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It's all in the details

Victims of scams warn of well-planned and crafted ploys

PETALING JAYA: Well-choreographed storylines backed with the victims' personal information and the ability to instil fear over possible repercussions from the authorities – these are some of the reasons many are still falling for Macau scams despite wide media coverage.

Hafishah Ab Hamid, 37, who lost over RM30,000, said she was pressured into believing her identity was stolen, which not only caused her to have RM40,000 in income tax arrears with the Inland Revenue Board (LHDN), but also "a wanted person notice" for her involvement in money laundering and drug trafficking.

She received a letter purportedly from LHDN before receiving a phone call on March 29.

"I was hesitant at first, but I was transferred to a 'Sarjan Nadia' who asked me to Google 'Kota Baru police station'. She said I would receive a call from that number and I did, which is when I started to fall for the scam.

"This 'Sarjan Nadia' then called 'Bukit Aman' to check if I was involved in other activities ... the background noises were realistic – you could hear sirens, people yelling 'emergency case', and then an officer from 'Bukit Aman' informed me that I was involved in money laundering and drug trafficking.

"I started to panic, but she told me to not inform anyone, not even my husband.

"She said to imagine how my husband and children would feel if they knew," she added.

During the four-hour conversation, Hafishah was also transferred to "Datuk ACP Zul", who was supposed to clear her name and suspend an arrest warrant issued in her name.

"Datuk ACP Zul" asked for information on my bank accounts, and I told him everything, including my ASB (Amanah Saham Bumiputra) details. He told me to transfer my (ASB) money to my bank account so that they could check if the money was obtained legally," she said.

The so-called Datuk ACP Zul also sent her an Android Package (APK) file, which is the file format used by the Android operating system for the installation of mobile apps.

"When I installed the app, a Bank Negara Malaysia logo appeared and I had to provide details such as my

bank, full name, identification number, user name and password.

"I didn't suspect anything at that time because I had just transferred my money (from ASB) to my account and I saw that my balance was RM32,000.

"I didn't think I was being cheated because I didn't transfer money to their account, but what I didn't know was that they transferred my money to another account," said Hafishah.

It is understood that the app she installed allowed the scammer to access her phone and obtain her information, which included her Transaction Authorisation Code (TAC) security number.

"I didn't get back my money – I was told that they transferred my money in stages so it is very difficult to trace (it). Bank Negara said they couldn't freeze the scammer's bank account.

"The scammer contacted me the next day. I informed the police, but I was told to just block their number.

"So I feel sad because even though we have their number and they are actively using it, nothing can be done to trace them," she said, adding that she hopes others will educate themselves and not fall for such scams.

Nurul Najwa Ibrahim, 23, was in confinement when she received a call from "Pos Laju" on March 10, claiming that she posted illegal items – bank and identification cards – and these were held up at the Kuantan police station.

"The caller said I needed to lodge a police report because perhaps someone was using my personal information. When I said that I didn't post anything, and he asked me to press '9' before I was transferred to a 'Corporal Nasir Ahmad'," she said.

To convince her, Najwa was asked to Google the Kuantan police station phone number and she was told to expect a call from that number.

"Corporal Nasir" gave (me) two options: they would issue an arrest warrant or I could cooperate.

"He sent me a bank account number and instructed me to bank in RM3,000 so he could check the source of my money.

"After a while, I thought to myself, how could they check if my money came from illegal means unless they had my bank statement? That was when I realised



that I had been duped.

"But the fact that they knew my full name, my identification number and they called me using the same number as the one I Googled made me believe that they were genuine," said Najwa.

She said she hopes that the authorities would do more to curb this scam menace.

"The public should be wary – don't be afraid even if they claim that they have 'police cases' on us," she added.

Desperate to get a new car, Mazura Mat Esa, 41, ended up falling into depression after being manipulated by a scammer on

March 25.

"I saw an advertisement on an online marketplace and contacted the seller who claimed he had submitted my loan application to Maybank the same night.

"The next day, a 'Maybank officer' calling himself 'Maran' phoned and said he would help expedite the bank process for RM2,000.

"The way he spoke was so convincing and he could answer all my questions," she said.

Mazura transferred a total of RM5,000 as "processing fees" and to book a licence plate number.

Until today, she still hasn't received her dream car.