

holding or obtaining a driving licence under the Road Traffic Act 1961.

[15/2019]

Cheating

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415. Whoever, by deceiving any person, whether or not such deception was the sole or main inducement, fraudulently or dishonestly induces the person so deceived to deliver or cause the delivery of any property to any person, or to consent that any person shall retain any property, or intentionally induces the person so deceived to do or omit to do anything which he would not do or omit to do if he were not so deceived, and which act or omission causes or is likely to cause damage or harm to any person in body, mind, reputation or property, is said to “cheat”.

Explanation 1.—A dishonest concealment of facts is a deception within the meaning of this section.

Explanation 2.—Mere breach of contract is not of itself proof of an original fraudulent intent.

Explanation 3.—Whoever makes a representation through any agent is to be treated as having made the representation himself.

Explanation 4.—A person that is a company or association or body of persons, whether incorporated or not, can be deceived for the purposes of this section, even though none of its individual officers, employees or agents is personally deceived.

Explanation 5.—A person that is a company or association or body of persons, whether incorporated or not, can be induced to act in a manner mentioned in this section even though none of its individual officers, employees or agents is personally induced to act in such manner.

Illustrations

(a) *A*, by falsely pretending to be in the Government service, intentionally deceives *Z*, and thus dishonestly induces *Z* to let him have on credit goods for which he does not mean to pay. *A* cheats.

(b) *A*, by putting a counterfeit mark on an article, intentionally deceives *Z* into a belief that this article was made by a certain celebrated manufacturer, and thus dishonestly induces *Z* to buy and pay for the article. *A* cheats.

(c) *A*, by exhibiting to *Z* a false sample of an article, intentionally deceives *Z* into believing that the article corresponds with the sample, and thereby dishonestly induces *Z* to buy and pay for the article. *A* cheats.

(d) *A*, by tendering in payment for an article a bill on a house with which *A* keeps no money, and by which *A* expects that the bill will be dishonoured, intentionally deceives *Z*, and thereby dishonestly induces *Z* to deliver the article, intending not to pay for it. *A* cheats.

(e) *A*, by pledging as diamonds articles which he knows are not diamonds, intentionally deceives *Z*, and thereby dishonestly induces *Z* to lend money. *A* cheats.

(f) *A* intentionally deceives *Z* into a belief that *A* means to repay any money that *Z* may lend to him, and thereby dishonestly induces *Z* to lend him money, *A* not intending to repay it. *A* cheats.

(g) *A* intentionally deceives *Z* into a belief that *A* means to deliver to *Z* a certain quantity of pepper which he does not intend to deliver, and thereby dishonestly induces *Z* to advance money upon the faith of such delivery. *A* cheats; but if *A*, at the time of obtaining the money, intends to deliver the pepper, and afterwards breaks his contract and does not deliver it, he does not cheat, but is liable only to a civil action for breach of contract.

(h) *A* intentionally deceives *Z* into a belief that *A* has performed *A*'s part of a contract made with *Z*, which he has not performed, and thereby dishonestly induces *Z* to pay money. *A* cheats.

(i) *A* sells and conveys an estate to *B*. *A*, knowing that in consequence of such sale he has no right to the property, sells or mortgages the same to *Z* without disclosing the fact of the previous sale and conveyance to *B*, and receives the purchase or mortgage money from *Z*. *A* cheats.

(j) *A*, playing with false dice, or marked cards, wins money from *B*. *A* cheats.

(k) *A* places an order for concert tickets in the automated concert ticketing system of a company, *Z*, using stolen credit card details, and thereby causes *Z*'s ticketing system to electronically deliver the electronic concert tickets to *A*. *Z* has been deceived and induced into delivering the tickets to *A* even though no human officer, employee or agent of *Z* has been personally deceived or induced.

[15/2019]

Cheating by personation

416. A person is said to “cheat by personation”, if he cheats by pretending to be some other person, or by knowingly substituting one

person for another, or representing that he or any other person is a person other than he or such other person really is.

Explanation.—The offence is committed whether the individual personated is a real or an imaginary person.

Illustrations

(a) *A* cheats by pretending to be a certain rich banker of the same name. *A* cheats by personation.

(b) *A* cheats by pretending to be *B*, a person who is deceased. *A* cheats by personation.

Illegally obtained personal information

416A.—(1) A person (*A*) shall be guilty of an offence who, knowing or having reason to believe that any personal information about another person (*B*) (being an individual) was obtained without *B*'s consent —

- (a) obtains or retains the personal information; or
- (b) supplies, offers to supply, transmits or makes available, by any means, the personal information.

[15/2019]

(2) It is not an offence under subsection (1)(a) if the person obtained or retained the personal information for a purpose other than —

- (a) for use in committing, or in facilitating the commission of, any offence under this Code or any other written law; or
- (b) for supply, transmission or making available by any means for the personal information to be used in committing, or in facilitating the commission of, any offence under this Code or any other written law.

[15/2019]

(3) It is not an offence under subsection (1)(b) if —

- (a) the person did the act for a purpose other than for the personal information to be used in committing, or in facilitating the commission of, any offence under this Code or any other written law; and

- (b) the person did not know or have reason to believe that the personal information will be or is likely to be used to commit, or facilitate the commission of, any offence under this Code or any other written law.

