



Migrant Worker Security Bond: Complete the S\$5,000 Arrival Check

Description

An employer must buy a S\$5,000 security bond for each non-Malaysian Work Permit holder and cannot pass that cost to the worker. The bank's or insurer's guarantee must use MOM's specified template and take effect when the worker arrives. This guide is for a Singapore employer preparing for a non-Malaysian work permit holder's arrival or renewal and resolves one task: buy the correct security bond and ensure MOM receives a valid guarantee before arrival or renewal. The material claims were checked against [MOM security-bond requirements](#) and [MOM Work Permit renewal guide](#).

Choose the route that matches your case

Situation	What to do
Worker is Malaysian	This MOM security-bond requirement does not apply
Worker is non-Malaysian	Buy S\$5,000 security before arrival
Guarantee comes from a bank	Use template MOM_SB_MW
Guarantee comes from an insurer	Use template MOM_SB

Budget per worker

The requirement is S\$5,000 for each non-Malaysian Work Permit holder, not one company-level amount that automatically covers a workforce. According to [MOM security-bond requirements](#), the controlling detail for this branch is the specific rule or service condition cited here.

Build the arrival plan with one row per worker, guarantee reference and effective period.

Keep the cost with the employer

MOM expressly says the employer cannot ask the worker to pay for the bond. According to [MOM Work Permit renewal guide](#), the controlling detail for this branch is the specific rule or service condition cited here.

Do not deduct the premium, guarantee cost or forfeiture risk from salary without a lawful basis.

Use the correct guarantee

The security bond is a banker's or insurer's guarantee naming MOM as beneficiary. MOM lists different templates depending on provider. According to [MOM security-bond requirements](#), the controlling detail for this branch is the specific rule or service condition cited here.

Send the exact Work Permit and worker details to the bank or insurer and check the issued document.

Make the effective date match arrival

The bond must take effect when the worker arrives. A gap can prevent entry and create repatriation costs. According to [MOM Work Permit renewal guide](#), the controlling detail for this branch is the specific rule or service condition cited here.

Coordinate flight booking only after the provider confirms transmission timing and effective date.

Allow transmission time

MOM's application guidance notes that insurers may need working days to send the details. A policy PDF in the employer's inbox does not prove MOM has received the electronic record. According to [MOM security-bond requirements](#), the controlling detail for this branch is the specific rule or service condition cited here.

Check the Work Permit portal status rather than relying only on the purchase receipt.

Renew the supporting pieces together

For a full two-year renewal, passport and security-bond validity need to support the intended permit duration. According to [MOM Work Permit renewal guide](#), the controlling detail for this branch is the specific rule or service condition cited here.

Review passport expiry, bond expiry, insurance and renewal eligibility as one package.

Run the numbers or sequence

Three non-Malaysian Work Permit holders require three S\$5,000 guarantees, so the employer's total bond exposure is S\$15,000. That does not mean S\$15,000 is automatically paid in cash; the guarantee arrangement and provider charges are separate.

The calculation or sequence above is an LBRD working example. Replace every example input with the amount, date, access condition or document from your own case. Keep the official rate or threshold beside the working so another person can reproduce the answer.

Build a verification note another person can check

Before acting, create a one-page case note headed with the task, the date checked and the person responsible. Copy only the facts that affect your decision, then attach the statement, booking, application, receipt, map record or screenshot that supplies your own input. This separates a published rule from a personal assumption. If the official page changes, keep the earlier dated record but rework the decision with the live version.

Controlling source	What to verify	What to retain
MOM security-bond requirements	S\$5,000 amount, non-Malaysian scope, cost responsibility, provider and template requirements.	Record the page date, the exact rule used and the case input it governs.
MOM Work Permit renewal guide	New bond and transmission requirements for renewal and the passport-validity interaction.	Record the page date, the exact rule used and the case input it governs.

Read the source in context, including definitions, exceptions and effective dates. A relevant page is not proof by itself: the cited passage must contain the particular rate, deadline, eligibility condition, access rule or warning used here. Where two official channels appear inconsistent, pause and ask the authority about the exact case rather than choosing the more convenient answer.

Use the guide with its limits

For a business, the person who knows the rule is not always the person who controls payroll, Bizfile, the bank guarantee or the grant file. Assign an owner and reviewer, preserve the submission acknowledgement and schedule a check after the external system has processed the change.

No interview, personal use, fresh field visit, survey result or price check is claimed unless explicitly stated. Availability, fees and procedures can change. Reopen the linked authority page immediately before payment, travel, filing or emergency use.

Before you act

1. Confirm nationality and pass type
2. Select bank or insurer
3. Use the correct MOM template
4. Set the arrival-effective date
5. Confirm electronic transmission
6. Check portal status before travel
7. Track renewal and passport dates

Mistakes that change the outcome

- Charging the worker
- Using the wrong template
- Treating a receipt as MOM acceptance
- Starting the bond after arrival
- Renewing the permit before supporting validity is ready

Continue with the relevant LBRD guide

Next, [separate the monthly levy duty](#). You can also [check what may lawfully be deducted](#).

Questions readers ask

How much is the bond?

S\$5,000 for each non-Malaysian Work Permit holder.

Can the worker pay?

No. MOM states that the employer cannot ask the worker to pay.

Is it a cash deposit to MOM?

It is provided as a banker's or insurer's guarantee.

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Author

rachelng