



Your credit card has been cloned...

Someone has stolen your identity...

Your account has been tampered...

Beware!

Don't be a SCAM victim.



CAUTION on BOGUS CALLS and MESSAGES claiming to be from Bank Negara Malaysia, private bank, utility provider or an enforcement agency.

It's a SCAM. Do not panic. Think straight.



Bank Negara Malaysia **never requests** for your personal or financial information



Bank Negara Malaysia never asks anyone to transfer money to any 3rd party account



Bank Negara Malaysia **never keeps** the public's money in any account

When in doubt, please call

BNMTELELINK (Customer Service Call Centre)

1-300-88-5465

Fax: 03-2174 1515 Email: bnmtelelink@bnm.gov.my

To submit SMS enquiries or complaints, type:



and send to

For more information please refer to the **Financial Fraud Alert** available on Bank Negara Malaysia's website



www.bnm.gov.my

BNMLINK (Walk-in Customer Service Centre)

Bank Negara Malaysia Kuala Lumpur (Block D, Jalan Dato' Onn) or visit BNMLINK branches in Bank Negara Malaysia: Johor Bahru, Penang, Kuala Terengganu, Kota Kinabalu and Kuching (Business hours are: Monday - Friday, 9:00 am - 5:00 pm)



Modus Operandi of a Phone Scam



VICTIM RECEIVES
A CALL

ADVISED TO LODGE A REPORT TO CALL AND TALK TO

'BNM OFFICER'

SHARING OF SAVINGS

AND FD ACCOUNT

DETAILS

INSTRUCTION TO TRANSFER MONEY

5 **m**

END

START MMM

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The fraudster

requests the vietim to confirm transactions

charged to victim's credit card including to verify name and IC number Victimisthen advised that "someone has stolen his/her filentity"

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

Fraudster then provides BNM's phone number to the victim

Victimealls 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'

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 ENM Officer instructs the vietim 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