



Monetary Authority of Singapore

# KNOW YOUR MONEY

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# INTRODUCTION

## 1.1 Currency Issuing Authority

The Board of Commissioners of Currency, Singapore (BCCS) was established as the sole currency issuing authority in Singapore by the enactment of the Currency Act on 7 April 1967. Since then, BCCS had been the issuing authority for Singapore currency until 1 October 2002 where BCCS merged with the Monetary Authority of Singapore (MAS).

## 1.2 Legal Tender

Only currency notes and coins issued by the MAS are legal tender in Singapore. This means that all monetary obligations or transactions in Singapore are deemed to be expressed, recorded and settled in Singapore dollars unless otherwise provided for by law or agreed upon between parties. Currency notes issued by the MAS, if the notes have not been illegally dealt with, shall be legal tender up to their face value for payment of any amount. Coins issued by the MAS, if the coins have not been illegally dealt with, shall be legal tender up to their face value in Singapore as follows:

- Coins of a denomination exceeding 50 cents – for the payment of any amount;
- Coins of a denomination of 50 cents – for the payment of an amount not exceeding \$10; and
- Coins of a denomination lower than 50 cents – for the payment of an amount not exceeding \$2.

There is a provision in the Currency Act where a payee has given a written notice to the payer that he would not accept as payment all or any of the denominations of currency notes or coins in satisfaction of a debt, then the preceding paragraph shall not apply to the payment of the debt to the extent specified in the notice.

## 1.3 Singapore Currency

Since 1967, four series of currency notes and two series of currency coins have been issued for general circulation. The currency notes of all the four series, known as 'Orchid' (1967), 'Bird' (1976), 'Ship' (1984) and 'Portrait' (1999), and both coin series are legal tender. The current series of notes and coins issued for circulation are the 'Portrait' series notes and the 'Floral' series coins.

The Portrait notes have been updated to reflect the change in the currency-issuing authority from BCCS to MAS, following the merger of the two organizations. The overall design has been retained, except for minor changes to update BCCS' symbols with MAS'.

On 4 May 2004, the MAS issued the \$10 polymer Portrait notes into circulation. The design of the \$10 polymer notes is similar to the \$10 paper Portrait notes except for a few changes to incorporate security features unique to polymer technology. Subsequently, the \$2 and \$5 paper Portrait notes had also been converted to polymer substrate in 2005 and 2007 respectively.

The first series of circulation coins was issued in 1967. The second and current series of coins, the 'Flora' series was issued between 1985 and 1987.

It is important that we know the Singapore currency notes and coins we receive and pay out every day. This guide provides the information to help you to be more familiar with the current series of Singapore currency.

## **THE CURRENT SERIES NOTES – THE PORTRAIT SERIES**

### **2.1 The Development**

As with most countries, Singapore adopts a policy of changing its currency design periodically so that new security features can be added to deter any attempt to counterfeit the notes and make it difficult and unprofitable. The development of the Portrait notes began in the nineties. The use of portrait on the notes serves two purposes, it provides the opportunity to honour national figures and portrait is also a unique anti-counterfeiting feature.

The front design of the Portrait notes features the portrait of Singapore's first President, the late Encik Yusof bin Ishak. He is remembered for his contributions to Singapore. The back of each denomination bears a secondary theme design based on the biography of Encik Yusof bin Ishak. The seven themes are Education, Garden City, Sports, Arts, Youth, Government and Economics. Together, these themes depict the aspirations of modern Singapore and the different facets of our multi-racial society. The Portrait notes were issued on 9 September 1999 to usher in the new millennium.

