

# *A sense of belonging* Sense



SINGAPORE GOVERNMENT STAFF CREDIT  
CO-OPERATIVE SOCIETY LIMITED

MAY/JUNE 2022

MCI (P) 050/01/2022



4

Key Dates to Note:  
93<sup>rd</sup> AGM 2022

6

From DORSCON  
Orange to Yellow

8

Staying Alert to  
Scams



UEN Number: S25CS0001L

**SGS CO-OP**  
*A sense of belonging*

**CHAIRMAN**

**John Raghavan, PBS, PB**

**VICE CHAIRMAN**

**Lim Huan Chiang, JP, BBM (L), PB**

**HON SECRETARY**

**Noorul Hassan Bin Shareef**

**ASST HON SECRETARY**

**Lim Yuxiang**

**HON TREASURER**

**S. Sundram, PBS**

**ASST HON TREASURER**

**Abdul Alim Karim, PBS**

**COMMITTEE MEMBERS**

**Lim Hee Joo, PBS**

**S Mohan**

**John Michael, PBS**

**Ab Majid Sahid, PBS**

**Bashirah M Salleh**

**Lau Ee Ling**

**EDITORIAL COMMITTEE**

**Lim Huan Chiang, JP, BBM (L), PB (Chairman)**

**S Mohan**

**Lim Hee Joo, PBS**

**Ab Majid Sahid, PBS**

**Bashirah M Salleh**

**Martin Nathan, PB, PBS, PK**

**SECRETARIAT**

**Prabha Chandran Seth, PBM**

**EDITORIAL & DESIGN**

**INKGOT! Pte Ltd**

**Sense** is the bi-monthly publication of The Singapore Government Staff Credit Co-operative Society Limited. It is not for sale. The views expressed are those of the authors and do not necessarily reflect those of the Society. No part of this publication is to be reproduced, stored, transmitted, digitally or otherwise, without the prior consent of the publisher. The information contained herein is accurate at time of printing.

1 Sophia Road #05-20/21 Peace Centre  
Singapore 228149

**Tel:** 63374936 (Main)

69336776

69336778

69336782

**Fax:** 63396772

**IVRS 24/7 Hotline Tel No:** 69336777

**Email:** admin@sgscoop.sg

**Quality Service Manager:** nhs@sgscoop.sg

**Website:** www.sgscoop.sg

**Operating Hours:** 9.00am to 7.00pm (Mon-Fri),  
9.00am to 1.30pm (Sat)



Printed by Xpress Print Pte Ltd

**FROM THE CHAIRMAN**

Dear Members,

The recent easing of Singapore's COVID-19 measures brings good news and hope for us. It has allowed many of us to reconnect with family and friends over the recent public holidays – Hari Raya Puasa for our Muslims, Good Friday for our Christians, and Vesak Day for our Buddhists; soon it will be Deepavali too, which I am sure our Hindus are eagerly looking forward to.

**CELEBRATING FAMILIES**

In promoting awareness of the importance of familial bonds and family cohesiveness in society, the United Nations (UN) marked 15 May 2022 as the International Day of Families. The UN has recognised that "the family system is the most essential element of social solidarity and a serene society".



Within our SGS Co-Op family, we too salute the International Day of Families and support strengthening familial ties.

Strong families are the bedrock of our society. Harmony within families strengthens our ties with one another and promotes cohesiveness and neighbourliness.

At the heart of our mission, we hope to protect our families through financial resilience and stability.

With the pandemic situation stabilising in Singapore and the easing of COVID-19 measures, it is certainly a good time to reconnect with our family and strengthen our familial bonds. Why not pay a visit to a relative in person or take the time to share a meal?

**NEAR THE  
FINISH LINE**

## MISSED BIRTHDAY GIFTS

We have also started to see more members visit our Co-Op office in person. For those who missed out on collecting their birthday gifts due to being isolated in the past year, we have extended the collection due date from May to the end of the year.

If you have not collected your 2021/2022 Birthday Gift (customised black trolley bag), do visit us in the office soon to redeem it. Do not forget to collect your 2022/2023 Birthday Gift too, which is a meal voucher from KFC or McDonald's.

## 93RD ANNUAL GENERAL MEETING (AGM) 2022

Our upcoming AGM is scheduled on 25th Jun 2022 which you would have been alerted to via the mailed communique. To be on the safe side, we have planned for this year's AGM to take place virtually. Hopefully, we will move back to a physical site in the following year. In the meantime, we look forward to receiving your proxy votes as well as to your participation in the upcoming meeting. As a token of appreciation for your time, all members who returned the completed Proxy Vote form will receive a \$20 deposit in their accounts at the end of the meeting.

