

NTUC Membership: Complete Guide To All The Benefits You Will Receive

There is more to a NTUC membership than just getting LinkPoints from NTUC FairPrice supermarkets.



With **over 900,000 members**, an NTUC membership is one of the most popular membership programmes in Singapore. But what exactly does it mean to be an NTUC Member and is it worth becoming one?

We take a closer look at all the monetary and non-monetary benefits that NTUC members enjoy to help you decide.

What Is An NTUC Membership?

NTUC membership is issued by the National Trades Union Congress (NTUC), a national confederation of trade unions and network of professional associations and partners across all sectors in Singapore. For a complete list, you can refer to the **organisation directory**. Signing up for a NTUC membership makes you either an Ordinary Branch (OB) or General Branch (GB) union member.

You can join as an OB member if your company has established a relationship with the respective Union. For example, a nurse working in Singapore General Hospital (SGH) can join the **Healthcare Services Employees' Union (HSEU)**. The union can help to conduct negotiations with the employer on behalf of all members of the company. If there is no union in your workplace or you are in a non-bargainable position, you will join as GB union member instead. GB members do not have such representation rights but can still enjoy other non-union benefits for NTUC member.

To **sign up** for the NTUC membership, you need to be a minimum 16 years of age with valid NRIC/FIN number. This excludes personnel from the Singapore Police Force, Singapore Prison Service or Auxiliary Police bodies (Cisco, AETOS and SATS) and foreign domestic workers. The membership fee is \$117 per annum – \$9 per month from Jan to Nov and \$18 in Dec.

The NTUC membership provides both tangible and intangible benefits to the members.

Tangible, Monetary Benefits

1. Plus! Programme

The [Plus! Rewards Programme](#) is a consumer loyalty programme in Singapore by NTUC. All NTUC members are automatically enrolled as Plus! members and will be issued the NTUC Plus! Card. There is a difference between NTUC Plus! Card membership (silver card) and the Plus! Card membership (black card). The latter is a lifetime Plus! Program membership with a one-time \$10 membership fee but does not provide NTUC membership benefits.

Plus! members can earn LinkPoints by shopping with [Plus! Partners](#), including NTUC Fairprice and Unity Pharmacy. The LinkPoints you accumulated can then be used to offset your next purchase at selected Plus! Partners. The exchange rates for LinkPoints is currently S\$1 for every 150 LinkPoints. For example, you receive 2 LinkPoints for every \$1 spent at all NTUC Fairprice supermarkets, with a minimum expenditure of \$20 in receipts issued on the same day.

NTUC members are also eligible to sign up for other [Plus! membership cards](#), such as the NTUC Plus! Visa credit card which provides additional perks (e.g. petrol discounts) on top of NTUC membership benefits and privileges.

2. Dividends and Cash Rebates From NTUC FairPrice

As an NTUC member, you are entitled to dividends and cash rebates from NTUC FairPrice supermarkets distributed annually. Cash rebates are based on purchases of up to \$6,000 in the last financial year. This is in addition to the LinkPoints you will receive for the Plus! Programme.

To be eligible for [NTUC FairPrice](#) Rebates and Dividends, you need to sign up as a NTUC FairPrice member which is only open to NTUC member. This can be done by subscribing 20 NTUC FairPrice shares at \$1 each and a one-time entry fee of \$3. There is also a “Join Now Pay Later” scheme where you can pay for the 20 shares and entry fee with the rebates earned later on.

Dividends and rebates are subjected to approval at the respective Annual General Meetings each year. Based on the most recent [Annual General Meeting](#) in 2018, NTUC Fairprice member received a first and final dividend of 5% + 1% and 4% cash rebate from the purchases made at the supermarkets in the year of 2017.

3. Membership Discounts And Privileges

NTUC members also get to enjoy [discounts and privileges](#) in areas such as dining, entertainment and travels. Members are also eligible for exclusive birthday treats and can sign up for [LUV Term Life Insurance](#) by NTUC Income at a preferential rate.