## 2.2 The Portrait Notes

### Specifications of Portrait Notes

Deno	Front Design	Back Design Theme	Size of Note (mm)	Predominant Colour	Secondary Colours	Braille Codes
\$2	Portrait of Late President Yusof bin Ishak	Education	126 x 63	Purple	Blue and Brown	•
\$5		Garden City	133 x 66	Green	Dark Green and Red	• •
\$10		Sports	141 x 69	Red	Purple and Brown	••
\$50		Arts	156 x 74	Blue	Dark Blue and Red	•• •
\$100		Youth	162 x 77	Orange	Brown and Green	• •
\$1,000		Government	170 x 83	Purple	Blue and Red	•• •
\$10,000		Economics	180 x 90	Gold	Yellow and Brown	•• ••

## Designs of Paper Portrait Notes



## Designs of Polymer Portrait Notes

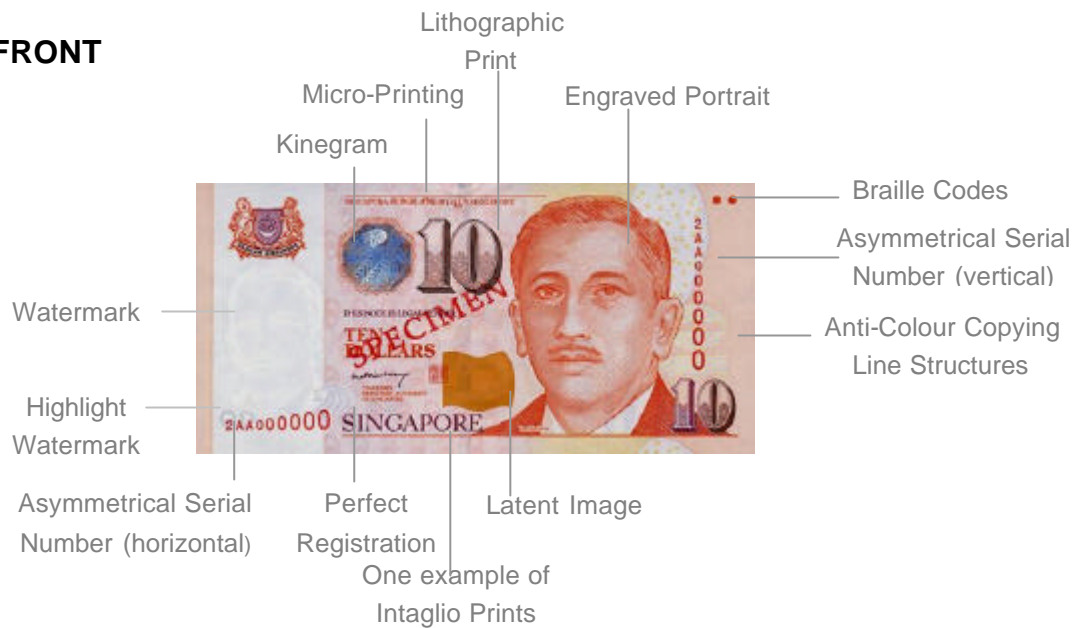


### 2.3 Security Features of the Paper Portrait Notes

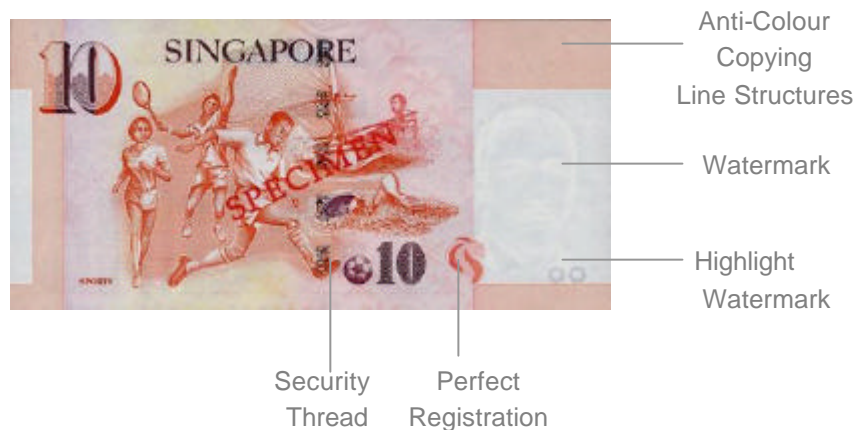
Security features in currency notes act as a safeguard to minimise the risk of counterfeiting. It is important for the public to be aware of the security features incorporated in genuine currency notes and to be able to distinguish between genuine and fake notes.

