



# Doing business in Singapore



## Are you a member of a UK company wishing to export overseas?

## Interested in entering or expanding your activity in the Singapore market? Then this guide is for you!

The main objective of this **Doing Business Guide** is to provide you with basic knowledge about Singapore; an overview of its economy, business culture, potential opportunities and an introduction to other relevant issues. Novice exporters, in particular will find it a useful starting point.

Further assistance is available from the UKTI team in Singapore. Full contact details are available at the end of this guide.



### Important Information - Sanctions and Embargoes

Some countries maybe subject to export restrictions due to sanctions and embargoes placed on them by the UN or EU. Exporting companies are responsible for checking that their goods can be exported and that they are using the correct licences.

Further information is available on the [Department for Business, Innovation & Skills \(BIS\)](#)

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# Introduction

Singapore is a small but wealthy city-state, occupying a strategically vital location at the southernmost tip of Peninsular Malaysia, where major sea lanes between east and west converge. Singapore's historic role as an entrepot and trans-shipment centre for the region has traditionally created opportunities across a broad spectrum of sectors. This globally connected, multi-cultural and cosmopolitan city state offers a conducive environment, especially to creative and knowledge-driven businesses.

Singapore is a model of economic development. From independence in 1965, it achieved almost uninterrupted growth averaging nearly 8% per annum for over three decades. By the 1990s, it had GDP per capita levels similar to many OECD countries and was acknowledged widely as one of Asia's 'tigers'. The contrast between Singapore and some of its regional neighbours is all the more striking given its size and lack of natural resources.

However, given the openness of its economy (Singapore trades over 350% of its GDP), it was the first country in Asia to fall into recession, after three consecutive quarters of contraction in 2008. GDP growth for 2008 came in at 1.1% and provisional figures for 2009 indicate a contraction of 2.1%. The announcement of a S\$20.5 billion stimulus package in the 2009 Budget, and a 2010 Budget focusing on improving productivity by 2% to 3% a year over the next decade, has enabled the Government to raise its growth forecast for the economy for 2010 to between 4.5 to 6.5%.

## Strengths of the market

Singapore is:

- Ranked number one globally by the World Bank in its "Ease of Doing Business" report.
- An international financial centre and trading hub for the region, with excellent transport connectivity.
- An ideal springboard to South East Asia.
- The fourth largest foreign exchange trading centre in the world.
- The UK's largest trading partner in South-East Asia and one of its largest export markets outside Europe.

In addition, English is the official language. Singapore also has a reliable legal system, based on English law, providing strong IP protection.

The UK is also the largest investor in Singapore with over 700 UK companies based here.

## Opportunities in Singapore

Global businesses will find it advantageous to site their headquarters in Singapore. Companies situating their headquarters here will benefit from Singapore's network of over 50 comprehensive Double Taxation Avoidance Agreements, 35 Investment Guarantee Agreements and many free trade agreements. Singapore's FTAs have been instrumental in helping Singapore-based businesses strengthen cross-border trade by eliminating or reducing import tariff rates, providing preferential access to services sectors, easing investment rules, improving intellectual property regulations, and opening government procurement opportunities. These FTAs have enabled Singapore to establish a network to countries that contribute at least 60% of global GDP. Companies can rely on protection of their ideas and innovations through Singapore's rigorous enforcement of its strong intellectual property laws.

Singapore is a leading provider of services such as international banking, trade finance, maritime finance, insurance, treasury operations, and asset and wealth management within the region. Singapore is also fast emerging as an optimal destination for centralisation of services or "shared services". Centralising activities such as IT, finance and logistics, offers benefits such as lower operating costs, consistent services levels and enhanced productivity.

There are opportunities for British exports in almost all commercial sectors, in particular:

- Advanced Engineering
- Biomedical Sciences
- Creative Industries
- Education and Training
- Environment
- Financial Services
- Infrastructure Development
- Oil & Gas

## Trade between UK and Singapore

Singapore is the UK's largest trading partner in South-East Asia and one of its largest export markets outside Europe. UK exports of goods and services were worth £5.7bn in 2007, making it the UK's 14th largest export market. The UK is also the largest investor in Singapore with over 700 UK companies based here. The UK and Singapore have signed Double Taxation and Investment Protection agreements. In addition, the EU will open negotiations for a free trade agreement (FTA) with Singapore in March 2010, which, once signed, should help increase trade even further.

