XIPHIAS Immigration

PROGRAMME BROCHURE



CORPORATE MOBILITY | SINGAPORE

Singapore Self-Employed Employment Pass

Set up your own Singapore company, work in it on an Employment Pass and bring your family. Qualifying salary from S$5,600 a month (S$6,000 for applications from 1 January 2027), higher with age, and a 40-point COMPASS test.

EP SALARY FROM	COMPASS PASS MARK	FAMILY PASSES	TIMELINE
S$5,600 a month	40 points	From a S$6,000 salary	2 to 3 months

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Why Singapore


Marina Bay


Merlion Park


Gardens by the Bay


City centre

01 Foreigners may own 100% of a Singapore private limited company.

02 At least one director must be locally resident; a valid Employment Pass holder meets ACRA's local residency rules.

03 EP qualifying salary from S$5,600 a month (financial services S$6,200), rising with age; S$6,000 and S$6,600 for new applications from 1 January 2027.

04 COMPASS pass mark of 40 points; small firms score 10 points each on two of the four criteria by default.

05 First EP valid for up to 2 years, renewals up to 3 years.

06 Corporate income tax 17%; ACRA incorporation fee S$300 plus S$15 for the name.

At a glance

COUNTRY **Singapore**	ROUTE **Corporate Mobility**
TIMELINE **About 2 to 3 months, company to pass**	FAMILY MEMBERS **Spouse, children up to age 20, dependent parents**
COMPANY STRUCTURE **Private limited company registered with ACRA**	OWNERSHIP **100% foreign ownership permitted**
OFFICE **Registered office address in Singapore required**	VISA QUOTA **No quota or levy for Employment Pass holders**
BANK ACCOUNT **After incorporation, subject to the bank's due diligence**	LAST UPDATED **5 October 2026**

Overview

Singapore has no pass called a "self-employed visa". What the market calls the **Self-Employed Employment Pass** is the standard **Employment Pass (EP)** issued by the Ministry of Manpower (MOM), where the employer is a Singapore company that you own. You incorporate a private limited company, the company employs you as its director or senior manager, and the company applies for your EP. You hold the shares and run the business, and MOM assesses you like any other EP candidate.

The route suits founders, business owners and senior managers who want to run a real trading, consulting, services or investment business from Singapore and live there with their family. No investment amount buys the pass, and renewal depends on the company being genuinely active. Established business owners seeking permanent residence through a qualifying investment should look at the Singapore Global Investor Programme instead.

How the route works

1. **Company.** A private limited company is registered with the Accounting and Corporate Regulatory Authority (ACRA). You can hold 100% of the shares. ACRA requires foreigners to register through a corporate service provider.
2. **Resident director.** Every company needs at least one locally resident director. Until your own pass is issued, a locally resident nominee director fills that seat. A valid Employment Pass holder meets ACRA's local residency rules, so you can take the seat yourself once your EP is in hand.
3. **Secretary and address.** A company secretary must be appointed within six months of registration, and the company needs a registered office address in Singapore.
4. **Bank account.** The corporate account is opened once the bank completes its due diligence on the company and its

owners.

5. **Employment Pass.** The company applies for your EP through MOM's online service, declaring your role, salary and qualifications.
6. **Arrival.** The in-principle approval gives you six months to enter Singapore and have the pass issued. Fingerprints and a photograph are registered if required, and the card follows within five working days.

Two ways to structure the company

	Operating business	Investment company
What the company does	Trades or provides services, for example wholesale and international trade, consulting, logistics or technology	Holds and manages your own capital, with you employed to manage it
Investment amount	No fixed amount	Our programme works with investable funds from S$2.5 million
Your role	Director or chief executive of the business	Director or investment manager of the company
Start-up tax exemption	Available if the IRAS conditions are met	Not available to investment holding companies

The S$2.5 million figure is our working minimum for the investment company structure. It is not an MOM threshold, and it is separate from the S$10 million Global Investor Programme.

What MOM assesses

MOM uses a two-stage test for every Employment Pass application.

Stage 1: qualifying salary. Your fixed monthly salary must be at least the qualifying salary for your age and sector.

