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## 'Don't fall into loan shark syndicates using ATM cards'

**KOTA KINABALU:** The National Consumer Foundation Malaysia (Sabah Chapter) strongly supports the Royal Malaysia Police (PDRM) in raising awareness about the alarming rise of 'Keldai Akaun' (mule accounts) syndicates that prey on vulnerable individuals by offering quick cash in exchange for their ATM cards and bank account access.

Chairman David Chan warned that such practices, often associated with loan sharks (Ah Long) and scam syndicates, have serious legal consequences.

"Many victims, especially youths and those in financial hardship, are lured into 'renting' or handing over their ATM cards under the false promise of easy money. What they don't realise is that their personal accounts could be used for illegal activities such as money laundering, online scams, or fraud," he said. Chan added that ignorance is not a valid defense in the eyes of the law.

"Anyone found allowing their account to be used for criminal transactions can be charged and face imprisonment or heavy fines. It is critical for consumers to understand: Your bank account is your full responsibility."

**The Foundation urges the public to:**

1. Never share or hand over ATM cards or PIN numbers to others.
2. Avoid offers of jobs that involve using your personal bank account to receive or transfer money.
3. Immediately report suspicious activities to the police or the National Scam Response Centre (NSRC).

Consumers are encouraged to use the official PDRM portal <https://semakmule.rmp.gov.my> to check if their accounts are listed as being involved in any scams.

"Let us work together to prevent our community from being exploited. Awareness is the first step toward protection. We applaud PDRM for their proactive action and will continue to support such efforts in safeguarding the public," Chan concluded.