



POLICE NEWS RELEASE

ANNUAL CRIME BRIEF 2020

Singapore Remains One of the Safest Cities in the World

Overall Crime Rate increased due to rise in scam cases

Singapore remains one of the safest cities in the world. Singapore was ranked first in the Gallup's 2020 Global Law and Order report for the seventh consecutive year, with 97% of residents reporting that they felt safe walking home alone in their neighbourhood at night, as compared to an average of 69% worldwide.¹ The World Justice Project's Rule of Law Index 2020 also ranked Singapore first for order and security.²

2. In 2020, the total number of reported crimes increased by 6.5% to 37,409 cases, from 35,115 cases in 2019. The Overall Crime Rate also increased, with 658 cases per 100,000 population in 2020, compared to 616 cases per 100,000 population in 2019.³

3. The increase in the number of reported crimes was due to a rise in scam cases. In particular, online scams saw a significant increase as Singaporeans carried out more online transactions due to the COVID-19 situation.⁴ Please see Annex A for the statistics on the top ten scam types.

4. If scam cases were excluded, the total number of reported crimes in 2020 would have decreased by 15.3% to 21,653 from 25,570 in 2019.

Decrease in physical crimes and more crime-free days

5. There was a decrease in physical crimes in 2020. 201 days were free from three confrontational crimes, namely snatch theft, robbery and housebreaking, an increase of 23 days compared to 178 days in 2019. Of note, two out of the six crime classes that made up the Overall Crime in 2020 decreased significantly compared to 2019. Theft and related crimes decreased by 33.1% to 7,448 cases in 2020, from 11,128 cases in

¹ Extracted from: <https://www.gallup.com/analytics/322247/gallup-global-law-and-order-report-2020.aspx>

² Extracted from: <https://worldjusticeproject.org/our-work/research-and-data/wjp-rule-law-index-2020>

³ Overall Crime Rate refers to the Overall Crime per 100,000 population. It is computed by dividing the number of crime cases reported over the total Singapore population, and multiplied by 100,000. It is used by many overseas Police forces to measure crime rate.

⁴ Extracted from: <https://www.channelnewsasia.com/news/business/record-number-of-digital-banking-transactions-during-covid-19-12645256>

2019. Housebreaking and related crimes decreased by 24.9% to 211 cases in 2020, from 281 cases in 2019. Both these crime classes recorded a 36-year low.

Scam Situation in Singapore

6. The total number of scam cases reported increased by 65.1% to 15,756 cases in 2020, from 9,545 cases in 2019. It made up 42.1% of Overall Crime in 2020, up from 27.2% in 2019.

7. Among the top ten scam types, e-commerce scams, social media impersonation scams, loan scams and banking related phishing scams are of particular concern, as they constituted 68.1% of the top ten scam types reported in 2020. Furthermore, the total number of reported cases for these scams increased sharply by 78.5%, compared to the same period in 2019.

E-commerce scams remains the top scam

8. E-commerce scams remains the top scam type, with the highest number of reported cases in 2020.

- a) E-commerce scam cases increased by 19.1% to 3,354 cases in 2020, from 2,816 cases in 2019.
- b) The total amount cheated increased to S\$6.9 million in 2020, from S\$2.3 million in 2019. The largest sum cheated in a single case in 2020 was S\$1.9 million.
- c) The number of e-commerce scams involving transactions on Shopee recorded the highest increase of 150.7% to 697 cases in 2020, from 278 cases in 2019. Carousell continues to have the largest number of e-commerce scams with 1,319 cases (39.3%) reported on its platform. Common scam transactions involved sales of electronic gadgets, COVID-19 related items and personal accessories (see [Annex B](#) for the breakdown of e-commerce scams on the various digital platforms).

Significant increase in social media impersonation scams, banking related phishing scams and non-banking related phishing scams

9. Social media impersonation scams, banking-related phishing scams and non-banking related phishing scams recorded the second, fourth and eighth highest number of reported cases respectively amongst all scam types. All three have registered significant increases in 2020 as compared to 2019.

