



Scam victim? Here’s what you need to know and do

KUALA LUMPUR: Once a scammer has achieved their goal, does the victim finally get off the hook?

The answer is no. In fact, many victims find themselves targeted repeatedly.

CelcomDigi’s head of sustainability Phillip Ling points out that it’s not uncommon for the same person to fall for scams again and again.

Why is this so?

“If the scammer has successfully scammed you through an identification spoof scam, you are already in their radar as they have all your details in the system, and this will be used for other scams which they have designed as ‘follow-up’ scams.

“The sophistication of the scammers are still being undermined by Malaysians because to me, if someone can call me and tell me my name and identification card number, I have to believe that my data is already compromised,” Ling said in an interview with Malay Mail.

He added that Malaysians are still very vulnerable to online scams as they have poor understanding of data protection.

“Even today, if you go to a pharmacy to sign up for a free gift, we so freely give away our identification details. You have no idea where the data is going,” he said.

So how can the everyday person protect themselves against these scams?

Independent psychotherapist Meg Richy, who has been helping scam victims since 2019, suggests that one effective way is to arm the public with practical knowledge about specific scams and how they might be targeted.

She noted that at present, awareness messages are often lacking and leave much to be desired.

Meg also pointed out that many, especially the youths, do not fully grasp the gravity of scams.

“When I did psychological profiling at the Puncak Alam Correctional Centre, I found four university students who were there because they were involved in mule bank account scams.

“They rented out their bank account thinking it was an easy way for them to make a few hundred ringgit,” she said.

Currently, Meg said that there is no concrete support system for scam victims in the country.

“When a person becomes a scam victim, they are shunned by even their family members, and friends,” she said.

On frequent news reports of senior citizens falling prey to scams, Meg explained that this is because they are usually less familiar with technology, more private, and might be slower in their responses due to age.

“These factors make them especially susceptible to scams. Ultimately, this circles back to the problem of low awareness.”

Scam victims need to act

Citing the CelcomDigi National Scam Awareness Survey 2024 which was launched in February, Meg said 65 per cent of 10,893 respondents did not know that they can contact the National Scam Response Centre (NSRC) at 997 within 24 hours to report a scam.

“The moment you make a call to 997, in 24 hours you have to go to the police station to lodge a report. Then the police will tell you what you need to do next.

“These reports will help the authorities gather more information on how to stop these scams,” she said.

She added that the public must play their part in assisting the government to stop online scams.

“Just like how we fought the pandemic, we must do it together,” she said.

According to the psychotherapist, the survey also found that only 52 per cent responded to scams by blocking a phone number; 32 per cent informed family or friends; while 19 per cent either closed their bank account, cancelled their credit card, or did nothing.

“We found that there is low resilience and mitigation to fight the scams. How many actually change their passwords and PIN numbers after they experienced have been scammed?” she said.

Eliminate mule accounts

Based on experiences when studying how online scams work, Yayasan Digital Malaysia chief operation officer Ahmad Faizal Zulkipli said one of the largest contributors to online scams are mule accounts.

“We are focusing on (how to stop) mule accounts, how can we break the chain. Because all scams need bank accounts. If you can break that, automatically you can reduce the risk (of a scam from occurring),” said Ahmad, adding that it has become more difficult to get a mule account in Malaysia now that the authorities are clamping down hard on scammers.

“Back in the day, they (scammers) utilised the homeless and drug users on the street, bringing them to the bank and using their details to open a bank account. That’s one. Later on, they switched to approaching foreign workers who are leaving the country. They are given a sum of money in exchange for their local bank account,” he said.

However, the modus operandi has changed again.

Ahmad said scammers are now going into rural areas, where people mainly use cash. The scammers are offering to help locals open a bank account.

He said many have fallen victim to this type of scam and some are now burdened with criminal charges.

“That is why we need to focus on breaking the chain. We need to educate the people not to give their account details to anyone,” he said. — Malay Mail