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### VARIOUS MODUS OPERANDI USED BY SCAMMERS

Macau scams have eight main modus operandi, always via a phone call or text

- 1 LUCKY DRAW OR WINNING ENTRIES:**  
Once you pick up the phone, a computerised message will say that you have won money from a certain bank, which you don't have an account with.
- 2 IMPERSONATING KIDNAPPERS:**  
Upon hearing a loved one is in danger is enough for many to immediately make the money transfer.
- 3 IMPERSONATING A POLICE OR OTHER ENFORCEMENT OFFICERS:**  
You receive a call saying your credit card has been cloned and misused, or that you have an arrest warrant pending. They usually ask you to transfer all your money into their account to avoid it from getting frozen.
- 4 IMPERSONATING A BANK NEGARA MALAYSIA OR COMMERCIAL BANK OFFICER:**  
You will receive a text message normally from numbers like 68833 saying:  
"RM0.00 ABC BANK: MYRXXXXX was charged to your card number ending 5318 at ABC MERCHANT on ABC DATE. Please call 1800817866 for any queries".  
You may not have a credit card ending with that number, or even an account with the bank. They just want you to panic and call the number listed in the message. The scammer will then try to get your money.
- 5 LOVE PARCEL SCAM:**  
Women usually fall for this type of scam where a man will befriend them through social media. After some time he will want to send gifts. Soon, calls will start coming in from someone claiming to be a Customs official about the parcel that has arrived in Malaysia. You will need to pay several fees to get it delivered to you.
- 6 FINANCIAL SCAMS:**  
Also known as 'get rich-quick schemes', with the promise of unrealistic high returns, you will be approached by the operators by mail, telephone, Internet or in person promising interest rates, returns or profits, which are much higher than the returns offered by licensed financial institutions for their deposits.
- 7 OLD COIN BUYERS ON SOCIAL MEDIA:**  
SCAMMERS pose as old coin collectors and leave comments on Facebook and Instagram that they are looking to buy old coins at high price. In the end, victims do not get a single sen.
- 8 NON-EXISTENT LOAN SCHEMES:**  
The victim will contact the given number to inquire about a certain amount of loan. Immediately, he would be informed that his application has been approved. He will then be asked to make various payments, such as taxes and processing fees, and even fees to pay off previous loans.

# WHEN SCAMMERS CALL

If you suddenly get a call by a government official about an unpaid credit balance, being investigated for money laundering, or a valuable grand prize in your inbox, beware. Hang up the call or ignore the text to avoid falling victim to scammers.



## WHAT COULD BE DONE TO HELP MITIGATE THE PROBLEM?

Demystify scams by sharing with the public signs to look out for. These include:

- a. Vague information regarding the organisation's legality or the nature of the service/product.
- b. The organisation's bank account details are under personal names.
- c. Delays in providing appropriate legal and sales contract information.
- d. Suspicious requests/ investment rules/ donations for additional funds.
- e. The scam appears too good to be true.
- f. Offers of 'free-gifts' or awards, which are useless, in bad quality, or only on paper.
- g. Donations/fees payable have suspicious recipients.
- h. Is willing to hold meetings anywhere, anytime, preferably outside the 'office' premises.



## LOSSES DUE TO SCAMS

TYPE OF SCAMS	2017		2018		JANUARY-SEPTEMBER 2019	
	CASES	LOSSES (RM)	CASES	LOSSES (RM)	CASES	LOSSES (RM)
African scams	1,413	44,877,120	2,252	139,648,882.47	1,164	62,977,518.01
Non-existent loan schemes	3,467	38,945,441	4,255	38,060,793.18	3,667	34,395,846.05
Online businesses	5,959	24,420,911	6,448	31,153,243	2,637	19,951,859.83
Macau scam	2,269	103,455,213	2,254	139,715,482.47	1,666	81,550,612.87
SMS scam	472	3,287,737	324	6,111,957.75	91	1,025,294.30
<b>TOTAL</b>	<b>13,580</b>	<b>214,986,392</b>	<b>15,533</b>	<b>354,690,358.87</b>	<b>9,225</b>	<b>199,901,131.06</b>

Source: Bukit Aman CCID Chief, latest statistics up to September 2019.



Source: Associate Professor Dr Geshina A. Mat Saat from Universiti Sains Malaysia.



