Suruhanjaya Sekuriti
Securities Commission
Malaysia

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SILAP LABUR DUIT LEBUR

Siti Sara Mohd Taufik

IN SUPPORT OF

FEN FINANCIAL EDUCATION NETWORK

Pra Penilaian

Pengenalan: Suruhanjaya Sekuriti Malaysia

- Ditubuhkan pada 1 Mac 1993 dibawah Akta Suruhanjaya Sekuriti Malaysia 1993.
- Melapor kepada Menteri Kewangan dan laporan kewangannya dibentangkan di Parlimen setiap tahun.
- Merupakan badan berkanun swabiaya dengan tanggungjawab untuk **mengawal selia dan membangunkan pasaran modal Malaysia.**

- Untuk maklumat lanjut, layari: www.sc.com.my

Pengenalan: Pasaran Modal

Produk Tradisional

Contoh:
Saham-saham syarikat tersenarai, Derivatif, Dana unit Amanah, Bon

Produk "FINTECH"

Contoh
Bursa Aset Digital, Pendanaan ekuiti ramai, Peminjaman antara rakan setara, Pengurus pelaburan digital

BURSA MALAYSIA

PRS
Private Retirement Schemes
Save. Invest. Retire. Enjoy

Unit Trust

Pengenalan: Pasaran Modal

Kepentingan Pelaburan

1. Perancangan Persaraan
2. Perlindungan dari kesan inflasi
3. Pulangan yang lebih baik berbanding dengan simpanan

4 Soalan Yang Perlu Anda Tanya Sebelum Labur

Apakah **MATLAMAT** pelaburan saya?	Adakah pelaburan itu selari dengan profil **RISIKO** saya? **PULANGAN TINGGI = RISIKO TINGGI**	Adakah pelaburan saya **DIPELBAGAIKAN**?	Adakah saya **FAHAMI** pelaburan yang ditawarkan?

Anda tidak memerlukan wang yang banyak untuk melabur!

Anda boleh mula melabur dengan hanya RM50

Jenis Penipuan Pelaburan

Peluang Pekerjaan Online ("*Job Scams*")

Penipuan Pelaburan Bertopengkan Love Scam

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NEW STRAITS TIMES BUSINESS TIMES | NEWS | BUSINESS | LIFE & TIMES
NST VIRAL | CRIME & COURTS | NATION

75-year-old woman finds 'love' on WhatsApp, loses RM39,750

KUANTAN: A 75-year-old woman was on cloud nine when the luxury gifts — a Mercedes Benz car and US$150,000 in cash — promised by her lover 'arrived' in Malaysia last month.

The woman from Raub assumed that she had found love online, and did not give it a second thought when told to pay taxes to receive the gifts. She ended up losing RM39,750 to a romance scam.

Pahang police chief Datuk Seri Ramli Mohamed Yoosuf said the victim had on WhatsApp befriended a stranger, who claimed to be from the United Kingdom.

"The scammer promised to send a Mercedes Benz car and US$150,000 in cash to the victim. Several days later, she was contacted by a man claiming to be from the Customs Department. He told her the car and cash had arrived in Malaysia.

FMT

Woman, 63, loses RM3.9mil inheritance in love scam

Police say she fell for the promises made by a man posing as a South Korean who also offered her an investment in an oil rig business.

GEORGE TOWN: A senior citizen lost RM3.9 million that she inherited from her late husband after being duped by a man posing as a South Korean and who promised to take care of her for the rest of her life.

