



HOME (/) > ADVISORIES (/ADVISORIES) > CRIME (/ADVISORIES/CRIME) >  
UNLICENSED MONEYLENDING (/ADVISORIES/CRIME/UNLICENSED-MONEYLENDING)

## UNLICENSED MONEYLENDING

### What is Unlicensed Moneylending (UML)?

UML occurs when an unlicensed person, often called an unlicensed moneylender, 'Ah Long' or loan shark, lends money to another person. Borrowing from the unlicensed moneylender is dangerous due to their often aggressive and illegal debt collection methods. They often employ harassment tactics to force repayment, which may include threats or acts of violence. Alarming, such intimidation can persist even after borrowers have settled their debts.

Stay away and do not borrow money from any unlicensed moneylenders. Do not work with or assist them in any way!

### Where to get help?

If you are facing financial difficulties, seek help before it's too late:

- Credit Counselling Singapore: 6225-5227 ([www.ccs.org.sg](http://www.ccs.org.sg) (<https://www.ccs.org.sg/>))
- National Council on Problem Gambling: 1800-6-668-668 ([www.ncpg.org.sg](http://www.ncpg.org.sg) (<https://www.ncpg.org.sg/>))
- ComCare: 1800-222-0000 ([www.msf.gov.sg/comcare](http://www.msf.gov.sg/comcare) (<https://www.msf.gov.sg/comcare/>))

### SPF Anti Unlicensed Moneylending



### Crime Prevention Tips for UML

UML is a significant threat to the community. While the Police are working to eliminate this problem, community involvement is crucial. Here are measures you can adopt to help:

#### 1. Good Neighbourliness and Community Involvement

Join the Citizens on Patrol – neighbourhood community groups that help patrol and watch out for each other. By working together, we can

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## 2. For Employers of Migrant Workers (MWs) / Migrant Domestic Workers (MDWs)

Protect your MW / MDW from unscrupulous unlicensed moneylenders:

- Instruct them to stay away from the unlicensed moneylenders and not to assist them in any manner.
- Warn them of the severe consequences if caught assisting the unlicensed moneylenders in illegal activities, including work pass revocation (<https://www.mom.gov.sg/-/media/mom/documents/publications/monthly-edm-mdw-ers/edm-202401-tips-to-prevent-mdw-from-resorting-to-unlicensed-moneylenders.pdf>).

### **Beware of Loan Scams**

The Police would also like to caution the public against loan scams, which may have links to UML. Members of the public should take note of the following:

- Licensed moneylenders are not allowed to make cold calls or send unsolicited messages via social media and online messaging platforms such as Facebook, Instagram, Telegram or WhatsApp, etc.
- They must verify borrower identity and details at their approved place of business.
- They can only approve or grant loans to a person within the business premises.
- They will not ask for any payment before loan disbursement.

Note: Licensed moneylenders may charge an administrative fee, but only after loan approval and usually deducted from the disbursed amount. For a list of licensed moneylenders, visit the Ministry of Law's Registry of Moneylenders website (<https://rom.mlaw.gov.sg/information-for-borrowers/list-of-licensed-moneylenders-in-singapore/>).

### **Protect Yourself from Loan Scams**

- Ignore unsolicited loan advertisements.
- Block and report spam numbers on WhatsApp, Telegram or other apps.
- Never share personal information (NRIC, SingPass, bank details) with unknown parties.

For more information on loan scams, visit [www.scamalert.sg](https://www.scamalert.sg) (<https://www.scamalert.sg>).

### **Reporting UML and Loan Scams**

If you have information on UML or loan scams, report them:

- Call '999' for urgent cases requiring immediate Police assistance.
- Police hotline: 1800-255-0000 (for non-urgent cases)
- Submit information online: [www.police.gov.sg/iwitness](https://www.police.gov.sg/iwitness) (<https://www.police.gov.sg/iwitness>)
- File a Police report online (<https://eservices1.police.gov.sg/phub/eservices/landingpage/police-report>) or at your nearest Neighbourhood Police Centre (for non-urgent cases requiring investigation)
- Anti-scam helpline: 1800-722-6688 (to verify suspicious calls or messages related to loan scams)

### **Help keep Singapore safe**

Share this information with your friends and family. Together, we can combat UML and loan scams in our community.

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