- a) Social media impersonation scams
 - The number of cases increased by 283% to 3,010 cases in 2020, from 786 in 2019.
 - The total amount cheated increased to at least S\$5.5 million in 2020, from at least S\$3.1 million in 2019.
 - The largest sum cheated in a single case in 2020 was S\$367,000.

- In the majority of these cases, victims were tricked into disclosing their mobile numbers or credit card information and One-Time Passwords (OTPs) to scammers who used compromised or spoofed social media accounts to impersonate their victims' friends or followers on social media platforms. Scammers would often claim to help their victims sign up for online contests or promotions which turned out to be fake. Their victims would later discover that unauthorised transactions had been made from their bank accounts or mobile wallets.
- Instagram and Facebook were the most common social media platforms where such scams took place, with 885 cases and 1962 cases respectively.

b) Banking-related phishing scams

- The number of cases increased by 1,578% to 1,342 in 2020, from 80 in 2019.
- The total amount cheated increased to at least S\$5.8 million in 2020, from at least S\$491,000 in 2019. The largest sum cheated in a single case in 2020 was S\$506,000.
- In the majority of these cases, victims were tricked into disclosing Internet banking usernames, Personal Identification Numbers (PIN) and OTPs to scammers posing as bank staff. The scammers would then access victims' bank accounts or their bank card information, and perform unauthorised transactions.
- IMO, Viber and WhatsApp were the most common platforms used by the scammers to communicate with the victims.

c) Non-banking related phishing scams

- The number of cases increased by 1,214% to 644 in 2020, from 49 in 2019.
- The total amount cheated increased to at least S\$981,000 in 2020, from at least S\$72,000 in 2019.
- The largest sum cheated in a single case in 2020 was S\$66,000.
- In the majority of these cases, culprits used non-banking related reasons such as checks on the delivery status of a parcel to persuade victims to give up their banking credentials/card details and OTPs. The victims subsequently discovered that unauthorised charges were made on their credit or debit cards.
- Social media ads, emails and Short Messages Service (SMSes) were the most common platforms used by the scammers to approach the victims.

Loan scams remain a concern

10. Loan scams are the third highest type of scam in 2020. The total number of cases and total amount cheated from loan scams also increased in 2020 as compared to 2019.

- a) The number of cases increased by 13.7% to 1,990 in 2020, from 1,750 in 2019.
- b) The total amount cheated increased to at least S\$14.5 million in 2020, from at least S\$6.8 million in 2019.
- c) In the majority of these cases, victims would be instructed to pay a deposit before they could receive their loan. Victims would receive these fraudulent loan offers via various means, the most common being SMS or Whatsapp, or when sourcing for loans on the Internet/online search engines.
- d) Scammers have claimed to represent various entities such as licensed moneylenders, banks, Government agencies or e-commerce sellers who masqueraded loans as instalment plans.

Police Efforts to Fight Scams

11. Since 2015, the Singapore Police Force (SPF) has been adopting a multi-pronged approach to tackle the increase in scams, namely through:

- a) Strengthening domestic enforcement by the SPF;
- b) Increasing collaboration with foreign legal enforcement agencies to disable or disrupt crime groups targeting Singapore;
- c) Working with various public and private stakeholders to tackle commercial crime;
- d) Continued efforts at educating the public on how they can protect themselves from falling prey to scams; and
- e) Constant innovation and use of technology to tackle scams.

Anti-Scam Centre continues to disrupt scammers' operations

12. The Anti-Scam Centre (ASC) uses technology to track island-wide scam trends and make sense of the voluminous crime data that the centre processes every day. In 2020, the ASC received more than 11,190 reports involving losses of more than S\$164.6 million. In the same period, the ASC froze more than 9,015 bank accounts and recovered 35% of the total amount scammed, or about S\$57.6 million.

13. The ASC worked with the local telecommunication companies (telcos) and online marketplaces to terminate more than 1,200 mobile lines, and removed more than 2,900 suspicious online monikers and advertisements involved in suspected scams.

