



**YOU'LL REGRET SHARING YOUR
PAYMENT ACCOUNT
& SINGPASS DETAILS
WITH CRIMINALS**

Between 2020 and 2022, scammers used over 19,000 money mules and 38,000 bank accounts to launder money. Singpass accounts were also abused for criminal acts.

So, in 2023, the Ministry of Home Affairs and the Smart Nation and Digital Government Office amended the Corruption, Drug Trafficking and Other Serious Crimes (Confiscation of Benefits) Act (CDSA) and the Computer Misuse Act (CMA).

These amendments seek to deter individuals from enabling or facilitating the commission of criminal activities by others, and in the case of Singpass, also help protect citizens and businesses who depend on Singpass as our national digital identity.



**SINGAPORE
POLICE FORCE**
SAFEGUARDING EVERY DAY



**NATIONAL
CRIME PREVENTION
COUNCIL**

ASKED TO SHARE YOUR PAYMENT ACCOUNT?

Amendments to the Corruption, Drug Trafficking and Other Serious Crimes (Confiscation of Benefits) Act (CDSA) mean you may be held criminally liable if your payment accounts are used by others for criminal activities.

CDSA Case File 1:



Job involving receiving and transferring of money

1

⚠️ Jeremy* responded to a 'company's' job advertisement.



2

⚠️ As part of the job, Jeremy would earn \$100 a day for using his bank account to receive money from the 'company's' customers, and transfer the money to the 'company's' bank account.



3

⚠️ After he received and transferred \$500 on the first day, as directed, his bank account was frozen by the Police.



4

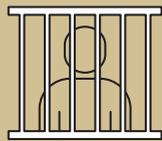
⚠️ Jeremy did not get an explanation as to why he needed to use his personal account to receive and transfer money on behalf of the 'company'.

⚠️ Nor did he take steps to find out where the money was coming from and going to.



5

⚠️ Jeremy may be liable for an offence under the new provisions of the CDSA.



CDSA Case File 2:



Job involving the ceding of bank accounts

1

⚠️ Jun Jie* chanced upon an online job advertisement from Mr X, offering him the opportunity to work from home.



2

⚠️ Mr X claimed to be acting on behalf of TikTok. Jun Jie was told that the job required him to open two personal bank accounts in Singapore, and thereafter to provide Mr X with the username and OTP for the new bank accounts.



3

⚠️ Jun Jie thought that the advertisement looked legitimate. He claimed to have called the recruiter and spoken to him about the job, and the recruiter was able to explain what was required.

⚠️ He did not think it was necessary to ask why TikTok needed him to open bank accounts on their behalf.

4

⚠️ Jun Jie was paid \$100 when he ceded his bank accounts.



5

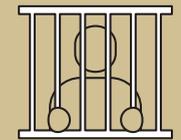
⚠️ Jun Jie did not think that there was anything wrong with the job offer. Furthermore, he was out of a job and this presented him with an opportunity to earn some money.

⚠️ He claimed that he did not read the news and was unaware of Police advisories to the public on such matters.



6

⚠️ Jun Jie may be liable for an offence under the new provisions of the CDSA.





Online friend requesting to receive and transfer money via bank account

1

⚠️ Lina* got to know Mr X from Tinder. She corresponded with him on Tinder, then on Telegram and eventually through video calls. Lina believed that Mr X was a businessman based overseas.



2

⚠️ After two months, Lina received a message from Mr X stating that his overseas business accounts had run into problems, and he needed help transferring money to his supplier or he would lose the business deal.

Urgent, Pls Help!!!



3

⚠️ Mr X told Lina that all she had to do was to transfer the money that she will be receiving to another overseas bank account.

⚠️ Lina did not think that there was anything wrong with Mr X's request. She trusted Mr X, after speaking to him for more than two months.



4

⚠️ Lina gave Mr X her DBS bank account number, and she subsequently received \$30,000.

⚠️ She then transferred \$29,000 to someone she only knew as "Eusof".



