



**PERSATUAN BANK BANK DALAM MALAYSIA**  
THE ASSOCIATION OF BANKS IN MALAYSIA

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# 44 owners of mule accounts held

## Syndicates sent money from fraudulent activities

By **FARIK ZOLKEPLI**  
farik@thestar.com.my

**KUALA LUMPUR:** In a special operation nationwide, Bukit Aman detained 44 people whose bank accounts were used for fraudulent online activities that resulted in RM17.29mil losses.

The suspects – 27 women and 17 men aged between 21 and 57 – were owners of “mule bank accounts” and they were complicit in letting their accounts be used by syndicates of the Macau Scam, African scam and e-financial fraud.

Each of these accounts had at least five reports lodged against them.

As such, Bukit Aman’s Commercial Crime Investigation Department (CCID) conducted an operation code-named *Ops Mule Account* between March 1 and March 5 and rounded up the suspects.

Bukit Aman CCID director Comm Datuk Seri Amar Singh said 319 scam cases were solved with the

arrest of the suspects,

“While there are genuine victims who were clueless that their accounts were being used, those arrested are suspected of colluding with the scammers.

“Several of the women arrested are housewives, who conspired with the scammers after being seduced online,” he told a press conference yesterday.

In 2016, a total of 973 mule accounts were identified, followed by 1,072 in 2017, Comm Amar added.

“It is a very worrying trend. These bank accounts were used by scammers to channel the money that they obtained through duping their victims. It has to stop,” he said, adding that CCID would work with Bank Negara to freeze these bank accounts.

“The next phase of the operation will target mule accounts that have at least three police reports lodged against them.”

Comm Amar said cybercrimes are indeed the focus of the CCID as the

cases have increased since 2016, with more than half a billion ringgit worth of losses incurred by victims.

“About 39% of total CCID cases in 2016 were cybercrimes, resulting in RM236mil losses. The number grew to 44.7% last year with RM266mil worth of losses.

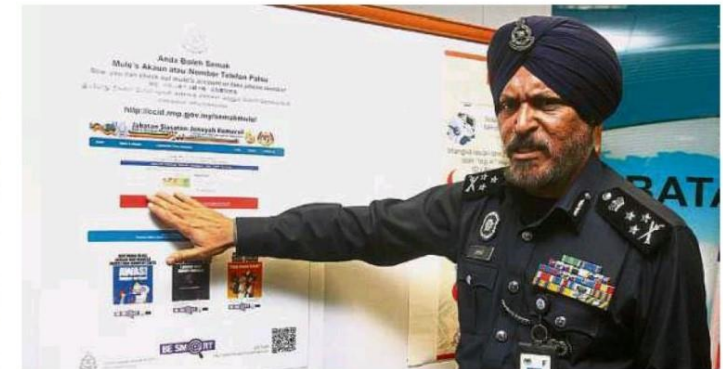
“It has only been three months but cybercrimes already make up 42.6% of our cases with RM60mil in losses,” he said.

CCID has introduced a website (<http://ccid.rmp.gov.my/semakmule/>) last year for the public to check whether their accounts or others were used in any fraudulent activities.

“We hope the public makes full use of the site so they do not become victims of scammers.

“Rest assured that once a report has been lodged against certain bank accounts, the accounts will be listed on the website.

“Don’t be fooled by anyone who promises certain monetary gains in exchange for the use of their bank



**A place to check:** Comm Amar showing the address of the CCID web portal to check for mule bank accounts.

accounts,” he said.

Macau Scam uses the *modus operandi* of deceiving victims through phone calls, either informing them they have won a lucky draw, or by claiming that the victims have an outstanding debt with the bank or have committed an offence, causing them to panic and deposit the amount requested.

African scam or love scam

involves foreigners seducing and confessing their love for the victims within just a few days.

Once the victims are hooked, the scammers would then ask the victims to bank in a certain amount of money in order to help obtain a package or other items.

E-financial fraud often involves victims not getting the items or services that they purchased online.