



**SINGAPORE
POLICE FORCE**
SAFEGUARDING EVERY DAY

JOINT NEWS RELEASE

YEAR-END CRIME PREVENTION CAMPAIGN LAUNCH EVENT 2023

1. The Year-End Crime Prevention Campaign is an annual event jointly organised by the National Crime Prevention Council (NCPC) and the Singapore Police Force (SPF). Ms Sun Xueling, Minister of State, Ministry of Home Affairs & Ministry of Social and Family Development, attended this year's launch event, held on 9 November 2023, at UOB Plaza Atrium. About 100 people, including community partners, attended the event. The roadshow, which was held over two days, aimed to educate the public on the importance of crime prevention especially during the festive period.

ADD, CHECK, TELL (ACT) Campaign Video

2. At the event, a new video for the ACT campaign was launched and featured a specially composed song to educate the public on the different actions one can take to protect themselves from scams.

Two UOB Bank Staff Commended for Preventing Elderly Woman from Losing More Than \$40,000

3. The event also recognised two bank staff from United Overseas Bank (UOB)'s Bendemeer branch, Ms Grace Ng and Ms Jasmine Tay, whose actions and vigilance led to the arrest of a man who allegedly tried to scam an 80-year-old woman of over \$40,000, as part of a larger Government Officials Impersonation scam.

4. Ms Grace Ng, UOB's branch executive had attended to the 80-year-old woman who was accompanied by her "grandson" at the UOB Bendemeer Branch with a request to withdraw over \$40,000. She initially thought it was a normal transaction but noticed that the elderly woman had little interaction with her "grandson", with both seemingly behaving like strangers. Ms Ng realised that the "grandson" seemed to only show interest in their conversation when she asked for details of the bank transfer. He also allegedly insisted on cash withdrawal when Ms Ng informed them that the withdrawal could be done via cheque or cash. This made Ms Ng suspicious, given that the elderly woman had said the funds were for the payment of medical bills.

5. Ms Ng's suspicions grew when she noticed the hesitation of the "grandson" upon her request for identification and that he seemed to be holding a foreign student pass instead of an NRIC, while the elderly woman was a Singaporean citizen. This prompted her to immediately report the matter to her Assistant Branch Manager, Ms Jasmine Tay.

6. When Ms Tay heard about the situation and noticed that the "grandson" might not be related to the elderly woman, she immediately informed UOB's Fraud Unit. After observing that the elderly woman was nervous and reluctant to provide further details about her situation, they decided to call the Police.

7. When the Police arrived at the scene, it was determined that the young man was indeed not the woman's "grandson" and had allegedly pressured her into going to the bank to withdraw the money when he had only met the elderly woman a day earlier. The man was arrested on the same day.

8. Both Ms Ng and Ms Tay paid the elderly woman a visit the next day to check on her well-being and were relieved that they had intervened and prevented the elderly woman from losing her savings.

9. This case is typical of a Government Officials Impersonation scam, which usually happens over the phone, but is layered with the additional involvement of a

“document mule”, who in this case played the role of the elderly woman’s “grandson”. Document mules are those who are enlisted to help scammers physically execute the crime, to make the scam appear more realistic. Often, if a document mule is identified quickly, Police would be able to swiftly effect the arrests.

10. In this case, the bank staff’s alertness and vigilance enabled the Police to make a speedy arrest of the document mule.

11. While malware scams may be one of the more common modus operandi that members of the public is familiar with, the Government Officials Impersonation scams are also one of the top 10 scams in the first half of 2023 – it saw an increase of 15% in the number of scam cases to 369, and an increase of 13% in the amount of lost to this scam type to \$42.8 million as compared to the same period last year.

12. The offence of abetment by conspiracy to cheat under Section 420 read with Section 109 of the Penal Code 1871 carries an imprisonment term of up to 10 years and a fine.

Importance of Stakeholders and Community Efforts to Combat Scams

13. MOS Sun Xueling said: “We have all been very concerned about malware related scams and banks are working hard to have anti-malware functions on their digital banking apps. We should see results. But we should expect scammers to pivot to new modus operandi. For instance, they may not be able to log directly into your digital banking account via your phone, but they can still steal credentials you store on your phone and log into your bank account separately. The key point then is that one must not unwittingly download malware onto your phone. If you are an android phone user, you are more vulnerable to malicious APK files which can be hidden behind spoofed apps. So one must be careful not to side load apps. Separately, the case highlighted today shows that there can be an offline nexus to a scam perpetuated online or through the phone. This is where vigilant members of the public can play an active role to prevent scams. The ACT framework reminds us that we must check for tell-tale signs of scams and tell the authorities when we suspect a

scam is taking place. This is what the vigilant staff at UOB did which saved the elderly lady her savings.”

14. Chairman of the NCPC, Mr Gerald Singham, said: “Our community plays a vital role in preventing scams. We are heartened to learn about this successful case, which underscores that when all of us – companies and individuals – come together, we can help one another from becoming the next victim of scams.”

**PUBLIC AFFAIRS DEPARTMENT
SINGAPORE POLICE FORCE
9 NOVEMBER 2023 @ 6.30PM**

ABOUT THE YEAR-END CRIME PREVENTION CAMPAIGN 2023

The Year-End Crime Prevention Campaign event is one of NCPC's signature events. Held since 1984, it aims to educate and remind the public of the importance of crime prevention and vigilance while celebrating the festivities. This year, the campaign focuses on addressing scams, shop theft, outrage of modesty, and voyeurism.

A new video for the ACT campaign, featuring a specially composed song for this campaign, will be showcased at this event. The video will also be broadcast on local channels and other media platforms to remind the public to practise ADD. CHECK. TELL. to safeguard themselves from scams.

This year's campaign also included a fun-filled roadshow to be held from 9 to 10 November 2023. The Cyber Security Agency of Singapore, MoneySense and UOB Bank also participated in the roadshow by setting up booths to educate participants on scams.

#YouthAgainstScams Competition

Clementi Police Division organised an inter-school anti-scam video competition from July to October 2023. The competition aimed to leverage students' social media networks to disseminate anti-scam messages and to tap on their creativity to create engaging videos that resonate with youths. Participants were tasked with creating TikTok videos featuring anti-scam messages, utilising the hashtag #YouthAgainstScams. A team from Commonwealth Secondary School and an NUS student won the competition in the secondary school and tertiary categories respectively.

ABOUT UOB'S SPOT TRAINING FRAMEWORK

The success case demonstrates the SPOT framework that all UOB branch staff are trained in. "SPOT", which stands for "Sense", "Probe", "Observe" and "Take Action", is an indispensable tool that all UOB branch staff use to identify and assist potential victims of scams. By utilising "SPOT", the two UOB staff were able to identify the elderly woman as a potential scam victim and had taken the appropriate action to render assistance. In addition, UOB branch managers keep their staff updated regularly on the latest scam trends, as well as share tips on how to tackle them.

ABOUT THE NATIONAL CRIME PREVENTION COUNCIL

The NCPC is a non-profit organisation committed to promoting public awareness and concern on crime, and propagate the concept of self-help in crime prevention. The Council comprises representatives from various sectors including the Commercial, Industrial, and Education sectors, as well as the Singapore Police Force.