

What should I do if I'm harassed because of the domestic helper's loan?

- ❗ If you discover that your domestic helper has taken out a loan from a money lender, it's important to communicate with her as soon as possible, understand the underlying reasons and her debt situation, including the loan amount, interest rate, repayment period, and current repayment progress.
- ❗ If employers receive calls or letters from a money lender to recover debts, you should immediately understand the situation with your domestic helper, and relay concerns to the money lender.
- ❗ If your domestic helper has already resigned, you can send a copy of her contract termination confirmation or the "Notification of Termination of an Employment Contract with Foreign Domestic Helper" (ImmD Form ID407E) to the money lender, to state that the helper is no longer employed and request the money lender to cease contacting you.
- ❗ According to Condition 10 of the Money Lenders Licence Conditions, licensed money lenders and their debt collectors are prohibited from harassing anyone while

trying to locate the whereabouts of debtors. Therefore, if employers suspect that licensed money lenders or their debt collectors are using improper methods to recover debts, they can report the matter to the police and contact the following government departments to file a complaint against the money lender concerned:

Hong Kong Police Force, Licensing Office (Money Lenders Licensing Section)

- 📍 Address: 12th floor, Arsenal House, Police Headquarters, 1 Arsenal Street, Wan Chai, Hong Kong
- ☎ Telephone: (852) 2860 3574
- 📠 Fax: (852) 2200 4514

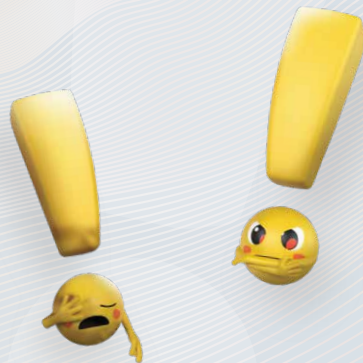
Companies Registry (Money Lenders Section)

- 📍 Address: 13th floor, Queensway Government Offices, 66 Queensway, Hong Kong
- ☎ Telephone: (852) 2867 2634
- @ Email: mlu@cr.gov.hk
- 📠 Fax: (852) 2530 9001

- ❗ The list of licensed money lenders can be accessed on the Companies Registry's "e-Services" website (www.e-services.cr.gov.hk) by selecting "Search" > "Licensed Money Lenders".

How should I assist if I discover that my domestic helper is facing financial distress?

- ❗ You can start by understanding her financial situation, needs, and specific challenges, then work together with your domestic helper to develop an improvement plan.
- ❗ Some non-governmental organisations also provide financial literacy education for domestic helpers, helping them learn proper investment strategies, the common investment products, and how to manage assets, for example, Enrich.



僱主處理外籍家庭傭工(外傭)借貸問題須知

Employers Guide on Handling Foreign Domestic Helpers' Borrowing Issue



如發現我的外傭有債務纏身，我該如何處理？

- ❗ 外傭借貸本身並不違反政府制定的「標準僱傭合約」及外傭的在港逗留條件。
- ❗ 外傭隻身來港工作，僱主宜對外傭多加關切，與外傭坦誠對話。
- ❗ 若發現外傭有財務困難，可先了解外傭積蓄、需要以及困難等，與她一起訂立儲蓄計劃。坊間亦有部分外傭非牟利團體，為外傭提供理財課程，講解正確的理財概念。
- ❗ 如外傭借錢後一走了之或偷竊僱主財物，僱主應立即報警。如外傭在沒有預先通知或給予代通知金的情況下離職，你應通知入境事務處（入境處）

外傭已單方面終止僱傭合約，例如向入境處提交《終止僱傭合約通知書》（入境處表格ID407E），說明外傭借貸後與你失去聯絡。

- ❗ 如發現外傭懷疑墮進詐騙陷阱，可聯絡以下機構尋求協助：

領事館：如涉及法律問題、權利或需要針對其國籍進行指導，可聯絡外傭國家的領事館。

香港警務處：香港警務處設有反詐騙協調中心（電話：+852 18222），負責處理與騙局和欺詐相關的案件。

如因外傭借貸而遭受滋擾，我該怎麼辦？

- ❗ 如一旦發現外傭有向放債人借款，應盡快與外傭溝通，了解其借款的原因及具體債務狀況，包括借款的金額、利率、還款期限以及目前的還款進度。
- ❗ 若僱主收到放債人追債的電話或信件，應立即與外傭了解情況，並向放債人反映問題。
- ❗ 如外傭已離職，可將外傭的合約終止確認書或《終止僱傭合約通知書》（入境處表格ID407E）副本寄給放債人，說明外傭已離職，並要求放債人停止與你聯絡。
- ❗ 根據放債人牌照條件第10條，持牌放債人及其收數人士在試圖尋找債務人時，不得騷擾任何人。因此僱主可就懷疑持牌放債人及其收數人士以不當手法追收貸款的行為報警處理，並聯絡

以下政府部門，提出對有關放債人的投訴：

香港警務處牌照課放債人牌照組

📍 地址：香港灣仔軍器廠街1號警察總部警政大樓12樓

☎ 電話：(852) 2860 3574

☎ 傳真：(852) 2200 4514

公司註冊處放債人註冊辦事處

📍 地址：香港金鐘道66號金鐘道政府合署13樓

☎ 電話：(852) 2867 2634

@ 電郵：mlu@cr.gov.hk

☎ 傳真：(852) 2530 9001

- ❗ 現有放債人牌照持牌放債人名單可於公司註冊處的「電子服務網站」（www.e-services.cr.gov.hk）內點選「查冊」>「持牌放債人」查閱。

如我發現外傭有財務困難，我可以如何協助她？

- ❗ 你可先了解她的財務狀況、需要以及具體困難等，然後與外傭一起訂立改善計劃。
- ❗ 部分非政府機構亦為外傭提供理財教育，讓外傭可以學習正確的投資策略、

常見投資產品的操作，以及如何管理資產等，例如 Enrich。



What should I do if I find out my domestic helper is debt-ridden?

- ❗ Taking a loan by foreign domestic helpers is not a violation of "The Standard Employment Contract" set by the government or the conditions of their stay in Hong Kong.
- ❗ As domestic helpers come to Hong Kong for work alone, employers are encouraged to show more care and have honest conversations with their domestic helpers.
- ❗ If you notice that your domestic helper is facing financial difficulties, start by understanding her savings, needs, and challenges, etc. Work together to create a savings plan. There are also non-profit organisations in the community that offer financial literacy courses for domestic helpers, teaching proper money management concepts.
- ❗ Employers should call the police immediately if they lose contact with a domestic helper who has taken out a loan or stolen employers' property. If your domestic helper resigns without prior notice or payment in lieu of notice, you should inform the Immigration Department (ImmD) that the helper has unilaterally terminated the employment contract. For instance, you can submit the "Notification of Termination of Employment Contract with Foreign Domestic Helper" (ImmD Form ID407E) to the ImmD, specifying that the helper has lost contact with you after taking out a loan.

- ❗ In case of finding out the domestic helper has fallen into a scam, you may contact the following organisations for assistance:

Consulate: If it is related to any legal questions, rights or specific guidance pertinent to the domestic helper's nationality, you may contact the consulate of the country concerned.

Hong Kong Police Force: The Hong Kong Police Force has an Anti-Deception Coordination Centre (Tel: +852 18222) which is responsible for handling cases related to scams and frauds.

