## BORROW WISELY













You can check the list of licensed moneylenders on the Registry of Moneylenders' website. Licensed moneylenders are regulated and the law protects the interests of borrowers.





For example, depending on your income, there are limits on how much you can borrow, and how much interest you can be charged.

Thanks.
Anything else
I should take
note of?

Borrow only what you can repay. Don't borrow to pay off another debt.

Make sure you understand the loan contract before borrowing, and don't roll over your repayments, as additional interest charges can snowball!