## Economic Overview

The building blocks of Singapore's economy, post-independence, were trade, manufacturing, shipbuilding, ship repair and oil refining. Singapore is the world's busiest port by container volume and tonnage and its refineries make it one of the largest oil-refining centres in Asia. As the economy matured and a more highly skilled workforce developed, financial and business services, telecommunications, electronics and professional services transformed Singapore into the regional centre of operations and a manufacturing base for over 7,000 multinational companies across a broad spectrum of industries.

Typical of all sectors in the nineties, manufacturing moved up the value chain, with electronics commanding a 30% global share of hard disk drive output, for example. In response to global competition, including lower manufacturing costs in neighbouring countries, Singapore shifted the focus to higher value-added services catering to a global knowledge-based economy. The attention is now on research and development, info-communication, e-business, media, digital entertainment and life sciences.

Singapore increasingly serves as a hub for South East Asia across an extensive range of financial and business services. Both its port and airport are world class, regularly winning industry awards and offering excellent connectivity for shipping and airlines. Singapore's economy remains fundamentally strong and has rebounded with confidence.

## Population

Singapore is a multinational island city with a population of just under 5 million. It is a prosperous, modern and clean country. The diverse population of Singapore, consisting mainly of Chinese, Malay and Indians, does not possess one single dominant national identity. Drawing on a variety of traditions, different ethnic groups all consider themselves important parts of the diverse society of Singapore.

Singapore's population consists of 77% of Chinese origin, 14% Malay, 8% Indian and 1% others. Expatriates and foreign workers make up about 1.5m of the population which included around 26,800 British residents. Population density is amongst the highest in the world at around 6,100 per km<sup>2</sup>. To do business successfully in Singapore, an understanding of the population's different cultural traditions and background is critical.

In the Singapore Government 2010 budget announcement, focus is given on Productivity, and is seeking to gradually reduce Singapore dependence on foreign workers.

## Political Overview

Singapore is a republic within the Commonwealth. It has an elected President. The People's Action Party (PAP) has governed Singapore since internal self-government in 1959. Lee Kuan Yew (LKY), who led the country since 1959, stood down as Prime Minister in 1990. He was succeeded by Goh Chok Tong, who stood down himself in 2004, to be succeeded in turn by the current Prime Minister, Lee Hsien Loong, LKY's son.

LKY is, however, still a serving member of the Cabinet and continues to exert influence from his position as "Minister Mentor" in the Prime Minister's Office. Goh Chok Tong continues to serve in the Cabinet as "Senior Minister". Of the 94 MPs in the unicameral Parliament, the PAP holds 82 of 84 elected seats; one non-constituency MP and nine nominated MPs make up the remainder.

## Getting here and advice about your stay

### FCO Travel Advice

The FCO website has travel advice to help you prepare for your visits overseas and to stay safe and secure while you are there.

For advice please visit the FCO Travel section

### Travel routes to Singapore

**By Air** – As an international crossroads in South East Asia, Singapore is within easy reach of all key points in the region. Upon arrival, your flight will land at Changi Airport, which is recognised as one of the best airports in the world, with over 80 airlines serving 200 cities in 60 countries. Changi Airport is located in the east of Singapore, and is 30 to 40 minutes away from the High Commission by car, depending on traffic. There are regular daily flights between the UK and Singapore.

**By Sea** – Singapore claims to be the world’s busiest port. Passenger lines serve Singapore from Europe, Australia, USA, India and Hong Kong. Ships either dock at the Harbour Front or anchor in the main harbour with a launch service to shore.

**By Train** – Singapore is connected by rail to Malaysia. Three fully air-conditioned express trains make the trip daily between Singapore (Tanjong Pagar Railway Station) and Kuala Lumpur (Keretapi Tanah Melayu station). The journey takes 7-8 hours and costs between S\$34-S\$68 one-way (depending on class of travel).

**By Road** - It takes approximately 5 hours to drive by taxi or private car from Kuala Lumpur to Singapore on the North-South Highway. There are two crossings to Malaysia, the causeway (S\$1.20 toll) to Johor Bahru and the newer Tuas Second Link (S\$4.60 toll). Long distance bus companies also operate between Singapore and Kuala Lumpur costing between S\$30 – S\$40 one way.

