

Overseas Markets Immersion Programme (OMIP) Engagement Deck

Updated as at July 2026



1. Programme Objective

OMIP supports companies with business plans to send new hires, existing employees or young professionals with little or no relevant overseas experience in the market on overseas postings, to be reskilled into global/regional roles with good prospects.

2. Funding Support

📍 Minimum posting duration: 6 consecutive months overseas

👤 Maximum funding period: 9 months, while employees are overseas only



Salary

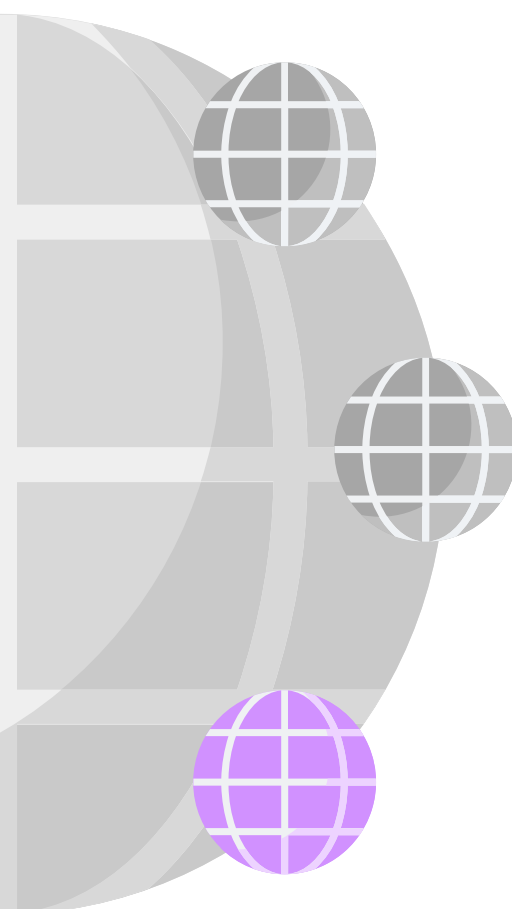
70% of salary capped at \$5,000 per month



Overseas Allowances

70% of the approved costs capped at \$3,000 per month

Please refer to FAQ for eligible components for OMIP overseas allowance funding



3. Eligibility Criteria

Company

- Must be incorporated in Singapore (open to both MNCs and SMEs)
- Open to all job tracks across all industries
- Offer employee a minimum fixed monthly salary of \$4,000 at point of application
- Ensure all applications must be approved before employee's departure and training commencement in the identified market

Employee

- Must be a Singapore Citizen or Permanent Resident, aged 21 years or above, with National Service completed if applicable.*
- Must not be a shareholder or related to the host company, or its related companies
- **Candidates must have no prior experience working in the identified overseas market (Singapore-based work or short business trips are acceptable) and no extensive overseas posting experience in their career history**

*As of 1st July 2026, the condition of employees only being eligible 2 years post-graduation has been lifted for OMIP

4. Application Process

Company should clearly articulate:



- Business opportunities or operational gaps that can be leveraged in the overseas market
- What knowledge of the overseas market environment (e.g., local regulations, business practices, cultural protocols) will the employee acquire during this posting to support their quantitative KPIs?
- How will this overseas posting support the company's growth strategy?



Identify an employee with little to no relevant overseas experience. What skillsets does the employee have that make them suitable for overseas deployment?



Prepare the employee's overseas KPIs, training plan, and expected career development over the next 2-3 years. Ensure that KPIs and outcomes are measurable and achievable.



Fill in the application form and submit for approval. Please note that employees should only embark on OJT after approval. If assistance is required, please approach SWDA or any of the Programme Partners.

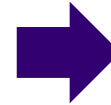
5. OMIP Case Study Example 1 – New Markets

- **Business Plan:** Establish **new presence** in Vietnam's growing digital payments market
- **Trainee's contribution:** With 5 years of experience in Singapore's digital payment sector and successful partnerships with local banks, employee will **leverage this expertise** to establish legal entity, obtain fintech licenses, and develop local partnerships in Vietnam **while learning** Vietnamese financial regulations and business customs to support ASEAN expansion strategy with target of operational readiness in 12 months.
- *Note: SWDA will fund up to 9 months of salary support and recurring overseas allowances*

Trainee's current role

**Partnership Manager
(Singapore)**

Focuses on local market
partnerships and digital
payment operations



Trainee's future role

**Country Manager
(Vietnam)**

Business Development Track

Market entry strategy,
regulatory compliance, team
building, and cross-border
operations management.

