

**PROPOSED SPEECH FOR MR ALEX YAM
MAYOR OF NORTH WEST DISTRICT
AT THE LAUNCH OF LAW AWARENESS WEEKS (LAW) @ CDC 2022
ON SUNDAY, 2 OCTOBER 2022
SUSS PERFORMING ARTS THEATRE**

Minister for Culture, Community and Youth, and Second Minister for Law, Deputy Chairman of the People's Association, Mr Edwin Tong,

Minister of State for Ministry of Home Affairs & Ministry of Social and Family Development Ms Sun Xueling,

Chairman of Mayors' Committee, Mayor Ms Low Yen Ling,

Mayors Ms Denise Phua, Mr Desmond Choo and Mr Mohd Fahmi Aliman,

Chairman of Law Society Pro Bono Services (LSPBS), Mr Gregory Vijayendran SC,

Vice Chairman of National Crime Prevention Council (NCPC), Mr Tan Puay Kern, PBM, PPA (P), AMBCI,

Mr How Kwang Hwee, Deputy Commissioner of Police (Investigation & Intelligence),

Partners and volunteers,

Ladies and Gentlemen,

i. Introduction

1. Good morning to everyone.

2. North West Community Development Council (CDC) is pleased to host the launch of the annual Law Awareness Weeks @ CDC 2022 at SUSS Performing Arts Theatre.

3. It gives me great pleasure to welcome all of you here physically this morning.

ii. Sustained Partnerships

4. Since 2015, LAW @ CDC has been a sustained and successful partnership between the five CDCs, and our staple partners, the Law Society Pro Bono Services, Singapore Corporate Council Association, and the respective law faculties of our IHLs – NUS, SMU and SUSS.

5. Working closely together, we provide a series of legal advice talks, to bring law awareness to the wider community and provide access to basic knowledge of legal rights in key matters, such as employment and legacy planning.

6. Since 2015, we have reached out to over 11,000 participants in our various legal talks.

7. This year, we are pleased to bring in new partners which will add richness and insights into the legal talks, through their expert topics and perspectives. I will leave Minister Edwin Tong to share more about the new partners and the plans to further the collaboration.

8. I would like to acknowledge the presence of our partners from SPF and MHA, and our special guest Ms Sun Xue Ling, now chairs the inter-ministries committee on scams.

9. My understanding is that there will be some announcements in the months to come on upstream and downstream solutions to address the issue of scams. In fact, many of you who use mobile phones would have been on the Apple platform, would have been used to scam shield, which has been quite useful. Scam shield for Android has also been launched this week.

10. Those who haven't done so, I do invite you to download the application.

iii. Risks of Scams

11. Talking about the risks of scams, digital transformation has certainly leapt forward very rapidly, and even more so in the last two years because of Covid. Prior to Covid, who would have heard of Zoom, but now it is so much part of our lives.

12. People are increasingly comfortable interacting and sharing information via various digital media platforms. I can say that with almost absolute certainty that everyone in this room has a smart phone.

13. It is quite amazing when you ask yourself – if you are meeting someone face to face, would you share your bank details, your addresses, and some personal details as willing and as freely as we do online – perhaps the answer to that is no.

14. But in fact, we are sharing so much online today that exposes us to a great deal of risk. As we go online for longer hours, make digital transactions, and interact frequently with others. At some point, most, if not all of us – you have your emails, your smartphones and various e-commerce platforms you go on to do e-shopping, every single day. You would have perhaps received a call, an email or some attempt at accessing your personal information, your credit card or bank details.

15. It happens so often today that sometimes we take it for granted. We feel that we are all educated enough and smart enough to avoid these scams, but the reality proves otherwise.

16. Recently, there was news about a man who cheated 396 victims of over \$100,000 on Carousell. In his e-commerce scam, he advertised tickets to something as innocent as Universal Studios Singapore (USS) tickets. USS tickets are cheap to bring your kids to have fun over the weekend, but that alone, managed to scam unwitting Singaporeans of over \$100,000. After they make payment, he cut off all contact with them.

17. Most of you would have also heard of the high-profile luxury goods scam, where a couple cheated victims of \$32 million in undelivered luxury watches and bags after convincing them through that they would be able to secure those rarely accessible items.

18. In the first half of 2022, over \$200 million was lost to the top 10 scams, including job scams, phishing scams, e-commerce scams and investment scams, which make up 75% of the top 10 types of scams. It is a very immediate and real risk facing all of us.

19. So far, these issues have to do with monetary loss, and occasionally a loss of face. But in our region, there are other forms of digital and cyber scams that have resulted in more serious losses, even the loss of life.

20. In the last month, I am quite certain many of you would have come across the case of a young Malaysian teacher in training, Mr Goi Zhen Fang. He was only 23 years old, well-educated, and looking forward to starting life in teaching and influencing a new generation of students. But he fell for a love scam.

21. He travelled to Bangkok, and when his parents went up, made all attempts to contact him and hoping that they were able to bring their son home, which they did. But unfortunately, they only managed to bring back his remains. These work scams that are now becoming more common in human trafficking across South East Asia, Cambodia, Thailand, and Vietnam. Lives are also being lost, not just in time, cash or reputation.

22. So, there is much for us to learn. While we can solve all problems, we can educate our residents and Singaporeans to be astute in making and identifying such scams online.

iv. Theme: Staying Cybersafe, Protecting Yourself and the Community

23. This year's theme of staying cybersafe comes as an important reminder for all of us. As online scams, as well as in-person scams, become more common-place. Such sophisticated, pre-meditated attacks by modern scammers pose a significant and real

threat to residents, even those who might consider themselves as digitally savvy, or street-smart.

24. Hence, it is important and timely for community to equip themselves and their families with the knowledge to protect ourselves from harm.

25. This way, the community as a whole can gain more knowledge and support one another in defending against scams, be it online or in-person.

v. Benefitting from Timely Legal Advice

26. In terms of the contribution of Law @ CDC, many residents have benefitted from the legal advice and guidance provided by the volunteer lawyers under LSPBS. For example, I know of a tutor who had to resign from her job for medical reasons, as she suffered from depression due to the high demands of her work. Her tuition centre withheld her salary and even demanded compensation from her, claiming a breach of contract.

27. Fortunately, Ms Liu Siew Rong, a volunteer lawyer, provided legal advice on the likelihood of the centre succeeding in their claim, and the potential consequences of not acceding to the centre's demands. Ms Liu also referred the tutor to the Small Claims Tribunal for the next steps. With Ms Liu's valuable help, the tutor received much needed assurance to allay her stress, and also clarity on how to move forward.

28. Ms Liu is one of many volunteer lawyers who have provided outstanding help and service to the community. I am happy to share that Ms Liu is here with us this morning.

vi. Conclusion

29. I would like to conclude by urging everyone to attend the various webinars and seminars to equip yourselves with legal knowledge and learn how to better protect yourselves and your loved ones from potential scams, and also increase your legal knowledge in other fields. I have just shared the various examples by which our

partnerships have benefitted the community, and by working together, we can not only stay cyber safe, but become more legally aware as well.

30. Thank you for your contributions in the past and your contributions moving forward.

31. Please have a wonderful and peaceful week ahead. Thank you very much.