### Your stay

Getting around Singapore is effortless: the public transportation system is amongst the best in the world and taxis are reasonably priced. Very few visitors rent cars. The Singapore Tourism Board website <http://www.stb.gov.sg> and the public transport web page <http://www.publictransport.sg> provide further information to help you plan your trip.

Singapore has strict laws against littering and is subject to between S\$1,000 to S\$2,000 fine and a stint of corrective work order cleaning a public place for repeat offenders. The import, sale and possession of chewing gum is prohibited in Singapore.

## Preparing to Export to Singapore

Singapore is an international financial centre and the trading hub for the region. Its population is cosmopolitan, well educated and well travelled. It is generally an easy place to do business and what would be considered normal business behaviour in the UK will almost invariably be acceptable in Singapore.

UK Businesses are advised to research the market and the companies they intend to contact. Singapore has high internet penetration and much information is readily available on government and corporate websites. You should plan your visit, organising appointments before departure. Follow up with telephone calls on arrival to confirm availability. It is advisable to arrange a market discussion with the relevant Senior Trade & Investment Officer at the High Commission. However, UK businesses must not expect to do businesses immediately or necessarily on the first visit to Singapore.

UKTI's team in Singapore can provide a range of services to UK-based companies wishing to grow their business in the Singaporean market. These services include the provision of market information, validated lists of agents/potential partners, key market players or potential customers; establishing the interest of such contacts in working with your company; and arranging appointments. In addition, the UKTI team in Singapore can also help organise seminars, or other events for you to meet contacts or promote your company and its products/services.

You can commission these services under which are chargeable and operated by UK Trade & Investment (UKTI) to assist British-based companies wishing to enter or expand their business in overseas markets. Under this service, the Embassy's Trade & Investment Advisers, who have wide local experience and knowledge, can identify business partners and provide the support and advice most relevant to your company's specific needs in the market.

To find out more about commissioning work, please contact your local UKTI office. See [www.uktradeinvest.gov.uk](http://www.uktradeinvest.gov.uk)

# How to do business in Singapore

## What companies should consider when doing business

Singapore is in some ways more conservative than the UK; good manners and more formal forms of address are essential. When making initial contact with a business, try to aim high - you may end up being passed on to a subordinate but if you start lower down the company structure it can prove difficult to gain access to senior decision makers.

Although Singapore is a price sensitive market, the current exchange rate makes UK products and services more attractive. Singapore is also an excellent test-bed for the wider Asia Pacific region, the growth market of the future.

## Gateways/Locations – Key areas for business

Thanks to its geographical location, its port, airport and deregulated telecommunications, Singapore is a regional centre for practically every commercial activity: transshipment, warehousing, distribution, procurement, financial and business services to name some of the most important.

The links Singapore's Chinese business community has with its counterparts in the region have reinforced these advantages. Trading links with Malaysia and Indonesia are strong and established.

The emerging markets of China, Indochina and India (Singapore has a significant Indian community), have also become key areas of activity. Most of the multinational corporations based here use Singapore as their regional HQ, some of which cover the Indian sub-continent, Japan, China and Australasia.

## Market entry and start up considerations

Singapore has an excellent range of capable agents, representatives and potential partners who have the expertise and connections to enable them to penetrate local and regional markets. The choice of direct selling, an informal agency agreement, or a formal one will depend on the circumstances. Direct selling is advised where potential customers are few; a formal agency agreement is preferable where it is important to commit an agent to active promotion.

## Customs and Regulations

Singapore is essentially a free port and very few goods are dutiable or under control. Import duties are levied on such items as alcohol, tobacco, petroleum products, motor vehicles and certain products that are manufactured, or are to be manufactured in Singapore (eg. cosmetics and furniture). Controlled items include animals, meat products, plants, arms, explosives, medicines, pharmaceuticals, films and telecommunications equipment. The duty rates applicable are either a percentage of the value of the goods or a specified amount per unit of quantity.

Enquiries on custom matters, such as valuation, classification, documentary requirements and clearance procedures, can be made to the Singapore Customs (<http://www.customs.gov.sg>).

