

The collage features a newspaper front page with the headline "The Star" and "BROKE HOUSE". Below the newspaper is a large green book. At the bottom is a car advertisement for "A TIME TO REJOICE" featuring a white car and a blue car.



Scammers up the ante

The Star
EXCLUSIVE

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> See reports by **FARIK ZOLKEPLI** and **RAHIMY RAHIM** on page 3

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Scams get smarter

New web-based methods hit more victims

By **FARIK ZOLKEPLI**
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KUALA LUMPUR: They used to pose as government officers “investigating” a criminal case but now, cyberscammers have evolved to become insurance payment collectors, “cheap” baju raya sellers, or even those who offer cash prizes.

Victims will receive calls demanding “overdue” payments on hospital insurance and, in a state of fear and confusion, will be coaxed into wiring funds into bank accounts provided by the con artists.

Now with Hari Raya Aidilfitri approaching, some ecommerce scammers are using social media advertisements to sell “cheap” baju raya. However, the victims will never receive the products.

In yet another example, people have been duped into parting with their money after they were informed via SMS or WhatsApp that they have won cash prizes in competitions and that to redeem them, they need to deposit some “administrative” fees into a bank account.

Scams have evolved to become more complex and people are being cheated despite efforts by the authorities and media to highlight the issue.

“Scammers are always changing their tactics to prevent potential victims from identifying their methods.

“They are constantly resorting to various tactics to fool their victims,” Senior Asst Comm Victor Sanjos said.

The Bukit Aman Commercial Crime Investigation Department’s (CCID) deputy director (cyber-crimes and multimedia investigation) said the cash prize tricks are a form of phishing or Android Package Kit (APK) scams.

“It is yet another version of such a scam, where the victim would press a link to download an application, a process of which would divulge their banking information to the scammers.

“The scammers’ main objective is to obtain banking information,” he said.

The “unpaid insurance fees” trick is another variation of the Macau or phone scam, according to SAC Victor.

“The public must be aware of the various tactics so that they are not duped. The safest thing to do is to avoid any suspicious call or text. Don’t click on any unknown messages,” he said.

SAC Victor also reminded the public to check the authenticity of a bank account via the CCID’s SemakMule portal (<https://semakmule.rmp.gov.my>) before making any fund transfers.

“If the account number involved is identified as a mule account, then it is being used by scammers,” he said.

SAC Victor said officers from government departments or agencies will not conduct investigations over the phone.

“They will set an appointment at the respective offices. Any caller who claims otherwise is a scammer. End the call as soon as possible,” he said.

New tactics employed by scammers were discovered via reports

lodged by the public, especially through the National Scam Response Centre (NSRC).

The NSRC is a joint effort between the National Anti-Financial Crime Centre, the Royal Malaysia Police, Bank Negara Malaysia, the Malaysian Communications and Multimedia Commission, as well as financial institutions and the telecommunications industry.

The NSRC focuses on online financial scams – that is, instances where victims notice unauthorised transactions from their bank accounts and instances where victims are tricked into transferring funds via online financial services.

More than 20,000 calls or complaints have been made since its inception on Oct 12 last year.

“As at Feb 23, a total of 20,881 complaints were lodged via the NSRC 997 hotline, involving losses of RM42.73mil,” he said.

The NSRC also led to the police identifying 19,378 mule accounts between Oct 12 and Feb 23.

“Identifying the mule accounts was important to stop any transactions conducted by the scammers,” he said.

Communications and Digital Minister Fahmi Fadzil said the NSRC is a mechanism that has been put in place by the government to allow people to lodge reports on cases related to scams.

“However, I believe that more effort can be made to raise awareness regarding the role of the NSRC,” he said.

Many people have still lost money to various types of scams, despite campaigns against them.