

NATIONAL COUNCIL ON PROBLEM GAMBLING

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Take Control

of Issues Arising from
Problem Gambling



NCpG
NATIONAL COUNCIL
ON PROBLEM GAMBLING





Problem Gambling— Legal and Financial Issues

This booklet is a collaboration between the National Council on Problem Gambling (“NCPG”) and the Pro Bono Services Office, The Law Society of Singapore. It provides answers to frequently asked questions on legal and financial issues that may arise as a result of problem gambling.



Part One: Managing Problems Arising from Gambling

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- General issues that arise from problem gambling
- How to address these issues



Part Two: Managing Debt

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- Ways to deal with outstanding debt
- What to expect in the event you are sued for outstanding debts



Part Three: Managing Divorce

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- What to expect when filing for divorce
- Legal issues that may arise from a divorce



Part Four: Help Resources

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- Where to seek help for legal, financial or emotional issues caused by problem gambling.

This brief guide is meant to provide general legal and financial information. It is not meant to substitute for professional advice.

If faced with any gambling related problems, we encourage you to:

- Seek the emotional support of family members or friends; and/or
- Call the National Problem Gambling Helpline at **1800-6-668-668**.



Managing Problems Arising from Gambling

1. What should I do if a family member is a problem gambler?

Encourage the family member to get help. Call the National Problem Gambling Helpline at 1800-6-668-668 or refer to Part Four: Help Resources for a list of available help resources.

For casino related gambling problems

You may apply to exclude your family member from the local casinos or limit the number of times your family member can visit the casinos in a given month. Please approach the following agencies for assistance in your application:



Hua Kwan (THK) Problem Gambling Recovery Centre

Tel : 6576 0840

Address : 133 New Bridge Road
#04-05 Chinatown Point
Singapore 059413

Website : <http://www.thkmc.org.sg>

Email : pgrc@thkmc.org.sg

Lakeside Family Services

Tel : 6265 6522

Address : 21 Yung Ho Road
#03-01 Taman Jurong Centre, The Agape
Singapore 618593

Website : <http://www.lakeside.org.sg/>

Email : lfstj@lakeside.org.sg

You may also encourage your family member to apply to exclude himself/herself from the local casinos. This may be done via the NCPG website using the family member's SingPass. Alternatively, the form may be printed out from the NCPG website.

Call the National Problem Gambling Helpline or visit www.ncpg.org.sg for more information.

For non-casino related gambling problems

You may encourage your family member to apply to exclude himself/herself from non-casino gambling venues. This may be done via the NCPG website using the family member's SingPass. Alternatively, the family member may personally approach the gambling operators to exclude himself/ herself.

Please visit www.ncpg.org.sg for more information and a list of participating gambling operators.

2. How do I protect my assets from a problem gambler?

Here are some immediate steps you can take to protect your assets:

- Keep good records of all your possessions and a diary of all finances, such as assets, contributions, gifts, bills, purchase receipts, etc;
- Photocopy and safely file copies of all documents such as title deeds, marriage and birth certificates, tax file numbers, etc;
- Do not sign anything you do not understand or are not prepared to pay for;
- Do not take on debts on behalf of the problem gambler, or lend money to the problem gambler ;
- Ensure your bank accounts are solely in your name. Cancel any accounts which are held jointly with the problem gambler, such as bank accounts or credit cards, and get all cancellations in writing;
- Limit the problem gambler's access to family income and assets.

You may also:

- Encourage the problem gambler to inform credit agencies that he/she does not want further credit; and
- Alert family members and friends not to lend money to the problem gambler.

3. How do I protect myself and other family members from domestic violence?



Problem gambling may sometimes cause domestic violence in families. If you are experiencing domestic violence, you may apply in person to the Family Justice Courts for the following:

- **Personal Protection Order**

The Court will grant a Personal Protection Order if family violence has been committed, or is likely to be committed, and a protection order is necessary. The Court will hear evidence from all involved parties before granting an Order.

- **Expedited Order**

An Expedited Order is an urgent, temporary court order that is issued when the Court feels that there is immediate danger of physical injury from the violent family member. This Order lasts for 28 days from the date of issue or until the first court hearing, whichever comes first.

- **Domestic Exclusion Order**

If a violent family member violates a Personal Protection Order by harming or threatening you, the Court will grant a Domestic Exclusion Order to prevent the violent family member from entering the family home.

- **Counselling Order**

The Court can issue a Counselling Order which orders the violent family member to seek help for his/her behaviour.

