FREQUENTLY ASKED QUESTIONS ON NS LIFESG CREDITS

About the NS LifeSG Credits

1. What are NS LifeSG Credits?

The NS LifeSG Credits are intended to recognise the contributions of past and present national servicemen to Singapore's defence and security.

Each eligible national serviceman will receive $200 in LifeSG credits which can be used for purchases at over 100,000 online or physical merchants accepting payments via PayNow UEN QR or NETS QR. The credits will be disbursed digitally via the LifeSG mobile application.

2. How and when will I get my NS LifeSG Credits?

The NS LifeSG Credits will be automatically disbursed via the LifeSG mobile application to eligible past and present national servicemen by 30 Nov 2024. If eligible, you will receive an SMS notification after the credits have been disbursed to you. No further action is required from you to receive the credits. You will not be required to click on any links or to provide your details on any other platforms.

You may access the credits and check on their validity period through the LifeSG mobile application, which can be downloaded via the Apple App Store or Google Play Store. The credits will be valid for one year from the date of issue.

3. Will I receive a notification letter on the NS LifeSG Credits?

A notification letter will be sent to your registered address in Singapore after the credits have been disbursed. You will receive the letter by 30 Nov 2024.

You may access the credits and check on their validity period through the LifeSG mobile application, which can be downloaded by scanning the QR code or visiting the link provided in the notification letter.

4. What is the validity period of the NS LifeSG Credits?

Eligible past and present national servicemen will receive the NS LifeSG Credits by 30 Nov 2024. The credits will be valid for one year from the date of disbursement, with no extension.

5. Where can I use the NS LifeSG Credits?

The NS LifeSG Credits can be used at over 100,000 online or physical merchants accepting payments via PayNow UEN QR or NETS QR.

6. I am a Full-Time National Serviceman (NSF) who is disrupted from full-time NS. Am I eligible for the NS LifeSG Credits?

Yes, you will receive $200 in LifeSG credits.

7. If I am enlisting for full-time national service in 2024, am I eligible for the NS LifeSG Credits?

Yes, full-time national servicemen (NSFs) who enlist by 31 Dec 2024 will receive $200 in LifeSG credits. Depending on your enlistment date, you may receive the credits after Nov 2024. The credits are valid for one year from the date of disbursement, and the validity period will not be extended. You will receive an SMS notification from the gov.sg SMS Sender ID informing you of the disbursement of these credits.

8. I am a uniformed Regular. Am I eligible for the NS LifeSG Credits?
Uniformed regulars from the Singapore Armed Forces (SAF), Singapore Police Force (SPF), Singapore Civil Defence Force (SCDF), Central Narcotics Bureau (CNB) and Singapore Prison Services (SPS) are not eligible for NS recognition benefits, including the NS LifeSG Credits.

9. I am currently overseas and would like to use my credits. How can I do so?
If you are residing overseas, you may use your credits at online merchants that accept PayNow UEN QR or NETS QR. Alternatively, you may use your credits to top up any e-wallets or make payments on e-commerce platforms that accept payments via PayNow UEN QR or NETS QR.

10. Will I be able donate my credits to those in need?
National servicemen can donate their credits to any online charity platform that accepts donations via PayNow UEN QR or NETS QR.

11. Will I be able to transfer the credits to my family member or friend via the LifeSG mobile application?
The credits are not transferrable.

About the LifeSG Mobile Application and Credit Transactions

12. I cannot find the LifeSG mobile application on the Huawei AppGallery. How can I download the application?
The LifeSG application is only available on Google Play Store and Apple App Store. You may wish to download the application using an Android or iOS device or request hardcopy vouchers (see Q18 below).

13. I am facing some technical issues downloading the LifeSG application or using the app's features on my mobile phone.
Your phone's operating system may not be compatible with the LifeSG application. Update your operating system to (a) iOS12 or later (Apple users) or (b) Android 10 or later (Android users). Alternatively, you may wish to use another Android or iOS device to log in LifeSG to use the credits.

