

The Keystone Guide to Singapore

The Essential Arrival Guide



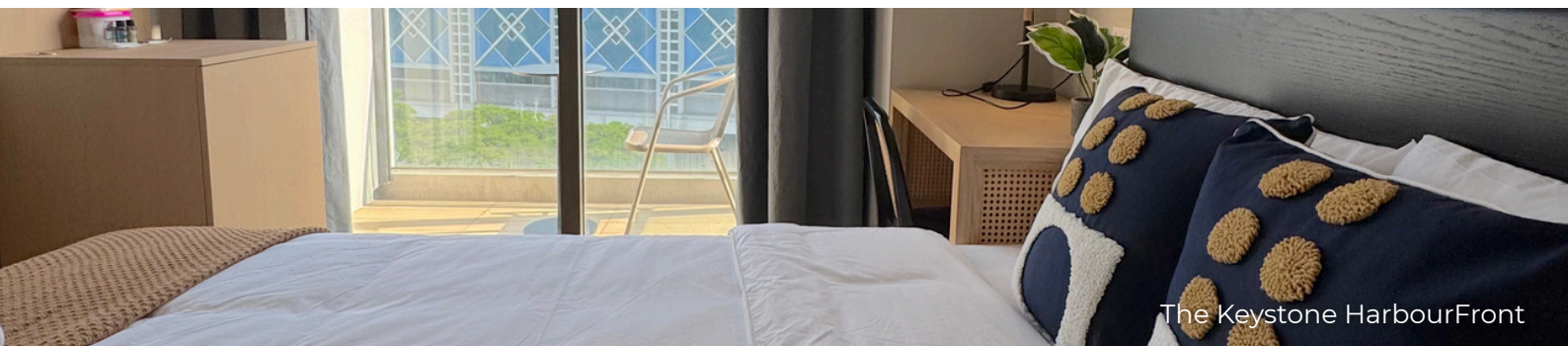
Table of Contents

Welcome to Singapore -----	3
About Singapore -----	4
Safety, Rules & Etiquette -----	5
Transportation -----	6
Data Providers -----	8
Bank Accounts -----	10
Payments Methods -----	13
The Keystone -----	14

Welcome to Singapore!

Traveling to a new country can feel overwhelming. We've put this together so you can focus on what matters—your experience.

This is your essential guide to settling in with The Keystone.



About Singapore



A Global City Built for Living Well

Singapore is a modern, safe, and highly connected city known for its high quality of life, efficient infrastructure, and green urban spaces.

Education & Business Hub

Home to top universities such as **NUS**, **NTU**, and **SMU**, and the **Central Business District (CBD)**, Singapore is a global education and business hub.

Seamless Connectivity

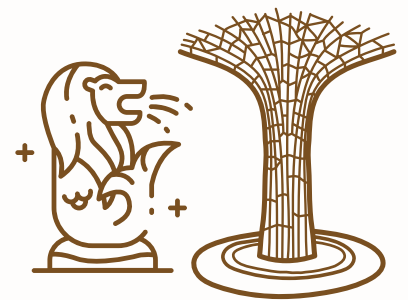
With an extensive MRT system and world-class airport, getting around the city — or the world — is effortless.

Safe

Consistently ranked among the safest cities globally, Singapore offers peace of mind for students and professionals alike.

Summary

Singapore is built for easy living, learning, and working. Experience it seamlessly with The Keystone.





Safety, Rules & Etiquette

Singapore is one of the safest cities in the world, known for its **strong civic culture, clear regulations**, and high standards of **public order**. Respecting local rules helps ensure a smooth and enjoyable daily life.

Language & Communication

- **English** is the main working language
- Malay, Mandarin, and Tamil are also widely spoken
- You may hear Singlish, a blend of English and other languages

Daily Life Tips

- Tap water is safe to drink
- Tipping is not customary
- “Chope-ing” is done to reserve seats in food courts or hawker centres with a tissue packet

Rules & Regulations

- No chewing gum, littering, or spitting
- No eating or drinking on public transport
- No drugs; severe penalties apply
- No smoking outside designated areas



Transportation

Singapore offers a world-class, highly efficient transport system with multiple options to suit your needs.



MRT (Mass Rapid Transit)

The MRT connects almost every part of the island with fast, reliable, and air-conditioned trains. Stations are well-signposted in English.