For more information on the Family Justice Courts, see Part Four: Other Community Resources.

4. How do I, as a problem gambler, regain and maintain financial stability?



Here are some ways to better manage your money to regain financial stability:

- Shift control of your finances to a non-gambler (e.g. payment of household bills);
- Establish a spending plan; and
- Set up a repayment plan for debt to avoid bankruptcy.

For more information, please contact Credit Counselling Singapore (see *Part Four: Financial Issues*).

5. What should I do if I am harassed by loan sharks?



If you are harassed by loan sharks or moneylenders, lodge a police report at your nearest Neighbourhood Police Centre immediately. If it is urgent, call '999'. You may also consider installing CCTVs at your residence as a deterrent. CCTVs will also enable you to provide the police with evidence of the loan shark harassment.

Never give your personal bank account or ATM card details to loan sharks. You may be fined, jailed and/ or caned for assisting in loan shark activities.



Managing Debt

1. How do I protect my assets from creditors of a problem gambler?

You should not sign any documents to act as a guarantor or provide security unless you understand what you are signing.

In general, a problem gambler's creditor will not be able to seize your assets if they are in your sole name or you are not a guarantor for the problem gambler. If your possessions have been seized by a creditor because of the unpaid debts of a family member, you may apply to the Court for the release of those items. You will need documentary proof that the seized items belong to you.

2. What should I do if I am in debt?

If you must take out a loan, do so from legal sources such as banks or licensed moneylenders. Do not borrow from illegal moneylenders/loan sharks to settle your debts.

Before you apply for a loan, be mindful of important details such as interest rates, processing fees, late payment fees, repayment schedule and other contractual terms.



For a list of licensed moneylenders, please contact The Insolvency Office or visit their website at <https://www.mlaw.gov.sg/content/io/en.html>.

If you are unable to settle your financial debts, here are other options:



- **Direct negotiation**

You may explain your situation and negotiate directly with the creditors to request for:

- a reasonable instalment plan to repay the debt;
- a discount off the debt; and
- a time extension on repayment (in order to liquidate assets or seek other financial sources)



- **Voluntary arrangement**

If you owe money to more than one creditor, you may wish to engage a licensed professional, e.g. a lawyer or an accountant, to help you negotiate with the creditors.



- **Debt Management Programme**

If you have unsecured debts, such as credit card debt, medical bills, utility bills and any other type of loan or credit with financial institutions in Singapore, you may wish to approach Credit Counselling Singapore (“CCS”) for assistance (see *Part Four: Financial Issues*).

After attending a free information talk on debt management and one-on-one financial counselling, CCS will assess if your case is suitable for a Debt Management Programme (“DMP”). The DMP is a voluntary debt repayment plan put up by the debtor to his creditors for review and approval. If your case is suitable, CCS will assist you to draw up a DMP.



- **Debt Repayment Scheme**

The Debt Repayment Scheme (“DRS”) was introduced to help debtors avoid bankruptcy. It also helps creditors recover the debts owed to them. It is essentially an instalment payment scheme administered by The Insolvency Office to help you repay the debt. The maximum repayment period is five years.

You can be placed under the DRS only if you meet the following criteria:

-  your debt cannot exceed \$100,000;
- you are gainfully employed and earn a stable monthly income;
- you have not been made a bankrupt in the last five years;
- you have not been subject to a Court-based debt arrangement (e.g. DRS) in the last five years; and
- you are not a sole-proprietor of a business, partner of a partnership or a limited liability partnership.



- **Bankruptcy**

Filing for bankruptcy should be the last resort. While in bankruptcy, a bankrupt is still expected to repay his debts. In addition, a bankrupt faces some restrictions. For example, one will not be able to travel overseas without prior approval from the Official Assignee. It will also be more difficult for bankrupts to obtain loans.

For more information, please contact the Insolvency Office.

THE INSOLVENCY OFFICE

| | |
|---------|---|
| Contact | : 1800 2255 529 |
| Address | : 45 Maxwell Road #07-11 The URA Centre (East Wing) Singapore 069118 |
| Website | : https://www.mlaw.gov.sg/content/io/en.html |
| Email | : oneminlaw@mlaw.gov.sg |

3. What happens if I cannot pay my debts and am sued in Court?

If you have incurred debts and do not pay up the full amount by the agreed date, the creditor may sue you in Court. If the creditor succeeds in the suit, you will be ordered by the Court to pay up the amount owed by a certain date.