Incorporated in each currency note is a multiplicity of security features which makes the counterfeiting of the currency notes extremely difficult. The best method of detection is to compare a suspect note with a genuine note.

## FRONT



## BACK



## Features recognisable under transmitted light



### Portrait Watermark

A three dimensional multi-tone portrait watermark of the late President Yusof bin Ishak can be seen when the note is held up to the light. The watermark has a three dimensional appearance with areas in varying tones of dark and light.



### Highlight Watermark

This monotone watermark is located below the Portrait watermark on the front of the note. It corresponds with the Braille pattern at the top right-hand corner of each denomination. The primary characteristic of the highlight watermark is that its extra thin area makes it appear clear and distinct when the note is held up to the light





### Perfect Registration

The Singapore Lion symbol appearing near the watermark is printed simultaneously with the same image on the front and back of the note. When the note is held up to the light, the Singapore Lion symbol on the front registers perfectly with the image on the back.



### Security Thread

The windowed machine-readable thread is interwoven in the paper running vertically down the back of the note. When held up to the light, the thread appears as a bold continuous line and it shows a series of text featuring the denomination numeral of the note and the word SINGAPORE in the four official languages. The holographic images of the Singapore Lion symbol and the MAS logo can be seen on the silver-coloured thread when the viewing angle is varied.

### Features recognisable under reflected light



### Intaglio Prints

The intaglio (raised) printing gives the note an embossed feel. Widespread use of this intaglio printing on the Singapore Arms, the engraved Portrait, the word SINGAPORE and other areas offers good overall tactility. The prints are finely done so that tiny details are clearly defined.



The intaglio printing of the denomination numeral of each note also helps recognition by the visually handicapped. Each note has a Braille code printed in heavy intaglio ink at the top right corner of the front of the note, so that visually handicapped users can recognise the different denominations by touch.



### Engraved Portrait

The portrait of the late Encik Yusof bin Ishak dominates the front of the "Portrait" series notes. Hand-engraved and printed in intaglio ink, the portrait serves as a unique anti-counterfeiting feature. The fine lines of the engraving are difficult to imitate or reproduce.



### Lithographic Prints

The background on both sides of the note is printed by the lithographic process. The smooth, rainbowed and anti-

photographic background makes camera counterfeiting difficult and photographic separation virtually impossible.

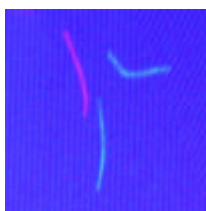
### Features recognisable under magnification



#### Micro-Printing

The text “BOARD OF COMMISSIONERS OF CURRENCY SINGAPORE” or “MONETARY AUTHORITY OF SINGAPORE” is in micro-letters above the four official languages of the word SINGAPORE on the front of the note. To the naked eye, this appears as a single line but the details can be seen legibly with the aid of a magnifying glass.

### Features recognisable under fluorescent light



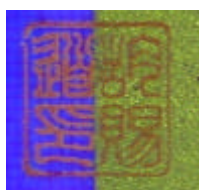
#### Invisible Fluorescent Fibres

When the note is viewed under ultra-violet (UV) light, more security features show up. Unlike most commercial papers, the paper of the note does not reflect UV light at all. Fibres which are invisible to the unaided eye are incorporated on both sides of the note surface. The fibres which cannot be seen in ordinary light will glow under UV light.



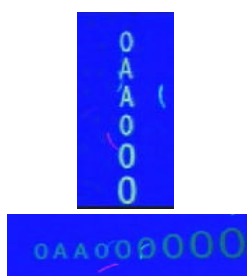
#### Invisible Feature

This feature, in the form of the denomination numeral of the note, is present on the front of the note. It is invisible under ordinary lighting condition but glows brightly under UV light.



#### Fluorescent Ink

The fluorescent pigment on the serial numbers and the seal on the front of the note glows brightly under UV light. This feature also appears on some parts of the designs on both the front and back of the note.



#### Asymmetrical Serial Numbers

The asymmetrical serial numbering style has progressively larger digits in adjacent positions. One set of serial numbers appears horizontally, the other vertically. The serial numbers both glow under UV light.