14. These achievements were made possible through strong collaboration with key stakeholders such as banks, fintech companies, telcos and online marketplaces. For example, freezing of bank accounts and funds tracing, which previously would take between two weeks and two months, can now be conducted more swiftly, within days.

15. Please see [Annex C](#) for comments from Director of Commercial Affairs Department.

New ScamShield mobile application to filter out scam

16. To filter out SMSes and phone calls sent and made by scammers, the National Crime Prevention Council (NCPC) launched ScamShield – a new mobile application (app) – on 20 November 2020. It is currently available for iPhone users, and an Android version is being worked on.

17. The app, jointly developed by NCPC and the Open Government Products team from Government Technology Agency, identifies and filters out scam messages using artificial intelligence. It also blocks calls from phone numbers that were used in other scam cases or reported by ScamShield users. These two functions reduce opportunities for scammers to reach out to intended victims.

18. Since its launch, the app has been downloaded by more than 84,000 users. A total of 263,100 SMSes and over 2,300 phone numbers believed to be used for scam calls have been blocked.⁵

Strengthened enforcement actions against scam operations

19. To deter local scammers from carrying out their crimes in Singapore, the SPF continued to take tough anti-scam enforcement actions against local scammers and money mules. In 2020, the SPF conducted 22 island-wide anti-scam enforcement operations, leading to more than 4,900 money mules and scammers being investigated.

20. Other than taking actions against the principal scammers, the SPF also took money mules who had helped to facilitate scams to task. The use of bank accounts belonging to money mules enabled scammers to launder their criminal proceeds. In 2020, the Payment Services Act (PS Act) came into force, making it an offence to help scammers transfer their proceeds of crime. Prior to the operationalisation of the PS Act on 28 January 2020, money mules could only be prosecuted under the Corruption, Drug Trafficking and other Serious Crimes (Confiscation of Benefits) Act ("CDSA") for money laundering with a high legal threshold to meet. With the operationalisation of the PS Act, money mules may now be charged with the offence of carrying on a business of providing payment services without a licence. On 28 January 2021, one woman was sentenced to four weeks' imprisonment for providing payment services without a licence under the PS Act. The woman had acted as a money mule and helped to facilitate the transfer of proceeds of crime in the course of providing the unlicensed payment service.

Collaboration with foreign law enforcement agencies to combat scams

21. On the international front, the SPF works closely with regional and international counterparts and partners such as the Hong Kong Police Force, the Royal Malaysia Police, and the Interpol, in the exchange of information and conduct of joint investigations and operations to combat transnational scams.

⁵ Figures updated as of 31 January 2021.

22. In 2020, four joint operations with international counterparts were conducted, resulting in the arrest of more than 30 persons who were responsible for losses of more than \$1.9 million in various online scams such as Internet love scams, Government officials impersonation scams and non-banking related phishing scams.

Public education efforts against scams

23. The SPF continues to work with the NCPC and other stakeholders to conduct public education about scams. In particular, the SPF will focus efforts online where most of the scams are taking place. Given the rate at which new scam variants are surfacing, a discerning and well-informed public is the best and most sustainable defence.

24. To educate the public, the SPF and NCPC proactively disseminate information and advisories on scams, and highlight successful prosecutions on a regular basis. For example, NCPC's commissioned programme 'CrimeWatch' features a regular 'Scam Alert' segment which highlights topical scams and provides prevention tips to viewers. In addition, the NCPC's crime prevention ambassadors regularly share crime prevention tips with members of the public at various community events. The SPF also collaborates with other strategic partners as well as private organisations to disseminate information and prevent scams.

25. It is often difficult to recover monies that have already been paid or transferred to the scammers. Thus, the SPF urges the public to exercise caution when making any online transactions, and exercise due diligence to protect themselves from falling victim to scams. The SPF would like to remind the public never to give their OTPs to anyone, including persons purporting to represent the SPF or other law enforcement agencies.

26. Members of the public can visit the website www.scamalert.sg to learn about the various types of scam and take steps to avoid falling prey.