You may also contact helpdesk@life.gov.sg for help on technical issues with the LifeSG application.

14. Do I need to log in to SingPass every time I access the LifeSG application?
No, you are only required to log in using SingPass when you first download the application. Subsequent logins do not require SingPass logins again, unless you have (i) not used LifeSG application for more than a year or (ii) deleted the application and re-downloaded it.

15. I am currently overseas and facing issues downloading the LifeSG application. How can I resolve this?
If you are residing overseas, you will need to change your phone country settings to "Singapore" to download the LifeSG application.

16. Can I use credits received for NS LifeSG Credits and other NS benefits such as NS Excellence Award (NSEA) for payment online and physical SAF eMart stores?
You will be able to use the LifeSG credits on purchases that require cash payments at any physical SAF eMart stores. The LifeSG credits cannot be used on OneNS's eMart eService* as it only accepts eMart credits and credit card payment.

*LifeSG credits are an accepted form of payment for purchases made on Lazada's Lifestylemart.

17. If I received credits for NS LifeSG Credits and other NS benefits such as NS Excellence Award (NSEA), can the credits be combined?
No, the NS LifeSG Credits and other NS benefit credits are allocated into separate e-wallets/cards. However, you can choose to inform the merchant that you will be paying in multiple transactions for your purchase, and you can spend the credits from different e-wallets for each transaction.

18. If the credits in my e-wallets are not sufficient for my transactions, can I top-up the e-wallet using my own funds?
No, you cannot top-up the credit balance in the 'Your Benefits' section of the LifeSG mobile application. For purchases of amounts above your credit balance, you may choose to pay the difference using other payment modes that the merchants accept (e.g. cash, debit/credit cards).

19. For purchases on e-commerce platforms like Shopee, how do I pay for items if the total value is more than the NS LifeSG Credits that I have?
You may choose to top-up your e-commerce wallets like ShopeePay Wallet using your LifeSG credits via the PayNow option. Thereafter, you can pay for your items by selecting the e-commerce wallet as your payment mode.

For example:
Step 1 : Go to ShopeePay Wallet.
Step 2 : Select Top Up.
Step 3 : Select and confirm PayNow as the top up option.
Step 4 : Save or screenshot the PayNow QR code
Step 5 : Access your NS LifeSG credits on LifeSG application and scan the saved copy of PayNow QR code on the e-commerce platform.
Step 6 : Enter and confirm amount of credits to top-up ShopeePay Wallet.

You can now select ShopeePay Wallet as your payment mode to pay for your purchases online.

20. How will I know that I have successfully spent the credits in the LifeSG application?
You will see a payment success screen at the end of each transaction if your payment has been successful. You will also be able to view your credit balance and past transactions on the LifeSG mobile application.

21. How do I know whether the SGQR displayed includes PayNow UEN or NETS as a payment mode at the point of sale?
Look out for the PayNow logo or NETs on the SGQR label. You can only spend your credits at merchants with PayNow UEN QR or NETS QR. If you are unable to spend your credits at merchants who display the PayNow logo, the merchants may have tagged their PayNow account to a personal mobile number rather than the company UEN.

22. Is authentication required to authorise transactions made on the LifeSG application?
Yes, phone authentication, such as passcode, pattern, fingerprint or facial verification, is required to authorise transactions of any amount.

23. Can I cancel my payment after I have confirmed the payment on the LifeSG application?
No, your credits will be deducted once the payment is successful.

24. I encountered errors while using the LifeSG application and have problems spending my credits. What should I do?

It may be due to one of the following reasons:

	Possible Issues Faced	Solution
a	The QR code displayed by the merchant does not include PayNow or NETS as a payment mode.	Go to participating merchants that accept payment via PayNow UEN QR or NETS QR for assistance
b	The PayNow QR code is tagged to the merchant's personal mobile number instead of a company UEN.	
c	The QR code displayed by the merchant has expired.	
d	The LifeSG application is unable to scan the QR code displayed due to poor lighting.	Check WiFi connection or data stability

25. Why am I not able to spend my credits even though the merchant accepts PayNow QR?

The credits in the LifeSG mobile application can only be spent at merchants accepting payments via PayNow UEN QR or NETS QR. PayNow QRs registered to their personal mobile numbers or NRIC instead of a company UEN are not accepted.