If you do not comply with the Court order, the creditor may seize your assets and belongings (e.g. television, computer, etc) through a legal process called “Writ of Seizure and Sale”. What the creditor has seized will then be sold and the proceeds used to settle the debt.



Managing Divorce

1. What are the legal requirements for a divorce?



You must have been married for at least 3 years before you can file for a divorce. In addition, you must be able to prove any one of the following:

- Your spouse has behaved in such an unreasonable manner that you can no longer be expected to live with him/her;
- Your spouse has committed adultery/ had an affair and you find it intolerable to live with him/her because of this adultery;
- Your spouse has deserted/ left the family for more than 2 years;
- Both you and your spouse have been separated for more than 3 years and he/she now agrees to a divorce; or
- Both you and your spouse have been separated for more than 4 years but your spouse does not agree to a divorce.

2. What happens to my HDB flat and other assets when I divorce?



The Court will determine whether the flat is a matrimonial asset, regardless of ownership. If the HDB flat is a matrimonial asset, the Court will decide each party's respective share. The Court can make an order for your spouse to transfer his/her share of the flat to you; or that the flat be sold and the sale proceeds divided accordingly.

3. How will the Court decide who owns the asset, and in what share?



The Court will decide who owns the property, and in what share, in the same manner as property disputes between people who are not married to each other. The Court will consider:

- Each spouse's direct financial contributions, such as salary earnings;
- The children's needs;
- Each spouse's non-financial contributions to the welfare of the family, including looking after the home and caring for the family;
- Any agreement that both of you have made regarding the division of the matrimonial assets in case of a divorce.

The Court will decide what share is fair based on the circumstances of your case.

4. What can I do if my husband is not financially supporting the family?

You can apply for maintenance at the Family Justice Courts:

- **For your child**, if your spouse neglects or refuses to provide your child with reasonable maintenance.

**A child should be 21 and below. Maintenance is extended beyond age 21 for children who are still financially dependent. This includes those still serving National Service, those enrolled in an educational institution and those with disabilities.*

-  **For yourself**, if your husband neglects or refuses to provide you with reasonable maintenance.

**Husbands are not allowed to make applications for maintenance for themselves¹. Wives can make applications for maintenance at any point from the marriage onwards.*

YOU WILL NEED TO PRODUCE IN COURT THE FOLLOWING DOCUMENTS:

- List of monthly personal expenses and list of expenses for the children;
- Receipts for household, personal and children's expenses;
- Salary slips;
- Income tax returns;
- Documentary proof of any debts;
- Any other documents that may be relevant to the parties.

For more information on the Family Justice Courts, see *Part Four: Other Community Resources*.

¹ At the time of publication of this guide.



Help Resources

Legal Issues:

Association of Women for Action and Research²

To make an appointment:

Contact : 1800-774-5935 (Mon-Fri: 3pm-9.30pm)

Address : 5 Dover Crescent
#01-22

Singapore 130005

Website : <http://www.aware.org.sg/>

Email : aware@aware.org.sg

The Community Justice Centre

Contact : 6557 4100

Address : 1 Havelock Square
Level 1 State Courts Complex
Singapore 059724

Website : www.cjc.org.sg

Email : help@cjcc.org.sg

Legal Aid Bureau

Contact : 1800 2255 529

Address : 45 Maxwell Road
#07-11 The URA Centre (East Wing)
Singapore 069118

Website : <https://www.mlaw.gov.sg/content/lab/en.html>

Email : oneminlaw@mlaw.gov.sg

² Women's only service

Singapore Association of Women Lawyers

Contact : 6837 0611

Address : 96 Waterloo Street
SCWO Centre
Singapore 187967

Website : <http://www.sawl.org.sg/>

Email : info@sawl.org.sg

The Community Legal Clinic administered by Pro Bono Services Office of the Law Society of Singapore

Contact : 6536 0650

Website : <http://probono.lawsociety.org.sg/Help-for-Public/personal-legal-issue/CommunityLegalClinic/>

Email : ProBonoServices@lawsoc.org.sg

Please also check with your neighbourhood Community Clubs. Some Community Clubs conduct regular legal clinics.