Career Development

Employee is projected to transit from their current role of Partnership Manager within Singapore, to Country Manager of operations in Vietnam, and subsequently to the Regional Director role in the future, leading future ASEAN expansion projects. Employee may be posted to new markets for posting to set up market presence if new opportunities arise.

5. OMIP Case Study Example 1 – New Markets



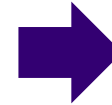
KPI	Training Activities	Learning Objective	Duration
Complete company registration and licensing	• Work with Vietnamese legal consultant to understand compliance requirements • Coordinate with outsourced finance team for tax registration process • Engage HR representatives for manpower reporting procedures • Connect with government liaison officers for permit applications • Regular alignment with Singapore management on registration progress	Market Entry Strategy Development	3 months
Secure 2 bank partnerships	• Research and shortlist potential bank partners • Initiate direct contact with bank relationship managers • Present business proposals to selected banks • Navigate due diligence requirements with help of local trade associations • Negotiate partnership terms and documentation • Manage multiple bank discussions simultaneously	Engagement with Overseas Government Officials and TACs	1 month
Set up a team of 5 pax	• Engage Vietnamese recruitment agencies for talent sourcing • Partner with HR consultants for salary benchmarking and benefits structure • Work with legal partners on employment contracts and compliance • Set up payroll systems with local service providers • Build relationships with vocational institutions for workforce pipeline	Local Regulatory Compliance	2 months
...			

5. OMIP Case Study Example 2 – Existing Markets

- **Business Plan:** Establish advanced product testing capabilities with German R&D facility. Singapore facility has strong design capabilities but **lacks specialised testing infrastructure** needed for new product certification. Access to advanced testing equipment in German facility is critical for prototype validation and market compliance, while cross-border R&D collaboration requires careful protocol development.
- **Trainee's contribution:** With 3 years of experience as Test Engineer in Singapore, employee will conduct product testing and documentation **engage with German regulatory bodies and develop cross-border R&D protocols** while learning advanced testing methodologies and equipment operation to support global product development initiatives within 8 months.

Test Engineer (Singapore)

Focuses on basic product testing and documentation



Senior Test Engineer (Germany)

Operations Track

Maintains similar scope but with exposure to advanced equipment and methodologies **while collaborating with German R&D teams to enhance global product development capabilities**

Career Development

X Overseas posting does not contribute to employee's career development:

Employee is projected to return to Test Engineer role in Singapore with advanced testing knowledge.

✓ Overseas posting contributes to employee's career development:

Upon return, employee will be positioned as a key technical specialist, enabling career advancement into technical leadership roles and strategic R&D initiatives across global operations in 2-3 years time.

5. OMIP Case Study Example 2 – Existing Markets



KPI	Training Activities
Complete certification for 2 advanced testing equipment	• Complete training on both testing equipment • Pass certification assessments • Document equipment operating procedures • Set up maintenance schedules • Calibrate equipment to standards
Achieve minimum 90% testing accuracy by month 4, 95% by month 8	• Establish baseline accuracy metrics • Implement quality control checks • Monitor and analyse error rates
...	

Work done is purely technical in nature, focusing on equipment operation and data collection, without exposure to German business operations, regulatory environment, or stakeholder management. A good example of substantive transformation that necessitates overseas immersion should include activities that are specific to the local context.



KPI	Training Activities
Complete certification for 2 advanced testing equipment	• Meet with TÜV (German technical inspection association) for equipment certification • Understand BfArM (Federal Institute for Drugs and Medical Devices) requirements • Register with local workplace safety authority • Learn German lab safety compliance standards • Coordinate with regulatory affairs team for necessary permits
Achieve minimum 90% testing accuracy by month 4, 95% by month 8	• Align with DIN (German Industrial Standards) requirements • Meet German metrology institute standards • Regular audits by certification bodies • Maintain calibration records for regulators • Document validation as per German regulations
...	

