FAQs on Utilisation of Child Development Account & Baby Bonus

1. **When can I start using my Child Development Account [CDA] to pay for my bills?**

   You can start using the CDA account after our clinic staff has verified your child’s and your particulars.

2. **I am utilising my child’s CDA funds to pay medical bills at NHG Polyclinics for the first time. Why do I have to bring my children’s birth certificates (if more than one child) to activate?**

   MCYS guidelines stipulate that CDA funds can only be utilised for specific uses at approved institutions for the needs of your child and/or their siblings. In order to utilise these funds, parents have to provide documentation to verify the relationship between the child using the CDA funds and his/her sibling (if the child is using his/her sibling’s CDA funds).

3. **Do I need to bring my children’s birth certificates on subsequent visits?**

   There is no need to bring the birth certificates on subsequent visits.

4. **Can I use my child’s CDA Account for my other child who is already 16 years old?**

   Yes. There is no age limit for siblings who wish to use the CDA funds of each other. However, you would need to bring all your children’s birth certificates for us to verify the relationship among all siblings.

5. **I do not have a NETS-CDA card. Can I apply for GIRO-CDA?**

   NHG Polyclinics only accepts the NETS-CDA card for bills utilising the CDA account.

6. **Why can’t I receive cash refunds from my child’s CDA account if I have been wrongly charged with my NETS - CDA card?**

   Funds in the CDA account cannot be withdrawn in cash. CDA funds can only be utilised as mandated by MCYS in the following ways:

   - Fees at approved institutions which have registered with MCYS under the Baby Bonus Scheme, such as:
     - Child care centres;
     - Kindergartens and special education schools registered with the Ministry of Education (MOE);
     - Early intervention programmes registered with the National Council Social Service (NCSS); and
- Healthcare institutions licensed under the Private Hospitals and Medical Clinics (PHMC) Act.

- MediShield or Medisave-approved private integrated plans.

We can help you process the refund and arrange for the refund to be directly credited back to your child’s CDA account.

You will however have to provide us with the latest CDA bank statement in order for us to provide your bank with the correct information.

7. I have sought a cheque refund on payment made by my NETS – CDA card a few days ago. Why wasn’t the cheque refund given?

Your original NETS transaction cannot be voided at the terminal, as the information has already been collated and closed for the day.

NHG Polyclinics can process your refund but instructions will be sent to your Bank who will credit your account with the refunded amount.

To give the bank the correct instructions, please provide us with:
- Name of the CDA account holder
- Bank account number of CDA holder

8. If I have questions on the Baby Bonus Scheme, where can I find out more information?

You can find out more information at:
- **Baby Bonus & Adoption Branch**
  Baby Bonus hotline: 1800 253 7707
  (+65) 6253 7707 (Monday till Friday: 8.30am-5.45pm)
  Website: [http://www.babybonus.gov.sg](http://www.babybonus.gov.sg)
  Email: mcys_babybonus@mcys.gov.sg
  Address: Ministry of Community Development, Youth and Sports, Family Services Division Baby Bonus & Adoption Branch
  512A Thomson Road
  SLF Podium #02-01/09
  Singapore 298137

  Office opening hours: 8.30am-5.30pm (Mon-Thu); 8.30am-5.00pm (Fri); Closed during lunch hour 12.30pm-1.30pm
• **Banks’ CDA Products & Baby Bonus Cards**

  **OCBC Bank**
  Tel: 1800 438 6088
  Website: [http://www.ocbc.com/babybonus](http://www.ocbc.com/babybonus)

  **Standard Chartered Bank**
  Tel: 1800 747 7000

• **Baby Bonus NETS Service**

  Network for Electronic Transfers (Singapore) Pte Ltd (NETS) Sales & Customer Service Centre
  Tel: 6274 1212
  Mon - Sat 9.00am-7.00pm, Sun & Public Holidays: 10.00am-7.00pm

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