27. Please see [Annex D](#) for comments from the Chairman of NCPC.

Unlicensed Moneylending Situation in 2020

Decrease in Unlicensed Moneylending (UML) harassment cases

28. The total number of UML-related harassment cases, such as placing harassment notes in letter boxes and at residential units and splashing of paint, decreased by 36.7% to 3,344 cases in 2020, from 5,281 cases in 2019. The decrease in UML-related harassment cases is partly due to the restriction of movements during the Circuit Breaker.

29. While the UML situation had improved in 2020, the SPF continues to take tough enforcement actions to disrupt UML syndicate operations, educate the public not to borrow from unlicensed moneylenders and advise them against any involvement in UML-related activities.

30. The SPF will also continue to work closely with relevant stakeholders, such as the Infocomm Media Development Authority and the Ministry of Law's Registry of Moneylenders, to disrupt UML syndicate operations and increase public outreach efforts against UML.

Decrease in Outrage of Modesty

31. The number of outrage of modesty (OM) cases decreased by 17.8% to 1,320 in 2020 from 1,605 in 2019. This decrease is partly due to the low ridership on public transport, low footfall at shopping malls and the closure of public entertainment outlets during the Circuit Breaker.

32. Despite the COVID-19 situation, the SPF continues to work closely with the Land Transport Authority, public transport operators, and partners such as NCPC to reach out to commuters by distributing anti-OM advisories. Public education videos with anti-OM messages are also screened at MRT stations and bus interchanges. These advisories and videos educate the public on what they can do when they encounter such crimes and remind them to stay vigilant.

33. The Public Transport Security Command launched the Riders-on-Watch (ROW) scheme on 2 July 2019. The scheme augments the SPF's policing efforts by tapping on the collective effort of public transport commuters to keep Singapore's public transport network safe and secure.

34. As at 31 December 2020, about 50,000 members of the public have signed up as ROW volunteers to receive the latest crime trend and advisories, such as one issued in December 2020 reminding ROW volunteers to be vigilant of their surroundings during the festive season. The SPF would like to thank the ROW volunteers for their strong support, and encourage more commuters to join us in keeping our public transport safe by signing up.

35. Interested commuters can sign up to be ROW volunteers via the QR code on the ROW deterrence posters located on in-train cabins and platform screen doors in the public transport network, or apply on the SPF website.

Rise in Cyber Extortion Cases

36. The number of cyber extortion cases increased by 260% to 245 cases in 2020, from 68 cases in 2019. In these cases, criminals typically befriend victims online and subsequently coax them into performing compromising or indecent acts in front of a camera. Thereafter, the criminals would use the video footage or images to extort money or online credits from these victims. The total amount lost by victims of cyber extortion cases was more than S\$793,000. The highest amount lost by a victim in a single case was about S\$200,000. The most common social media platforms where these cases took place were on Tinder, Facebook and MiChat.

37. Criminals, including scammers, remain an ever-present threat to public safety and security. The COVID-19 situation is just another opportunity for them to exploit the public's fear and sense of uncertainty, and develop new schemes to prey on and target potential victims. This is evident from the significant increase in online scam cases reported in 2020.

38. Everyone has a part to play in keeping Singapore safe and secure, especially during these uncertain times. Business operators such as banks, online marketplaces and telcos have a responsibility to prevent, deter and detect crimes committed through their platforms. Putting in place anti-scam measures and precautions against crimes will also help business operators keep their customers safe from scams.

39. To recognise the community and business operators for their support in helping to keep Singapore safe and secure, the SPF presented 210 Public Spiritedness Awards and 134 Community Partnership Awards in 2020. The SPF would like the community to continue to support us in the fight against crime.

40. Family members and friends can play their part too. They can prevent someone they know from falling victim, by being aware of these threats and cautioning their loved ones about them. Members of the public should stay vigilant and report any crime-related information to the SPF.