## RISING COSTS

We have started to see global inflationary pressures affect our small, open economy here. The knockdown impact of the war in Ukraine and disrupted supply chains due to embargoes are creeping in. Prime Minister Lee Hsien Loong has voiced concerns about a global recession. Already, Malaysia has announced an indefinite ban on its export of chickens which undoubtedly will affect many of us.

This is a good time for us to practice being thrifty and to reconsider our consumption habits. We need to tighten our belts and save where we can. One way

is to relook at how we eat. According to the National Environment Agency (NEA), Singapore generated around 817 million kg of food waste in 2021, 23% more than in 2020.

We can help to save by buying and cooking food that we can finish. Instead of throwing out leftovers, see if you can turn them into new dishes – such as fried rice! If you have bought too much excess food, consider donating to the needy such as Food Bank Singapore, Food from the Heart, Willing Hearts, or Fei Yue Community Services.

When reducing food wastage, we are also saving money.

## NEAR THE FINISH LINE

After two years, we are certainly almost at the end of the pandemic. Yet we continue to face other challenges – some new, some old. Nonetheless, the past decades have reminded us that we can weather such storms together as a family.

On this note, I want to thank our members who rallied with us through the years helping our society grow and strengthen to the benefit of all members. Thank you for your support and your contribution. Let us continue to better our society and progress towards our 100 years.

Regards,



**John Raghavan PB, PBS**  
*Chairman*

We note that there has been an influx of queries from members recently. While we strive to respond to your queries and requests within three working days, please consider the following helplines for faster service:

- Account Status Query: Please use the IVRS system with your PIN.
- Cash Withdrawals & Loan Applications: Apply online via [www.sgscoop.sg](http://www.sgscoop.sg)
- Detailed further clarification on Accounts: Email via [admin@sgscoop.sg](mailto:admin@sgscoop.sg)

Here are the key dates you need to mark on your calendar and keep a look out for:

### Pre-Nomination Circular

- 
- 
- 
- 



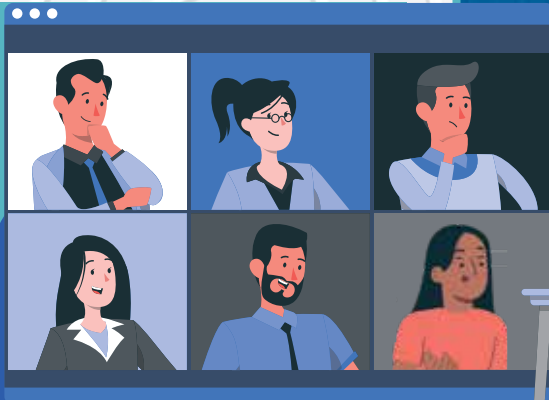
Receive pre-nomination circular in mail to nominate candidates to the Committee of Management

1 MAY

Receive Chairman's Communique in mail. Please send in your Proxy Vote Form via the pre-paid envelope enclosed. Members who have responded within the timeline will receive \$20.



1 JUN



Watch the LIVE broadcast of 93<sup>rd</sup> AGM 2022 via [www.sgscoop.sg](http://www.sgscoop.sg) from 3.45pm.

25 JUN

## KEY DATES TO NOTE

# 93<sup>RD</sup> AGM 2022

Our 93<sup>rd</sup> Annual General Meeting (AGM) is happening soon on Sat, 25th Jun 2022. Get involve with the society's activities and happenings by joining the AGM and finding out how your savings are being invested.

# SGS CO-OP STAFF RECOGNISED AT SNCF INAUGURAL EVENT

On 3 Jun 2022, SNCF held an inaugural Co-Op Movement Night to commemorate and celebrate female co-operators in Singapore.

More than 80% of those working in the Singapore co-operative are women, many of whom are outstanding individuals who have contributed selflessly to the movement, cared for others, and exhibited several of the co-operative values.

SGS Co-Op staff, Ms. Nur'Ashiqin Binte Mohd Rosley and Ms. Wan Shahida Binte Abdul Alim were both recognised at the event.

Thank you to both for your dedication and service to SGS Co-Op!



