



جہاتان آءاماء اسلام سلانءور  
JABATAN AGAMA ISLAM SELANGOR

...

***PROTECT  
YOUR WEALTH,  
BEWARE OF  
SCAMMERS***



#bahagianpengurusanmasjid  
Khutbah Multimedia

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

I humbly invite respected  
Muslims in striving to  
increase our *taqwa* of  
Allah *Subhaanahu Wa*  
*Ta'aala* by performing all  
of His Commands and

avoiding all of His prohibitions. May we be resurrected with those having utmost *taqwa* in the Hereafter.

Today I will be expounding on a *khutbah* titled ...

***PROTECT  
YOUR WEALTH,  
BEWARE OF  
SCAMMERS***



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Preserving wealth or property is from among the aspects of *Maqaasid ash-Sharee'ah* (The Higher Objectives of The Islamic Law). The act of consuming wealth and usurping the rights of



others is *baatil* (unlawful) and *haraam* (impermissible), as well as sinful, and we are greatly prohibited from committing them. Such act will threaten the harmony and surely will

incur great harm within  
the lives of the Muslim  
*ummah* and the entire  
society. Allah

*Subhaanahu* *Wa*

*Ta'aala* firmly stated  
this matter in verse 29

of soorah an-Nisaa'  
that was recited in the  
*muqaddimah*  
(introduction) of this  
sermon, which means:



***“O you who have believed, do not consume one another’s wealth unjustly but only [in lawful] business by mutual consent. And do not kill yourselves [or one another]. Indeed, Allah is to you ever Merciful.”***

**Consuming the wealth of others through unlawful means such as stealing, robbing, lying, cheating, gambling, and even more rampant nowadays is cyber fraud or scammer. Some would abuse the**

**advancement in  
information technology  
by committing online  
fraud, intending to  
deceive many victims.  
Criminals known as  
scammers have  
malicious intent of**

seizing the wealth and  
money belonging to the  
victims by way of  
persuading, lying,  
intimidating, deceiving,  
and blackmailing them.  
Even more disturbing  
and saddening is that

many of the criminals caught are actually Muslims. This is not from the true behavior of a Muslim who would oppress and deceive others, as mentioned in

the *hadeeth* of  
'Abdullah ibn 'Umar  
*radiyAllaahu 'anhuma,*  
where Rasulullah   
said:



***“A Muslim is a brother of another Muslim. So he should neither oppress him nor hand him over to an oppressor. And whoever fulfilled the needs of his brother, Allah will fulfill his needs.”***

***(al-Bukhaari)***

**We must be concerned with regard to the various forms of online crime such as the Macau scam, nonexistent loan and investment scheme, love or parcel scam, and e-commerce crimes. There**

are also crimes in the form of fraudulent phone calls, where supposedly the perpetrators have kidnapped a family member so now they are demanding ransom, or lucky draw fraud, or

**winning a contest or even a holiday package. What is worrying is that online criminal cases are on the rise by the year. For 2022 alone, up until July, the total number of overall cases reported**

are 13,137. While, the total number of arrests are 6,947 cases. The total loss incurred is recorded at over RM427 million, which is very troubling.

**The modus operandi of these criminals would always change. They are very cunning in disguising as a family member, close friend, VIP, and others, that the victim would believe and**



**fall for their deceit.  
Moreover, they would  
even pose as someone  
from the authorities such  
as a police officer, anti-  
graft (SPRM) officer,  
custom officer, court  
representative,**

**inland revenue (LHDN)  
officer, bank officer, and  
many more, just to  
threaten the victim to  
give in to their command.**

**Among the causes for the victim to become easily duped is the proficiency of these criminals in providing accurate details regarding the victim's identity. Not just that,**

**the victim is not given  
time to communicate with  
others. Aside from that,  
the victim is threatened  
with arrest, accusation,  
remand, and charged  
with the money  
laundering act (AMLA),**

**which will only strike  
fear upon the victim  
that he or she will just  
give in to the criminals.**

**Therefore, if we ever receive such calls, do not at all panic and hesitant to end the call. Jot down pertinent details and convey them to family members so that they will be able to assist us in**



**finding the best solution,  
and hasten to report it to  
relevant authorities. We  
must be well-aware that  
all matters especially  
official matters involving  
the government such as  
court matters, it would**

