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A phone scam that empties your account



Chu Nyok Moi says he has yet to make any withdrawals

KUALA LUMPUR: You receive a call, purportedly from a bank, asking if you had just conducted a credit card transaction for goods or services.

When you answer in the negative, the caller then tells you in a concerned tone to call an agent of a commercial bank and you are given the number.

Upon calling, the agent gives you the telephone number of the "bank" and tells you to call the bank itself.

You call and someone picks up, identifying himself as an officer of the "bank". You then tell him that you did not conduct the transaction and you do not have such card.

But he informs you that the records, however, show that the transaction had been carried out and that the card belongs to you!

He suggests you call Bank Negara's "Unit Kad Kredit Palsu" (Credit Card Fraud Unit) and gives you the number. You then reach an automated voice message service which says you have contacted "Bank Negara".

A Bank Negara "officer" then comes on and identifies himself. He asks for your banking and credit card information so that he can lodge a complaint on your behalf.

You then give your details over the phone and finally assured that "Bank Negara" will "look into your problem", you have a sigh of relief.

But what you don't realise is that as soon as you have put down the phone, the fraudsters are already emptying your account, thanks to the information you had just furnished them.

This is the latest scam that Malaysians are falling prey to.

Last year, Bank Negara received 165 complaints on unauthorised withdrawals. As of mid-April this year, there have been 265 complaints.

The losses range from a minimum of RM4,000 to a maximum of RM10,000.

The Association of Banks in Malaysia received 42 complaints from April 1 to Friday on the scam which uses Bank Negara's name alone.

"One of the victims who walked in a few days ago lost RM7,000," said Bank Negara corporate communications director Abu Hassan Alshari Yahaya.

There is no such "Unit Kad Kredit Palsu" in Bank Negara, he added.

Abu Hassan said the fraudsters used a different approach before. They would SMS potential victims informing them that they had won prizes and to collect these prizes, they had to open an Internet banking account.

If you fall for this scam, the fraudster then provides a step-by-step guide on how to register and activate an Internet banking account using an automated teller machine (ATM) terminal.

At the ATM terminal, you will be given an Internet banking personal identification number (PIN) which will be given to the



Abu Hassan Alshari Yahaya says banks will never request for their clients' personal banking information via telephone

fraudster.

Based on the fraudster's instructions, you also key in his or her mobile number into the ATM.

When a person conducts Internet banking, he would receive a Transaction Authorisation Code (TAC) from the bank via SMS.

Since you have keyed in the fraudster's mobile number, this code will also be sent to him.

"People are vulnerable when they are told they have won prizes and these fraudsters take advantage of that vulnerability. There are no shortcuts to prizes. The public need to be aware at all times."

Abu Hassan advised people to never respond to any SMS, phone calls or email asking for personal information such as PIN and passwords for banking accounts.

"Banks will never request for such personal information through email, SMS or phone calls."

In June last year, the *New Sunday Times* reported that the SMS scam was so serious that the police were receiving at least one report a day.

The police said the number of scams was increasing with some victims losing up to RM1.2 million.

Email scams, said Abu Hassan, were those where email were sent out, purportedly from the banks asking the recipients to update their personal banking information or accounts.

To do that, the recipient would have to click on a link provided in the email and be led to a site that looks exactly like the bank's site. When you key in your personal information on this duplicate site, the fraudster retrieves it and withdraws the money from your account.

Bank Negara is now working with the telecommunications operators to warn their subscribers via SMS not to fall prey to such scams.

Fisherman baffled over loss of RM21,000

NIBONG TEBAL: A 62-year-old fisherman from Sungai Udang near here had a shock after he discovered that RM21,202 was illegally withdrawn from his bank account.

Chu Nyok Moi alias Chu Voon Fong said the money was credited into his Agrobank (Bank Pertanian Malaysia Berhad) account by the Malaysian Fisheries Development Authority for the past two months.

"Those are government subsidies and they are now all wiped out from my bank account."

He said he had checked with the bank and found out that four illegal withdrawals were made between February and March.

"I was shocked when I first went to the bank's branch in Parit Buntar on March 13 to check on the status of my funds, only to be told that RM9,682 were withdrawn without my knowledge.

"I complained that it was impossible as the passbook was still with me and I had not made any withdrawals."

The bank claimed they could not do anything about it at this moment, Chu said at a press conference arranged by Nihong Tebal MCA division chief and MCA national consumer bureau chairman Tan Cheng Liang here yesterday.

Chu lodged a report at Sungai Aceh police station earlier on Monday when he found that RM11,520, credited by Malaysian Industrial Development Authority into his account had gone missing.

He is operating a cage culture fish and cockle breeding project in Sungai Aceh.

Tan said this was a serious matter and urged Bank Negara and police to investigate the matter.

She had come across similar complaints from the fishermen in the area and would be meeting them soon.