



**SINGAPORE
POLICE FORCE**



CREDIT COLLECTION
ASSOCIATION
OF SINGAPORE

Nov 2017

Dear Sir/Mdm,

JOINT ADVISORY BY POLICE AND CREDIT COLLECTION ASSOCIATION OF SINGAPORE (CCAS) - AGAINST UNLAWFUL PRACTICES USED BY DEBT COLLECTION COMPANIES

Police have received numerous reports involving unlawful practices by debt collection companies, some of which involved highly oppressive and unscrupulous harassment tactics. Police will not hesitate to take action against debt collectors and debt collection companies that use unlawful harassment tactics. An example would be the recent conviction of Mr Francis Lee Sian Sian, a debt collector from “Double Ace Associates” on 16 November 2017 for various offences, including unlawful assembly to commit harassment and mischief with common intention. He was sentenced to an imprisonment term of four years and two months, and fined \$10,000.. Lee was one of the six debt collectors involved in the harassment of a debtor at the Funan Digitalife Mall in 2015. The other five accomplices have all been sentenced. For being a member of an unlawful assembly, the offence carries a punishment of imprisonment up to two years, or fine, or both. For committing mischief and thereby causing loss or damage of \$500 or upwards, the offence carries a punishment of imprisonment of up to two years, or fine, or both.

2 Police will not tolerate any thuggish and criminal acts associated with debt recovery by debt collection companies, and will ensure that the perpetrators of such acts will be severely dealt with. If you wish to provide Police with crime-related information, please call the Police Hotline at 1800-255 0000.

3 The Credit Collection Association of Singapore (CCAS) wish to advise debt collection companies not to conduct debt recovery using oppressive, aggressive and/or unfair practices. They are advised to refer to the attached Code of Conduct & Practice by CCAS, for recommended good practices. Any suggestions to improve the industry practices and professionalism of debt collection companies can be addressed to CCAS at ccas.org@gmail.com.

**MR JAMES PANG
ASSISTANT DIRECTOR
CRIME CONTROL DIVISION
OPERATIONS DEPARTMENT
SINGAPORE POLICE FORCE**

**MR ANDY CHAN
PRESIDENT, CCAS**