



How to outsmart scammers

RECENTLY in Malaysia, many victims have been cheated causing losses of hundreds of millions of ringgit.

Tips to avoid big losses:

Don't keep a lot of money in an account that has online facilities, transfer your money to an account that doesn't have online facilities and leave only a little in the online account for things like bill payments. Suspects can steal/siphon your money, leave a balance of RM1.00 to you. How do suspects take your savings or pension without you knowing?

Method 1

Your online account suddenly cannot be used and asks you to enter a new password. The website you visit to enter a new pin number or password is actually fake and belongs to the scammer. Suspects can see the pin number or password you just entered. The suspect will withdraw all your savings through an online transfer.

Method 2

You receive whatsapp invitation to attend a wedding ceremony, you click accept or click reject to attend. A virus has entered your phone. Suspects can read all the contents of your phone. Include banking information in your phone note.

Method 3

Suspect impersonating the police on your phone saying you are involved in illegal activities/ there is a J&T parcel with drugs in your name. Ask you to transfer your savings to another account, otherwise your money will be confiscated by the police (AMLA) for investigation. You are afraid and transfer all your savings to another account given by the suspect. You have been deceived.

Method 4

Make you pay/settle a lawsuit, but actually the link or website you visited belongs to the suspect. They can see you key in pin number and password when making payment. Your money will be transferred out all.

Modus Operandi (MO) Other Fraud Cases :

1. Part-time job scams

The suspect offers a part-time job in the social media and is offered a wage. But you are asked to pay money to get the work package. Some victims suffered losses of hundreds of thousands and only

received wages below RM100.

2. Investment scams

Sharia factor investment and other kinds of things in Facebook in particular. Invest RM5000 within 3 hours and get RM50,000. It's all a lie. There are victims of losses up to millions of ringgit.

3. Tricks to buy and sell goods on social media

Eg: You see a 2015 vios car advertisement with a price of RM30K where the market price is RM50K. You have banked in the deposit and full payment, congratulations you only got a picture of the car. The suspect will disappear after receiving the money.

4. Loan offer scams

You see loan ads on social media. Before getting a loan, you are asked to pay legal fees, document processing fees, guarantee fees and more. There are victims who want to borrow RM100K have been cheated and have paid an advance of RM80K.

5. Love scams

Beware, you are in love with a scammer on social media. Suspects from abroad want to give you a gift of gold or valuables. One day you receive a call from Customs (Scammer) saying that your goods have arrived at Malaysian Customs, you are asked to pay processing fees and all sorts of things.

6. Impersonate a friend or relative

You receive a phone call from a suspect posing as your friend and asking to borrow money. Now with AI technology, the suspect can imitate 100% of your friend's voice. After the transfer of money, you realize that it is not your friend.

If you have been scammed, call 997 NSRC immediately, hopefully your money can still be recovered.

Money that has been scammed is usually difficult to get back because the suspect uses a drug addict's account or a donkey's account. The suspect will quickly move out your money. There are also account owners who are victims of non-existent loan fraud. The suspect asks for an ATM card and pin number if he wants to borrow money.

Be smart and stay alert

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