

Managing your unsecured debt

The limit on the total amount of credit card and other unsecured debt you can have will be implemented in phases.

Implementation date	June 1, 2015	June 1, 2017	June 1, 2019
	24x monthly income for three months in a row	18x monthly income for three months in a row	12x monthly income for three months in a row

Source: Monetary Authority of Singapore