Buses

Complements the MRT, reaching neighbourhoods beyond train lines. Buses are clean, frequent, and an affordable option for short-distance travel.



Taxis & Ride-Hailing

Taxis are readily available and can be booked via apps like Grab for comfort and convenience for direct point-to-point travel.



Bike-Sharing

For shorter journeys or recreational travel, Singapore offers bike-sharing services with dedicated cycling paths throughout the city.



Payment Methods for Public Transportation

Getting around Singapore is easy with contactless transport payment methods such as:

EZ-Link Card

A reloadable smart card used on public transport. It's widely accepted, convenient, and reusable—ideal for residents and long-term visitors.

NETS FlashPay

Another prepaid card accepted across public transport, taxis, and selected retail outlets.

SimplyGo

Pay directly with contactless credit/debit cards/mobile wallets (Visa/Mastercard/Amex/NETS) no separate card needed.

Where to Buy

- MRT stations (ticketing machines and counters)
- Convenience stores (7-Eleven, Buzz, and Cheers)

Typical Costs

- **Card price:** EZ-Link/NETS FlashPay cards typically cost around S\$10 (includes stored-value of \$5)
- **Daily commute:** MRT/bus fares usually range from under S\$1–3 per trip, depending on distance



The Keystone Tip

You may calculate your fare by using this:

<https://www.lta.gov.sg/content/ltagov/en/map/fare-calculator.html>



Data Providers

Singapore has **four main mobile providers: Singtel, StarHub, M1, and SIMBA** — all offering strong nationwide coverage.



The Keystone Tip

Purchase of SIM cards in Singapore requires passports.

Types of SIM Cards

Prepaid SIM

No contract, flexible, cheaper, easy top-ups

Postpaid SIM

Monthly contracts, usually for long-term residents

Tourist SIM

Prepaid SIM cards that are designed for short-term stays (7-30 days), offering local data, calls, and texts without long-term commitments.

Where to Buy:

- Changi Airport (most convenient, higher prices)
- Convenience stores
- Telecom shops
- Online

Recommendations Based on Duration of Stays

Short-Term Stays (7 - 30 days)

- Prepaid plans
 - E.g.: Tourist SIMs
- eSIMS

Expect prices from S\$12-S\$35

Long-Term Stays (Months)

- SIM-only or prepaid plans
- Expect prices from S\$10-S\$30/month

Summary of Data Providers

Provider	Best For	Network Quality	Plan Types	Why Foreigners Choose It
Singtel	Professionals, long stays, reliability	★★★★★	Tourist SIM, Prepaid, SIM-only, Postpaid	Leads in 5G coverage and reliability in Singapore.
StarHub	Tourists, short stays	★★★★★	Tourist SIM, Prepaid, SIM-only	Competitive with Singtel in consistency and performance. Popular for short-term stays.
M1	Tourists, students, short and long stays	★★★★★	Tourist SIM, Prepaid, SIM-only	Competitive pricing, flexible SIM-only and prepaid plans without <i>long</i> contracts.
GOMO (by Singtel)	Value-minded long term residents, students and young professionals	★★★★★	SIM-only (no contract)	Singtel's SIM-only contract-free brand using Singtel's network.
SIMBA	Budget users, students	★★★★	Prepaid, SIM-only (no contract)	Budget-friendly, flexible plans that compete on price and value.

Best Coverage

Singtel or GOMO (uses Singtel's network)

Best Value

SIMBA
(high data at low cost)

Short-Term Stays

Singtel, StarHub, or M1
Tourist SIMs

No Contract Required

Tourist SIMs and SIM-only plans

Long-Term Stays

GOMO, SIMBA no-contract
SIM-only plans

Bank Accounts



Short-term tourists (7-30 days) **do not** usually need to open a Singapore bank account.

Daily expenses can be easily managed using:

- International credit/debit cards (widely accepted)
- Contactless payments (Visa/Mastercard, Apple Pay, Google Pay)
- Cash (ATMs are easy to find)

Who Should Open a Bank Account?

Opening a local bank account is recommended for:

- Students staying for several months
- Corporate professionals on work passes
- Long-term residents receiving local salary or allowances

Singapore banks typically require:

- A long-term pass (Student Pass, Employment Pass, Work Pass)
- Proof of local residential address
- In-person verification



The Keystone Tip

Many banks allow you to open an account only after receiving your Student Pass.