Members can download the **MyNTUC app** for easier access to privileges and services.

4. NTUC GIFT Group Insurance

The **NTUC GIFT** is an exclusive group insurance policy for NTUC members. It covers all union members who are 65 years and below are automatically covered against death and total & permanent disability (TPD) of up to \$40,000. Union members' spouses below 65 are also covered by the insurance. Union leaders can get double the amount of sum assured.

5. Union Training Assistance Programme (UTAP)

One of the training benefits for NTUC members is **UTAP**, which provides 50% unfunded course fee under **UTAP supported courses**. The subsidy is capped at \$250 each year. Do note that some criteria must be met to be eligible for UTAP, such as achieving a minimum attendance of 75% and sat for all examinations.

6. U Stretch and U Care Back To School Vouchers

Both the **U Stretch and U Back To School Vouchers Programmes** are part of NTUC-U Care Fund's core assistance programmes.

The NTUC U Stretch Vouchers Programme helps eligible members to cope with their daily necessities with the U Stretch Voucher. Each voucher provides a \$2.50 discount off every \$5 purchase at the participating NTUC Social Enterprises. Successful applicants will receive \$100 worth of vouchers if they have dependent(s) living in the same household, or \$50 if they have no dependent.

The Back ToSchool (BTS) Vouchers Programme helps eligible NTUC member cover some of their children's school expenses for the new school year. Successful applicants will receive a booklet of vouchers worth \$125 for each eligible school-going child.

Intangible (Non-Monetary) Benefits

1. Workplace Advisory & Representation

The [NTUC Workplace Advisory](#) is a free online service for union members to seek advice and assistance on workplace as well as employment-related matters.

OB members from unionised companies have access to workplace representation for wage negotiations and workplace issues. GB members from non-unionised companies can also seek [professional advice](#) from a dedicated team of experienced industrial relations practitioners.

2. Legal Clinics

NTUC members have access to free basic legal advice with volunteer lawyers via the [Law Works](#) initiative, a partnership between NTUC and the Law Society of Singapore. The partnership provides a series of legal primer talks for targeted groups of working professionals and monthly legal clinics for general legal advice and guidance.

Do note that only basic legal advice and information are given at the legal clinic. There will be no drafting or vetting of documents and letters, and each session will not exceed 20 minutes.

3. Employability Programs and Career Opportunities

NTUC provides support to enhance employability and provide platforms to seek career opportunities. With the support from e2i (Employment and Employability Institute), members have access to [career fairs](#), [employability workshop](#), [place and train programme](#) and [career support programme](#).

NTUC also collaborated with Korn Ferry to provide the [Korn Ferry Advance](#) service. It is designed to help professionals contemplate, design, evaluate and execute strategic job transitions via leadership assessments, job profiling tools, compensation benchmarking databases and more.

4. U Network

NTUC members can sign up to be a member of the [U Network](#). It is a Labour Movement initiatives to enable professional development, training, placement and networking opportunities for workers in different sectors, on top of traditional services such as protection and representation for the workers.

The U Network is comprised of [Affiliated Unions and Associations](#), [U Associate](#), [U PME](#), [U SME](#), [U FSE](#). Members of the U Network are able to

interact with fellow associates and unions to exchange ideas, learn from various leadership, share best practices and more.

U Network members can also seek assistance from the [Tripartite Alliance for Dispute Management \(TADM\)](#), which provides walk-in advisory services to help resolve workplace issues.

5. U Future Leaders Programme

The NTUC [U Future Leaders Programmes](#) provides learning and development programmes and events catered to Professionals, Managers and Executives (PMEs). This 3-stage programme imparts critical workplace survival skills, multi-disciplinary insights and upskilling opportunities for the PMEs. The programme utilises both physical and digital platforms for the learning delivery.

Some of the platforms available are such as the annual [U Future Leaders Summit](#), events and seminars under the U Future Leaders Series, and mentorship sessions with industry leaders.

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