6. OMIP Frequently Asked Questions

Click on the FAQ topic to navigate answers:

Programme Eligibility

- [Age and experience requirements for trainees](#)
- [Maximum number of participants per company](#)
- [Policy on consecutive applications for the same individual](#)
- [Protocol for trainee withdrawal during overseas posting](#)
- [Guidelines on weekly returns to Singapore during training](#)

Application & Claims Process

- [What is the Application and Claims Process?](#)
- [How Long Does the Application and Claims Process Take?](#)

Tax / Work Pass

- [Tax treatment for staff on overseas placement](#)

Overseas Allowances

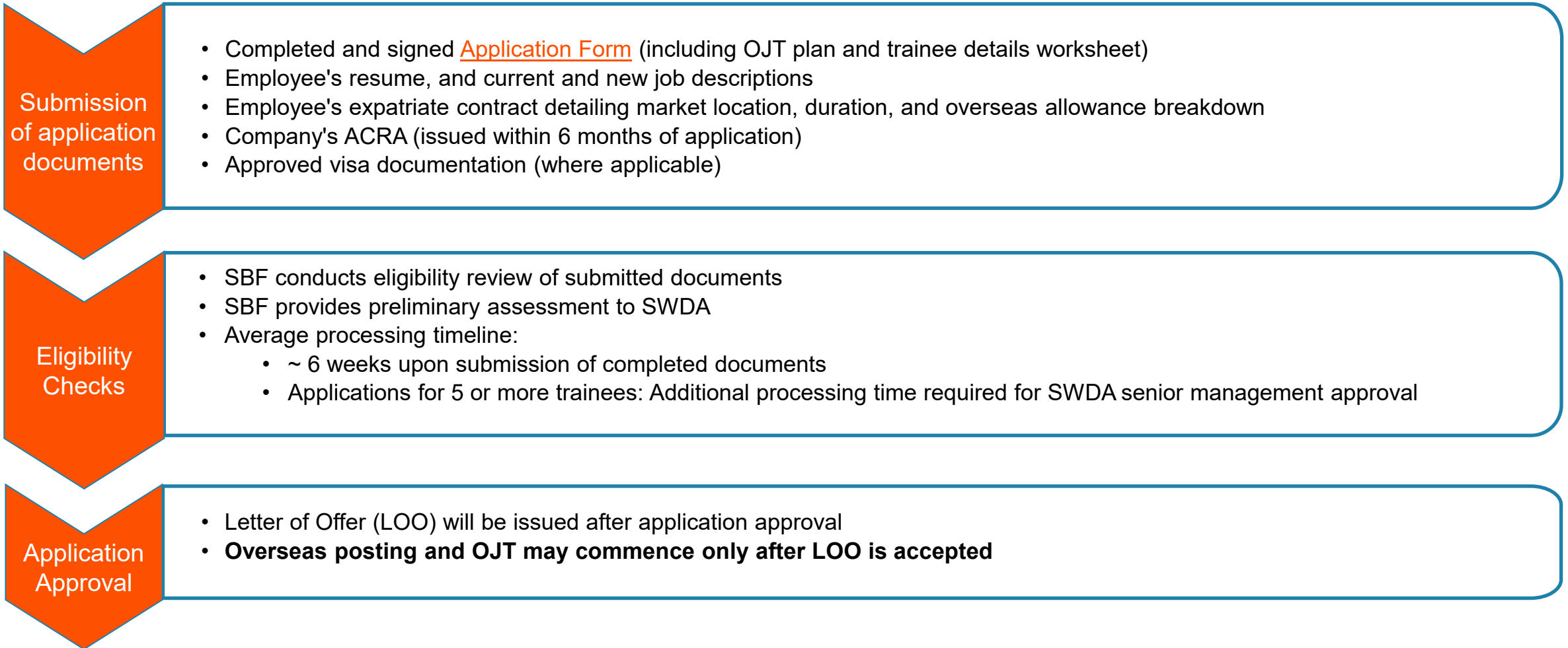
- [Eligible components for OMIP overseas allowance funding](#)
- [Rental payments where the company pays landlord directly instead of providing allowance to employee.](#)
- [Per diem overseas allowances arrangements](#)
- [Payment arrangement through foreign entities](#)
- [Guidelines for in-market compensation through foreign-based entities](#)
- [Policy on using third-party payroll providers for overseas allowances while maintaining Singapore payroll](#)
- [Funding claims eligibility for staff transferred to overseas entities using third-party payroll providers](#)