Penipuan Firma Klon

Penipuan Firma Klon

1

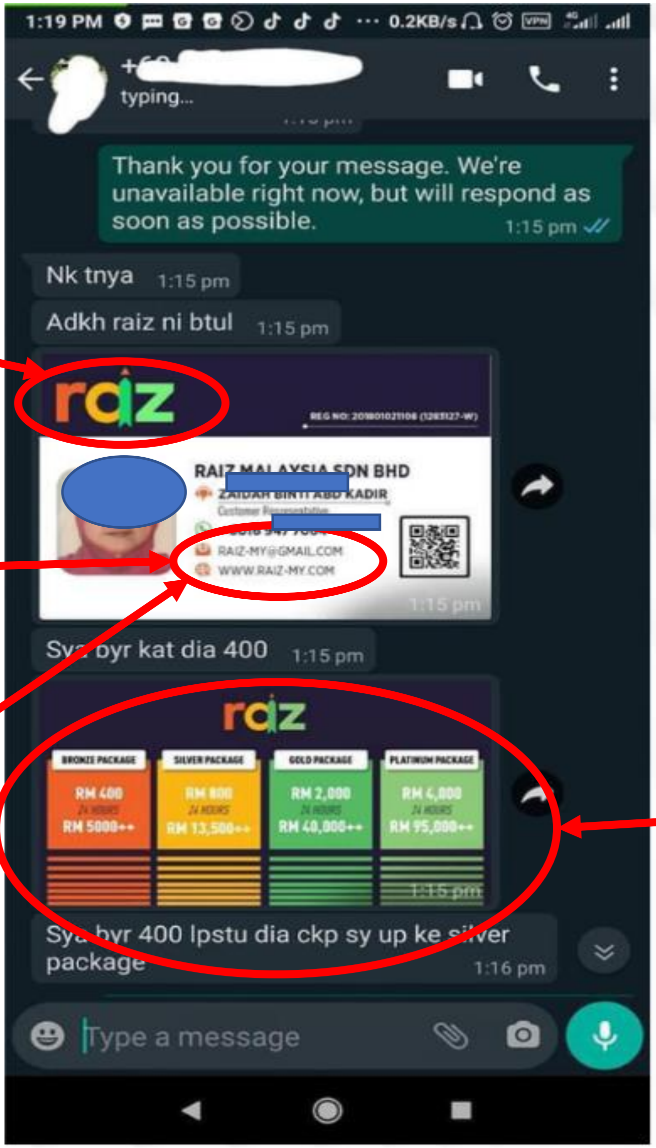
Logo yang betul adalah raiz

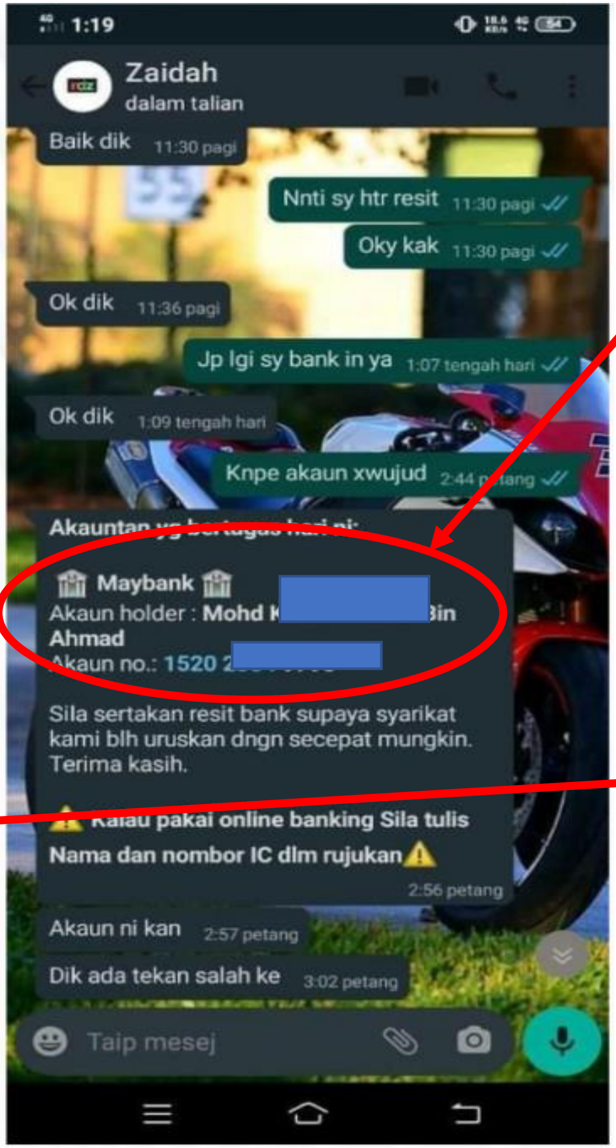
2

Alamat web yang betul adalah **www.raiz.com.my**

3

Alamat emel yang betul adalah **xxxx@raiz.com.my**





4

Sebarang deposit sepatutnya tidak dibuat ke akaun bank individu

5

Tiada pakej pelaburan sebegini ditawarkan di laman web rasmi **www.raiz.com.my**

Penipuan Firma Klon

INVESTOR ALERT LIST

Potential clone entity – Aberdeen Standard Investment	N/A https://t.me/GroupAberdeenStandardPlatform | https://www.myabdn.net/ | https://shareview.abdn.top/ 2022	• Misusing the name and credentials of abrdn Malaysia Sdn Bhd (formerly known as Aberdeen Standard Investments (Malaysia) Sdn Bhd) a licensed entity with SC for fund management to carry out an illegal investment scheme offering high returns e.g. return of RM8,500 with investment of RM600 • Misrepresentation, misusing SC's name and logo	