## Legislation and Local Regulations

Company law in Singapore is very similar to that in the UK. There is no restriction on the type of business that may be set up, but some – such as financial services companies, chemical producers and motor manufacturers – have to apply for special licences from the government/Registrar of Manufacturers. All businesses must be registered with the Accounting & Corporate Regulatory Authority (ACRA) (<http://www.acra.gov.sg>). It is advisable to employ the services of a firm of solicitors or accountants to attend to the formalities of registering a company.

## Responding to Tenders

Singapore has an open and transparent regime of acquiring tenders. The vast majority of public sector invitations for quotations and tenders are posted on the Singapore government's one-stop

e-procurement portal, GeBIZ (<http://www.gebiz.gov.sg>). Suppliers can search for government procurement opportunities, download tender documents, and submit their bids online.

### **Recruiting and Retaining Staffing**

Singapore has a talented workforce that is ranked highly for productivity, work attitude and technical skills. Workers speak English proficiently and are constantly looking to upgrade their skills and knowledge. A host of worker-training and scholarship programmes makes this possible.

For further information on Singapore's labour market, employment laws, recruitment services, and worker training and staff development schemes please see the EnterpriseOne website (<http://www.business.gov.sg>).

Singapore welcomes specialist foreign talent. On average, it takes less than two weeks to get employment passes for foreign staff. If you require a specialist or manager to come to Singapore for a short-term project, approval can be issued in around three working days. Full details of the various kinds of employment passes, as well as dependency passes for family members, are available at the Ministry of Manpower website (<http://www.mom.gov.sg>).

### **Documentation**

Import /export permits are required from the Singapore Customs. The process of trade documents is handled electronically through TradeNet ([www.tradenet.gov.sg](http://www.tradenet.gov.sg)), an electronic data interchange system implemented by Singapore Customs. Invoices must show an accurate description of the goods, quantity or weight, the country of origin, CIF value and commission/discount. Bills of Lading may be made out "To Order". Metric units for used for weights and measures.

For import of all goods (including controlled and non-controlled items) into Singapore, businesses are required to:

- Obtain an IN Permit through TradeNet® before goods are imported into Singapore, and
- Pay the duty and/or Goods and Services Tax (GST) due at the prevailing rate at the time of importation

Some countries subject certain high-technology items to export control. In such cases, the exporter may ask the Singapore importer to provide an Import Certificate and Delivery Verification (ICDV) so that the exporter can seek approval from his government authority to export these items. Items covered by an ICDV must be imported directly in Singapore and are not to be diverted to other countries. Importers can apply for an ICDV from Singapore Customs.

### **Labelling and Packaging Regulations**

Some of the areas where labelling regulations are in force include food, medicines and cosmetics. Labelling of food products is governed by the Sale of Food Act. This requires all pre-packed food to indicate the name, ingredients, permitted colouring, quantity of contents, name and address of local manufacturer or importer and the expiry date of the product. Companies seeking further information can visit the Agri-Food & Veterinary Authority of Singapore (<http://www.ava.gov.sg>).

Packaging and labelling requirements for medicinal products are laid down in the Medicines Act. In general, a medicinal product in a container or package should not be labelled or marked in a way to falsely describe the product or mislead as to the nature or quality of the product or its uses and effects. Enquiries can be addressed to the Centre for Drug Administration, Pharmacovigilance, Communications & Research Division, Health Sciences Authority (<http://www.hsa.gov.sg>).

Information on both Acts covering food and medicine are available on publications published by the SNP Corporation (<http://www.snpcorp.com>).

### **Getting your Goods to the Market**

As an exporter of goods you will need to develop an understanding of various issues such as the legal and regulatory requirements your consignments have to comply with; paperwork involved; choosing the right mode of transport; protection for your goods; packaging; labelling; how freight forwarders can help you; rules for dangerous goods etc. Timely delivery of goods and services in Singapore is important. In some cases it may be worth considering employing a freight forwarder.

### **Standards and Technical Regulation**

Singapore's voltage is 220-240 volts AC, 50 cycles per second. The use of a transformer can convert the voltage to 110-120 volts AC, 60 cycles per second. The power plugs used in Singapore are of the 3-pin, square-shaped type, similar to the UK.