Financial Issues:

Credit Bureau (Singapore) Pte Ltd

Contact : 6565 6363

Address : 2 Shenton Way
#20-02 SGX Centre 1
Singapore 068804

Website : <http://www.creditbureau.com.sg/>

Email : consumer_services@creditbureau.com.sg

Credit Counselling Singapore

Contact : 6225 5227

Address : 210 Middle Road
#05-04 Singapore Pools Building
Singapore 188994

Website : <http://www.ccs.org.sg/>

Email : enquiry@ccs.org.sg

DP SME Commercial Credit Bureau / DP Credit Bureau Pte Ltd

Contact : 6320 1900

Address : 10 Kallang Avenue
#14-18 Aperia Tower 2
Singapore 339510

Website : <http://www.dpgroup.com.sg/AboutDP/CommercialSMECredit.aspx> /
<http://www.dpcreditbureau.com.sg>

Email : smecb@dpgroup.com.sg / cs@dpgroup.com.sg

Problem Gambling Issues:

Blessed Grace Gamblers Recovery Centre

Contact : 8428 6377

Address : 18 Arumugam Road
#05-01 Antioch@MacPherson
Singapore 409962

Website : <http://www.bgss.org.sg/>

Email : deborah.queck@blessedgrace.org

Changi General Hospital (The Psychological Medicine Centre)

Contact : 6850 3333 (consultation is strictly by appointment only)

Address : 2 Simei Street 3
Singapore 529889

Website : <http://www.cgh.com.sg>

Lakeside Family Services

Contact : 6265 6522

Address : 21 Yung Ho Road
#03-01 Taman Jurong Centre, The Agape
Singapore 618593

Website : <http://www.lakeside.org.sg/>

Email : lfstj@lakeside.org.sg

National Addictions Management Service (NAMS)

All Addictions Helpline : 6-RECOVER (6-7326837)
General Enquiries : 6389 2000
Appointment Line : 6389 2200
Address : Buangkok Green Medical Park
10 Buangkok View
Singapore 539747
Website : www.nams.sg
Email : nams@imh.com.sg
Appointment : imh_appt@imh.com.sg

One Hope Centre

Contact : 6547 1011
Address : 8 New Industrial Road
#04-04B LHK3 Building
Singapore 536200
Website : onehopecentre.org/
Email : help@onehopecentre.org

Thye Hua Kwan (THK) Problem Gambling Recovery Centre

Contact : 6576 0840
Address : 133 New Bridge Road
#04-05 Chinatown Point
Singapore 059413
Website : <http://www.thkmc.org.sg>
Email : pgrc@thkmc.org.sg

The National Council on Problem Gambling (NCPG)

Contact : 1800-6-668-668 (24/7 Helpline)

Address : 510 Thomson Road
#05-01 SLF Building
Singapore 298135

Website : www.ncpg.org.sg

Email : admin@ncpg.org.sg

The Silver Lining Community Services Ltd

Contact : 6749 0400

Address : 11 Playfair Road
Singapore 367986

Website : <http://www.silver-lining-community.weebly.com/>

Email : admin@silver-lining.org

WE CARE Community Services

Contact : 6547 5459

Address : 11 Jalan Ubi, Block 5
#01-41 Kembangan-Chai Chee Community Hub
Singapore 409074

Website : <http://www.wecare.org.sg/>

Email : admin@wecare.org.sg / help@wecare.org.sg

Other Community Resources:

Family Justice Courts

Contact : 6435 5110
Address : 3 Havelock Square
Singapore 059725
Website : <http://www.familyjusticecourts.gov.sg/>
Email : FJCourts_QSM@fjcourts.gov.sg

Family Service Centres

Family Service Centres (“FSCs”) are key community-based focal points and social service providers for families in need. The Ministry of Family and Social Development’s website provides a complete listing of FSCs in Singapore.

Website:

<http://app.msf.gov.sg/Policies/Strong-and-Stable-Families/Supporting-Families/Family-Service-Centres>

Social Service Offices

The purpose of Social Service Offices (“SSOs”) is to serve needy residents in HDB towns. These offices will provide more accessible social assistance including localised and integrated social services. The Ministry of Social and Family Development’s website provides a complete listing of SSOs in Singapore.

Website:

<http://app.msf.gov.sg/Press-Room/Social-Service-Offices-to-be-set-up-in-HDB-towns>

The Samaritans of Singapore (SOS)³

Contact : 1800-221 4444
Address : Block 10 Cantonment Close
#01-01, Singapore 080010
Website : sos.org.sg
<https://www.sos.org.sg/contact-us/enquiries> (enquiries)
<https://www.sos.org.sg/contact-us/feedback> (feedback)
Email : pat@sos.org.sg

³ Suicide Prevention Centre