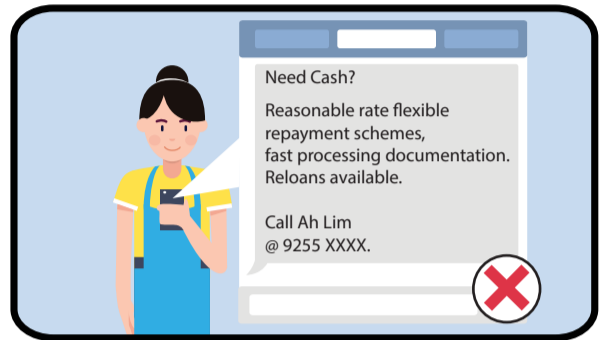


3 important things to tell your FDW about borrowing money in Singapore

1) A foreign domestic worker (FDW) MUST NOT borrow from unlicensed moneylenders.

Your FDW MUST NOT respond to any loan offers via social media, phone calls or text messages, as these are from unlicensed moneylenders.

FDWs who borrow from unlicensed moneylenders will be debarred from future employment in Singapore.



2) There is a cap on how much an FDW can borrow from licensed moneylenders.

Licensed moneylenders have proper shopfronts and licences. The combined maximum amount that an FDW can borrow from all licensed moneylenders is dependent on how much she earns:

Amount an FDW earns:	Corresponding amount that an FDW can borrow from all licensed moneylenders combined:
Less than \$10,000 a year	Up to \$1,500
\$10,000 and above but less than \$20,000 a year	Up to \$3,000

3) An FDW can self-exclude herself from borrowing from licensed moneylenders.

If your FDW would like to apply for self-exclusion from borrowing, she can do so by submitting an online application. The Ministry of Law will share more information on this at a later date.

TIP

If your FDW is facing financial difficulties, do encourage her to speak to you early. Alternatively, she can obtain advice and/or assistance from:

-  Centre for Domestic Employees – www.cde.org.sg, 1800 2255 233
-  Adullam Life Counselling – www.adullam.org.sg, 6659 7844
-  Arise2Care Community Services – www.arise2care.sg, 6909 0628
-  Association of Muslim Professionals – www.amp.org.sg, 6416 3960
-  Blessed Grace Social Services – www.bgss.org.sg, 8428 6377
-  One Hope Centre – www.onehopecentre.org, 6547 1011

You are not required to pay for your FDW's loans. If you are threatened or harassed by licensed or unlicensed moneylenders, you should immediately contact the Police at 999, or the X-Ah Long hotline at 1800-924-5664.