

BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

Modus Operandi of a **Phone Scam**

START

1 VICTIM RECEIVES A CALL

The fraudster

requests the victim to confirm transactions

charged to victim's credit card including to verify name and IC number

2 ADVISED TO LODGE A REPORT

Victim is then advised that "someone has stolen his/her identity"

Victim will then be advised to lodge a report to a unit at BNM

Fraudster then provides BNM's phone number to the victim

3 TO CALL AND TALK TO 'BNM OFFICER'

Victim calls the number provided

Victim gets connected to the voice recording of BNM's operator

The call will be answered by someone **PRETENDING** to be 'BNM Officer'

4 SHARING OF SAVINGS AND FD ACCOUNT DETAILS

'BNM Officer' requests for personal banking information

Victim shares details of savings and FD accounts out of fear that his/her funds are no longer safe

5 INSTRUCTION TO TRANSFER MONEY

'BNM Officer' instructs the victim to transfer money out of his/her account

The victim either withdraws or transfers money to a third party account purportedly for safekeeping or investigation

Victim is also advised not to inform anyone and ignore probing by the bank officers when withdrawing over the counter

END