



Headline: The telltale signs of a scam
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The telltale signs of a scam

Victims usually fall prey due to fear, naivety or greed

PETALING JAYA: Fear, naivety and greed may have caused victims to fall prey to scammers who cheat them of thousands of ringgit, says MCA Public Services and Complaints Department head Datuk Seri Michael Chong.

He said aside from making phone calls, scammers would also write to the victim or even meet them in person.

"They claim to be government officers and they want you to park the money (temporarily) and you can take it back later – so the money will not be confiscated," he said while elaborating on how some victims were conned.

"Are there such people who are kind enough to ask someone to hide their money? When I asked, the victims could not answer me," he added.

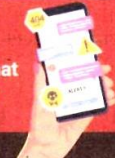
Chong said some victims revealed that the scammers who claimed to be government officers had spoken to them in Mandarin, which is uncommon as the medium of instruction used by civil servants is either Bahasa Malaysia or English.

Some of them have also received calls after office hours, which is out of the norm.

"They will frighten victims by saying that they have been charged with money laundering or their property will be confiscated. Many victims get duped because they are scared.

"Let me ask one thing: if you have not done something wrong, then why are you scared? The commen-

Be wary, be aware
The term "Macau scam" was coined as it is believed that the con originated from Macau or that the first victims came from there. But this has never been confirmed.



HOW SCAMMERS WORK

1. THE CALL

■ Scammers will assume fake identities and introduce themselves as police officers, bank officers, court clerks, an officer with the Malaysian Anti-Corruption Commission (MACC), postal workers or various others.



2. THE TALE

■ Scammers will spin a fake story to scare victims into believing they are in trouble. Among the tales they've cooked up include claiming illicit items being found in packages, bank accounts being used for money laundering, overdue credit card debt and owing



the Inland Revenue Board a large amount in outstanding taxes.

■ Scammers are also likely to refer victims to a "higher ranking officer" to make the ruse more believable.

3. THE TRAP

■ After convincing their victims that they are in trouble, scammers would then get them to download a fake app to get their banking details or get victims to transfer money into given accounts.



4. THE GETAWAY

■ Perpetrators will then leave with the money and victims will only realise later that they have been duped.

DON'T BE A VICTIM!

1. Don't panic when you receive a call from someone claiming to be from the authorities.
2. Remember, government and law enforcement agencies cannot transfer calls between themselves to investigate fraud. For example, Bank Negara Malaysia cannot transfer the call to the police and vice versa.
3. Police will never call and threaten to arrest anyone so be wary of calls claiming they will.
4. Do not blindly follow the scammer's instructions and disclose personal or banking details.
5. When in doubt, check with the organisation the scammer claims to represent by dialing their official numbers. Do not redial or call back any number that was given during the call.

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will know that you have done something wrong from the way they talk to you, and they will scam you further," he added.

Chong said most of the victims will be told not to divulge any information to their family.

He cited a case where the scammer had accompanied the elderly victim to the bank to withdraw money. They would, however, wear a cap or sunglasses to ensure they

cannot be identified or captured by CCTVs. The scammers would also address the victim as their parent to avert suspicion.

He said some victims were told not to cut the (phone) call until the "job" was done, and this could sometimes stretch for hours.

As for those who were lured with the promise of big prizes, Chong noted that simple logic applied here.

"If you didn't buy any lottery ticket, how do you expect to strike the lottery?" he said.

There is also no clear demographic of scam victims.

"Age is not a factor but of course elderly victims are easier to target," he said.

Chong also said banks should also be alert when elderly citizens are seen withdrawing huge amounts at one go.