

WORKING PAPER PRESENTATION

The Intersection Between Consumer Law and Criminal Law in the Singaporean Moneylending Regime

Jodi Gardner, Adjunct Senior Research Fellow

Wednesday, 27 October 2021 | 4.00pm-5.30pm (SGT) via Zoom

ABSTRACT

The financial implications of COVID-19 have dramatically increased illegal moneylending in many countries around the world, including Singapore. This paper analyses the challenges of illegal moneylending in Singapore, focusing on its complex relationship with legal moneylending and the banking and finance system more generally. There will be a discussion on the background to illegal moneylending in Singapore, the various practical and moral challenges it creates and themes that arise from the case law. The paper will also analyse the complex interaction between illegal and legal moneylending, showing how the consumer and criminal law intersect and sometimes conflict.

ABOUT THE SPEAKER



Jodi Gardner is a University Lecturer at the University of Cambridge, a Fellow of St John's College, and an Adjunct Senior Research Fellow at the Centre for Banking & Finance Law, NUS. Jodi's research is primarily focused on how law interacts with social policy and social welfare, focusing on the banking and finance industry. She has written on a variety of different topics in this area including high-cost credit contracts, the impact of austerity measures and the effect of open banking on financial exclusion. Jodi has spent significant time in Singapore undertaking a detailed review of the moneylending regime, the findings of which were presented to many academic and government bodies.

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