



Headline: Different types of scams
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Different types of scams

Macau Scam

IN Macau Scam, you will get a call from someone posing as an employee of a legitimate body such as the bank or as law enforcement.

They coerce you to transfer money to a bank account in response to threats of arrest for your "involvement" in crime, drugs or tax evasion.

Some may also try to persuade you into thinking that your identity is being used to commit a crime.

These elements of intimidation can cause fear, especially in someone who has had no experience of receiving calls from so-called government officials.

Scammers will use this fear as an opportunity to offer help to the victims. Victims may take up the offer out of shock and fear: to the point of even being willing to release their banking information to the scammer.

In October 2019, Sabah police conducted one of their largest Macau Scam busts, detaining 80 Chinese people in raids at separate entertainment outlets in Penampang.

The syndicate is also suspected of being involved in stock and investment fraud.

Members of the gang were apprehended after a report was filed by an elderly man who made a total of RM1.4 million in transactions to 12 different accounts after receiving a call from a "police investigator" accusing him of money laundering.

Because he was afraid, the victim put a huge amount of money into all of the accounts before realising he had been duped.

E-Commerce or Online Purchase scam

E-commerce scams refer to fraud that occurs on an online purchasing platform. Often, scammers trick victims into making payments for online purchases that do not get delivered to them.

During the Movement Control Order, criminal cases related to e-Commerce or Online Purchase have increased.

Scammers may tempt online buyers with seemingly good deals for the latest gadgets, limited edition merchandise or concert tickets.

Love Scam

There are three categories of love scams, namely love scams that target the lonely, love scams that target those with infidelity traits and love scams that take advantage of those blinded by so-called love.

In scams that target the lonely, scammers will feign romantic intentions to get victims to send money under false pretences.

Some will offer jewellery or even money for the purpose of marriage but the parcel will end up being "confiscated" by Customs.

"They will build up a 'loving relationship' with many promises of 'one day we will be married'."

"The phoney Customs officer will contact the victim and demand that they pay the price for the parcel's release. The victim will lose both their money and the "parcel" in the end.

Another type of Love Scam targets those with infidelity traits. The "partners" involved in a cyber affair may never meet in person, but the "emotional" connection and "sensual" nature of the affair can persuade the victim into accepting investments offered by their online lover.

The internet lover will promise quick profits, which the unwary victim would accept, resulting in the victim losing not just their money but also their "lover."

The third love scam targets those who are willing to offer helpful services to their "online lovers".



Unwary victim would accept, resulting in the victim losing not just their money but also their 'lover'.

In this scenario, the online lover will ask for help to make hospital payments or insurance. The victim is willing to help because love is blind.

In 2019, an elderly Sandakan woman was conned out of RM50,000 by an individual she got to know through Instagram.

She sent money to the suspect's account with the intention of helping, only to realise she had been conned after the man could not be contacted by her.

Business Email Compromise scam

A Business Email Compromise is a type of scam targeting companies that conduct wire transfers. Scammers pose as the company Chief Executive Officer or any executive and send an email to finance staff. Typically, a fraudster will send a fake invoice or request for payment information.

Companies might be duped by these scammers if they make a transaction without first verifying it with the real company.

Investment Scam

An investment Scam is a fraud that lures victims into believing profits are coming from legitimate business activity.

Many are attracted to investments offering high benefits on the Internet.

The sense of wanting to be rich fast can lead people into believing in online investments which turn out to be non-existent.

Online Loans or non-existent loans scam

These online "loans" can cost as much as RM5,000 but only take two hours to approve. But instead of having to pay only the RM5,000 in return, victims will end up having to pay back RM50,000.

Police have warned the public to be wary of job offer scams where criminals offer high returns when you make online purchases on certain platforms.

In one scenario, victims were offered eight per cent profit on each transaction.

As a result, if they spent RM100, they will make an additional eight per cent profit.

The scammers will pay you the profit if you pay RM500.

The naïve victim would begin to believe in the pitch and acquire items for RM5,000, RM6,000, or RM7,000. And it is at this point that your money will vanish. — **Sherell Jeffrey**