**never be done online.  
Instead, it would only be  
done face to face, so  
what more if it involves  
the freezing of assets.  
Please refer to relevant  
agencies or parties  
directly before resorting**

**to any action. I sincerely  
remind all of us that if we  
are ever faced with such  
situation, do not act  
recklessly and alone.  
Share it with family  
members or those that  
can provide the best**

**advice in order for us to  
take proper action.**

**The global economic  
uncertainty is also a  
cause for the hardship  
upon the lives of the  
masses. In such**

destitution, the criminals  
are slick to offer loans  
that do not even exist  
through mobile  
applications and short  
messaging services,  
seeming as if they are  
actually from banks and

**financial institutions. The  
deceived victim will be  
required to make  
payment to process the  
so-called loan, which  
does not even exist. As a  
result, the desperate  
victim is getting further**



**squeezed by financial  
difficulty.**

**Hence, I would like to  
remind once more to  
everyone, do not ever  
believe any financial  
assistance offer through**

**this method, for it is from  
among the fraud tactics by  
online criminals.**

**I truly want to remind all  
that do not ever get  
involved with these  
criminal activities, among**

them is complicit or  
willing to be manipulated,  
allowing our bank  
accounts to be used by  
others voluntarily just to  
gain a bit of reward  
through deception via  
unlawful or illegal

**financial transaction. The majority of those willing to be involved with mule or temporary accounts are those in desperate need or chasing after quick high paying income, and they typically**

**possess a very low level  
of financial literacy.  
Among those that often  
become victims are  
housewives, unemployed  
individuals, university  
students, and senior  
citizens. They would be**

**offered with lucrative  
rewards by these  
syndicates. Based on  
available statistics, a  
total of 205,544 mule  
accounts have been  
discovered since 2014.  
More than 34,000 arrests**

have been made between the year 2016 until March 2022. The majority of those accused are the owners of those accounts, while the syndicates are scot-free and continue to search



**for other victims that  
would provide mule  
accounts.**

**Hence, as bank account  
holders, we are fully  
responsible for all of the  
transactions and personal**

**banking details. Let us not expose or share any of our personal banking details to others for whatever reason it may be. Even for the purpose of job or loan application with any entities.**

**Scrutinize and investigate  
beforehand the  
background of those  
whom we are interacting  
with.**

**Let us altogether create  
the awareness amongst**

**our family members,  
neighbors, friends and  
colleagues, and also  
relatives so that the  
society becomes more  
alert and intelligent so as  
to not become entrapped  
with mule accounts at all.**

**Hasten to report to the bank or police if one loses the bank card or if there has been abuse on one's bank account. Aside from that, do not at all conspire with those requesting us to commit**

**suspicious activities  
such as funds transfer to  
unknown persons.**

**The conclusions that can  
be derived from today's  
*khutbah* are:**

**1. The Muslim *ummah* is prohibited from taking away the wealth and usurping the rights of others through unlawful means. Its repercussions are detrimental to others and the society.**



**2. The Muslim *ummah* must always remain vigilant upon any suspicious phone calls, and avoid from becoming victims of organized fraud syndicates.**


**3. Let us protect our bank account and personal details from becoming ensnared by the traps of syndicates generating mule accounts.**

***“And do not incline toward those who do wrong, lest you be touched by the Fire, and you would not have other than Allah any protectors; then you would not be helped.”***


***(Hood 11:113)***



**THE SECOND  
KHUTBAH**



**Let us altogether strive to have the *taqwa* of Allah *Subhaanahu Wa Ta'aala* by increasing our obedience towards Him and avoiding acts of disobedience and abominable deeds.**



**O Allah, grant us guidance in performing the five obligatory prayers in congregation, fulfilling *zakaat* through Selangor *Zakaat* Board (LZS), making endowment (*waqf*)**






**through *Perbadanan Wakaf Selangor* (Selangor Endowment Corporation) and giving away our wealth (*infaaq*) through *Tabung Infak Jariah Umat Islam Selangor* (TIJARI, Selangor Continuous Charity for Muslims Fund),**





**and to the orphans through  
Darul Ehsan Islamic  
Foundation (YIDE).**



**O Allah, bestow upon us *rizq* that are lawful and blessed, keep us away from acts of corruption and abuse of power for they are betrayals upon the trust given.**



**ILUSTRASI INI  
DISEDIAKAN OLEH**

**unit khutbah  
bahagian pengurusan masjid**