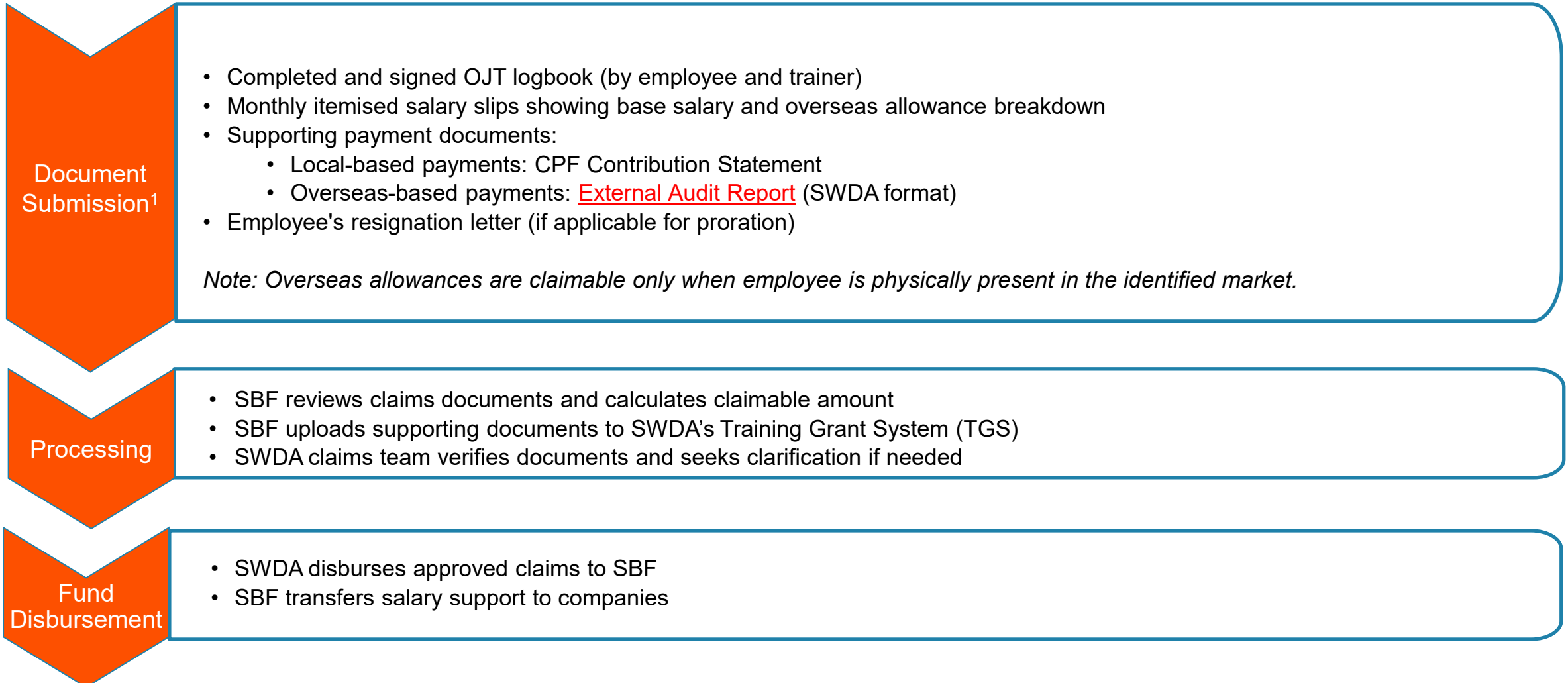
Thank you

For more information,
please visit swda.gov.sg

Application Process



Claims Process

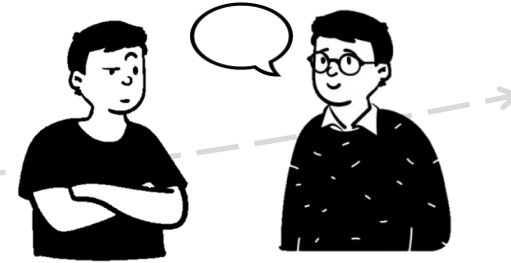


Approaches to OMIP funding support

Programme Eligibility



Is there an age or experience limit for OMIP trainees?