5

⚠️ Lina had only made one transfer before she was notified that her bank account had been frozen by the Police

⚠️ Although there was \$1,000 left in her frozen bank account, Lina claimed that she never thought of collecting money as she was simply doing her friend a favour.



6

⚠️ Lina may be liable for an offence under the new provisions of the CDSA.



Online friend involving the ceding of bank accounts

1

⚠️ Vanessa* got to know Mr X from Tinder. She corresponded with him on Tinder, then on Telegram and eventually through video calls. Vanessa believed that Mr X was a businessman based overseas.



2

⚠️ After two months, Vanessa received a message from Mr X stating that his overseas business accounts had run into some problems and he needed help opening bank accounts in Singapore to make transfers to his supplier.

Urgent, Pls Help!!!

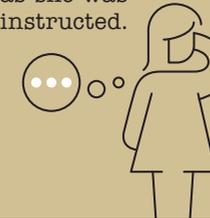
3

⚠️ Mr X told Vanessa that all she had to do was to help him open two bank accounts in Singapore. He also told Vanessa that she did not have to do anything else except to give him the usernames and OTP details for him to conduct the transactions on his end.



4

⚠️ Vanessa did not think that there was anything wrong with Mr X's request. She trusted Mr X, after speaking to him for more than two months. She did as she was instructed.



5

⚠️ Vanessa did not receive any money when she ceded her bank accounts, nor did she have any information about the transactions conducted.



6

⚠️ Vanessa may be liable for an offence under the new provisions of the CDSA.



OUR PAYMENT ACCOUNTS, LIKE BANK ACCOUNTS, ARE FOR OUR OWN USE ONLY.

- Do not disclose your payment accounts/credentials to anyone else.
- Do not let anyone else access, operate or control your payment accounts.
- Do not receive or transfer money for anyone else using your payment accounts, unless you know him/her and know where he/she is.

A person convicted of an offence under the Corruption, Drug Trafficking and Other Serious Crimes (Confiscation of Benefits) Act (CDSA) may be liable for **a fine of up to \$250,000, imprisonment of up to five years, or both.**

*The names, incidents and images in this infographic are fictitious and for illustrative purposes only.

ASKED TO SHARE YOUR SINGPASS DETAILS?

Amendments to the Computer Misuse Act (CMA) mean you may be held criminally liable if your Singpass account is used by others for criminal activities.
It is also an offence to obtain or deal in Singpass credentials unless for lawful purposes.

CMA Case File 1:

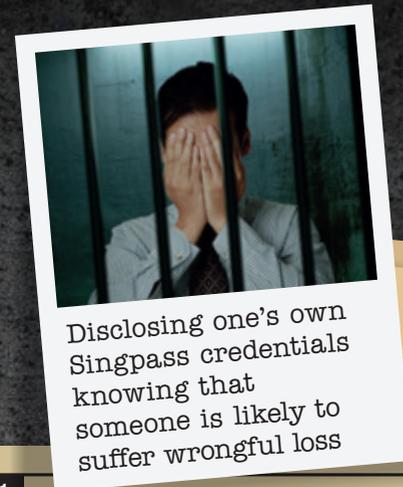


1 ⚠️ Albert*, a Singpass user, received a Telegram message from a friend asking him to share his Singpass credentials (i.e., username, password and 2FA details).

Yo bro, got lobang \$\$\$, but need to use your Singpass.

2 ⚠️ He was told that his Singpass credentials would be used to sign up for credit cards, and he would be paid \$100 per credit card.

3 ⚠️ Albert may be liable for an offence under the new provisions of the CMA, as he will be presumed to have reasonable grounds to believe that the disclosure was to facilitate an offence by providing his Singpass credentials for gain.



CMA Case File 2:

1 ⚠️ Michael*, a Singpass user, invested \$10,000 with a female online personality who he had a romantic relationship with.

⚠️ The \$10,000 was credited into the bank account of a money mule who was being investigated by the Police.

2 ⚠️ The Police contacted Michael and advised him to stop communicating with the online personality as the case involves multiple victims with similar encounters.