## STAFF DEPARTURE NOTICE

Effective from 21 Jun 2022, Ms Prabha Chandran Seth has retired from her position of Manager MARCOM at SGS Co-Op. We thank her for her service through the years and wish her a happy retirement!

# FROM DORSCON O

With the COVID-19 situation in Singapore stabilised, the Multi-Ministry Taskforce (MTF) has adjusted the Disease Outbreak Response System Condition (DORSCON) level from orange to yellow. This means the easing of community Safe Management Measures (SMMs) as well as the reopening of Singapore borders and facilitating the resumption of travel with the Vaccinated Travel Framework.

However, Co-Chair of the COVID-19 MTF, Mr. Lawrence Wong, reminds us that the pandemic is “certainly not over”. He warned that Singapore may have to tighten restrictions and reinstate TraceTogether and SafeEntry if a new variant of concern emerges.

## Here are some key things to keep in mind:



### Do Not Throw or Delete TraceTogether

The public should not delete their TraceTogether apps or discard their tokens for now. The tokens are government properties and throwing them away could be an offence. People who have lost their tokens will need to replace them. Replacing a token for the first time is free but costs \$9 for each subsequent replacement.

Singapore may reactivate TraceTogether and SafeEntry if the situation requires it. TraceTogether is also still required for the verification of vaccination status where vaccinated-differentiated safe management measures are in place, such as events with more than 500 participants.

### Mask Wearing

Mask-wearing is only required in indoor settings which include public transport, shopping malls, office buildings, hawker centres, and coffee shops. Masks will be optional (but still encouraged) in outdoor settings which include parks, HDB void decks, bus stops, and bus interchanges.



### SMMs In Place For Vulnerable People

Hospitals and residential care homes may continue to put in place certain SMMs such as pre-registration for visitors and limiting the number of visitors as well as visiting hours to protect vulnerable patients from infection. As a visitor, do check with the hospital or home you are visiting and schedule your visit ahead of time.



### No more free community ART tests

From 26 Apr onwards, there will be no more free ART tests at Combined Test Centres (CTCs) and Quick Test Centres (QTCs). If you need to take an ART test, you will have to pay for your test available at the CTCs, QTCs, GP Clinics, or via tele-ART providers. You can view the “List of Approved COVID-19 Test Providers” on the Ministry of Health’s (MOH) website. For queries, please call MOH’s helpline at 6995 9177.



#### Toh Qiu Ping, member since 2022

“With the relaxation of the measures, we can spend precious time together as a big group with our family and friends. My family is hoping to plan for a holiday in Taiwan if the country reopens travel with Singapore as many others have.”

# RANGETOYELLOW



**Siti Mazelina, member since 2014**

“It has been nearly two years since I last saw my aunt. Finally, we are able to meet this Hari Raya! I’m most thankful to meet my family and friends more frequently, without the need to recall the capacity limit! I think travelling has always been a great way to strengthen relationships and create precious memories, so it will be something my family will look forward to in 2023.”

**Dawn Marie Litan, member since 2010**

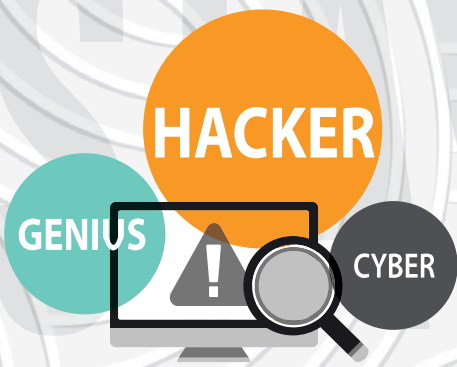
“I’m grateful to be able to go out with all my friends in one outing. As the border opens, my family is making plans to visit Johor for food and shopping.”



**Nigel Jude D’Cruz, member since 2013**

“The relaxation of the rules have allowed me to do the activities I love best, such as painting with my wife! Singapore has handled COVID-19 well and, as depicted in the painting – the Sun will rise again!”





# STAYING ALERT

In Singapore, scams have been on the rise, accounting for 42% of all crime in 2020 alone, with losses estimated at \$265 million. To safeguard our monies and defend ourselves against scams, we need to stay vigilant.

One way is by learning more about the types of scams and recognising how they occur. Here are some of the most common scams with tips on how to protect yourself.

## Online Purchase Scams

**How:** A product may be advertised as a good deal, limited-time only bargain, or as an exclusive offer. The product could be a gadget, concert tickets, or holiday package. Sometimes the "seller" may ask you to pay for delivery charges or duties in cash.