### Latent Image

Two distinctively different latent images bearing the BCCS or MAS logo and the Singapore Lion symbol become visible alternately when the note is tilted at various angles. The latent image also glows brightly under UV light.

## Anti-Colour Copying Features



### Line Structures

These line structures appear at the right of the front design and on the areas above and below the portrait watermark on the back of the note. Hidden distortions will appear in these areas when the note is colour-copied.



### Kinegram

The kinegram appears as an octagonal foil on the front of the note. It contains an image of the denomination numeral which shifts as the note is tilted. On varying the viewing angle, one can also see the logo of BCCS or MAS transforming into the letters “BCCS” or Singapore Lion symbol. The background of the kinegram is composed of shapes representing electron orbitals which change from bright to dark as the note is rotated. This background shimmers in an array of colours when rotated. These features are unique properties to the kinegram and cannot be replicated.

## 2.4 Security Features of the Polymer Portrait Notes

As part of MAS’ commitment to improve the durability, quality and security of currency notes, polymer Portrait notes of \$2, \$5 and \$10 denominations have been introduced into circulation. The polymer notes are well accepted by the public with a 100% machine acceptance. The polymer Portrait notes are printed on Guardian® polymer substrate, which is a unique polypropylene plastic material used for the specialised requirements for the harsh usage and handling of notes.

To preserve public familiarity and minimise modifications to note handling machines, the design and dimensions of the polymer notes are similar to the paper Portrait notes. There are some design changes on the polymer Portrait notes to incorporate security features unique to the polymer technology.



### **Complex Clear Window**

A see-through window with a multi-tonal image of the Singapore Arms.



### **Shadow Image**

A watermark-like image of President Yusof bin Ishak is visible when viewed with transmitted light.



### **Singapore Lion Symbol With Hidden Image**

A stylised gold patch with the image of the Singapore Arms appearing at varying angles.



### **Security Thread**

A security thread in the shape of the Singapore island.



### **Embossed Clear Window**

A clear window with the denomination numeral embossed in it. At the top and bottom of the window is a repetitive pattern of the denomination numeral.

## **THE CURRENT SERIES COINS – THE FLORA SERIES**

### **3.1 The Flora Coins**

The second series of circulation coins bearing the 'Flora' theme features local plants and flowers, was to enhance Singapore's image as a garden city. Four denominations, namely 5-cent, 10-cent, 20-cent and 50-cent coins, were the first to make their appearance on 2 December 1985, followed by the 1-cent and 1-dollar coins on 28 September 1987. The issue of the 1-cent coin was however stopped on 1 April 2002 but the public can continue to use it as the coin remains legal tender.

The obverse design of the coins in this series bears the Singapore Arms in the centre surrounded by the word 'SINGAPORE' in the four official languages around the circumference of the coins. The year-date is below the Singapore Arms. In addition, a ring of dashes surrounds the Singapore Arms on both the 10-cent and 50-cent coins. There is an octagonal frame around the circumference of the 1-dollar coin; its milled edge bears the inscription 'REPUBLIC OF SINGAPORE' and a lion symbol. Since 28 May 1990, the 50-cent coin has had a plain edge with the

inscription 'REPUBLIC OF SINGAPORE' and a lion symbol.

### 3.2 Specifications and Security Features of the Floral Coins

Deno	Compo - sition	Diameter (mm)	Thickness (mm)	Weight (g)	Reverse Design	Edge	Date of Issue
1-Cent	Copper Plated Zinc	15.90	1.10	1.24	Vanda Miss Joaquim with the numeral '1' in the centre and the words 'ONE CENT' above it.	Plain	28 Sep 87
5-Cent	Aluminium Bronze	16.75	1.22	1.56	Fruit Salad Plant in the centre with the numeral '5' below it and the words 'FIVE CENTS' above it.	Milled	2 Dec 85
10-Cent	Cupro-nickel	18.50	1.38	2.60	Star Jasmine in the centre with the numeral '10' below it and the words 'TEN CENTS' above it.	Milled	2 Dec 85
20-Cent	Cupro-nickel	21.36	1.72	4.50	Powder-puff plant in the centre with the numeral '20' below it and the words 'TWENTY CENTS' above it.	Milled	2 Dec 85