3 ⚠️ Michael continued communicating with the online personality in hopes of recovering his investment fund and alleged profits, which amounted to \$50,000.

4 ⚠️ The online personality transferred \$2,000 to Michael's bank account and claimed that money laundering controls prevented her from transferring more money unless he shared his Singpass credentials with her.

⚠️ Michael then disclosed his Singpass credentials to her.

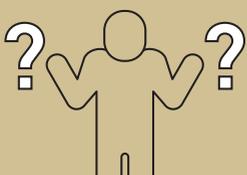
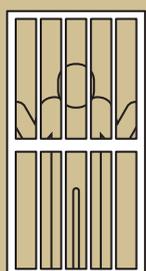
5 ⚠️ Michael may be liable for an offence under the new provisions of the CMA, as he will be presumed to have reasonable grounds to believe that the disclosure was to facilitate an offence by providing his Singpass credentials and knowing that it is likely to cause a wrongful loss to another person.

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CMA Case File 3:

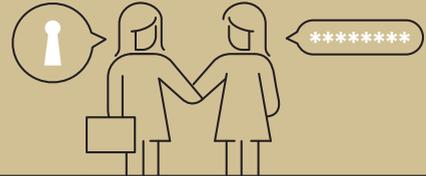
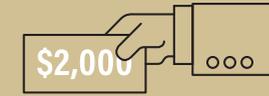
Disclosing one's own Singpass credentials to someone without ascertaining the identity and physical location of the person

<p>1</p> <p>⚠ Dinesh*, a Singpass user, wanted to take a loan. He visited a website allegedly operated by a genuine licensed moneylender, and applied for a \$2,000 loan.</p> 	<p>2</p> <p>⚠ In order to determine Dinesh's credit rating, he was asked to give the moneylender his Singpass credentials to view his CPF contributions.</p> 	<p>3</p> <p>⚠ Dinesh provided his Singpass credentials and accepted the information on the website, without ascertaining the moneylender's identity or physical location.</p> 
<p>4</p> <p>⚠ Shortly after, the moneylender ceased communication and no loan was obtained.</p> 	<p>5</p> <p>⚠ Dinesh may be liable for an offence under the new provisions of the CMA, as he will be presumed to have reasonable grounds to believe that the disclosure was to facilitate an offence by providing his Singpass credentials without taking reasonable steps to ascertain the identity and physical location of the person to whom he disclosed his Singpass credentials.</p> 	

CMA Case File 4:



Obtaining or dealing in Singpass credentials to facilitate criminal activities

<p>1</p> <p>⚠ Mei Ling* approached a Singpass user and asked for her Singpass credentials under the pretext of offering her a job.</p> 			
<p>2</p> <p>⚠ In fact, Mei Ling was tasked to obtain Singpass credentials by someone on Telegram who promised to pay her fast cash of \$2,000 for every bank account opened with the Singpass credentials.</p> 	<p>3</p> <p>⚠ The Singpass user provided her Singpass credentials to Mei Ling.</p> 	<p>4</p> <p>⚠ Mei Ling may be liable for an offence under the new provisions of the CMA, as she had obtained another user's Singpass credentials to open bank accounts, which are offences to cheat the banks.</p> 	

OUR SINGPASS ACCOUNT IS FOR OUR OWN USE ONLY.

- Do not disclose your Singpass account/credentials to anyone else.
- Do not ask for the Singpass credentials of another person.
- Do not supply, offer to supply, transmit or make available, by any means, the Singpass credentials of another person.

A person convicted of an offence under the Computer Misuse Act (CMA) may be liable for a fine of up to \$10,000, imprisonment of up to three years, or both.

*The names, incidents and images in this infographic are fictitious and for illustrative purposes only.

Your payment accounts, like bank accounts, and Singpass account are for your own use only. You may be prosecuted if they are used by others for criminal activities.



Scan the QR code to find out more.



**SINGAPORE
POLICE FORCE**
SAFEGUARDING EVERY DAY



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<https://www.ncpc.org.sg>



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