

Seniors are prime targets for online scammers

Older Net users generally more trusting, less security-conscious

By CHUA HIAN HOU

CYBER-CROOKS are targeting Singapore's older netizens in an array of scams, from fake kidnappings to offers of miracle cures, say Internet experts and police.

While there are no detailed statistics on the number of seniors who have been tricked, several stories have surfaced recently, including that of a 71-year-old nun whose Hotmail account was hijacked.

The reason: Seniors generally have more money than younger netizens and are less savvy when it comes to security threats, said Mr James Fang, general manager of information technology security firm Trend Micro.

According to a government survey last year, 57 per cent of Singaporeans aged 60 and above are online daily. And over 70 per cent of those aged 50 to 59 connect to the Internet each day.

Unlike their younger counterparts, older netizens usually do not go through compulsory information security courses in school or at the workplace, said Mr Fang.

That, combined with the fact that older Internet users usually have more assets than pocket money-dependent teens, makes them prime targets for scammers, he added.

Some scams, for instance, promise pricey miracle cures for diseases such as arthritis and cancer.

There is also a kidnapping scam in which a victim gets an e-mail message claiming that a loved one has been abducted. Comment ask the senior for ransoms that can stretch into tens of thousands of dollars.

A report last year in the American Elder Law Journal said scammers tend to focus on issues older users hold dear, such as health and family.

The journal said their trusting nature also made them particularly vulnerable to scam e-mail messages aimed at stealing financial information like credit card numbers and online banking personal identification numbers.

While there is no comprehensive record of such crimes here, the Consumers Association of Singapore has received six complaints regarding online scams this year.

Mr Gerard Ee, chairman of the Council for Third Age, an independent body that promotes active ageing, believes education is the key to combating scammers.

"We need to warn seniors of some of the dangers online," he said. "They (need to be) equipped with the necessary skills to protect themselves online."

The council has been encouraging its partners and other agencies to include security-related lessons in the infocomm courses they run for seniors.

Nanyang Technological University's Associate Professor Alfred Choi, however, said the problem will take some time to fix.

Once older users are taught about the risks, they will have to figure out how to protect themselves online, he added.

That includes learning to install security software or determining what to do when they discover a password-stealing program on their computer, he explained.

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A government survey last year found that 57 per cent of Singaporeans aged 60 and above are online daily. Scams targeting older Net users include fake kidnappings and offers of miracle cures. ST FILE PHOTO

WARN THEM OF DANGERS

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Some precautions to take

■ If an offer sounds too good to be true, check with scam sites such as Scambusters (www.scambusters.org), which have exhaustive listings of various types of online scams.

■ Security software such as spam filters can help to flag possible scam messages. Make sure you have anti-virus software, a firewall and a spam filter installed, and update the software at least once a week, because scammers and virus writers come up with new tricks all the time.

Some software even allow you to enter a blacklist of sensitive information, such as credit card numbers and personal identification numbers. Whenever someone keys in such information, the software will blank it out so it is unintelligible to the recipient.

■ Check your bank accounts and credit card statements for suspicious transactions, and quickly alert your bank if you notice anything untoward.

SOURCE: SYMANTEC, TREND MICRO

Nun falls prey to e-mail scam

By THERESA TAN

AN ELDERLY Catholic nun appears to be the latest victim of a scam that has seen men breaking into the e-mail accounts of at least half a dozen people here and trying to fleece their friends out of thousands of dollars.

Sister Maria Ng's contacts received an e-mail from the account of the 71-year-old nun saying she was stranded in Nigeria after losing her passport and money.

The e-mail went on to say that Sister Maria was attending a youth programme in Africa, she was starving after losing her valuables and desperately needed \$2,300 to return home.

"There's no such thing," she told The Straits Times. "I never left Singapore in October and have never visited Nigeria before."

While it is not known if anyone had sent in money, the police have advised the public to be wary of such scams.

In the first nine months of this year, the police said they received seven reports of e-mail scams. Last year, there were seven such complaints.

Well-known lawyer Anamah Tan, Singapore Idol finalist Jeasea Thyidong and Straits Times senior writer Ching Cheong were other reported victims of similar scams.

Last month, Sister Maria received an e-mail from someone purporting to be an administrator with Hotmail who wanted to verify her accounts.

She gave them her passwords, but soon discovered her accounts had been hacked into and her friends had received the fake pleas for help.

"I was so upset by the whole incident. How can people be so cruel to do such things to innocent people?" asked Sister Maria, who is from the Franciscan Missionaries of Mary order.

The police said the *modus operandi* of most e-mail hackers is similar to that experienced by Sister Maria.

Generally, these men fish for personal information by posing as e-mail administrators.

Victims are asked to provide their e-mail user names and passwords to verify that their accounts are still active or to re-confirm their passwords.

With such details in hand, the con men use the victim's e-mail account to send out pleas for monetary help to their contacts.

Housewife Monica Singam, 39, was at the receiving end of one such e-mail recently.

The message claimed her aunt had been robbed in London and needed £1,200 (\$2,800) to pay her hotel room charges.

Mrs Singam added: "The e-mail sounded so real that I panicked. But my husband told me it's likely to be a scam."

A day after receiving the e-mail, Mrs Singam received another e-mail from her aunt exposing the hoax.

The police have advised the public to call the person allegedly in trouble if they receive e-mail messages asking for aid.

"In general, users are advised to be wary about sending out personal information online," said a police spokesman.