

## Scam victims become stressed, lose trust in people: Panellists

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When a scammer learnt that an elderly woman had lost a loved one recently, he used this information to convince her to let him protect her savings.

She trusted him, withdrew \$120,000 from her bank account and passed it to the scammer, who went to her house to collect it.

The woman eventually figured out that it was a scam and called the police, but it was too late.

Ms Eva Lim, director of integrated communications and marketing at the Agency for Integrated Care (AIC), recounted the woman's encounter with the scammer during a panel discussion on the human impact of scams on Wednesday.

Ms Lim said: "When (a Silver Generation Office) ambassador spoke to her, she said she found it very difficult to trust people around her. "And for someone who is already somehow isolated, she will slip into further isolation... So, it is

not just financial loss. There are also social and mental impacts which are detrimental to the senior."

The Silver Generation Office is the outreach arm of AIC. Its ambassadors connect with seniors and address their ageing needs.

Ms Lim did not say how old the woman was and declined to give further details of the case.

Also at the panel discussion, which was part of the second edition of anti-scam seminar Scaminar! ACT Against Scams, held at Suntec Singapore Convention and Exhibition Centre, was Dr Majeed Khader, chief psychologist at the Ministry of Home Affairs.

He said the impact of scams goes beyond financial losses. When people become scam victims, they tend to lose trust in those around them.

"There are very clear mental health effects as well," said Dr Majeed.

"If you are a victim of a scam, sometimes it is hard to sleep. You are worried, you are very anxious... and (there are victims who) have been suicidal. So clearly, self harm is also something that we see. So, one impact is the physical. Another impact is also psychological: anxiety, depression, tension and stress."

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DR MAJEED KHADER, chief psychologist at the Ministry of Home Affairs.



From left: Moderator Haliranto Diman from The Straits Times with panellists Majeed Khader, chief psychologist at the Ministry of Home Affairs; Tan Fong Chin, deputy director of the Infocomm Media Development Authority's network project office; Eva Lim, director of integrated communications and marketing at the Agency for Integrated Care; and R.V. Sathish Naidu, head of unions and projects at the Migrant Workers' Centre. ST PHOTO: CHONG JUN LIANG

### PHYSICAL AND PSYCHOLOGICAL IMPACT

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Another panel speaker, Mr R.V. Sathish Naidu, head of unions and projects at the Migrant Workers' Centre, said that migrant workers here are also vulnerable to scams.

He said being afraid of the authorities could lead them to fall for a scam.

"If another migrant worker (goes to him) and says he is from an authority and shows a fake

badge, the (victim) gets upset (and is fearful) that he has done something wrong.

"He doesn't want to be sent back, so he tries to abide by the regulations because he came to Singapore, a rule-based country, to work."

Mr Sathish added that MWC has a 24-hour hotline for migrant workers to call for help.

"Whether they speak Tagalog or Bahasa Indonesia, it is very important that we ensure that they have an avenue and know they are not left out. They will thus know that if there is a problem, the relevant authorities are always there to help," he said.

To help seniors avoid falling victim to scams, digital ambassadors from the SG Digital Office have been reaching out to them to improve their digital skills, said Mr Tan Fong Chin, deputy director of the Infocomm Media Development Authority's network project office.

"There have also been instances when seniors approach the ambassadors to confide in them that they have been approached by scammers, or try to find out whether they have been scammed because they are afraid to approach their own family members," he said.

Mr Tan added that seniors are also taught online safety and given cyber hygiene tips. "This way, we hope that our seniors can enjoy the benefits of digitalisation while staying safe in the online space."

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