



Headline: Scammers cash in on opportunity
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Scammers cash in on opportunity

Pandemic a ripe time for fraud, say cops

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KUALA LUMPUR: Even as the country has been hit hard by Covid-19, scammers have taken advantage of the pandemic to prey on the weak and gullible.

Macau scam cases are on the rise with losses amounting to hundreds of millions of ringgit yearly.

Bukit Aman Commercial Crime Investigation Department (CCID) director Comm Datuk Zainuddin Yaacob (pic) said 5,725 cases were reported in 2019 involving RM254.5mil in losses.

"The cases continued to spike to 6,003 cases last year. The total losses increased to RM287.3mil.

"So far, we received 1,392 cases this year with losses amounting to RM38.1mil," he said when contacted yesterday.

The victims were mostly women aged 51 and above, Comm Zainuddin said.

"The syndicates would prey on such victims, using fear as the ultimate tool in duping them to surrender their savings.

"The scammers would pose as officers from the authorities, including the police or Bank Negara.

"Some would even pretend to be from a bank or other companies such as Pos Malaysia. We also received cases where the scammers posed as the victim's family members or friends," he added.

The modus operandi has not changed much as the scammers will say that you are under investigation for some case.

"They will intimidate you and threaten to put you behind bars.

"The police will never handle cases over the phone, let alone threaten to arrest someone," he said.

Comm Zainuddin said a scammer would also advise the victim to transfer their money to avoid it from being frozen during a phone call.

"Again, we would only set up an appointment over the phone so that other arrangements pertaining to any case can be made at the police station," he said.

He reminded the public that police and other government agencies do not have interconnectivity, which means the police officer can only transfer a call to a colleague 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," he said.

In Malaysia, Macau scams are categorised as telecommunications fraud. It is unclear why the crime is named after Macau, but it has been said that the first scam was discovered there.

Macau Scam syndicates often use mule accounts, where the victims would be directed to transfer their money to, Comm Zainuddin said.

"However, some syndicates have directed the victims to open a new bank account and connect the account to a phone number supplied by the syndicate.

"This will enable the Transaction Authorisation Code (TAC) numbers generated for transactions to go directly to the syndicate's phone number," he said.

Besides enforcement efforts against the syndicates, Comm Zainuddin said the CCID had introduced various initiatives to increase



awareness against Macau scams.

"The latest effort is the setting up of the CCID Scam Response Centre.

"It is a one-stop centre that can be contacted daily from 8am to 8pm. The numbers are 03-2610 1559 and 03-2610 1599," he said.

Members of the public can contact the cen-

tre to inquire about scams such as online scams or Macau scams.

"The centre can also receive information from victims or those with knowledge of scams. For example, the mobile number or bank account given by scam syndicates," he said.

"Officers assigned to the centre can also assist those who received calls from scammers.

"The centre can give confirmation whether the caller is really from any government agency," he said.

Comm Zainuddin urged the public to make use of the one-stop centre.

"We need the cooperation of the public to combat such crimes. We hope the public will be able to utilise the one-stop centre," he said.

Comm Zainuddin also reminded the public to use the "Semak Mule" online application and website to check on accounts used by scammers.

The Semak Mule application can be downloaded via Google Play.

"They can also log on to the website (<http://ccid.rmp.gov.my/semak-mule/>) to check whether their accounts or others were used in scams or other fraudulent activities," he said.

Macau scam

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.



RECENT CASES

2021	2020
<p>FEBRUARY Retiree lodges police report after scammers duped her into parting with close to RM1mil in September.</p> <p>JANUARY Johor police busts Macau Ring scam that invested ill-gotten gains worth RM336mil into property and cryptocurrency.</p>	<p>DECEMBER A senior citizen loses RM1.8mil to scammers posing as Pos Laju officials.</p> <p>OCTOBER > Former piano teacher in Klang loses almost all of her RM4mil inheritance to scammers. > MACC cripples syndicate involved in Macau Scam and illegal gambling, and freezes 730 accounts with RM80mil in them. > A 49-year-old teacher loses RM1.13mil to a Macau scam syndicate impersonating the police.</p> <p>JULY > Retired teacher, 71, in Petaling Jaya loses RM1mil to scammers impersonating Pos Laju personnel and police. > Nonagenarian in Petaling Jaya loses RM3.8mil to scammers using the same modus operandi.</p>



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