest. Check how your loan interest is computed. Simple interest refers to a fixed monthly payment of interest until the expiry of a loan. For the monthly rest basis, the interest payment will reduce each month.

Processing fees / Underwriting fees / Penalty / Early Settlement charges. Some lenders charge processing fees when loans are disbursed. It could be a fixed amount or a fraction of the total loan amount. Some lenders may insist borrowers purchase insurance against the potential default of the loan. Be clear about the lenders' terms should you default or delay a repayment. Some lenders may charge a fee when borrowers choose to settle their loans early. These will be in the fine print so be sure to find out about these additional charges before you take up the loan.

This article is contributed by Mr P. Shelvaganeysh Periakaruppan, a chartered accountant registered in Singapore with more than 20 years of experience in accounting and tax. He holds a Masters in Applied Finance from the University of Adelaide and is currently a consultant in the private sector as well as a lecturer at a local private education institution. He is also an Independent Member of the Remuneration Sub Committee of SGS Co-Op since 2018. Thoughts and opinions expressed here are his own and do not reflect that of the society. For comments or feedback, please write to thc@sgscoop.sg.

NEWS *from Around* Singapore



With the tourism industry being one of the worst-hit in the COVID-19 pandemic, residents here are encouraged to take a local holiday, dubbed "Singapoliday" to support local businesses. Here are some perks for your Singapoliday!

\$100 SingapoRediscoverers Vouchers

Every Singaporean aged 18 and above in 2020 will receive S\$100 worth of SingapoRediscoverers vouchers, which can be used on staycations, attraction tickets and tours. The vouchers will be provided digitally in denominations of \$10 via SingPass and will be available in November, to be used for bookings from 1 Dec 2020 to 30 Jun 2021.



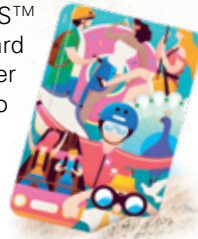
A S\$10 subsidy will also be provided for children and youth tickets for local attractions and tours. Each adult may purchase up to six children or youth tickets at subsidised prices during the duration of the scheme. Visit visitsingapore.com/singaporediscoverers/ for more details.

Source: Singapore Tourism Board

Free Sentosa FUN PASS™ x2

Each household is entitled to two free Sentosa FUN PASS™, each loaded with 10 tokens (worth \$10). The tokens can be used to redeem for different attractions and activities, as well as food and beverages and retail which cost between five to 110 tokens.

Sentosa FUN PASS™ acts like a discount card which allows the holder to discounts of up to 60%. You can top up your Sentosa FUN PASS™ with more tokens in blocks of 5 tokens at \$5. Register for your free Sentosa FUN PASS™ online at ndp2020.sentosa.com.sg. Valid until 31 Mar 2021.



Source: Sentosa

Reservations required to visit Sentosa's beaches

From 17 Oct 2020, visitors to Tanjong, Palawan and Siloso beaches during peak periods, such as weekends and public holidays will have to book a slot online to prevent crowding. Guests of up to five people can choose the morning (8am to 1pm) or afternoon (2pm to 7pm) timeslot.



Reservations can be made up to seven days before the date of their visit. This system aims to help visitors observe the safe distance of 1m from other groups and avoid a long waiting line for visitors to enter the beach zones due to crowding.

Source: Sentosa

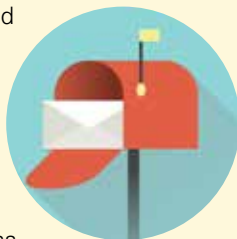
Cinema capacities to increase

Since 1 Oct 2020, large cinema halls (with more than 300 seats) will be allowed to have three zones of up to 50 patrons each. Other cinema halls would also be permitted to increase their capacity to 50% of their original operating capacity, or maintain the current limit of up to 50 patrons per hall, subject to the relevant safe management measures.

Source: gov.sg

New E-Service to Report Change of Residential Address

Since 1 Oct 2020, Singaporeans and permanent residents can update changes in their local or overseas residential address online via Immigration and Checkpoints Authority (ICA) e-Service. Applicants will need their SingPass to access the e-Service portal and will receive a sticker bearing the new address once it has been verified. They will need to stick the new address label on their NRIC. It is an offence if they do not follow through with this step. The police will stop processing address changes at neighbourhood police posts and police centres from 1 December 2020.



Source: ICA

Children under 6 years do not have to wear face mask

Since 28 Sep 2020, the legal cut-off age for children to wear masks has been changed to six years and above. Previously it was two years and above. This follows the recent guidance issued by the World Health Organization (WHO) and United Nations International Children's Emergency Fund (UNICEF) that young children may not have the coordination necessary for the proper use of masks.

Singapore's current guidelines permit children 12 years and below to use a face shield in place of a mask. To protect young children from COVID-19, young children are strongly encouraged to use a mask or face shield, especially in a group setting (e.g. in preschool) or when interacting with others.

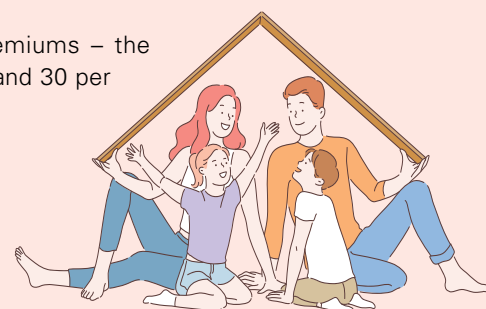
Source: Ministry of Health

Reviews and changes to be made to MediShield Life

Increase in MediShield Life premiums are expected to be implemented in 2021 along with other recommendations put forward by the MediShield Life Council such as reviewing claim limits every three years and raising it from \$100,000 to \$150,000, higher treatment-specific claim limits for sub-acute care to include outpatient radiotherapy, higher daily ward claim for the first two days of hospitalisation, lower deductibles for day surgeries, and others.