International Direct Dialing is available at the General Post Office and the Comcentre. IDD calls can be made from numerous phone card and credit card phones located at post offices and around the city area. Phone cards are sold at Singapore Telecom service outlets, post offices, convenience stores and some retail shops. A 20% levy is normally imposed on IDD calls made from hotels.

### **Intellectual Property Rights**

The Intellectual Property Office of Singapore (IPOS) is the lead government agency that advises on and administers intellectual property (IP) laws, promotes IP awareness and provides the infrastructure to facilitate the development of IP in Singapore. As IP regulator and policy advisor, IPOS is committed to maintaining a robust and pro-business IP regime for the protection and commercial exploitation of IP.

Singapore has a fully Trade Related Aspects of Intellectual Property Rights (TRIPS)-compliant Intellectual Property Rights (IPR) legislative and administrative regime. It is also a signatory to a number of major international conventions. On the policy front, IPOS works with economic agencies and the IP business community to formulate and review IP policies and practices. An area of IPOS' work that has become increasingly important is in leading negotiations on IP issues in Singapore's growing network of Free Trade Agreements with other countries. Further details are available on the IPOS website (<http://ipos.gov.sg>).

In the 2010 Budget, the Singapore Government has announced that it will be introducing a Productivity and Innovation Credit. The Credit will cover six activities along the innovation chain, including research and development done in Singapore; acquisition of intellectual property (IP); registration of IP and investments in design done in Singapore.

# Business Etiquette, Language and Culture

## Language

Singapore is generally a straightforward place to do business and what would be considered normal business in the UK will almost invariably be acceptable in Singapore. There are four official languages in Singapore – English, Mandarin, Malay and Tamil.

English is the language of business and administration, and is widely spoken. Translation and interpreting services are usually available at hotel business centres, but these services are unlikely to be required. Most Singaporeans are bilingual and speak their mother tongue as well as English.

## Meetings and Presentations

Visiting (or name) cards are an essential part of business protocol. They should be presented with both hands and with the name facing the recipient. No elaborate bowing is necessary in formal business meetings. A firm handshake will suffice. When addressing Chinese people the family name is given first. For example, Mr Lee Tsien Sam would be addressed as Mr Lee. When addressing Malay people the first of their two family names is used. Singaporean Indians use a variety of conventions so it is advisable to use the family name.

There are no restrictions or differences for female business travellers. Punctuality is important so effort should be made to arrive on time.

Normal business attire consists of dark trousers, long-sleeved shirts and ties for men, and blouses, skirts or trousers for women. Due to the hot and humid weather, jackets are not usually required. Appointments should be made at least two weeks in advance.

## Negotiations

Singapore has a formal business culture with many rules of etiquette, which vary between the Chinese, Malay and Indian members of the population. Singaporeans are cautious and likely to make sure they are doing business with the right person. As a result, it is necessary to establish a good and genuine relation with a Singaporean counterpart to demonstrate your capabilities are good.

Personal relationships and networking are important elements of doing businesses in Singapore. Status and hierarchy are important in Singapore business culture, where companies have a top-down structure. Decisions are nearly always taken by the senior management and subordinates avoid directly questioning or criticising their superiors.

Small talk is common at the outset of meetings; you may be asked questions about your family or other personal details – this is usually not considered rude, and part of the getting-to-know you phase. Politely sidestep these if you do not wish to answer.

## What are the challenges?

Given that Singapore is 8 hours ahead of GMT, companies need to maintain effective communications with their customers despite the time differential. This is particularly important given the emphasis that Singaporean place on developing and maintaining relationships.

Singapore is relatively high cost compared to its neighbours and has a tight labour market. Consequently, the government particularly encourages investment in high-tech, automated and capital intensive industries. Most recent investment has been of this nature, concentrating especially on life sciences, advanced engineering and petrochemicals.

Companies whose activities require unskilled or semi-skilled labourers should be aware of the Foreign Workers Levy (payable for each overseas employee) and the quota system which limits the ratio of foreign workers to Singaporeans.

Most labour intensive manufacturing has moved out of Singapore to lower cost markets in the region. By contrast, the Singaporean government actively encourages experts and other professionals, particularly in new technologies, to set up in Singapore.

