

Fraud Prevention Guidelines for Teenage Members of All Associations in Macao

Outline

- ◆ Recently teenagers and young people have become the targets for fraudsters. The Judiciary Police have received around 10 such cases and we believe that a number of similar cases are unreported.
- ◆ The reasons why youngsters are becoming easy prey for fraudsters are: they are old enough to have bank accounts and credit cards, and in the meantime, many of them are still young and inexperienced to recognise danger.
- ◆ The Judiciary Police would like to advise all teenagers via their clubs or associations, to beware of fraudsters and avoid falling prey to any scams.
- ◆ It is not just teenagers who could become fraud victims. Anyone could easily be the targets for con artists, so members of all ages should exercise vigilance at all times to prevent any property loss.

Modus Operandi

- ◆ The culprit, pretending to be a tourist, either claims he has lost touch with his relatives, or his credit card is missing or not working, and asks for the victim's help;
- ◆ Their normal tricks include:
 1. Begging the victim to lend him some money, promising that his overseas relatives will transfer the loan back into the victim's account the next day; or,
 2. Saying he needs to use the victim's bank account to receive the remittance from his overseas relatives, and as the fund will only reach the next day he wants to take the money out "in advance"; or,
 3. Borrowing the victim's ATM card and its password in order to receive the remittance.
- ◆ Many victims have fallen prey out of sympathy and trust. They only realise it is a scam when the culprit fails to repay the loan. Some of them even lend the culprit their ATM cards and passwords, only realising later that all of their savings in the banks have been taken out.

Advice

- ◆ Do not give your ATM card and its password to anyone.

- ◆ Do not let strangers use your bank account under any circumstances.
- ◆ Always be cautious when strangers approach. Walk away should they ask you for money, your account details or ATM cards. Remember to report the matter to the police immediately.

Police-Community and Public Relations Division

Judiciary Police

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