Singaporeans will receive a one-off COVID-19 subsidy to cushion the increase in premiums – the Government will subsidise 70 per cent of the net increase in premiums in the first year and 30 per cent in the second year. Premiums will continue to be fully payable through MediSave.

Merdeka and Pioneer Generation seniors will also receive annual MediSave top-ups which may be used to pay for the increase in premiums. Merdeka Generation seniors receive \$200 annually from 2019 to 2023 and Pioneer Generation seniors receive \$200 to \$800 annually for life.



Source: Ministry of Health

BE MONEY SMART! Tips from SGS Co-Op

PayNow vs Pay Anyone vs PayLah

Singapore aims to go cheque-free by 2025 and cut the use of cash which means we need to get used to sending and receiving money digitally. Are you familiar with the various cashless payment platforms yet? The transactions happen almost immediately allowing you to send or receive money 24/7. Here is a quick overview on the basics of three popular cashless payment methods in Singapore.

			
What It Is	A funds-transfer service which allows the almost immediate transfer of money to anyone or business with a mobile number / NRIC or by scanning a QR code.	A mobile phone app that allows OCBC customers to send or receive money to/ from anyone or make NETS QR purchase with a daily limit of \$1,000.	A “wallet” on your mobile phone which allows you to make payments or receive funds.
Key Features	<ul style="list-style-type: none"> Transaction is free Transfer is done through your bank’s mobile app once you set up your PayNow service and link it to your bank account You can change the linked bank account where you will receive or send money from 	<ul style="list-style-type: none"> Recipient does not need to have an OCBC account. Additional step required by recipient to enter a 6-digit passcode before money can be transferred out of your account The recipient will receive a text notification with the 6-digit passcode and need to enter his/her bank account number where the money should be deposited in 	<ul style="list-style-type: none"> Allows you to receive/pay money on your mobile phone almost immediately without going through a bank. You can set aside a budget in this wallet for specific expenses to manage expenditure e.g. transport allowances, shopping You can set up an account on your child’s mobile phone and send his/her allowance to his/her account
What You Need	<ul style="list-style-type: none"> A Singapore bank account with any participating banks – Bank of China, Citibank, DBS/POSB, HSBC, Industrial and Commercial Bank of China, Maybank, OCBC, Standard Chartered Bank and UOB Mobile Number 	<ul style="list-style-type: none"> OCBC Pay Anyone mobile app OCBC Bank Account 	<ul style="list-style-type: none"> DBS PayLah! mobile app Singapore registered mobile number
How to Get This	You will need to register for this service by activating the service through your Bank’s mobile app. There will be an option to set-up PayNow account under “manage payments”.	Download the OCBC Pay Anyone app and activate the service with your OCBC bank account	Download the DBS PayLah! app. You can link it to your DBS/POSB account or allow DBS to retrieve the necessary information from your MyInfo profile.
Note	If you change your mobile number, you should update the change to your bank as well. You will need to check that your bank registers your new mobile number with PayNow and de-link the old number from your account	To set up a Pay Anyone account, you will need an OCBC account but the other party does not need one.	You don’t need to have a DBS/POSB account to use the app. You can also send money to someone’s PayNow account through your PayLah! app.
Creator of the Platform	Association of Banks in Singapore (ABS)	OCBC	DBS

QUIZ TIME



**PRIZE for Quiz Winners:
Jumbo 3-tier stainless steel steamer
with a glass lid and steam release vent
worth \$100**

**10 lucky winners will be picked
and announced in our next issue.**

1. Singaporeans will receive \$100 SingapoRediscoveries in \$10 vouchers to spend on local staycations and attraction tickets. *True / False*
2. How much is the special COVID-19 dividend announced at our 91st AGM?
A) 0.1% B) 3.5% C) \$15 D) 0.2%
3. A good borrowing strategy can help to improve your net worth. *True / False*
4. What is the current value of SGS Co-Op's property investments to date?
A) \$10,000 B) \$15 million C) \$1,012,834 D) \$3.4 million
5. With a PayNow account, someone can send money to you using your mobile number. *True / False*

Name (as in NRIC): _____

NRIC (Last 3 digits and letter only): XXXXX ____ _

Contact No.: (M) _____

(H) _____

(O) _____

Address: _____

Email Address: _____

Submit your answers by
31 Oct 2020 through:

Fax: 6339 6772

Email: admin@sgscoop.sg

Post: 1 Sophia Road, #05-21 Singapore 228149

Multiple entries will not be accepted.

Winners will be announced in the next issue.

Congratulations! Our winners from the Jul / Aug '20 issue:

1. Zaiton Binte Basar - SXXXX196D
2. Tan Shu Hui - SXXXX326Z
3. Lim Sai Hong Mrs Eng Siak Kiang - SXXXX997D
4. Stephenie Yuen Sok Theng - SXXXX605F
5. Fatimawati Bte Sue'b - SXXXX512H

6. N Rajamohanan Nambiar - SXXXX066Z
7. Ho Kar Yen Jane - SXXXX750B
8. Pang Kim Lin - SXXXX542J
9. Rajalaxmi Vettrivellan - SXXXX568Z
10. Gerard Ng Wee Meng - SXXXX602C

Please collect your prize by **31 Oct 2020**

1 Sophia Road #05-21 Peace Centre Singapore 228149

Tel: 6337 4936 Fax: 6339 6772 Email: admin@sgscoop.sg Web: www.sgscoop.sg