**Protect:** Check for authenticity of what is being advertised when a deal seems too good to be true. Fake "sellers" often provide little details or information on the deal. These offers also usually ask for bank transfers, or cash payment terms. Insist on using the platform's secured payment options.



## Top 5 Scams

- Online Purchase Scam
- Internet Love Scam
- Impersonation Scam
- Investment Scam
- Credit-For-Sex Scam



## Warning Signs of A Scam

### 1. Tempting Offers

You see a good bargain, deal, offer that is way below market prices.

### 2. Unexpected Friend Request

You get an online friend request from an unknown person.

### 3. Pay by Gift Cards

You are asked to pay for service or product with gift cards or shopping credits.

### 4. Urgent Money Transfers

You are asked to make urgent funds transfers.

### 5. OTP Requests

You are asked to reveal your OTPs (One-Time Passwords).





# T TO SCAMS

## WhatsApp Account Scam & Takeover



**How:** Scammers can hack into your social media accounts including WhatsApp and take over your accounts.

They usually do so to reach out to your contacts by asking them to send them money or buy things from them or cleverly trying to get your personal information by posing as you.

**Protect:** Turn on the two-factor authentication (2FA) in WhatsApp.

You can recover your account with WhatsApp. Email WhatsApp at [support@whatsapp.com](mailto:support@whatsapp.com) with the header "Lost/Stolen: Please deactivate my account" in the text body. You can reactivate your WhatsApp with a six-digit code that will be sent to your phone number.

**If your social media accounts have been hacked, inform your family, friends and contacts immediately. This helps to prevent your contacts from acceding to any requests made by the hacker such as transferring money, buying things or sharing personal details for hackers to access other accounts.**



## Internet Love Scam

**How:** Scammers create a fake profile online to meet targets online and gain their trust with promises of love and adoration. After some time interacting with the target, scammers may share a story about an accident, falling on hard times or proof of love and request for money to be sent. Once money is transferred, the scammer may ask for more money or disappers.

**Protect:** Scammers may give excuses when you ask for a live video call or win over your trust by sending small gifts. Do not send any money to anyone you have not met in person. Verify the identity of the person you are talking to with an online image search ([images.google.com](https://images.google.com)).



## ANTI-SCAM HELPLINE

**1800-722-6688**

Mon-Fri, 9am to 5pm, excluding public holidays



## SCAMMED? WHAT TO DO?

Make a Police Report online ([eservices.police.gov.sg](https://eservices.police.gov.sg)) or in person at the nearest neighbourhood police centre.





## NO PHYSICAL BIRTH OR DEATH CERTIFICATES FROM 29 MAY

From 29 May, the birth and death registration processes will be made digital and no physical certificates will be issued.

Parents can register their child's birth through the LifeSG application and download the digital birth certificate via an ICA e-service on ICA website or via MyICA Mobile application. Next-of-kin of the deceased can receive a digital death certificate from My Legacy portal (<https://mylegacy.life.gov.sg>) after the death is certified by a registered medical practitioner.

Citizens who are unable to go online or need help with the digital process can call a temporary dedicated 24-hour hotline at 6589 8707 for assistance. They may also visit the ICA Building and the network of ServiceSG Centres located across Singapore for assistance.

Source: Immigration and Checkpoints Authority (ICA)

## SALARY INCREMENT FOR CIVIL SERVANTS

About 23,000 civil servants will receive salary increases of 5% to 14%. The salary adjustment will take effect from 1 Aug this year.

Officers in the Management Executive Scheme (MXS), Management Support Scheme (MSS) and Corporate Support Scheme (CSS) will receive adjustments of 5% to 10% with higher adjustments for grades that have larger gaps with market benchmark. Those under the Operations Support Scheme (OSS) will receive higher adjustments of 6% to 14%.

Source: Channel NewsAsia



## CPF INTEREST RATES REMAIN UNCHANGED FOR 1 JUL TO 30 SEP 2022

CPF Interest Rates from 1 July 2022 to 30 September 2022

	Ordinary Account	Special and MediSave Account	Retirement Account
Interest Rate Floor	2.5%	4%	4%

Central Provident Fund (CPF) members below 55 years old earn up to 2.5% interest in their Ordinary Account (OA) and up to 5% per annum on their special and MediSave Account

(SMA) for the third quarter in 2022. They will also earn an extra 1% interest on the first \$60,000 of their combined balances (Capped at \$20,000 for OA).

