

1. About the Programme

- 1.1. The NTUC Care (U Stretch) is an assistance programme which aims to assist our lower-income union members to defray their cost of daily necessities.

2. Eligibility Criteria

2.1. Membership

Members who wish to apply for the grant must have at least 6 continuous months of membership at the point of application and must not be in arrears.

2.2. Income

- a) For Members without Family Member(s) Staying in Same Household in Singapore:
 - i. Monthly Gross Personal Income of \$1,650 and below
- b) For Members with Family Member(s) Staying in Same Household¹ in Singapore:
 - i. Total Monthly Gross Household Income² of \$3,800 and below, **OR**
 - ii. Per Capita Income of \$950 and below if Gross Household Income exceeds \$3,800

3. Award Quantum for Successful Application

Members without family member(s) staying in the same household in Singapore	Members with family member(s) staying in the same household in Singapore
\$60	\$120

Note: The award quantum will be disbursed to successful members in the form of e-Vouchers.

4. Required Supporting Documents

- 4.1. Income documents are required from member and **all** family members living in the same household, except family members who are attending school:

Status of member/ family member(s)	Member who chooses to pre-fill application form using Singpass - Myinfo – automatic retrieval of the following information via Myinfo with consent	Member who chooses not to pre-fill application form using Singpass - Myinfo – manual uploading of the following required information
If Employed	CPF Transaction History (past 15 months) AND 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)

¹ Member's family members living in the same household in Singapore excluding domestic helper.

² Gross income is defined as all income derived from employment/business, inclusive of overtime and allowances.

- 4.2. For cases where members / family members 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 these family members. However, this exemption is subject to the condition that a valid reason is provided and indicated as remarks in the application.
- 4.3. For cases where member'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. Members are required to submit the LTVP holders' income documents as well, where applicable.
- 4.4. Additional supporting documents:

Supporting Documents	Where required
Birth Certificates	<ul style="list-style-type: none"> For dependents attending school in the household For foreign birth certificate, please also submit Certificate of Singapore Citizenship / Re-entry Permit
Proof of Residential Address	<ul style="list-style-type: none"> All family members in the household, except member's immediate family members (spouse / children)

Note:

- Applicant may be required to submit additional supporting document(s) for verification and audit purposes.
- Each file attachment must be less than 5M 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 30 July 2025, 1200hrs to 3 September 2025, 1600hrs.
- 5.2. Members who meet the eligibility criteria may submit their applications via OneCARE at <https://care.ntuc.org.sg/assistance/>.

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

6. How to Receive and Claim the e-Vouchers

- 6.1. Successful members will receive an email notification on their application outcome. In the same email notification, it will include instructions for members to claim their e-Vouchers.

- Step 1:** Click on the URL provided to be directed to the OneCARE portal – <https://care.ntuc.org.sg/assistance/>
- Step 2:** Log in using the same membership details used in your application.
- Step 3:** Go to the "Application History" page.
- Step 4:** Look for 'NTUC Care (U Stretch)'. Click into the programme and scroll to the bottom to view your unique e-Voucher URL. Click the URL to view and claim your e-Vouchers.
- Step 5:** Your e-Vouchers are ready for immediate use – no OTP is required. Save the e-Voucher URL for easy access at participating merchants. If you lose your e-Voucher URL, you can log in to the OneCARE portal and repeat Steps 1 – 4.

7. Where and How to Use the NTUC Care (U Stretch) e-Vouchers

- 7.1. The e-Vouchers are valid for purchase of necessities at the participating merchants – NTUC FairPrice, Kopitiam, and Unity.

Note: The e-Vouchers will be accepted at Unity stores within NTUC FairPrice as at the programme roll out date on 30 July 2025. However, acceptance of the e-Vouchers at standalone Unity stores outside of NTUC FairPrice will be from September 2025 (TBC).

- 7.2. The e-Vouchers are not valid for purchase of alcohol and cigarettes.
- 7.3. The e-Vouchers must be used in fixed denomination redemptions as issued by the organiser.
- 7.4. No refund will be given for any excess e-Voucher amount used at the point of purchase should it exceed the actual amount spent.

When making payment at participating merchants:

Step 1: Select the appropriate e-Voucher denominations for the cashier to scan.

Step 2: For any remaining balance after applying the e-Vouchers, please pay the remaining amount using other payment methods.

8. Other Terms and Conditions

- 8.1. The NTUC Care (U Stretch) e-Vouchers are valid till 31 December 2025 and strictly no extension will be granted after the e-Voucher expiry date.
- 8.2. The NTUC Care (U Stretch) e-Vouchers cannot be exchanged for cash. There will be no refund of unused value.
- 8.3. The NTUC Care (U Stretch) e-Vouchers are strictly not for sale. Member will be denied usage of U Care programmes if found to have misused the e-Vouchers.
- 8.4. In support of the application, accurate, up-to-date and relevant evidence and documentation must be furnished. If further information and documentation are required to assess the application, the member must cooperate with NTUC to provide the requested information / documentation. Failure to provide the requested information and documentation in a timely manner may result in the application being declined.
- 8.5. Appropriate action may be taken against members who are found to have falsely declared information, including but not limited to full refund of the e-Voucher value and the denial of future assistance.
- 8.6. The NTUC Care (U Stretch) is intended for applicants who are entitled to receive the e-Voucher. In the event of any unauthorised use of the e-Vouchers, user will need to pay NTUC the full value of the e-Voucher immediately upon demand.
- 8.7. NTUC shall not be held liable or responsible in any way (including for any claim, demand, losses or damages) for any e-Vouchers issued pursuant to any inaccurate details that the member has provided to NTUC or otherwise pursuant to the member's failure to inform NTUC of any subsequent change in any of these details.
- 8.8. NTUC reserves the right to amend the terms and conditions for the grant or to terminate the financial aid at its sole discretion without prior notice.