	Now	New applications from 1 January 2027
All sectors except financial services	S$5,600, rising with age to S$10,700 at 45 and above	S$6,000, rising to S$11,500
Financial services	S$6,200, rising with age to S$11,800 at 45 and above	S$6,600, rising to S$12,700

The 2027 figures apply to renewals of passes expiring from 1 January 2028.

Stage 2: COMPASS. The application must score at least **40 points**.

Criterion	20 points	10 points	0 points
C1 Salary, against local professionals in the sector	90th percentile or above	65th to under 90th percentile	Under 65th percentile
C2 Qualifications	Top-tier institution	Degree-equivalent qualification	No degree-equivalent qualification

Criterion	20 points	10 points	0 points
C3 Diversity, your nationality's share of the firm's professionals	Under 5%	5% to under 25%	25% or more
C4 Support for local employment	50th percentile or above	20th to under 50th percentile	Under 20th percentile

Two bonus criteria can add points: up to 20 for a job on the Shortage Occupation List, and 10 for firms that meet the Strategic Economic Priorities criteria.

What this means for a founder. A firm with fewer than 25 professional, managerial, executive and technical employees scores 10 points on C3 and 10 on C4 by default. A new founder-owned company therefore starts with 20 points and needs the other 20 from salary and qualifications: 10 and 10, or 20 from either one. Setting the salary is the main decision in the application, because it drives both the Stage 1 test and the C1 score.

Applicants with a fixed monthly salary of at least S$22,500 are exempt from COMPASS. MOM requires verification proof for the qualifications declared in the application, and says most verification checks are completed within 14 working days.

The profile we look for

- Experience as a business owner, senior manager or investor that matches the role you will hold in the company.
- Around **S$300,000** of available funds to capitalise the company and cover your salary and first-year running costs. This is our planning figure for a credible application, not an official MOM minimum.
- A business plan for genuine activity through the Singapore company: customers, suppliers, contracts and a reason to be in Singapore.
- Clear source-of-funds documents for the bank and the corporate service provider.

Family

Family member	Pass	Your fixed monthly salary
Legally married spouse	Dependant's Pass	At least S$6,000
Unmarried children under 21, including legally adopted children	Dependant's Pass	At least S$6,000
Common-law spouse, unmarried stepchildren under 21, unmarried handicapped children aged 21 and above	Long-Term Visit Pass	At least S$6,000
Parents	Long-Term Visit Pass	At least S$12,000

The test is your own salary, not household income. A Dependant's Pass is tied to the validity of your Employment Pass. A Dependant's Pass holder who wants to take a job in Singapore needs a work pass of their own.

Official fees

Item	Amount	Paid to
Company name application	S$15	ACRA
Company registration	S$300	ACRA
Annual return	S$60 a year	ACRA
Employment Pass application	S$105	MOM
Employment Pass issuance	S$225	MOM
Dependant's Pass application	S$105 per person	MOM
Dependant's Pass issuance	S$225 per person	MOM
Multiple Journey Visa, where applicable	S$30	MOM

The nominee director, company secretary, registered address, accounting and tax filing are service-provider charges rather than government fees, and they recur every year. XIPHIAS quotes these and its own professional fee per file, in writing, before you commit.

Timeline

Stage	Typical time
Documents and structure	A few days
Company incorporation	Most ACRA registrations are approved soon after payment; applications referred to another agency take 14 to 60 days
Corporate bank account	Two to four weeks, depending on the bank's due diligence
Employment Pass	MOM processes or gives an update on most online applications within 10 business days
Dependant's Passes	Within three weeks for most cases

Plan for **two to three months** from engagement to your pass. The first Employment Pass is valid for up to **2 years**, and renewals for up to **3 years**.

Keeping the pass

MOM publishes no turnover or headcount threshold for renewal. A renewal is assessed under the salary and COMPASS rules in force at that time, and MOM asks the employer to keep the company's turnover information up to date. In our experience a company that is not trading, or not paying the declared salary, is unlikely to be renewed. As a planning benchmark, aim for annual revenue of around S$150,000 and two local employees by the first renewal. Hiring locally also matters as the firm grows, because C3 and C4 are scored on your actual workforce once the firm has 25 or more professionals.

Budget for the running costs from the first year: accounting and annual filing, the registered address and secretary, and

from the second year an office and local salaries.