### Getting Paid – Terms of Payment

Singapore has a sophisticated financial services sector and most forms of payment are accepted. The most common are:

1. Bank demand draft
2. Telegraphic transfer
3. Letters of credit (sight & term)
4. Open account; and
5. Collection basis

Prices are usually quoted in Singapore dollars.

## How to Invest in Singapore

There is no requirement for local equity participation in businesses established in Singapore, and these can be up to 100% owned by a foreign national or company.

### Financial Assistance

Potential investors should initially seek assistance from the Singapore Economic Development Board (EDB), the statutory board responsible for promoting inward investment. EDB is a one-stop agency which facilitates and supports investors in both manufacturing and services sectors, as they move up the value chain to achieve higher sustainable returns and seek out new business opportunities.

EDB offers a range of financial and other incentive schemes under the following categories:

- Equipment and technology
- Business development
- Innovation, R&D and intellectual property
- Headquarters management
- Industry development
- Local government incentives

Further details are available from EDB, which has an office in London (<http://www.sedb.com>).

## Contacts

If you have a specific export enquiry about the Singapore market which is not answered by the information on this report, you may contact:

### **UK Trade & Investment Enquiry Service**

Tel: +44 (0)20 7215 8000

Fax: +44 (0)141 228 3693

Email: [enquiries@ukti.gsi.gov.uk](mailto:enquiries@ukti.gsi.gov.uk)

You will be signposted to the appropriate section on our website, or transferred at local call rate directly to the British Embassy in Singapore.

Otherwise contact the team in Singapore directly:

### **UK Trade & Investment Singapore**

British High Commission, 100 Tanglin Road,  
Singapore 247919

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Tel: 00 65 6424 4200

Email: [commercial.singapore@fco.gov.uk](mailto:commercial.singapore@fco.gov.uk)

# Resources/Useful Links

## Country Information:

### BBC Website:

[http://news.bbc.co.uk/1/hi/country\\_profiles/default.stm](http://news.bbc.co.uk/1/hi/country_profiles/default.stm)

### FCO Country Profile:

<http://www.fco.gov.uk/en/travel-and-living-abroad/travel-advice-by-country/country-profile/>

### Culture and communications:

CILT – National Centre for Languages - Regional Language Network in your area:

[http://www.cilt.org.uk/workplace/employer\\_support/in\\_your\\_area.aspx](http://www.cilt.org.uk/workplace/employer_support/in_your_area.aspx)

Kwintessential culture guides:

<http://www.kwintessential.co.uk/>

### Customs & Regulations:

HM Revenue & Customs: [www.hmrc.gov.uk](http://www.hmrc.gov.uk)

Import Controls and documentation (SITPRO): <http://www.sitpro.org.uk>

### Economic Information:

Economist:

<http://www.economist.com/countries/>

### Export Control

Export Control Organisation:

<http://www.bis.gov.uk/exportcontrol>

### Export Finance and Insurance:

ECGD: <http://www.ecgd.gov.uk/>

### Intellectual Property

Intellectual Property Office: <http://www.ipo.gov.uk>

### Market Access

Market Access Database for Tariffs (for non-EU markets only):

<http://mkaccdb.eu.int/mkaccdb2/indexPubli.htm>

### Standard and Technical Regulations:

British Standards Institution (BSI):

<http://www.bsigroup.com/en/sectorsandservices/Disciplines/ImportExport/>

National Physical Laboratory: <http://www.npl.co.uk/>

Intellectual Property <http://www.ipo.gov.uk/>

### Trade Statistics:

National Statistics Information: <http://www.statistics.gov.uk/hub/index.html>

UK Trade Info: <https://www.uktradeinfo.co.uk/>

### Travel Advice:

FCO Travel: <http://www.fco.gov.uk/en/travel-and-living-abroad/>

NHS: <http://www.nhs.uk/nhsengland/Healthcareabroad/>

Travel health: <http://www.travelhealth.co.uk/>

### **Business Link: International Trade**

Business Link's International Trade pages provide an overview of export basics including licensing, customs procedures, classifying and movement of goods, other regulatory information and export paperwork issues. It also introduces exporters to the UK Trade Tariff.

#### **Essential reading for exporters!**

Find out more at:

<http://www.businesslink.gov.uk/bdotg/action/layer?r.s=tl&r.lc=en&topicId=1079717544>

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