

2 maids fined, work permits revoked for moonlighting as loan brokers



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Two Filipino maids have been fined for working illegally as a broker between maids seeking loans and a licensed moneylender.

Jenalyn Masirag Gannaban, 39, and Obillo Arlene Manale, 50, were paid monthly commissions of between \$100 and \$400.

The State Courts have fined Gannaban \$8,000, and Manale \$5,000, for working without a valid work pass, the Ministry of Manpower said yesterday.

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They also had their work permits revoked and are barred from entering and working in Singapore.

Investigations by the ministry found that the duo had helped maids get loans by scheduling appointments with VM Credit.

In return, they received between \$10 and \$30 from fellow maids who got a loan.

Each month, Gannaban earned around \$100 to \$150, while Ma-nale made about \$300 to \$400, between June 2017 and November last year.

The ministry said a foreign domestic worker is deemed to be working without a valid work pass if she holds a second job.

If convicted, she can be fined up to \$20,000, jailed a maximum of two years, or both.

Her work permit will also be revoked, and she will be sent home and barred from working in Singapore, it said.

Credit Association of Singapore president Peter Tan said it was not common for licensed moneylenders to use maids as a middleman. He also said that the association conducts classes to inform maids about responsible ways to borrow money.

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"The association conducts classes on financial literacy and responsible borrowing with voluntary welfare organisations for domestic workers," Mr Tan said, citing the organisations Blessed Grace and Foreign Domestic Worker Association for Social Support and Training.

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Still, Ms Jolene Ong, chairman of community service enterprise Arise2Care, said she has come across several cases of foreign domestic workers relying on loans from licensed moneylenders, loan sharks and other maids, who charge them interest.

Often, these maids are unable to differentiate between legal and illegal moneylending activities, she added.

"During my counselling sessions, I usually brief the domestic workers on the dangers of borrowing from loan sharks, who may imitate licensed moneylenders.

"I also try to send relevant advisories from the police related to unlicensed moneylenders and ask the domestic workers to circulate them among their friends," she said.

Ms Ong said she has also repaid loans on behalf of maids, who would repay her in instalments.

Many of the maids are the sole breadwinners for their families, and feel compelled to borrow particularly for the education and healthcare expenses of their families back home.

However, Ms Ong said their employers should be the first touchpoint for help.

"A need is a need. Employers should be open to discussing the matter even if they are not willing to give their maids a loan," she said.

"They can help by directing them to licensed moneylenders and supervising how they pay back the loan, using a portion of their monthly salary."

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