

1. About the Programme

- 1.1. The **NTUC Care (Hardship Grant)** is a one-off assistance scheme that aims to provide assistance to lower-income union members when that member suffers hardship of a non-industrial nature.

2. Eligibility Criteria

2.1. Membership

Applicant must be a union member / next-of-kin of union member with at least 6 continuous months of membership at the point of application and must not be in arrears.

2.2. Reason for Hardship

Members who encounter one of the following unforeseen circumstances which is of a *non-industrial nature*:

- i. Death¹;
- ii. Total / Partial and Permanent Incapacity^{2,3};
- iii. Serious chronic medical condition^{2,3}; or
- iv. Fire / flood victim^{4,5}

2.3. Income

For applicants with family members staying in the same household in Singapore:

- Total Monthly Gross⁶ Household⁷ Income of \$4,300 and below, OR
- Per Capita Income of \$1,075 and below if Gross Household Income exceeds \$4,300.

For applicants without family members staying in the same household in Singapore:

- Monthly Gross⁶ Personal Income of \$1,850 and below.

2.4. Application History

Union member must not have received the grant from this programme before.

3. Grant Quantum for Successful Application

- 3.1. A one-off grant of \$1,000 will be issued to the applicant.

¹ Death as the cause of hardship must be within 6 months from the date of application.

² Members who encountered total/partial and permanent incapacity or serious chronic medical condition must still be affected by said hardship at the point of application

³ Total/partial and permanent incapacity or serious chronic medical condition diagnosed before the union member became a member will not be considered for the grant.

⁴ Fire or flood that had occurred in the home outside Singapore will not be considered.

⁵ Fire or flood as the cause of hardship must be within 6 months from the date of application.

⁶ Gross income is defined as all income derived from employment/ business, inclusive of overtime and allowances.

⁷ Applicant's family members living in the same household in Singapore excluding domestic helper.

4. Required Supporting Documents

4.1. Income documents required from applicant and **all** non-schooling family members living in the same household:

Status of applicant / family member(s)	Members who choose to pre-fill the application form using SingPass MyInfo – automatic retrieval of the following information via Myinfo with consent	Applicants / Members who choose to fill in the application manually
If Employed	CPF Transaction History Statement (past 15 months) Latest Notice of Assessment from IRAS	Payslip (at least one month’s payslip within the recent 3 months from date of application)
If Self-Employed		Latest Notice of Assessment from IRAS
If Unemployed		CPF Transaction History (of recent 3 months from date of application)

4.2. For cases where applicant / family member(s) have passed the legislated re-employment age at the point of application and are unable to provide income documentation due to mobility issues, unavailability of mobile or laptop devices etc., income documents may not be required from them.

4.3. For cases where applicant’s family member(s) are holding a Long-Term Visit Pass (“LTVP”) and are staying in the same household, the family member(s) may be counted as a valid headcount for the computation of the Per Capita Income if they hold a valid LTVP at the point of application. Applicants are required to submit the LTVP holder’s income documents as well.

4.4. Additional supporting documents:

Information required	Details
Proof of Hardship: Death of member	Death certificate (of member) and Marriage certificate
Proof of Hardship: Total/partial and permanent incapacity OR Serious chronic medical condition	Medical memo/ doctor’s report <ul style="list-style-type: none"> Document with medical diagnosis showing name of member, diagnosis of member and date of first diagnosis; AND Recent document showing name of member and ongoing hardship of member (within 3 months of date of application)
Proof of Hardship: Fire / flood victim	Police report

Proof of relationship to child(ren)	Child(ren) staying in the same household <ul style="list-style-type: none"> • Copy of child(ren)'s birth certificate(s) For foreign birth certificate(s), please also submit Certificate of Singapore Citizenship / Re-entry Permit
Proof of residential address	Family members other than the member's spouse and child(ren) <ul style="list-style-type: none"> • Identification card with updated residential address; OR • Government letter with letterhead, name, and address
Bank Information (of member or next-of-kin)	Copy of bank statement showing bank account name, bank account number and name/logo of the bank

Note: Applicant may be required to submit additional supporting document(s) for spouse and child(ren) for verification and audit purposes.

*Each file attachment must be less than 5MB and in PDF, XLS, XLSX, JPG, JPEG, DOC or DOCX file format. File names should have **no spaces or symbols**, e.g. - . , / ()*

5. How to Apply

- 5.1. Application opens from 8 April 2026, 1200hrs to 30 November 2026, 1600hrs.
- 5.2. Members who meet the eligibility criteria may submit their applications via OneCARE at <https://care.ntuc.org.sg/assistance/>.

For deceased members, their next-of kin may approach their respective Union / Association to assist with application-on-behalf. Please ensure that all supporting documents are prepared.

Note: Applicants are advised to submit their applications before the closing date as late submission will not be processed.

6. How Does the Successful Applicant Receive the Grant

- 6.1. Successful applicants will receive an email notification on their application outcome. The grant will be credited into the registered bank account within 30 working days from the date that the application was deemed successful, subject to bank clearance.

7. Terms and Conditions

- 7.1. Please refer to <https://www.ntuc.org.sg/uportal/news/collections/ntuc-care-programmes> for the full terms and conditions.