Lending a Bank Account, Singpass or SIM? You May Become a Scam Mule

Description

Police say people should never let others use their bank accounts, Singpass credentials or mobile lines for suspicious activity. In a recent operation, 147 people were investigated and more than S$155,000 was seized across scam types.

This guide is for a Singapore resident asked to receive, move or withdraw money for another person or to lend an account, Singpass access or mobile line. Its job is to recognise the mule request and stop before enabling a scam or money-laundering offence, using a four-asset incident checklist covering bank account, Singpass, SIM and device access and a stop-secure-report timeline for the first 15 minutes, first hour and same day rather than a headline or remembered rule.

Match the decision to the situation

Someone wants to route money through your account

Refuse and stop contact. Confirm the condition before treating that route as settled.

Credentials or SIM access were shared

Secure the account and report immediately. Confirm the condition before treating that route as settled.

A transfer already happened

Contact the bank and Police. Confirm the condition before treating that route as settled.

You are unsure whether the request is legitimate

Call ScamShield 1799. Confirm the condition before treating that route as settled.

Name the mule request

SPF joint anti-scam operation states the controlling point used here: SPF reports 147 people investigated, more than S$155,000 seized or frozen, 1,123 online enablers taken down and 370 phone lines disabled. A small commission does not make account lending legitimate. Stop the transaction

If someone wants to route money through your account, refuse and stop contact. Use â??Stop the transactionâ?• as the recorded proof step, with the decision date and the version of the document or live page relied on.

Protect Singpass

Credentials can enable identity and account misuse. Reset access and review activity

For this articleâ??s protect singpass check, the working file should show whether â??Reset access and review activityâ?• is complete. If it is unresolved, name the responsible person or official service and set the last safe time to close that specific gap.

Secure the bank

Fast reporting can improve the chance of freezing funds. Call the bank

If a transfer already happened, contact the bank and Police. Use â??Call the bankâ?• as the recorded proof step, with the decision date and the version of the document or live page relied on.

Protect the mobile line

ScamShield official service states the controlling point used here: ScamShield provides the 1799 helpline and official tools for checking and responding to suspected scams. SIM access can support scam communications and authentication abuse. Contact the telco

For this articleâ??s protect the mobile line check, the working file should show whether â??Contact the telcoâ?• is complete. If it is unresolved, name the responsible person or official service and set the last safe time to close that specific gap.

Preserve evidence

Messages, numbers and receipts help investigation. Do not delete them

If someone wants to route money through your account, refuse and stop contact. Use â??Do not delete themâ?• as the recorded proof step, with the decision date and the version of the document or live page relied on.

Use official help

ScamShield 1799 and Police routes are the escalation points. Report promptly

For this articleâ??s use official help check, the working file should show whether â??Report promptlyâ?• is complete. If it is unresolved, name the responsible person or official service and set the last safe time to close that specific gap.

A four-asset incident checklist covering bank account, Singpass, SIM and device access

Start with Name the mule request, then test Protect Singpass and Secure the bank. Show the input, the condition applied and the resulting action in separate columns. If a number is calculated, retain the arithmetic; if a route is selected, retain the branch that ruled out the alternative.

Input or condition	Evidence to keep	Decision it changes
Someone wants to route money through your account	Stop the transaction	Refuse and stop contact
Credentials or SIM access were shared	Reset access and review activity	Secure the account and report immediately
A transfer already happened	Call the bank	Contact the bank and Police

A stop-secure-report timeline for the first 15 minutes, first hour and same day

Use Protect the mobile line, Preserve evidence and Use official help as the verification pass. Check the live condition, note the time checked and keep the response or document that supports the conclusion. Unknowns remain visible until resolved; they should not be replaced by a guessed price, deadline, eligibility result, service level or operating detail.

Evidence map for scam mule bank account Singpass SIM Singapore

Check	Record before acting
Name the mule request	Stop the transaction
Protect Singpass	Reset access and review activity
Secure the bank	Call the bank
Protect the mobile line	Contact the telco
Preserve evidence	Do not delete them
Use official help	Report promptly

Use this map to recognise the mule request and stop before enabling a scam or money-laundering offence. Date each item, distinguish a live response from an older copy, and keep any unsupported row visibly open.

Worked example

A person is offered S$100 to receive money and forward it after keeping a fee. The person refuses. If account details were already shared, the person contacts the bank, secures Singpass and the mobile line, preserves messages and reports the incident.

This example demonstrates a four-asset incident checklist covering bank account, Singpass, SIM and device access. It is not a guarantee: change one material input at a time and recheck the current SPF joint anti-scam operation page before relying on the result.

Before you commit

1. Refuse and stop contact.
2. Secure the account and report immediately.
3. Contact the bank and Police.
4. Call ScamShield 1799.
5. Save the date and evidence used for every material condition.
6. Stop and ask the controlling authority, operator or qualified professional if a disputed fact changes the outcome.

Name the person, present condition, service route, time sensitivity and proof of contact. Public-service help is easier to follow when the next safe step is visible and unknown eligibility is not converted into a promise.

Limits

Investigation and liability depend on the facts and law. Urgent loss or account compromise requires immediate contact with the bank and Police.

For an adjacent live guide, see The Ultimate Guide to 11.11 Sales in Singapore: Top Deals and Promotions. If the next decision shifts to a second practical issue, Teen Flying Solo to All 7 Continents To Raise S$1 million for Cancer Research provides the relevant progression without duplicating this primary intent.

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