There is no cap to the local PME trainee's age / years of experience as long as the individual meets the programme's eligibility criteria.

Is there a cap to how many participants a company can onboard OMIP?

There is no cap to the number of trainees a company can onboard under OMIP.

Can company submit multiple back-to-back applications for the same individual as long as he/she does not have prior experience in the market?

No, as a rule of thumb, each individual can only be supported once under OMIP. This is to prevent potential abuse by companies who facilitate regular postings of the same pool of employees.

What happens if the participating trainee drop out midway overseas posting?

For trainees who drop out of the programme before completion of training, SWDA's salary support and overseas allowances will be prorated up to the individual's last working / training day of the month. Partial months will be prorated by the number of working days (excluding Public Holidays).

Can my company break up overseas training with weekly returns to Singapore?

Trainees may return to Singapore on adhoc basis (e.g., work trip for meeting) or family visits during weekends or while on annual leave. However, scheduled frequent returns or extended periods (e.g., one week every one or two months) are not permitted as the programme's support is dedicated to overseas immersion during the training period.

Approaches to OMIP funding support

Tax Regulations and Work Pass Requirements



How should my company arrange the tax treatment for staff on overseas placement?



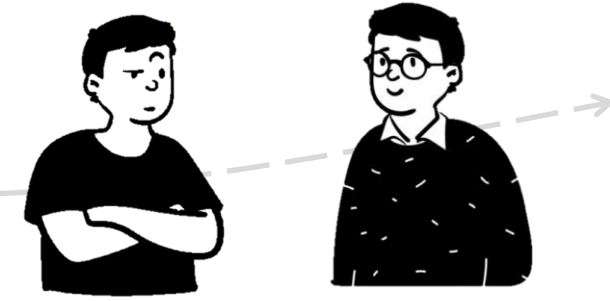
Tax regulations, work permit requirements, and immigration policies vary by country. We strongly recommend that participating companies ensure both their Singapore-incorporated entity and host entity, along with the identified employees, comply with all relevant labour laws and immigration regulations of the destination country.

Approaches to OMIP funding support

Supportable overseas allowances components



What components are eligible for OMIP overseas allowance funding?



Allowable Overseas Monthly Allowances includes **recurring** cost of living allowances for items that **can be reflected in employees' payslip**:

- Meal
- Transport
- Housing
- Hardship
- Mobile
- Medical/Insurance

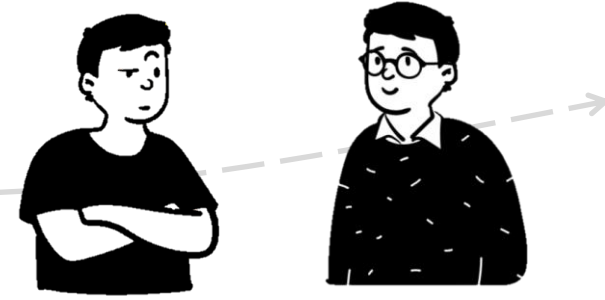
Note: One-time expenses such as one-time relocation costs, departure and return flight tickets, are not supported under OMIP overseas allowance funding.

Approaches to OMIP funding support

Supportable overseas allowances components



Rental payments where the company pays landlord directly instead of providing allowance to employee.



If advance rental payment is **required by local regulations** (not company practice), OMIP can support up to 9 months of rental allowance on an exceptional basis, provided the company disburses this amount to the employee monthly. SWDA may accept alternative proof of payment documentation with prior approval.

However, if the advance payment arrangement is part of the company's existing commercial agreement with the landlord or real estate company, this would be considered a business expense.

OMIP's intent is to support additional costs incurred specifically for the employee's overseas posting, and this fixed recurring amount should be reflected in employee's monthly payslip, not company's recurring business arrangements. Therefore, **rental payments made directly by the company under commercial agreements are not eligible for OMIP funding.**

Approaches to OMIP funding support

Per diem overseas allowances

Per diem is a daily allowance provided to cover living expenses while travelling for work.