Deno	Compo - sition	Diameter (mm)	Thickness (mm)	Weight (g)	Reverse Design	Edge	Date of Issue
50-Cent	Cupro-nickel	24.66	2.06	7.29	Yellow Allamanda in the centre with the numeral '50' below it and the words 'FIFTY CENTS' above it.	Milled Plain with inscription 'REPUBLIC OF SINGAPORE' and the lion symbol	2 Dec 85 28 May 90
1-Dollar	Aluminium Bronze	22.40	2.40	6.30	Periwinkle in the centre with the numeral '\$1' below it and the words 'ONE DOLLAR' above it. An octagonal frame surrounds the design.	Milled with inscription 'REPUBLIC OF SINGAPORE' and the lion symbol.	28 Sep 87

## Designs of Floral Coins



## DETECTION OF COUNTERFEIT CURRENCY

### 4.1 Distinguishing Counterfeit Notes

The security features incorporated in the genuine notes provide for visual identification and authentication both by eye and by machine. Do not rely on a single security feature, instead check several security features during authentication. If in doubt, compare the suspected note with one of the same denomination that you know is genuine.

There are usually easily detectable differences between a genuine note and a counterfeit one. Genuine paper does not reflect UV light and therefore does not glow

when exposed to that light. The intaglio print gives the note the tactile feel of raised print.

A counterfeit note is usually printed on lower quality paper and has a smooth and waxy feel. The paper also usually glows under UV light.

The watermark on a counterfeit note is clearly visible without requiring the note to be held against the light. It lacks the three-dimensional effect.

The micro-lettering is not present in a counterfeit note.

#### 4.2 Distinguishing \$10,000 Portrait Specimen Notes

The Portrait specimen notes are not legal tender and hence command no value. They can be distinguished from the circulation notes in three aspects:

- The word '**SPECIMEN**' is printed in red across the front and back of the notes.
- Both sets of serial numbers are printed in **red**, (for the circulation notes, one set of serial number is in black and the other in brown); and
- The prefix of the serial number is '**8PN**' for the specimen notes.

##### Design of \$10,000 Portrait Specimen Note





### 4.3 Distinguishing Counterfeit Coins

#### Characteristics of Genuine Coins and Counterfeit Coins

Characteristic	Genuine Coins	Counterfeit Coins
Tone	A sharp ringing tone is produced when the coin is dropped on a hard surface.	A dull tone is produced when the coin is dropped on a hard surface.
Finish	The relief of the design, lettering and characters on both the obverse and reverse are very sharp and defined.	The relief of the design, lettering and characters on both the obverse and reverse are not distinct. The field of the counterfeit coin has many pit-marks and appears very porous.
Edge	Well-defined and evenly spaced milled edges.	The milled edges are unevenly spaced and not well-defined.
Specifications	The specifications of the genuine coins are within the standard tolerance of the gazetted coins specifications.	Specifications cannot be fully achieved due to the different metallic composition.

***The best way to learn about counterfeit coins is to examine them and compare them with genuine coins of the same type and date.***

### 4.4 Guidelines For Handling Counterfeit/Suspect Singapore Currency

- Do not pass on or retain any suspect note/coin received - it is a criminal offence under Section 489 (B) and (C) or Section 240 and 243 of the Penal Code.
- Take down particulars of the person who gave you the suspect note/coin.
- Do not cut the suspect note/coin or write anything on it.
- Authenticate with MAS if you are not sure whether the note/coin is a counterfeit.
- Report counterfeit notes/coins to any police station or Commercial Affairs Department.
- (For Banks) refer to Section 10 of the Banking Handbook issued by the MAS,

## REPRODUCTION OF NOTES AND COINS

### 5.1 Policy on the Reproduction of Notes and Coins

The Licensing Scheme for Currency Reproduction was introduced with effect from 1 October 2000. With effect from 11 August 2006, the rules on reproducing the Singapore currency for advertisements and publications were relaxed and under the scheme MAS grants permission to any person to do any of the following, subject to that person complying with the conditions specified in (c), (d) and (e):

