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Be on guard against suspicious callers

'Stay calm, don't panic, never reveal banking details to anyone'

IVAN LOH

ivanloh@thestar.com.my



Citycism

OVER the past few months, there have been numerous reports about people falling victim to phone scams in Perak, resulting in huge financial losses.

While these scams are nothing new, there are still people losing money, including professionals like doctors, lecturers and retired civil servants.

As there have been so many news reports on scams, one would have thought that more people would have become more alert and careful to the fact.

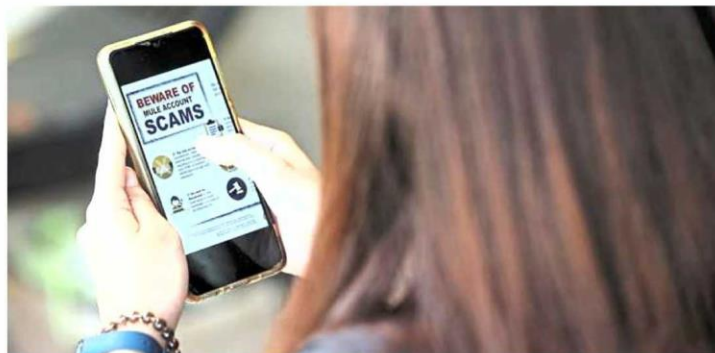
For most of us, we have probably thought to ourselves that this would never happen and this is precisely what causes us to lower our guard.

I, too, have dealt with such phone calls. Last year, a caller who claimed to be from an insurance company told me that I had arrears owing to a private hospital.

I must admit that it was unnerving as the caller was able to read out my full name and MyKad number.

But not having gone for any treatment at the said hospital, I felt something amiss and told the caller that I would check on it and hung up.

Another concern that was running



There are many types of phone scams but the most common are callers impersonating the police. — Filepic

through my mind then was the possibility that someone had cloned my credit card and MyKad.

After speaking to my wife about it, the first word that came out from her mouth was "scam".

A police officer whom I spoke to also confirmed that it was a scam, and that I should ignore it.

The advice given was that even though the scammers may have our full names and MyKad numbers, they still need other personal information like banking details and passwords to scam us.

There are many types of phone scams, but the most common involves the caller impersonating a police officer while alleging that the victim had been involved in some illegal activity.

They are also known to impersonate representatives from financial institutions, the court and delivery service companies.

As their primary target is to scam victims of their money, they will ask for funds to be transferred to several other bank

accounts with different names to avoid being detected.

Perak police chief Comm Datuk Seri Mohd Yusri Hassan Basri, in a press statement, said that the police would never call anyone threatening to arrest them or ask for money to be transferred from their bank accounts.

They would only call and request your presence at the police station and to meet face-to-face, he said.

The simplest advice is to just ignore and not entertain numbers that are not familiar to you. But if such a call is answered, just stay calm, do not panic and never share your banking details with anyone over the phone.

If unsure, just hang up and check with family members, even if scammers warn you not to do so.

People should always remind their family members, especially the elderly, to be careful when receiving calls from unknown numbers. A little bit of vigilance goes a long way.