

导读:本周一,《南方都市报》发布了一份报告,指出部分大学生用裸照作为抵押从某些平台借款。



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[illegible]

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One of the victims told the newspaper that a lender had threatened to leak her naked pictures.

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"Fortunately, my family paid the money," she said on condition of anonymity.

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"The interest is very high," she said. "If you wanted to borrow 1,000 yuan, the weekly interest is 300 yuan, which means you have to owe 1,300 yuan within a week."

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She added that the lender also charged a 200 yuan "commission fee."

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It is illegal to promote unauthorized loans on campus, according to a circular issued in April by the Ministry of Education. Financial experts say an incomplete supervision system and college students' lack of financial abilities allow the illegal businesses to pop up.

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Xinhua reporters visited some colleges in China to find out about the high-interest campus loans.

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"If I want to buy a mobile phone, worth say 5,000 yuan, I can borrow from them. It is very convenient," said Zheng Shuang, a freshman at Harbin Huade University. "In fact, many of my classmates have borrowed money from lenders, too."

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Some ads even claim to lend money as long as the borrower takes a nude picture, Xinhua found.

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But behind the ads are exorbitant interest rates.

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In March, a college student in Henan's Zhengzhou City jumped to his death after defaulting on a 1 million yuan loan. Another student in the central province of Hubei borrowed 30,000 yuan in October last year, but owed more than 700,000 yuan after just two months.

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Industry insiders say the phenomenon has to do with attitudes toward consumption.

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"College students' concept of consumption is changing these days, with many living beyond their means," said Fu Jian, a lawyer with Yulong Lawyers' Firm in the central Henan Province. "Most college students depend on their parents financially, which is why they turn to these high-interest loans."

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Fu said that college students' risk awareness is still low, making them susceptible to such traps.

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Another reason is the low threshold for establishing lending platforms in China, with some masquerading as e-commerce companies while secretly engaging in lending.

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"A lack of supervision is also to blame," said Huang Xiaowu, a professor with Zhongnan University of Economics and Law. "There are no strict laws and regulations on campus loans currently, making management difficult."

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Fu Jian said the government should issue more specific laws and regulations targeting campus loans, and relative departments should better supervise the sector.

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"College students should realize that naked photos cannot be collateral, and if anyone leaks the photos, they should report to police," said Huang Xiaowu.

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They should also be aware of the risks associated with excessive consumption, said psychologist Yang Yongchao. "Colleges should make sure their students are more financially aware, through courses or training," he said.

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