

**Annex A: List of voluntary welfare organisations (VWOs) which work with work pass holders in debt**

S/N	Name of VWO	Contact Details
1	Adullam Life Counselling	Address: 151 Chin Swee Road Manhattan House, #08-04 Singapore 169876 Tel: 6659 7844 / 9423 8832 Email: <a href="mailto:admin@adullam.org.sg">admin@adullam.org.sg</a>
2	Arise2Care	Address: No. 5 Harper Road, #02-01A Singapore 369673 Tel: 6909 0628 Email: <a href="mailto:admin@arise2care.sg">admin@arise2care.sg</a>
3	Association of Muslim Professionals	Address: 1 Pasir Ris Drive 4, #05-11 Singapore 519457 Tel: 6416 3960 Email: <a href="mailto:corporate@amp.org.sg">corporate@amp.org.sg</a>
4	Blessed Grace Services	Address: 18 Arumugam Road #05-01 Antioch@Macpherson Singapore 409962 Tel: 8428 6377 Email: <a href="mailto:billy.lee@blessedgrace.org">billy.lee@blessedgrace.org</a>
5	One Hope Centre	Address: 8 New Industrial Road #04-04B LHK 3 Building Singapore 536200 Tel: 6547 1011 Email: <a href="mailto:help@onehopecentre.org">help@onehopecentre.org</a>
6	The Silver Lining	Address: 11 Playfair Road, Singapore 367986 Jurong Spring CC, 8 Jurong West St 52, Singapore 649296 Tel: 6749 0400 Email: <a href="mailto:admin@silverlining.com.sg">admin@silverlining.com.sg</a>

## Annex B: Frequently Asked Questions (FAQs) on Self-Exclusion

<b>Q1</b>	<b>Can EAs make it compulsory for work pass holders to apply for self-exclusion from borrowing from licensed moneylenders?</b>
	No. Self-exclusion is voluntary. Individuals without SingPass may authorise any third party including EAs to apply for self-exclusion on their behalf. EAs should highlight the conditions of self-exclusion to their clients. These conditions are reflected in the authorisation form that an individual is required to sign.
<b>Q2</b>	<b>Can EAs apply for self-exclusion from borrowing from licensed moneylenders, for work pass holders without the worker's knowledge or consent?</b>
	No. Any third parties including EAs cannot unilaterally apply for self-exclusion for any individual without their authorisation to do so. Refer also to Q1 answer above.
<b>Q3</b>	<b>How much does it cost to apply for the self-exclusion, and can EAs charge the cost to workers?</b>
	<p>The application fee is \$3 for applicants who submit their applications using their own SingPass account, and \$5 for those who submit their applications through a third party.</p> <p>EAs are allowed to collect the \$5 application fee for self-exclusion from the worker. EAs may also wish to absorb the fee or collect it from the employer if the employer agrees to pay for it. The EA is not permitted to charge a fee for processing the application, beyond the \$5 application fee.</p>
<b>Q4</b>	<b>If EAs have further questions, who can they contact?</b>
	If EAs have further questions on the process of self-exclusion, you can email to: <a href="mailto:MLCB@experian.com">MLCB@experian.com</a> .