CPF members aged 55 and above can earn an extra 2% interest on the first \$30,000 of their combined balances and an extra 1% interest on the next \$30,000. This means that they can earn up to 6% interest on the first \$30,000 and up to 5% on the next \$30,000.

Interest rates quoted are on a per annum basis. The extra interest will go into member's Special Account (SA) or Retirement Account (RA). For more information on CPF interest rates and their computation, please visit [cpf.gov.sg/CPFInterestRates](http://cpf.gov.sg/CPFInterestRates).

Source: Central Provident Fund (CPF) Board



## AUTO-CHECK OUT BOOKS AT THE NATIONAL LIBRARY

Those visiting the National Library can borrow books more easily with the "Grab-n-Go" pilot at the Study Lounge on the fifth floor. Visitors must first scan their identification card of the National Library Board e-Card at the gantry to enter the lounge. They may select up to eight books and exit the area by carrying the books in their hand. The gantry will automatically detect and check out the books using ultra-high radio frequency identification technology.

The Marine Parade Public Library is closed until 2025 as part of the wider rejuvenation of the Marine Parade Community Building where the library is located. The Central Public Library, located in the basement of the National Library building on Victoria Street will be closed from 13 Jun until the first half of next year. Both libraries will be overhauled for an upgrade.

Source: Channel NewsAsia



# BE MONEY SMART!

Tips from SGS Co-op



## HOW INFLATION AFFECTS YOU

What you can buy with \$10 today may not be the same in the future. This is mainly due to inflation which causes prices to rise in the future, which means you have to spend more money to get the same thing.



In 10 years time...



In 20 years time...



S\$ 5.00 per bowl

S\$ 6.00 per bowl

S\$7.00 per bowl

Some level of inflation is good as it indicates that the economy is growing and there is demand for goods and services. But when inflation is too high, it can erode our ability to purchase essential things including food, transport, and utilities.

As a small economy that imports most of its needs including food, many global factors have contributed to the rising inflation in Singapore. The war has disrupted trade routes which increased the costs of import of goods as well as energy. Extreme weather events have also affect global food prices.

### What Can You Do?

- Practice being thrifty.
- Be prudent in spending.
- Keep to your budget for daily expenses.
- Opt for cost-saving measures whenever you can.

# QUIZ TIME



1. When is the designated International Day of Families?

- A) 15 May 2022                      C) 15 Apr 2022  
B) 25 Dec 2022                      D) 25 Jun 2022

2. What is the colour of Singapore's DORSCON level now?

- A) Orange                              C) Red  
B) Yellow                              D) White

3. Masks are required to be worn at Jurong Lake Gardens.

True / False

4. When will SGS Co-Op's 93rd AGM be held?

- A) 30 Jun 2022                      C) 25 Jul 2022  
B) 25 Jun 2022                      D) 1 May 2022

5. Inflation refers to the increase in the prices of goods and services.

True / False

Name (as in NRIC): \_\_\_\_\_

NRIC (Last 3 digits and letter only): S XXXX \_\_\_\_\_

Contact No.: (M) \_\_\_\_\_

(H) \_\_\_\_\_

(O) \_\_\_\_\_

Address: \_\_\_\_\_

Email Address: \_\_\_\_\_

Win A Tiered  
Tingkat Food  
Container



**10 LUCKY WINNERS WILL BE ANNOUNCED  
IN OUR NEXT ISSUE.**

Submit your answers by  
**30 June 2022** through:

Fax: 6339 6772

Email: [admin@sgscoop.sg](mailto:admin@sgscoop.sg)

Post: 1 Sophia Road, #05-20/21 Singapore 228149

Please note that multiple entries will not be accepted. Winners will be announced in the next issue. Good luck!

*Congratulations!*

**Here are our winners from our  
Mar/Apr issue:**

1. Ling Ai Choo – SXXXX347E
2. Sarimah bte Rahmat – SXXXX459J
3. Tan Kow Seng – SXXXX872E
4. Jenny Yeo Gek Eng – SXXXX403Z
5. Nur Aisyah Bte Farid – SXXXX185E
6. Zheng Huixian, Michelle – SXXXX950H
7. Gupta Kavita – SXXXX952E
8. Lee Soon Heng Justin – SXXXX296D
9. Poh Sze Yun – SXXXX828I
10. Didier Ng Wei Chi – SXXXX115E

**Please collect your prize by 31 July 2022.**