41. Please see [Annex E](#) for comments from Director of Criminal Investigation Department.

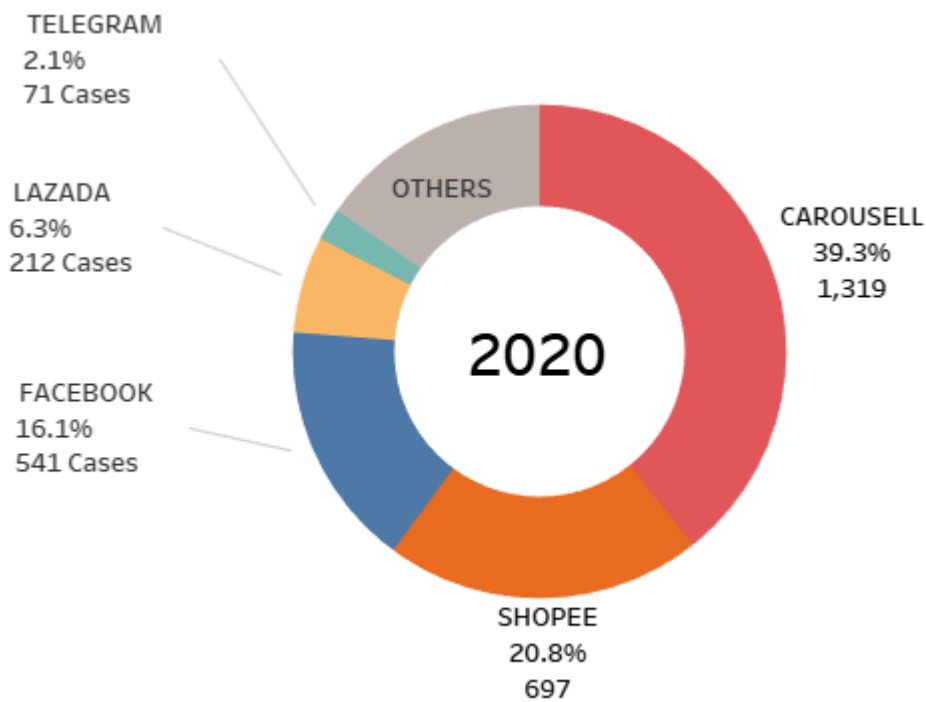
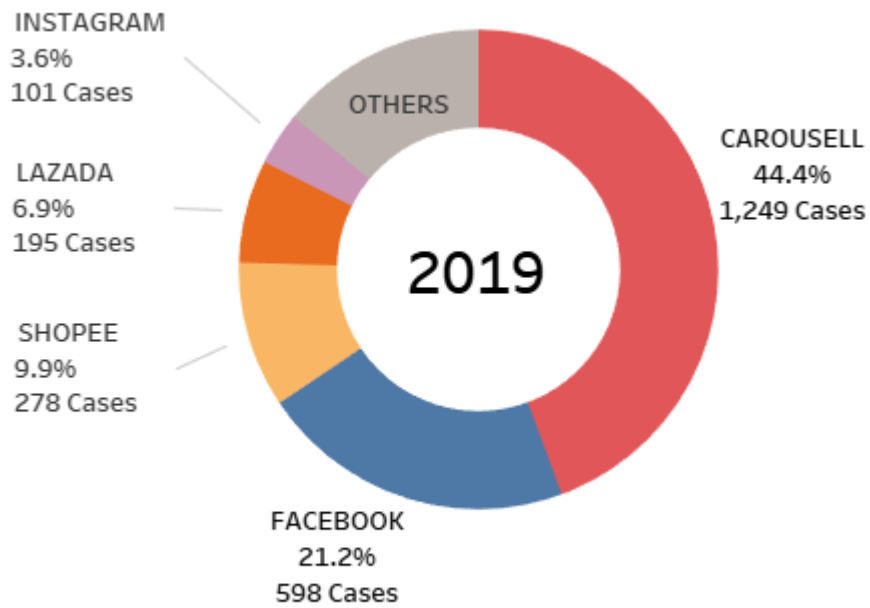
**PUBLIC AFFAIRS DEPARTMENT
SINGAPORE POLICE FORCE
9 FEBRUARY 2021 @ 5:00 PM**

