

**SUMMARY OF CURRENT AND REVISED
CIVIL LEGAL AID MEANS CRITERIA**

Current	Revised (from 16 October 2019)
<p><u>Disposable Income</u></p> <p>Annual disposable income of the applicant and his spouse ≤ \$10,000.</p> <p>Annual disposable income is the income of applicant and his spouse in the past 12 months, after deducting:</p> <ul style="list-style-type: none"> a) \$6,000 for the applicant; b) \$6,000 from the income of the applicant's spouse (if any); c) Up to \$6,000 per dependant; d) Up to \$20,000 for rent; e) CPF contributions by the applicant; and f) CPF contributions by the applicant's spouse (if any). 	<p><u>Income Component</u></p> <p>Monthly Per Capita Household Income (PCHI) ≤ \$950</p> <p>PCHI refers to average monthly household income over the last 12-month period prior to the application divided by the total number of household members living in the same household.</p> <p>Household refers to persons related by blood, marriage and/or legal adoption and have the same residential address reflected on the NRIC as the main applicant.</p>
<p><u>Disposable Capital</u></p> <p>Disposable capital of the applicant ≤ \$10,000.</p> <p>The disposable capital is the property which an applicant is possessed of or to which he is entitled to, excluding:</p> <ul style="list-style-type: none"> a) The subject-matter of the proceeding; b) Wearing apparel; c) Tools of trade; d) Household furniture; e) A HDB flat or a private property with an annual value of up to \$13,000; f) Up to S\$30,000 in savings for an elderly applicant aged 60 and above; and g) Up to \$46,000 from the surrender value of the applicant's life insurance policies. 	<p><u>Wealth Component</u></p> <ul style="list-style-type: none"> a) Annual Value of applicant's place of residence ≤ \$13,000; b) The applicant must not own property other than his or her place of residence; and c) Applicant's savings and non-CPF investments ≤ \$10,000 (\$40,000 for an elderly applicant aged 60 and above).