- (a) to use any photograph of or any drawing or design resembling any currency note or coin or part thereof in any advertisement.
- (b) to import, manufacture, sell, circulate or otherwise distribute any specified merchandise or product containing any photograph of or any drawing or design resembling any currency note or coin or part thereof.
- (c) The use of the reproduction of any currency note or coin –
  - (i) shall maintain, and not detract from, the dignity, integrity and image of the currency note or coin; and
  - (ii) shall not have any risk of confusion with genuine currency note or coin.
- (d) The reproduction of any currency note or coin -
  - (i) shall not distort images of the President or any national symbol;
  - (ii) shall not show the currency note or coin in a manner that is offensive or against public interest; and
  - (iii) shall be on a material which can unambiguously and easily be distinguished from coins, paper notes or polymer notes.
- (e) The reproduction of any currency note –
  - (i) shall, unless the reproduction is in an electronic form, be at least 150% of both the length and width of the genuine currency note when the reproduction is enlarged or be not more than 60% of both the length and width of the genuine currency note when the reproduction is reduced in size;
  - (ii) shall, when the reproduction is enlarged, reduced in size or to

be viewed at an angle, be depicted proportionally;

- (iii) may be depicted at various angles, except that, where the whole currency note is depicted flat to camera, the reproduction shall contain the word “SPECIMEN” in black and bold lettering diagonally across the reproduction and which shall not cover any part of the portrait; and
- (iv) shall not be by way of duplex printing (that is, nothing shall appear on the reverse of the reproduction that may give the impression that it is a genuine currency note).

There is a maximum fine of \$2,000 and/or a maximum jail term of three months for breaking the law.

## **REFUND OF MUTILATED NOTES AND COINS**

### **6.1 Common Features Found in Mutilated Notes and Coins**

Notes of the following descriptions may be defined as mutilated:

- Scorched or burnt.
- Attacked by pests and insects.
- Stained by ink, paint, chemical etc
- Defaced by marking or writing of words, figures etc
- Perforated or portions missing.

Coins may be defined as mutilated or dirty/damaged if they are:

- Tarnished, scorched or burnt.
- Stained by ink, paint, chemical etc
- Defaced by stamping or engraving.
- Holed, chipped or cut.

### **6.2 Guidelines For Assessment of Mutilated Notes and Coins**

- (a) Under Section 19(1) of the Currency Act, no person is entitled to recover from MAS the value of any mutilated note and coin.
- (b) MAS is empowered to award value at its absolute discretion as an act of grace under Section 19(2).
- (c) Under Section 19(3), notes and coins that have been illegally dealt with shall be repossessed by any officer of MAS when tendered for

assessment.

- (d) Notes and coins are considered illegally dealt with if it is impaired, diminished or affected otherwise than by fair wear and tear.
- (e) Notes that have been defaced by writing or impressing on any note any mark, word, letter or figure or by perforation, cutting, splitting or in any other manner are deemed as illegally dealt with and command no value.
- (f) Coins that are lightened or defaced by having any name, word, device or number stamped or engraved thereon are deemed as illegally dealt with.
- (g) The guidelines on assessment and award of mutilated notes and coins are as follows:

#### **'Orchid', 'Bird' and 'Ship' Series (Past series)**

- Full value will be awarded if both sets of serial numbers are intact and half value if only one set of serial numbers is intact. The serial number is considered to be intact if at least four out of the seven digits appear in full. The prefix is to be treated as one digit.

#### **'Portrait' Series (Current series)**

- Half value is given to each set of serial number with at least 5 full numbers/letters out of 9.
- No value for intentionally scratched kinogram.
- No value for wilful removal of kinogram.
- No value for wilful disfigurement of the portrait.
- No value for specimen notes – serial numbers of the specimen notes are printed in red.

#### **Coins**

- No value for cut, chipped or holed coins.
- No value for warped or dented coins.
- No value for defaced or split coins.