26. Why are my transactions not showing in the LifeSG application?

While uncommon, some transactions may not appear in the transaction history immediately after completing the payment. A payment is deemed to be successful when you see the payment success screen with the transaction details reflected at the end of the transaction.

27. Why are my credits deducted, even though the purchase was unsuccessful?

While uncommon, some transactions may not be reversed immediately following an unsuccessful purchase. Should this problem persist after 1 calendar day, do contact NS Call Centre at 1800 367 6767 for assistance. Alternatively, please take screenshots of the error and email them to contact@ns.gov.sg (MINDEF/SAF national servicemen) or send enquiries via https://go.gov.sg/mhansquery (SPF/SCDF national servicemen).

28. I experienced transaction issues with my credits, e.g. credits were deducted but I did not receive my goods or the merchant claimed that funds were not received. How do I resolve this?

Please call the NS Call Centre at 1800 367 6767 or write in to contact@ns.gov.sg (MINDEF/SAF national servicemen) or send enquiries via https://go.gov.sg/mhansquery (SPF/SCDF national servicemen) with details of your transaction for us to investigate. Alternatively, please take screenshots of the error and email them to contact@ns.gov.sg (MINDEF/SAF national servicemen) or send enquiries via https://go.gov.sg/mhansquery (SPF/SCDF national servicemen).

About Digital Assistance/Support

29. Will there be support provided to those who do not have mobile phones, digital devices, data connectivity or Singpass?

As part of MINDEF/MHA 's effort to go digital, we encourage servicemen to redeem their NS LifeSG Credits via the LifeSG mobile application. For a step-by-step guide on how to use the credits, please refer to https://www.wallet.gov.sg/how-to-use. You may also seek help from your family members and friends, or approach digital ambassadors at (a) SG Digital community hubs located at selected community centres and public libraries, and (b) ServiceSG Centres, for more assistance.

30. Where can I find these digital ambassadors?

For further enquiries and assistance, you may approach the digital ambassadors at the following locations:

- SG Digital community hubs located at selected community centres and public libraries
- ServiceSG Centres

31. I have a mobile phone but I would still prefer hardcopy vouchers. Why should I use the digital credits instead?

Digital credits offer benefits to servicemen that hardcopy vouchers do not.

Hardcopy vouchers are only redeemable at select merchants and involve a processing time of up to 6 weeks. The NS LifeSG Credits can be more widely used, including heartland shops, hawkers, e-commerce merchants, and even at government agencies and educational institutions.

National servicemen will be able to receive, carry and redeem these credits conveniently via their mobile devices, instead of having to carry hardcopy vouchers, which can be lost or misplaced.

32. I am still facing difficulties in redeeming my credits. Can I request hardcopy vouchers instead?

Servicemen are strongly encouraged to redeem their credits via the LifeSG mobile application to gain access to a wider range of merchants accepting payments by PayNow UEN QR or NETS QR. As hardcopy vouchers are not issued by default, servicemen who have no means to access the credits and require hardcopy vouchers may provide their full name and full NRIC for MINDEF/MHA to assess the requests on a case-by-case basis.

Do note that if the appeal for hardcopy vouchers is successful, the vouchers will be mailed to the letterbox of the address registered with MINDEF/MHA. Upon dispatch of the vouchers to the letterbox, MINDEF and MHA shall not be liable for any loss, damage or delay in relation to the vouchers.

33. I have used up some of my credits via the LifeSG app and would now like to convert the balance of my credits to hardcopy vouchers.

We are unable to convert partial credits to hardcopy vouchers. Hardcopy vouchers are only issued to servicemen who have genuine difficulties using the credits and can only be issued before the $200 LifeSG credits have been accessed and used.