Opening A Bank Account

Step 1: Check Your Eligibility



To open a bank account in Singapore, foreigners usually need a **long-term pass**, such as:

- Student Pass
- Employment Pass / S Pass
- Dependent Pass

Step 2: Choose a Bank



- **DBS / POSB**

- <https://www.dbs.com.sg/personal/deposits/f-or-foreigners/new-to-singapore>

- **OCBC**

- <https://www.ocbc.com/personal-banking/accounts/foreigners>

- **UOB**

- <https://www.uob.com.sg/personal/accounts/foreigners.page>

Opening A Bank Account

Step 3: Prepare Required Documents



Commonly required documents include:

- Identification (Passport)
- Valid long-term pass (Student/Work Pass)
- Proof of local address (e.g. tenancy agreement from The Keystone)

Requirements may vary by pass type — please check with the bank.

Step 4: Apply (Online or In-Branch)

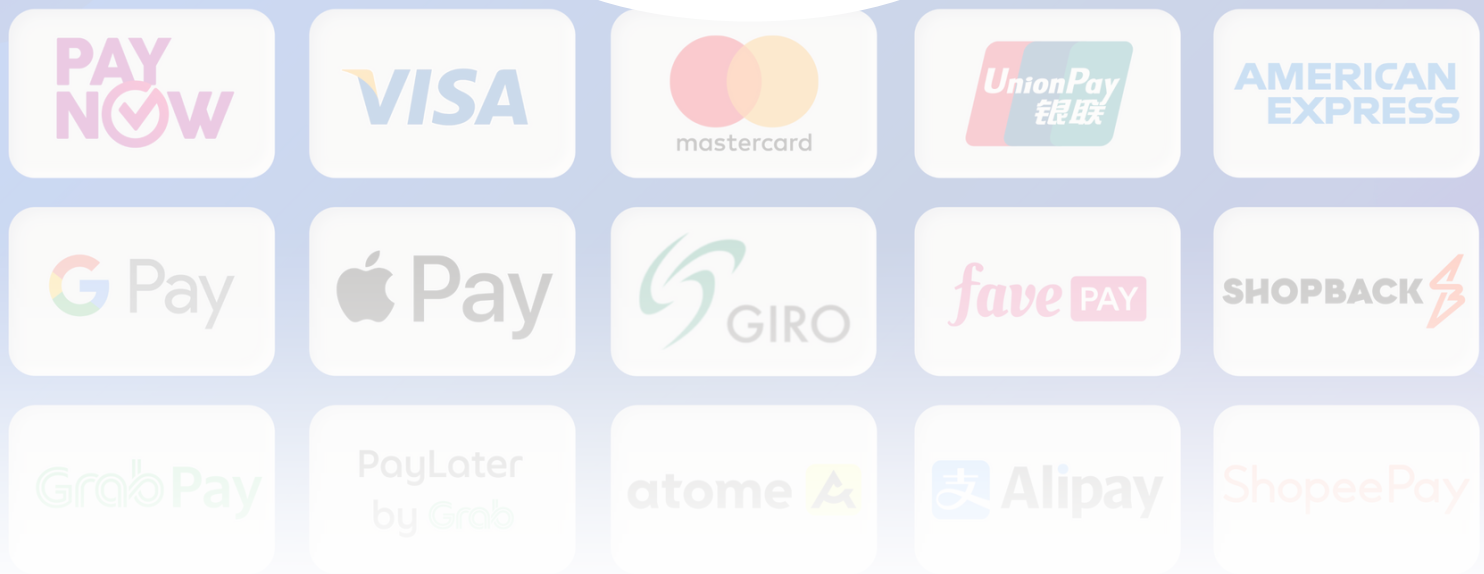


- **Online application:** Available for some pass holders (approval may take a few days)
- **In-branch visit:** Recommended if you want faster assistance or have questions
 - You may need to book an appointment for branch visits.

Timeline

- Application to approval: Same day to **1–2 weeks**
- Debit card delivery: **3–7 working days**





Payment Methods

Singapore offers many payment methods but they differ store by store.

Payment Methods



- Cash
- Credit and Debit cards
- PayNow/PayLah
- NETS
- Mobile Wallets



The Keystone Tip

Contactless payment is the norm. Singaporeans refer to Apple/Google Pay as Paywave.