Tax in brief

- **Corporate income tax: 17%.**
- **Start-up exemption:** in each of its first three consecutive years of assessment, a qualifying new company is exempt on 75% of the first S$100,000 and 50% of the next S$100,000 of normal chargeable income. The company must be incorporated and tax resident in Singapore, with no more than 20 shareholders, all of them individuals or at least one an individual holding 10% or more. Investment holding and property development companies cannot claim it.
- **Dividends** paid by a Singapore resident company are exempt from tax in the hands of shareholders.
- **Capital gains:** Singapore does not tax gains from the disposal of assets that are capital in nature. A limited exception applies to certain foreign-sourced disposal gains of group entities without economic substance in Singapore.
- **GST is 9%.** Singapore is a low-tax jurisdiction, not a zero-tax one.
- Your Employment Pass salary is taxable income in Singapore.

Moving to Singapore does not by itself end your tax residence in your home country. Take tax advice at home before you relocate, and before you remit funds to capitalise the company.

Permanent residence and citizenship

Employment Pass holders are eligible to apply to the Immigration and Checkpoints Authority (ICA) for permanent residence. ICA weighs family ties to Singaporeans, economic contributions, qualifications, age, family profile and length of residency. It publishes no minimum period on a pass and no points test, though its document list asks for your last six months of payslips. ICA processes complete applications within six months, some take longer, and the application fee is S$100 per applicant.

A permanent resident aged 21 or over may apply for citizenship after at least two years. Singapore does not allow adult citizens to hold dual citizenship.

Self-Employed EP, EntrePass or Global Investor Programme

	Self-Employed EP	EntrePass	Global Investor Programme
Who it is for	Owners running an ordinary trading, services or investment business	Founders of venture-backed or innovative-technology businesses	Established business owners and family office principals
Main test	Qualifying salary and 40 COMPASS points	Funding, incubator, intellectual property or track-record criteria	Investment of S$10 million, S$25 million, or a S$200 million family office
What you receive	Employment Pass, up to 2 years, then up to 3	EntrePass, up to 1 year for the first pass and the first renewal, then up to 2 years	Permanent residence directly

Risks to plan for

- Approval is MOM's decision on each application. No adviser can promise an outcome or a processing time.
- The salary you declare must actually be paid every month, and it is taxed in Singapore.
- A nominee director is a full legal director of your company. Use a registered corporate service provider and agree the terms in writing.
- A company with no real activity is unlikely to be renewed.
- Qualifying salaries rise on 1 January 2027 for new applications.
- Bank account opening depends on each bank's own due diligence.

Our role

XIPHIAS manages the whole route as one engagement: structuring the company and your role, incorporation through a registered corporate service provider, the resident director and secretary, the bank account, the Employment Pass, and the passes for your family. After approval we stay with you for the annual filings and the renewal.

Key benefits

- Own 100% of your Singapore company and work in it legally.
- No fixed investment amount for an operating business.
- Dependant's Passes for your spouse and children under 21 from a S$6,000 salary.
- First pass for up to 2 years, renewals for up to 3 years.
- Corporate income tax of 17%, with a start-up exemption for qualifying new companies.
- Employment Pass holders are eligible to apply for permanent residence.

Requirements

- Experience as a business owner, senior manager or investor that fits your role in the company.
- Fixed monthly salary at or above the EP qualifying salary: from S$5,600, or S$6,200 in financial services, rising with age (S$6,000 and S$6,600 for new applications from 1 January 2027).
- At least 40 COMPASS points, unless your fixed monthly salary is S$22,500 or more.
- Verification proof for the qualifications declared in the application.
- A Singapore private limited company with a locally resident director, a company secretary and a registered office address.
- Around S$300,000 of documented funds for capital, salary and first-year costs (our planning figure).

When this route may not fit

- A salary below the qualifying salary for your age and sector.
- Fewer than 40 COMPASS points.
- Qualifications that cannot be verified, where you need the qualification points to reach 40.
- Unclear source of funds, or failure of the bank's or service provider's due diligence.

- A company with no genuine business activity.

Funds to show

Requirement	Amount	Notes
Funds to capitalise the company and cover salary and first-year costs	SGD 300,000	Our planning figure for a credible application. It is not an official MOM minimum.

