



GG SOLUTIONS

Singapore Fintech **Engineering** **Salary Guide**

2026

Compensation Intelligence for Singapore's Regulated Fintech Sector

500+

Placements Tracked

SGD 85K

Avg Backend Salary

28%

AI Role Premium

2026

Data Freshness



GG SOLUTIONS · Singapore Fintech Engineering Recruitment Specialist

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MARKET CONTEXT

Singapore's Fintech Engineering Market

Singapore has cemented its position as Southeast Asia's premier fintech hub, hosting over 1,400 fintech companies and attracting USD 4.1 billion in investment in 2025. Demand for specialist software engineers in regulated financial environments continues to significantly outpace supply, creating sustained upward pressure on compensation packages across all seniority levels.

KEY SALARY DRIVERS 2026

AI & ML Integration

Firms building AI-native products pay 20–30% premiums for LLM, vector DB and ML pipeline experience.

MAS Regulatory Pressure

Compliance-aware engineers understanding MAS TRM guidelines command 15% above market rate.

Cloud-Native Architecture

AWS, GCP and Kubernetes expertise in financial services adds SGD 10–20K to base packages.

Senior Talent Scarcity

Engineers (6+ yrs) with fintech domain knowledge represent less than 8% of available candidates.

Global Remote Competition

Remote-first fintechs compete for Singapore talent, driving offers above local market norms.



SGD annual base salary. Excludes bonuses, equity & CPF. Source: GG Solutions placement data 2025–2026.

Backend Engineering

Seniority	Experience	Base Salary (SGD)	Total Package Est.
Junior	0–2 yrs	SGD 55,000 – 72,000	SGD 60,000 – 82,000
Mid-Level	2–5 yrs	SGD 72,000 – 95,000	SGD 80,000 – 110,000
Senior	5–8 yrs	SGD 95,000 – 130,000	SGD 110,000 – 155,000
Staff/Principal	8+ yrs	SGD 130,000 – 175,000	SGD 150,000 – 210,000

Frontend Engineering

Seniority	Experience	Base Salary (SGD)	Total Package Est.
Junior	0–2 yrs	SGD 52,000 – 68,000	SGD 58,000 – 78,000
Mid-Level	2–5 yrs	SGD 68,000 – 90,000	SGD 75,000 – 105,000
Senior	5–8 yrs	SGD 90,000 – 120,000	SGD 105,000 – 142,000
Staff/Principal	8+ yrs	SGD 120,000 – 160,000	SGD 138,000 – 190,000

DevOps & Infrastructure

Seniority	Experience	Base Salary (SGD)	Total Package Est.
Junior	0–2 yrs	SGD 58,000 – 75,000	SGD 65,000 – 88,000
Mid-Level	2–5 yrs	SGD 75,000 – 100,000	SGD 85,000 – 118,000
Senior	5–8 yrs	SGD 100,000 – 140,000	SGD 118,000 – 165,000
Principal	8+ yrs	SGD 140,000 – 185,000	SGD 165,000 – 220,000



Technical Leadership

Seniority	Experience	Base Salary (SGD)	Total Package Est.
Engineering Manager	6+ yrs	SGD 140,000 – 180,000	SGD 165,000 – 220,000
VP of Engineering	10+ yrs	SGD 180,000 – 250,000	SGD 220,000 – 320,000
CTO (Series A–C)	12+ yrs	SGD 220,000 – 320,000	SGD 280,000 – 450,000+
Tech Lead (IC)	7+ yrs	SGD 120,000 – 160,000	SGD 138,000 – 195,000

Specialist & High-Demand Fintech Roles

Seniority	Experience	Base Salary (SGD)	Total Package Est.
Blockchain / Web3 Engineer	3+ yrs	SGD 95,000 – 145,000	SGD 115,000 – 185,000
AI / ML Engineer (Fintech)	3+ yrs	SGD 100,000 – 155,000	SGD 120,000 – 200,000
Security Engineer (MAS)	4+ yrs	SGD 105,000 – 150,000	SGD 122,000 – 185,000
Data Engineer (Fintech)	3+ yrs	SGD 85,000 – 120,000	SGD 98,000 – 145,000
Payments Engineer	4+ yrs	SGD 95,000 – 135,000	SGD 110,000 – 165,000
RegTech Engineer	4+ yrs	SGD 90,000 – 130,000	SGD 105,000 – 158,000

GG Solutions Market Insight

Engineers with strong technical skills AND fintech domain knowledge command 18–25% above standard market rate — a premium that is growing as MAS compliance demands increase.



1

Benchmark before you brief

Before opening a role, benchmark your target salary against this guide. Fintech engineers know their market value precisely. Coming in below market on the first offer is the fastest way to lose the placement.

2

Structure total compensation

If base is constrained, use signing bonuses (SGD 10–25K common at Series B+) and equity. Engineers evaluate total comp over 2–3 years, not just base salary.

3

Speed wins senior talent

Senior fintech engineers typically interview at 3–5 companies simultaneously. Processes exceeding 3 weeks consistently lose candidates to faster-moving competitors.

4

Budget for regulatory expertise

Engineers who understand MAS TRM or PCI-DSS in a financial context command 15–20% above standard market. Budget for this before you open the role.

5

Counter-offers are rising

In 2025, 34% of accepted offers faced counter-offers from current employers. Have your final compensation position ready before the first interview, not after.



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