[15/2019]

(4) For the purposes of subsection (1)(b), a person does not transmit or make available personal information merely because the person provides, or operates facilities for network access, or provides services relating to, or provides connections for, the transmission or routing of data.

[15/2019]

(5) A person who is guilty of an offence under subsection (1) shall on conviction be punished with imprisonment for a term which may extend to 3 years, or with fine which may extend to \$10,000, or with both.

[15/2019]

(6) For the purpose of proving under subsection (1) that a person knows or has reason to believe that any personal information of an individual (*B*) was obtained without *B*'s consent, it is not necessary for the prosecution to prove the particulars of the obtaining of the personal information, such as who obtained the information and when it took place.

[15/2019]

(7) In this section —

- (a) personal information is any information, whether true or not, about an individual of a type that is commonly used alone or in combination with other information to identify or purport to identify an individual, including (but not limited to) biometric data, name, address, date of birth, national registration identity card number, passport number, a written, electronic or digital signature, user authentication code, credit card or debit card number, and password; and
- (b) a reference to an offence under this Code includes an offence under subsection (1).

[15/2019]

Cheating by remote communication

416B.—(1) A person (*A*) is said to “cheat by remote communication” if *A* cheats by deceiving another person (*Z*), and the deception is conducted mainly by way of remote communication with *Z*.

(2) In this section, “remote communication” means communication through —

- (a) the Internet;
- (b) telephone or any other communication device;
- (c) television or radio; or
- (d) any other kind of electronic or other technology for facilitating communication,

but excludes any specific system or method of communication that the Minister, by order in the *Gazette*, declares is not remote communication for the purposes of this section.

[Act 21 of 2025 wef 30/12/2025]

Punishment for cheating

417. Whoever cheats shall be punished with imprisonment for a term which may extend to 3 years, or with fine, or with both.

Cheating with knowledge that wrongful loss may be thereby caused to a person whose interest the offender is bound to protect

418. Whoever cheats with the knowledge that he is likely thereby to cause wrongful loss to a person whose interest, in the transaction to which the cheating relates, he was bound either by law or by a legal contract to protect shall be punished with imprisonment for a term which may extend to 5 years, or with fine, or with both.

Punishment for cheating by personation

419. Whoever cheats by personation shall be punished with imprisonment for a term which may extend to 5 years, or with fine, or with both.

Cheating and dishonestly inducing a delivery of property

420.—(1) Whoever cheats and thereby dishonestly induces the person deceived to deliver or cause the delivery of any property to any person, or to make, alter or destroy the whole or any part of a valuable security, or anything which is signed or sealed, and which is capable of being converted into a valuable security, shall be punished with imprisonment for a term which may extend to 10 years, and shall also be liable to fine or to caning or to both.

[Act 21 of 2025 wef 30/12/2025]

(2) Whoever cheats by remote communication and thereby dishonestly induces any of the acts mentioned in subsection (1) shall be punished with imprisonment for a term which may extend to 10 years and with caning with not less than 6 strokes, and shall also be liable to fine.

[15/2019]

[Act 21 of 2025 wef 30/12/2025]

Obtaining services dishonestly or fraudulently

420A.—(1) A person shall be guilty of an offence if he obtains services for himself or another person dishonestly or fraudulently and —

- (a) the services are made available on the basis that payment has been, is being or will be made for or in respect of them;
- (b) the person obtains the services without any payment having been made for or in respect of them or without payment having been made in full; and
- (c) when the person obtains the services —
 - (i) the person knows that they are being made available on the basis mentioned in paragraph (a) or that they might be; and
 - (ii) the person intends that payment will not be made or will not be made in full.

[15/2019]

(2) A person who is guilty of an offence under subsection (1) shall on conviction be liable to imprisonment for a term not exceeding 10 years, or to fine, or to both.

Explanation.—The services obtained are not excluded from this section merely because such services also involve the provision of goods or other things.

Illustration

A obtains services in the form of air transportation on an airline from Singapore to an overseas destination. *A* is also served food and beverages on the airline. *A* has obtained services even though *A* has also been provided with food and beverages.

[15/2019]

Fraudulent deeds and dispositions of property

Dishonest or fraudulent removal or concealment of property to prevent distribution among creditors

421. Whoever dishonestly or fraudulently removes, conceals, or delivers to any person, or transfers or causes to be transferred to any person, without adequate consideration, any property, intending thereby to prevent, or knowing it to be likely that he will thereby prevent, the distribution of that property according to law among his creditors or the creditors of any other person, shall be punished with imprisonment for a term which may extend to 3 years, or with fine, or with both.

Dishonestly or fraudulently preventing a debt or demand due to the offender from being made available for his creditors

422. Whoever dishonestly or fraudulently prevents any debt or demand due to himself or to any other person from being made available according to law for payment of his debts or the debts of such other person, shall be punished with imprisonment for a term which may extend to 3 years, or with fine, or with both.

Dishonest or fraudulent execution of deed of transfer containing a false statement of consideration

423. Whoever dishonestly or fraudulently signs, executes, or becomes a party to any deed or instrument which purports to transfer or subject to any charge any property, or any interest therein, and which contains any false statement relating to the consideration for such transfer or charge, or relating to the person or persons for