TOP TEN SCAM TYPES IN SINGAPORE IN 2020

	Cases Reported		Amount Cheated		
	2020	Change from 2019	2020	Change from 2019	Largest sum cheated
E-commerce Scam	3,354	+538	\$6.9m	+\$4.6m	\$1.9m
Social media impersonation Scam	3,010	+2,224	\$5.5m	+\$2.4m	\$367k
Loan Scam	1,990	+240	\$14.5m	+\$7.7m	\$735k
Banking-related phishing Scam	1,342	+1,262	\$5.8m	+\$5.3m	\$506k
Investment Scam	1,102	+615	\$69.5m	+\$33.5m	\$6.4m
Credit-for-sex Scam	1,023	-43	\$2.6m	-\$200k	\$70k
Internet love Scam	822	+164	\$33.1m	-\$1.6m	\$1.1m
Non-banking related phishing Scam	644	+595	\$981k	+\$909k	\$66k
Tech support Scam	506	+257	\$22.3m	+\$8.3m	\$1.1m
China officials impersonation Scam	443	-13	\$39.6m	+\$18.5m	\$4.2m
Total	14,236	+5,839	\$201.2m[#]	+\$79.4m	

[#] The sum of the amount lost will not tally due to rounding.

TOP FIVE DIGITAL PLATFORMS USED IN E-COMMERCE SCAMS



Over the past few years, the Singapore Police Force has made significant inroads in disrupting scammers. We have terminated scammers' mobile lines and removed their online monikers and advertisements that local residents may unwittingly fall prey to. Our Anti-Scam Centre has also deprived scammers of more than S\$61 million of their fruits of crime since its inception fewer than two years ago.

However, even with these collaborative measures, the scam numbers continue to rise.

The Police remain resolute in trying to ensure that for scammers, their crimes will not pay, and keeping Singapore residents safe from these criminals. Just two weeks ago, we upped the ante by mounting an unprecedented three-day operation. Mobilising resources throughout the whole Force and in close collaboration with five banks, the operation involved our officers conducting live intervention of monetary transfers made by unsuspecting scam victims.

While we continue to work closely with our strategic partners to prevent, deter and detect crime, we ask members of the public to do your part and protect yourselves and your loved ones by exercising greater vigilance. Your vigilance is our very first line of defence.

*– Mr. David Chew
Director of Commercial Affairs Department*

Scam prevention is an individual responsibility. We encourage the public to stay updated on scams, and be aware of common scam tactics like offers of unbelievably low prices, being asked to disclose your one-time passwords (OTPs), being told to pay “Government” fines over the telephone, or assist in investigations by transferring money to unknown parties. Everyone should also practise good cyber hygiene to prevent important personal and business information from being stolen. These can be used to scam you, your friends, and your business associates.

Do share important updates with your loved ones to prevent them from getting scammed. Owners of iOS devices like iPhones can also take proactive steps by installing ScamShield on your mobile phones. This app filters and blocks scam SMSes and calls, thereby shielding the users from potential scams and harm. We are currently working to roll out the app for Android devices.

Together, we can win this fight against scams.

*- Mr. Gerald Singham
Chairman, National Crime Prevention Council*

While Singapore's streets and homes remain safe, online scam cases continue to increase in line with the global trend. We saw changes in crime trends with an increase in online crimes and a decrease in physical crimes. Criminals moved their illegal activities online and developed new tactics to target potential victims.

The Police will continue to enhance our public education efforts and work with our partners, the community and business stakeholders to fight crime. We urge everyone to do their part to stay vigilant as we work together to keep everyone safe. A discerning public is the first line of defence to protect ourselves and our loved ones from becoming a victim of crime. Let us stay informed, be vigilant and do our part in the fight against crime.

*– Senior Assistant Commissioner of Police How Kwang Hwee
Director of Criminal Investigation Department*