PayNow & PayLah!

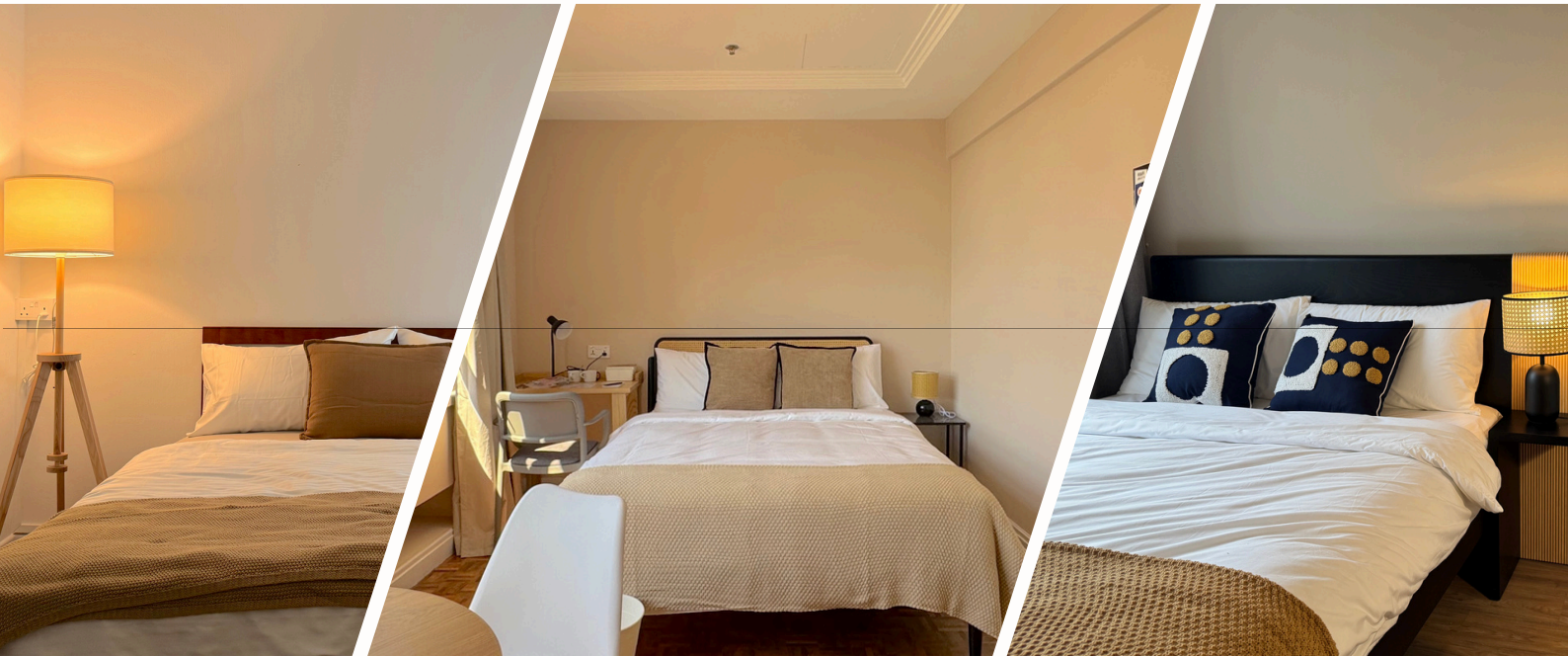


PayNow is Singapore's instant bank-to-bank transfer system, allowing payments using a local mobile number or ID. **PayLah!** is a mobile wallet by DBS that enables QR code payments and transfers.

Both are:

- Widely used for everyday payments and transfers
- Free and instant
- Only available after opening a local bank account

THE KEYSTONE



The Keystone offers modern, fully furnished **student accommodations and serviced apartments** in prime Singapore locations. Designed for both short-term visitors (6 nights min.) and long-term residents, The Keystone combines comfort, convenience, and genuine hospitality to be your home away from home.



Fully Furnished
with Housekeeping



Utilities
Included



Walkable distance to
Public Transport

Student Accommodations

Located at Holland Village, Lavender, Farrer Park, HarbourFront, and Clarke Quay

Serviced Apartments

Premium options at HarbourFront and Clarke Quay

Book now at www.thekeystone.sg