After the pass is issued

- Register fingerprints and photograph if required; the Employment Pass card is delivered within five working days.
- Take over as the locally resident director if that is the plan, and update ACRA.
- Apply for Dependant's Passes for your spouse and children.
- Pay the declared salary every month and keep payroll records.
- Keep accounting records and file the annual return (S$60) and the corporate tax return each year.
- Build revenue and local hiring ahead of the first renewal.

Document checklist

Applicant

- Passport personal particulars page
- Degree certificates, with verification proof
- Detailed CV showing business, management or investment experience
- Proof of residential address

Company

- Proposed company names and business activity
- Shareholding and director details
- Business plan and expected contracts or customers
- KYC and source-of-funds documents for each shareholder and director

Family

- Marriage certificate
- Children's birth certificates
- Passports of each family member

Questions clients ask

What is the Singapore Self-Employed Employment Pass?

It is the standard Employment Pass issued by the Ministry of Manpower, where the employer is a Singapore company that you own. Your company employs you as a director or senior manager and applies for the pass. It is a market name, not a separate pass type.

How much do I need to invest?

For an operating business there is no fixed investment amount. We look for around S$300,000 of available funds to capitalise the company and cover your salary and first-year costs. The investment company structure works from about S$2.5 million of investable funds. Neither figure is an official MOM minimum.

What salary must my company pay me?

At least S$5,600 a month, or S$6,200 in financial services, rising with age to S$10,700 and S$11,800 at 45 and above. For new applications from 1 January 2027 the starting figures are S$6,000 and S$6,600. You need S$6,000 to sponsor a spouse and children, and S$12,000 to sponsor parents.

How does COMPASS treat a new company?

A firm with fewer than 25 professional, managerial, executive and technical employees scores 10 points on each of the diversity and local employment criteria by default. A new founder-owned company therefore starts with 20 points and needs 20 more from salary and qualifications to reach the 40-point pass mark.

Do I need a local director?

Yes. ACRA requires at least one locally resident director. A nominee director fills the seat until your pass is issued. A valid Employment Pass holder meets ACRA's local residency rules, so you can then take the seat yourself.

How long does it take?

Plan for two to three months in total. Most company registrations are approved soon after payment, the bank account usually takes two to four weeks, and MOM processes or gives an update on most online Employment Pass applications within 10 business days.

How long is the pass valid, and what is needed to renew?

The first pass is valid for up to 2 years and renewals for up to 3 years. MOM publishes no turnover or headcount threshold; it assesses the renewal under the salary and COMPASS rules in force at that time, and a company that is not trading is unlikely to be renewed. We advise planning for around S$150,000 of annual revenue and two local employees by the first renewal.

Can my family come with me?

Yes. With a fixed monthly salary of at least S$6,000 your legally married spouse and unmarried children under 21 can hold Dependant's Passes. Parents can hold a Long-Term Visit Pass if your salary is at least S$12,000.

Important notes

- Nominee director, company secretary, registered address and accounting are service-provider charges, quoted per file.
- File the ACRA annual return (S$60) and the corporate tax return every year.
- Start-up tax exemption: 75% of the first S$100,000 and 50% of the next S$100,000, for the first three consecutive years of assessment; not available to investment holding companies.

Official sources: Ministry of Manpower — Employment Pass eligibility and COMPASS; Ministry of Manpower — Employment Pass key facts; Ministry of Manpower — Apply for an Employment Pass; Ministry of Manpower — COMPASS scoring rubric; Ministry of Manpower — Dependant's Pass eligibility; Ministry of Manpower — Long-Term Visit Pass eligibility; ACRA — Business registration requirements and eligibility; ACRA — Company service and transaction fees; IRAS — Corporate income tax rate, rebates and tax exemption schemes; Ministry of Manpower — EntrePass key facts; IRAS — Current GST rates/basics-of-gst/current-gst-rates); ICA — Becoming a permanent resident.



XIPHIAS Immigration

NEXT STEP

Plan your Singapore application with our team

Tell us about your profile, family and timeline. We will confirm whether **Singapore Self-Employed Employment Pass** fits, set out the full cost in writing and manage the application with you from start to finish.

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