## **INTERCHANGEABILITY AGREEMENT WITH BRUNEI**

### **7.1 Currency Interchangeability Agreement with Brunei**

The Currency Interchangeability Agreement with Brunei took effect from 12 June 1967. Under the agreement, each country undertakes to accept the currency issued by the other and to exchange them, at par and without charge, into their own currency. In other words, the two currencies are "customary tender" when circulating in the country in which they are not legal tender.

### **7.2 Designs of Current Series Brunei Notes**

Click the link below to view the Brunei notes.

[http://www.mof.gov.bn/mof/en/sections/bcmb/currency/notes/series\\_notes.htm](http://www.mof.gov.bn/mof/en/sections/bcmb/currency/notes/series_notes.htm)

## INTERESTING FACTS ON THE SINGAPORE CURRENCY

### Notes

- (a) The first signatory on the Singapore notes issued in 1967 was by Mr Lim Kim San, then Chairman of BCCS.
- (b) Seal on currency notes first appeared in 1970, the notes bore the seal and signature of Dr Goh Keng Swee, then Chairman of BCCS.
- (c) The \$50 polymer note issued in 1990 was the first note to be designed by a local artist, Mr Chua Mia Tee.
- (d) The first uncut sheet issued was the \$2 'Ship' series (red colour) in 1991.
- (e) The 'Ship' series \$100 uncut sheet issued in 1997 was the highest face-value uncut sheet (\$2,800) bought by collectors. It was issued to commemorate the 100 years of Currency Board System in Singapore and also the 30th anniversary of BCCS.
- (f) The entire series of the Portrait notes issued in 1999 was designed by a local artist, Mr Eng Siak Loy.
- (g) The highest price paid for a single note in an auction was the \$10 polymer Portrait commemorative note bearing the serial number MAS000001. It was sold at US\$18,000.
- (h) Of all the notes issued since 1967, only three notes have two security threads on them. They are the \$10,000 'Orchid', \$1,000 and \$10,000 'Bird' notes.
- (i) The entire lyrics of the national anthem are printed in microtext on the back of the \$1,000 Portrait notes.

### Coins

- (a) The first gold coin (face-value \$150) was issued in 1969. On the reverse, it bears the design of the Raffles lighthouse with the inscription '150 Dollars', and it was issued to commemorate the 150th Anniversary of the founding of Singapore by Sir Stamford Raffles.
- (b) The first and only aluminium 5-cent circulation coin was issued in 1971. It was issued in conjunction with Singapore's participation in the United Nations Food and Agriculture Organisation's Coin Programme.

- (c) The \$5 Uncirculated Silver Coin issued in 1973 was the first commemorative coin packaged together with a set of stamps for a Philatelic-Numismatic Cover. It was issued to commemorate the staging of the SEAP Games in Singapore and the opening of the National Stadium.
- (d) The first platinum coin was the \$500 Platinum Proof Coin issued in 1990 to commemorate the 25th Anniversary of Singapore's Independence.
- (e) The first piedfort coin (ie double thickness) was the \$10 Silver Piedfort Proof Coin issued in 1992 to commemorate the 25th Anniversary of BCCS.
- (f) The first Singapore coin to receive an international award was the \$250 gold proof Year of the Tiger Coin (Second Chinese Almanac Series) issued in 1998. It was awarded the Best Gold Coin in the Coin of the Year Competition organized jointly by World Coins News and Krause Publication in 2000.
- (g) The \$5 millennium coin issued in 2000 is the first Singapore coin to have a latent image (which shows the year date "2000" and BCCS logo when viewed at different angles).
- (h) The smallest Singapore coin is the \$1 Gold Bullion coin, first issued in 2003. The size of the coin is 7.00 mm in diameter and the weight is 0.30 grams.
- (i) The largest Singapore coin is the \$25 Silver Proof coin, first issued in 2003. The size of the coin is 65.00 mm in diameter and the weight is 5 oz (155.52 grams).
- (j) The \$10 Silver Piedfort coin issued in 2005 is the first Almanac coin in full colour (Year of the Rooster).
- (k) The \$10 Gold Cameo Silver Proof Coin issued in 2005 is the first commemorative coin with cameo (silver with gold insert) feature which was issued to commemorate Singapore's 40 years of Independence.