

SCAM OR FRAUD
12 SAFAR 1444H / 9 SEPTEMBER 2022

الْحَمْدُ لِلَّهِ نَحْمَدُهُ وَنَسْتَعِينُهُ وَنَسْتَغْفِرُهُ وَنَعُوذُ بِاللَّهِ مِنْ شُرُورِ أَنْفُسِنَا وَمِنْ سَيِّئَاتِ
أَعْمَالِنَا مَنْ يَهْدِهِ اللَّهُ فَلَا مُضِلَّ لَهُ وَمَنْ يَضِلَّ فَلَا هَادِيَ لَهُ
وَأَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ وَأَشْهَدُ أَنَّ سَيِّدَنَا مُحَمَّدًا عَبْدُهُ
وَرَسُولُهُ
اللَّهُمَّ صَلِّ وَسَلِّمْ وَبَارِكْ عَلَى سَيِّدِنَا مُحَمَّدٍ وَعَلَى آلِهِ وَصَحْبِهِ أَجْمَعِينَ.
أَمَّا بَعْدُ،

فِيَا عِبَادَ اللَّهِ، اتَّقُوا اللَّهَ، أُوصِيكُمْ وَإِيَّايَ بِتَقْوَى اللَّهِ، فَقَدْ فَازَ الْمُتَّقُونَ.

Let us increase our righteousness to Allah the Almighty by doing all that He prescribes and leaving all that He prohibits. May we be blessed by Him in this life and the hereafter.

Dear brothers and sisters

Today's Friday sermon is to remind the congregation to be careful of the threat of fraud or online scammers. Sophisticated financial fraud or online scamming is becoming more and more prevalent in Malaysia. Although many arrests have been made, this kind of fraud is still happening with the victims suffering huge financial losses.

In general, the Royal Malaysian Police (PDRM) has classified this online financial fraud crime into five types, namely; (i) fraudulent or non-existent loans, (ii) e-commerce, (iii) *Macau Scam*, (iv) *Love Scam*, and (v) SMS fraud. The

victims of these frauds are varied whether they are professional individuals, middle class or the elderly.

When the country was hit by the Covid-19 disaster; these kinds of fraudulent activities happened frequently. According to a PDRM report in the Berita Harian newspaper dated 10 March 2022, a total of 98,607 cases of online fraud with an estimated loss worth RM3.3 billion were reported nationwide for the period from 2017 to 2021.

Fraudulent techniques used in online criminal activities include making calls impersonating law enforcement or civil servants of certain agencies, trickery to obtain personal data and using or creating fake websites and others.

The despicable tactics of financial fraud have caused victims to bear huge losses and lose their life savings.

Perpetrators who commit financial crimes are described as tyrants because they manipulate others and do not care about prohibited and permissible (*haram and halal*) matters. Meanwhile the victims are tormented by the loss of money that they had collected throughout their life.

Allah the Almighty says in chapter 4 (surah al-Nisa') verse 29:

أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ
يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ

Which means: “O believers! Do not devour one another’s wealth illegally, (lying, gambling, etc)...”

Dear brothers and sisters

Let us not be involved in fraud to earn a living. Not to mention complicity in masterminding these online financial crime activities due to greed and boasting with ill-gotten wealth.

In order to avoid becoming victims of these kinds of online financial crimes, we should always be vigilant and not answer calls from unknown and suspicious people.

Stricter punishment should be imposed to scare people away from committing these crimes. Our society needs to be more aware of the current developments related to these financial crimes, so as not to be easily deceived. Always seek advice from the authorities to be safe from fraud.

أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ

يَتَأَيُّهَا الَّذِينَ ءَامَنُوا إِنِ جَاءَكُمْ فَاسِقٌ بِنَبَأٍ فَتَبَيَّنُوا أَن تُصِيبُوا قَوْمًا

مُجْهَلَةً فَتُصِيبُوا عَلَىٰ مَا فَعَلْتُمْ نَادِمِينَ ﴿٦١﴾

بَارَكَ اللَّهُ لِي وَلَكُمْ فِي الْقُرْآنِ الْعَظِيمِ. وَنَفَعَنِي وَإِيَّاكُمْ بِمَا فِيهِ مِنَ الْآيَاتِ

وَالذِّكْرِ الْحَكِيمِ. وَتَقَبَّلَ اللَّهُ مِنِّي وَمِنْكُمْ تِلَاوَتَهُ إِنَّهُ هُوَ السَّمِيعُ الْعَلِيمُ. أَقُولُ

قَوْلِي هَذَا وَأَسْتَغْفِرُ اللَّهَ الْعَظِيمَ لِي وَلَكُمْ وَلِسَائِرِ الْمُسْلِمِينَ وَالْمُسْلِمَاتِ

وَالْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ فَاسْتَغْفِرُوهُ إِنَّهُ هُوَ الْغَفُورُ الرَّحِيمُ