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THE ASSOCIATION OF BANKS IN MALAYSIA

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'We don't investigate crimes over the phone'

KUALA LUMPUR: Government and law enforcement agencies do not transfer calls between themselves to investigate fraud, money laundering or any other crime, says Bukit Aman.

Bukit Aman Commercial Crime Investigation Department (CCID) director Comm Datuk Zainuddin Yaacob (*pic*) said the police and other government agencies do not have such levels of interconnectivity, which means the police officer can only transfer a call to another policeman and not to a completely separate agency.

"There is no such thing as Bank Negara Malaysia officers transferring your call to a police investigation officer or vice versa.

"We do not work that way.

"Another tell tale sign of a scam is when they advise you to transfer money to avoid it being frozen. Police do not offer such facilities.

"We will also never call and threaten to arrest someone. If you have not committed any crime, you have nothing to fear in this aspect.

"Just end the call and go to the



nearest police station. Our personnel will advise you on what to do next," he told *The Star*.

Comm Zainuddin reminded the people that the police or other government agencies do not handle investigations over the phone.

"The police will only arrange for appointments with the people so that investigation and other arrangements can be made at the police station or office.

"I stress again, no investigation or questioning ever happens over the phone. If you receive a call from someone who claims otherwise, he

or she is a scammer," he said.

Comm Zainuddin said they have also detected that Macau scam syndicates, which usually use mule accounts for victims to transfer money to, have now changed their methods.

There are two types of mule accounts: accounts created by criminals using stolen or fake identities, or accounts belonging to legitimate persons who have allowed criminals to use their account for illegal activities.

"Previously the syndicate would use mule accounts, but now things are changing, with some syndicates now directing the victim to open a new bank account.

"They will tell the victim to set up online banking with the account and to connect it to a phone number supplied by the syndicate.

"This is so that any Transaction Authorisation Code (TAC) numbers generated for transactions will go directly to the syndicate," he said, adding that once the victim transfer the money to these accounts, the syndicate will have full access to the

fund and are able to make other transactions.

He urged the public to use several legitimate facilities such as the Semak Mule digital application to verify accounts that could potentially be used by scammers.

Users can download the Semak Mule app via Google Play or go to <http://ccid.rmp.gov.my/semakmule/> to check whether their accounts are being used in scams or other fraudulent activities.

The term "Macau Scam" was coined because it was believed that it originated from Macau, though this has never been confirmed.

A typical Macau scam often starts with a phone call from someone claiming to be an officer from a bank, government or law enforcement agency, or debt collector.

The scammer will then claim that the potential victim owes money or has an unpaid fine, or has committed an illegal act, before pressuring the victim to make a settlement, often within a very short time frame, failing which they will face "dire consequences".