Monthly overseas allowances will vary according to the per diem rate treatment

Note: Per diem allowances tend to be associated with overseas business travel rather than overseas relocation

Officers should assess if the variable monthly overseas allowance being claimed is because:

- ✓ The company's **HR policy** stipulating a daily overseas allowance
- ✓ Varying **number of days** in each calendar month
- ✓ Pro-rated only when trainee **returns to Singapore for legitimate reasons** (e.g. on leave or official business trips).
- ✗ Variances arising from **frequent, shuttling travel** between Singapore and overseas location
- ✗ **Unexplained or undocumented** allowance adjustments

If per diem allowance is eligible for funding under OMIP:

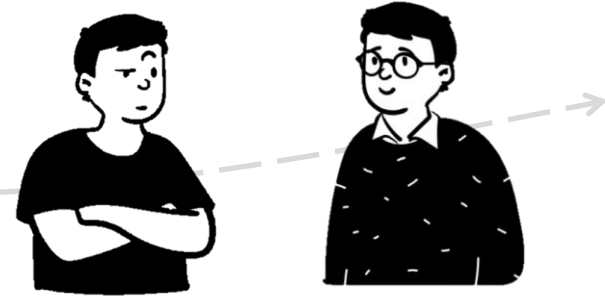
- a) Per diem allowances **must be paid lump sum** (and not in the form of reimbursements for expenses incurred);
- b) Per diem allowances and the fixed daily rates must **be stated in the employment contract and/or posting letter**;
- c) Per diem allowances should be specified as **a line item in the salary slip**.
- d) **Reasons and supporting documents for pro-ration must be retained**

Approaches to OMIP funding support

Split payment arrangement to employee



Can companies split payment to individuals if paid by foreign entity?

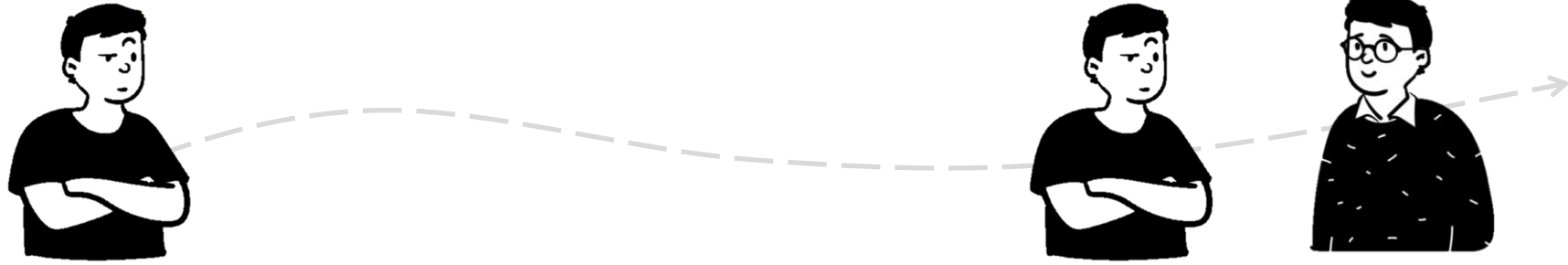


Companies may split payments by component (e.g., Singapore entity pays salary while foreign entity pays overseas allowance).

However, splitting individual components (e.g., 50% salary from Singapore, 50% salary from foreign entity) is not permitted.

Approaches to OMIP funding support

Payout to employees in foreign currency



Can companies pay employees in foreign currency?

Yes. SWDA will disburse the grants through our appointed programme partner, Singapore Business Federation (SBF), to the Singapore-based entity based on the SGD equivalent of actual salary and allowance paid in foreign currency to the qualifying individual by the foreign based entity, subject to the rates and caps set out for OMIP and the prevailing exchange rate published by the Monetary Authority of Singapore (“MAS”) on the date salary was paid to the qualifying individual by the foreign-based entity.

Overseas allowances rated in one currency but paid out in another:

Monthly overseas allowances will vary according to currency conversion, as the contractual allowance is denominated in one currency (e.g. SGD) but paid in another currency equivalent (e.g. USD).