Penipuan Firma Klon

Pelaburan Terbuka untuk hari ini Pelaburan 1 Hari

1. (PAKEJ BASIC KEUNTUNGAN 15%)
Nilai Pelabauran
➡ Join MYRM500.00 Bersamaan Profit RM575.00
➡ Join MYRM1,000.00Bersamaan Profit RM1150.00
➡ JoinMYRM1,500.00Bersamaan Profit RM1725.00

2. (PAKEJ SILVER KEUNTUNGAN 17%)-
Nilai Pelaburan
➡ Join MYRM2,000.00Bersamaan Profit RM2,340.00
➡ Join MYRM2,500.00Bersamaan Profit RM2,925.00

3. (PAKEJ GOLD KEUNTUNGAN 30%)
- Nilai Pelaburan
➡ Join MYRM3,000.00Bersamaan Profit RM3,900,00
➡ Join MYRM7,000.00Bersamaan Profit RM9,100.00
➡ Join MYRM10,000.00Bersamaan Profit RM13,000.00

4. (PAKEJ VIP KEUNTUNGAN 40%)
- Nilai pelaburan
➡ Join MYRM15,000.00Bersamaan Profit RM21,000.00
➡ Join MYRM20,000.00Bersamaan Profit RM28,000.00
➡ JoinMYRM25,000.00Bersamaan Profit RM35,000.00

5. (PAKEJ VVIP KEUNTUNGAN 50%)
- Nilai pelaburan
➡ Join MYRM30,000.00Bersamaan Profit RM45,000.00

Penyalahgunaan Nama & Logo SC

Unsure? Always check SC's Investor Alert List before investing!

Unsure? Always check SC's Investor Alert List before investing!

Pembayaran Untuk Tujuan Pelaburan

Apabila membuat pembayaran untuk tujuan pelaburan, INGAT:

1. Hanya buat pembayaran ke akaun bank rasmi entiti yang berlesen atau berdaftar dengan SC.
2. Walaupun seseorang individu dilesenkan dengan SC, jangan masukkan wang ke dalam akaun bank individu tersebut.
3. Jika anda memindahkan wang ke dalam akaun bank individu/entiti yang tidak berkaitan dengan entiti yang berlesen, anda mungkin memindahkan wang ke dalam akaun bank keldai.
4. JANGAN serahkan wang tunai

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Sebelum melabur ingat formula **T.I.P.U**

T - **T**idak Akan Rugi

I - **I**ndah Khabar Dari Rupa

P - **P**eluang Hanya Sekali

U - **U**ntung Besar

Silap Labur Duit Lebur

Ciri-Ciri Pelaburan Tidak Sah / *"Scam"*

Skim menjanjikan pulangan pelaburan yang tinggi dalam masa singkat

Contoh: Labur RM300, dapat RM10,000 dalam masa 12 jam.

Dipromosikan melalui platform media sosial

Berwaspada dengan peluang pelaburan yang ditawarkan melalui platform seperti Facebook, Telegram, WhatsApp dan Instagram.

Minta wang didepositkan ke dalam akaun milik individu atau akaun bank entiti yang tidak berkaitan

Semak dahulu butiran perbankan sebelum melabur.

Menggunakan sijil/dokumen palsu daripada pihak berkuasa

Semak sijil/dokumen yang diberikan kepada anda. Teliti kesahihan sijil/ dokumen tersebut dengan menghubungi pihak berkuasa berkenaan.

Dipromosikan sebagai peluang pelaburan "masa terhad sahaja"

Jangan tertekan untuk membuat keputusan pelaburan.

Restricted (Terhad)

Bagaimana mengelakkan skim penipuan pelaburan?

Ingatlah 5 perkara mudah ini

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1. Berwaspada dengan peluang pelaburan yang ditawarkan di platform media sosial.

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Mule account holder fined RM500 for having RM30,000 in scam proceeds

KUCHING: A mule account owner was yesterday fined RM500 in default two weeks in jail after he pleaded guilty in the Magistrates' Court here to unlawfully obtaining RM30,000 linked to a scam.

