## Annex 4: How does the grace period work?

For example: Susan is a user who has not set up her 2FA. She logs into IRAS eservices using her SingPass account on 15<sup>th</sup> August 2016. She is given until 14<sup>th</sup> September to complete her 2FA setup. Hence, she can perform government etransactions while setting up her 2FA.