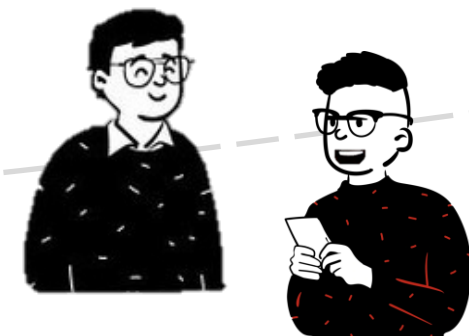
Funding for such overseas allowance will be allowed if:

- ✓ The overseas allowance offered is **fixed in one currency**
- ✓ The employment contract and/or posting letter provide for a **consistent methodology to compute actual payout** to the trainee

Note: If the payout to the trainee is in foreign currency, claims submitted to SWDA will be **SGD-denominated** and computed based on the **MAS rates** on the date of wage payout to the trainee

Approaches to OMIP funding support

Flexibility to pay in-market compensation through foreign-based entities



Eligibility

The **SG-based entity shall remain the applicant**

The foreign-based entity must be a

- (i) **parent**,
- (ii) **subsidiary**,
- (iii) **branch**,
- (iv) **affiliate**, or
- (v) **joint venture** partners where the SG-based entity holds majority($\geq 50\%$) stake to ensure control.

Compliance and Liability

SG-based entity remains responsible for foreign-based entity's actions

SBF can recover grants if programme requirements not met

SG-based entity must indemnify SBF/SWDA against any liabilities

Required Supporting Documents

1. Monthly **salary slips**
2. Completed and signed **OJT logbook**
3. **Posting contract** which sets out duration, salary, scope of work, name of reporting officer

Compensation paid through **SG-based entity**:

4. **CPF statement**

Compensation paid through **foreign-based entity**:

4. **Statement of claim**, signed by foreign based and SG-based CFO or equivalent
5. Qualifying individual's **visa**
6. **External audit report** required at applicant's cost
7. Proof of **business relationship** between entities
8. *CPF statement not required*

Grant Disbursement Process

SWDA disburses funding support through SBF to **SG-based entity**

Amount based on SGD equivalent of foreign currency payments subject to the rates and caps set out for OMIP and the prevailing **exchange rate published by MAS on the date monies was paid to the qualifying individual** by the foreign-based entity

Approaches to OMIP funding support

Salary paid by Singapore entity but Overseas Allowances are paid through foreign 3rd party payroll provider



We want to keep our employee under SG payroll but pay their Overseas Allowances through a 3rd party payroll provider during their overseas posting. Is this arrangement acceptable for funding claims?

Companies are to provide:

1. Commercial justification for this payment arrangement to ensure it serves a legitimate business purpose
2. Sample proof of payment documentation, specifically confirming if it indicates payment is made on behalf of the Singapore entity
3. Information about:
 - The relationship between Singapore entity and the third-party vendor
 - The vendor's reputation and credentials.

If the above requirements are satisfactorily met, companies can seek SWDA's exceptional approval to accept alternative proof of payment documents for overseas allowance funding on a case-by-case basis.

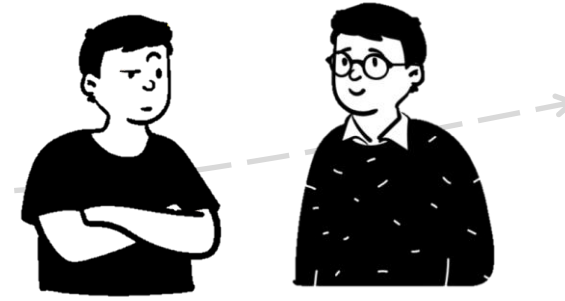
Note that both CPF statements (for salaries paid through Singapore entity) and external audit reports (for overseas allowances paid through foreign entity) remain mandatory.

Approaches to OMIP funding support

Salary and overseas allowances handled by a 3rd party payroll provider



Our staff will transfer employment to our overseas entity, which will use a 3rd party payroll provider to handle both their salary and allowances. Can we still claim funding for this arrangement?



Given that the foreign entity will handle salary and OA payments, we will require **additional supporting documents**:

1. Documentation proving staff posting to the foreign entity
2. Proof of payment from foreign entity to staff
3. Declaration of relationship between Singapore entity and foreign entity
4. Proof of work completed (OJT documentation)
5. Audit report covering the above items

Although these arrangements will be subject to external audit, companies should seek SWDA's exceptional approval on a case-by-case basis before proceeding, due to third-party payment involvement.