Foreign Worker Levy GIRO: Fund the 17th and Verify the Deduction

Description

Pay each monthâ??s foreign worker levy by the 17th of the following month, or the next working day when the 17th is a weekend or public holiday. For GIRO, keep enough funds and headroom by 6pm one working day before deduction. The controlling references checked for this guide are MOM levy payment guide and MOM salary deductions.

Choose the branch that matches your case

Situation	Action
GIRO active and limit sufficient	Fund the account before the cut-off
GIRO pending or unavailable	Use PayNow QR by the stated due date
Deduction status is unclear	Check the levy service two working days later
Deduction failed	Pay promptly and investigate the bank or limit cause

Use the bill month, not payroll date

Levy for a month is due on the 17th of the following month. The latest bill is available on the third working day of each month. MOM levy payment guide.

Calendar bill review and payment verification as two separate controls. This matters because the decision is not complete until the evidence, timing and responsible person agree.

Move cash before the bank cut-off

MOM says sufficient funds must be in the account by 6pm one working day before deduction. MOM salary deductions.

Do not rely on a transfer made after the business day ends. This matters because the decision is not complete until the evidence, timing and responsible person agree.

Check the GIRO limit

A funded bank account can still fail when a transaction or daily GIRO limit is below the billed amount. MOM levy payment guide.

Compare the new bill with the mandate limit after any workforce increase. This matters because the decision is not complete until the evidence, timing and responsible person agree.

Verify, do not infer

MOMâ??s levy service shows deduction status two working days after the deduction date. A bank debit is useful but the levy account is the compliance record. MOM salary deductions.

Save the bill, bank result and MOM status together. This matters because the decision is not complete until the evidence, timing and responsible person agree.

Understand the escalation

Late payment can bring penalties. Missing two consecutive months can lead to revocation of existing Work Permits and S Passes the following month. MOM levy payment guide.

Escalate a failed deduction on discovery instead of waiting for the next bill. This matters because the decision is not complete until the evidence, timing and responsible person agree.

Never pass levy to the worker

MOMâ??s salary-deduction rules say employers cannot deduct levy costs from a foreign workerâ??s salary. MOM salary deductions.

Keep payroll and statutory levy ledgers separate. This matters because the decision is not complete until the evidence, timing and responsible person agree.

Use a singapore-working-day payment calendar

Turn the rule into a working aid with columns for the controlling fact, the evidence you hold, the result and the date checked. For this task, the decisive question is to prevent a failed levy deduction and document timely payment. A blank evidence cell is a stop sign, not permission to use a remembered number or a marketing summary.

Test at least two plausible branches from the table above. That comparison shows which fact changes the answer and prevents the most convenient scenario from being treated as the only possible one.

Label every arithmetic step as an LBRD calculation and keep the official figure beside it.

Add a three-record levy reconciliation

The second aid should expose what the first one can hide: a deadline, cost, handover, alternative route or follow-up duty. Write the downside of being wrong beside each branch. Where the consequence is legal, financial, medical or safety-related, the competent authority and case-specific professional decision remain controlling.

Recheck the live source immediately before the irreversible step. Save only the minimum evidence needed, protect personal details, and note any limitation. Record who will act, the last safe date and the evidence that closes the task.

Stop when the evidence no longer matches

Pause the decision if you encounter funding the account on deduction morning, ignoring the giro limit, treating payroll as the levy due date. Those are not small drafting errors; each can change the eligibility, cost, route or safety outcome described above. Return to MOM levy payment guide for the controlling rule and use MOM salary deductions to check the second part of the decision.

If the authority page, account record, booking screen or case document disagrees with this guide, use the live record. Escalate to the named organisation or an appropriately qualified professional when a deadline is running, a child or adult is unwell, a licence or tax position is uncertain, or an irreversible payment is due. Keep the question narrow and provide the facts needed for a case-specific answer.

Work through a realistic example

A levy bill is S$12,400 but the GIRO limit is S$10,000. Leaving S$12,400 in the account still does not clear the control. The employer must raise the limit in time or pay through the authorised alternative by the due date.

Before you act

1. Review the bill on the third working day
2. Confirm the 17th or next working day
3. Check account balance
4. Check the GIRO limit
5. Verify status after two working days
6. Save payment evidence
7. Investigate any failure immediately

Mistakes that change the answer

- Funding the account on deduction morning

- Ignoring the GIRO limit
- Treating payroll as the levy due date
- Waiting for next month after failure
- Recovering levy through salary deductions

Related LBRD guides

Next, check a narrow levy-waiver case. You can also audit permitted salary deductions.

Questions readers ask

When is levy due?

By the 17th of the following month, or the next working day where applicable.

When can I verify GIRO status?

MOM says two working days after deduction.

Can levy be deducted from a workerâ??s salary?

No. MOM expressly disallows this.

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