Magistrate Syarifah Fatimah Azura Wan Ali meted out the fine on Saiful Nazim Mohamed Rafi, 26, after convicting him on a charge framed under Section 37(1) of the Sarawak Minor Offences Ordinance 1958.

The Section provides for a jail term of up to three months and a fine of up to RM500 upon conviction.

The accused was charged with possessing RM30,000 in his bank account, which he unlawfully obtained and failed to satisfactorily explain how he came to possess the money.

The offence was committed at a bank in Jalan Satok here on Feb 4, 2022 at around 7.19pm.

Based on the facts of the case, a female doctor filed a police report claiming that she was cheated in relation to the payment of tax arrears to the Inland Revenue Board (LHDN).

In her report, she said she received a phone call purportedly from LHDN officers who told her she had tax arrears of RM38,000 and that she would be blacklisted and declared bankrupt if she failed to make settlement.

The doctor then transferred a total of RM277,000 to an account under the accused's name. It was also learned that there were several other transfers made but which had no details as they were done via cash deposit machines.

After realising she had been cheated, the doctor lodged a police report on Feb 16, which led to the arrest of Saiful Nazim.

Meanwhile in the same courtroom, a man from Selangor was also fined RM500 in default two weeks' jail for unlawfully obtaining RM1,690 two years ago.

Magistrate Syarifah Fatimah convicted Peter Lee Chun Hwa, 30, on his own guilty plea to a charge framed under Section 37(1) of the Sarawak Minor Offences Ordinance 1958.

The offence was committed at a house in Jalan Pisang Barat here on June 28, 2020.

Lee was arrested following a police report lodged by a 17-year-old who had transferred money to the accused's account in connection with an online business.

The teenager had been directed by an unknown woman to transfer the money in order to earn a commission from the said online business.

The amount transferred was also supposed to have been returned to the teenager by 8pm that same day, but he never received it.

Insp Merylene Lindan Andrew Mang prosecuted both cases, while the two accused were not represented.

2. Jangan deposit wang anda ke dalam akaun bank individu.

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3. Pastikan anda hanya berurusan dengan individu/entiti yang berlesen atau berdaftar oleh SC. Hanya buat pembayaran ke akaun bank rasmi entiti yang telah disahkan status lesen atau pendaftarannya.

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4. Rujuk portal "Semak Sebelum Labur" di laman web SC untuk mengesahkan status lesen atau pendaftaran individu atau entiti yang menawarkan peluang pelaburan.

Imbas Disini

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INVESTMENT CHECKER

SEMAK SEBELUM LABUR

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The SC Investment Checker allows you to verify if an individual or entity is authorised by the SC to offer, promote, or sell any capital market products and services in Malaysia.

If you have any doubt, please contact the SC at 0362048999 or email at aduan@seccom.com.my

Portal Semak Sebelum Labur SC membolehkan anda menyemak sama ada seseorang individu atau entiti dibenarkan oleh SC untuk menawarkan, mempromosi atau menjual sebarang produk dan perkhidmatan pasaran modal.

Jika ada keraguan, hubungi SC di talian 0362048999 atau emel ke aduan@seccom.com.my

Please enter a name or entity to search / Sila masukkan nama atau entiti yang ingin disemak

ADVANCED SEARCH

5. Jika ragu, hubungi SC di talian 03-6204 8999 atau aduan@seccom.com.my

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APAKAH YANG HARUS ANDA LAKUKAN JIKA ANDA MENJADI MANGSA SCAM?

- Hentikan segala hubungan dengan scammer
- Jangan membuat bayaran selanjutnya dengan harapan untuk mendapat kembali wang anda. Ianya tak akan berlaku.
- Simpan semua rekod berkaitan dengan pelaburan anda (contohnya resit pembayaran dan rekod perbualan)
- Buat laporan polis dan kemukakan aduan kepada pihak berkuasa berkaitan

Kepentingan Melapor Scam

Kenapa amat penting untuk anda laporkan scam?

1. Supaya pihak berkuasa boleh mengenal pasti dan meramal corak scam
2. Membantu orang lain mengelak scam tersebut
3. Untuk menerima nasihat dan langkah seterusnya berdasarkan situasi anda

Pasca Penilaian

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Ikuti platform media sosial InvestSmart® untuk maklumat terkini