

Maid falling prey to phone scams by fellow maids

Victims face huge bills after being lured with cash to sign up for plans

Calvin Yang

Dozens of Filipino maids are being saddled with crippling debts after being lured into a mobile phone racket organised by unscrupulous moneylenders who use other maids to run the scam.

The fraud starts with a maid being shown a list of smartphones by a woman standing outside a telco shop. She hands the maid some cash and tells her what mobile subscription plan to sign up for – usually the most expensive one.

The maid then enters the shop alone and registers for the plan with her own details, using the cash from the woman – usually another Filipino maid – as a deposit.

An hour or so later, the woman meets the maid and picks up the subsidised handset – a top-end model – in exchange for a cash “reward” that can be up to \$500.

She tells her victim not to worry about the bills and other costs and then absconds, leaving the helpless maid on the hook for payments which can spiral into thousands of dollars over several months.

It is believed that the new phone is resold at a higher price. A top-end phone like a Samsung Galaxy S10 retails for more than \$1,000.

Meanwhile, the maids end up in debt, owing telcos such as StarHub and M1 up to \$3,000 – or about six months of salary – in some cases. Those unable to pay find debt collectors showing up on their employers’ doorsteps, while some are served with legal letters demand-

ing full payment within seven days. Many of the victims are lured by Facebook posts offering fast cash. Others are picked from queues outside moneylenders.

The go-betweens, usually other Filipino maids who are paid a token sum to carry out the scam, ask their would-be victims to show up with supporting papers such as work permits and proof of address, before sending them into a phone shop.

The police told The Sunday Times that there were at least six such cases involving domestic helpers as victims between January and September this year.

But observers said many maids are afraid to report the scam as they cannot pay up and the issue would involve their employers.

Pastor Billy Lee, executive director and founder of Blessed Grace Social Services, has encountered more than 80 maids who have ended up in debt after falling prey.

“It is a debt trap that domestic helpers with their limited financial resources will find it hard to come out of,” he said. “Moreover, when they can’t pay, their employers are inconvenienced as the debt collectors of telcos would visit the home to demand payment.

“Relationships between employers and helpers are strained, and some helpers are sent back home.”

The voluntary welfare organisation helps troubled maids by speaking with debt collectors and raising issues with employers when demand letters arrive, for example.

Pastor Lee said foreign domestic workers are vulnerable to scams: “Telcos should follow the example of banks where their front-line customer service personnel are trained to detect scams targeting older and uneducated customers.”



NOT BOTHERED

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A GO-BETWEEN AND FILIPINO MAID who feels she is not cheating fellow Filipinas

One victim, who has been borrowing money to pay for her family's medical and education expenses as well as house renovations back home, said: “I was drowning in debts, so I really needed fast cash.”

The 39-year-old maid, who did not give her name, was introduced to the telco scam while queuing at a moneylending firm. She was told someone was willing to give her cash in return for a phone sign-up.

The maid, who received \$150 for

her role in the fraud, now has phone bills totalling \$1,200 and letters demanding payment.

One go-between, a middle-aged maid, said she does not think she is cheating her fellow Filipinas. “It is simple, they don't need to pay the bills,” she added. “If they are given a lawyer's letter or a letter from a debt collector, just ignore.”

Maids caught moonlighting can be fined up to \$20,000 or jailed for up to two years, or both. They will also have their work permits revoked, be sent home and barred from working here.

The masterminds behind the scam did not reply when contacted. The Sunday Times understands some are moneylenders.

StarHub said it is aware of the scam and has “put in place stringent security and eligibility checks at all customer touch points to identify suspicious service sign-ups and deter fraudulent activities”.

“For customers with a work permit, we may also collect a deposit and/or limit the number of mobile lines,” it said, adding: “We advise all customers to exercise caution when approached by third parties

to sign up for telco services.”

M1 said its staff “are trained to look out for tell-tale signs of scam, detect suspicious characters early and assess possible scam set-ups”.

Telco staff said they look for signs such as when a customer seems distracted, or appears impatient and rushes through a sign-up. But they admitted that there is only so much they can do.

Ms Jaya Anil Kumar, a case manager at the Humanitarian Organisation for Migration Economics, said: “If this is an increasing trend, domestic workers could be informed about such scammers during their settling-in programme, and this can be reinforced through posters or other educational materials in locations where such activity has been known to occur frequently.”

The police also advised the public to ignore dubious advertisements and to be wary of offers that promise high returns for very little effort. They should also make a point of understanding the terms and conditions of contracts before signing up for a new mobile line.

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A go-between (right) with a maid after handing money over to her outside a telco shop at AMK Hub, with instructions on which mobile subscription plan to sign up for. ST PHOTO: SHINTARO TAY