

GET HELP BEFORE IT'S TOO LATE

Credit Counselling Singapore:

1800-2255-227 (www.ccs.org.sg)
Seek information on debt management, obtain credit counselling and get help to work out debt repayment schemes.

Registry of Moneylenders:

6325 1500 (www.ipto.gov.sg)
Borrow only what you can repay. Ensure that you understand the terms of the contract before borrowing. Check the list of Registered Moneylenders available online.

National Council on Problem

Gambling: 1800-6668-668 (www.knowtheline.sg)
Recognise problem gambling and seek help for gambling addiction issues.

ComCare Call:

1800-222-0000 (www.comcare.sg)
Find out more about the various social assistance schemes available for low-income Singaporeans and families.

趁现在还来得及， 赶快寻求援助！

新加坡信贷辅导协会:

1800-2255-227 (www.ccs.org.sg)
寻求与信贷有关的咨询，信贷辅导和协助规划债务偿还计划。

放贷人注册局:

6325 1500 (www.ipto.gov.sg)
借贷务必要量力而行。在借贷前确保自己了解贷款合同内的条件。请查看网上的领有执照放贷人名单。

全国预防嗜赌理事会:

1800-6668-668 (www.knowtheline.sg)
辨识嗜赌行为，针对如何根治赌瘾寻求协助。

社区关怀热线:

1800-222-0000 (www.comcare.sg)
了解专为低收入新加坡人及其家庭设立的各种社会援助计划。



STAY AWAY FROM AH LONGS OR YOU'LL HAVE A HELL OF A LIFE. 惹上阿隆，祸害无穷。

"We are living in fear every day.
The harassment never stops."

- Wife of debtor, 31

"I've given them my life savings and still they
want me to repay more. When will it end?"

- Debtor, 30

"I've been fined, jailed for 4 years
and caned. I don't see my family
anymore. I've lost everything."

- Former harasser, 28

"They say you can make 'easy money'.
I've been arrested and jailed.
Only now do I realise that they're all lies."

- Former runner, 19

"我们每天都生活在恐惧中！没完没了的骚扰
随时会出现。"

- 欠债人妻子，31岁

"我把毕生积蓄都给了他们，他们还是不断地
向我要钱。到底什么时候才还得完？"

- 欠债人，30岁

"他们告诉我那些钱容易赚。
现在我被抓坐牢，才知道自己
被骗了。"

- 前跑腿囚犯，19岁

"我被判坐牢4年，罚
款和打鞭，再也见不
到我的家人。我失去
了我的一切！"

- 被捕骚扰人，28岁

DON'T BORROW FROM AH LONGS

When you borrow from *Ah Longs*, small loans can snowball into huge debts that you can never repay. You and your family will suffer.

DON'T GET TRAPPED IN ENDLESS DEBT

- You will have to pay extremely high interest rates to *Ah Longs*
- When you cannot repay your loans, you and your family will be threatened, harassed and will live in constant fear and embarrassment
- You will be pressured to work for *Ah Longs* and live a life of crime

DON'T ENGAGE IN LOANSHARKING ACTIVITIES

Get involved and you will pay a heavy price.

RUNNING OR ASSISTING IN A LOANSHARKING BUSINESS

- Running or helping to run a loansharking business
- Promoting or advertising loansharking activities (e.g. distributing name cards or flyers)
- Providing or selling prepaid phone cards to *Ah Longs*
- Providing bank accounts for loansharking activities

The penalties:

- Mandatory imprisonment of up to 4 years
- Caning of up to 6 strokes
- Fine of up to \$300,000

COMMITTING HARASSMENT ACTS

- Splashing paint, vandalising or damaging property
- Acting as a lookout in harassment acts

The penalties:

- Mandatory imprisonment of up to 5 years
- Caning of up to 6 strokes
- Fine of up to \$50,000

DON'T LET AH LONGS GET AWAY WITH CRIMES

For urgent police assistance, call 999.

千万别向阿隆借钱

向高利贷者借钱，小数额的贷款很快就会利上加利，变成一大笔你怎么也还不清的巨额债务，让你与家人陷入困境。

别卷入无休止的债务中

- 阿隆的利息奇高无比，债务永远还不完
- 一旦你无法偿还，你和家人就会被威胁、骚扰，过着提心吊胆的日子，而且倍感羞耻
- 你会被阿隆施压从事犯罪活动

别成为阿隆的跑腿

你得为下列罪行付上惨痛的代价。

从事或协助非法放贷

- 从事或协助进行非法放贷活动
- 为非法放贷进行宣传与促销（如分发名片或传单）
- 提供或售卖手机预付卡给阿隆
- 提供银行账户供非法放贷活动使用

刑罚：

- 强制性监禁长达 4 年
- 鞭刑多达 6 下
- 罚款高达 30 万元

协助阿隆骚扰他人

- 泼漆，涂鸦或破坏他人物产
- 帮阿隆把风

刑罚：

- 强制性监禁长达 5 年
- 鞭刑多达 6 下
- 罚款高达 5 万元

别让阿隆逍遥法外

欲获得警方紧急协助，请拨999。



Call to report loansharking activities (you can remain anonymous):

拨电告发任何非法放贷活动（无须透露个人资料）：

1800-X-AH-LONG
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