

To Be Delivered On: 09 Sept 2022CE | 12 Safar 1444H



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FRIDAY SERMON

Title:

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

Published By:

Unit Khutbah

Bahagian Pengurusan Masjid

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“PROTECT YOUR WEALTH, BEWARE OF SCAMMERS”

الْحَمْدُ لِلَّهِ الْقَائِلِ : يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ
بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَن تَرَاضٍ مِّنْكُمْ وَلَا
تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا ﴿٤٩﴾¹
أَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ وَأَشْهَدُ أَنَّ مُحَمَّدًا
عَبْدُهُ وَرَسُولُهُ. اَللّٰهُمَّ صَلِّ وَسَلِّمْ عَلٰى سَيِّدِنَا مُحَمَّدٍ وَعَلٰى اٰلِهِ
وَصَحْبِهِ ۚ اَجْمَعِيْنَ.

أَمَّا بَعْدُ، فَيَا أَيُّهَا الْمُسْلِمُونَ اتَّقُوا اللَّهَ، أُوصِيكُمْ وَإِيَّايَ بِتَقْوَى
اللَّهِ فَقَدْ فَازَ الْمُتَّقُونَ.

قَالَ اللَّهُ تَعَالَى: يَا أَيُّهَا الَّذِينَ ءَامَنُوا اتَّقُوا اللَّهَ حَقَّ تُقَاتِهِ وَلَا
تَمُوتُنَّ إِلَّا وَأَنْتُمْ مُسْلِمُونَ ﴿١٠٢﴾²

Dear blessed Muslims,

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.

¹ an-Nisaa' 4:29

² Aal 'Imraan 3:102



Today I will be expounding on a *khutbah* titled **“PROTECT YOUR WEALTH, BEWARE OF SCAMMERS.”**

Respected audience,

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 ﷺ said:

الْمُسْلِمُ أَخُو الْمُسْلِمِ، لَا يَظْلِمُهُ وَلَا يُسْلِمُهُ، وَمَنْ
كَانَ فِي حَاجَةٍ أَخِيهِ كَانَ اللَّهُ فِي حَاجَتِهِ

“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)

Blessed audience,

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.

Dear esteemed audience,

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.

Dearest audience,

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.

Dear blessed Muslims,

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.

أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ



وَلَا تَرْكَبُوا إِلَى الَّذِينَ ظَلَمُوا فْتَمَسَّكُمُ النَّارُ وَمَا لَكُم مِّنْ
دُونِ اللَّهِ مِنْ أَوْلِيَاءَ ثُمَّ لَا تُنصَرُونَ ﴿١١٣﴾

“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)

بَارَكَ اللَّهُ لِي وَلَكُمْ فِي الْقُرْآنِ الْعَظِيمِ، وَنَفَعَنِي وَإِيَّاكُمْ بِمَا
فِيهِ مِنَ الْآيَاتِ وَالذِّكْرِ الْحَكِيمِ وَتَقَبَّلَ مِنِّي وَمِنْكُمْ تِلَاوَتَهُ،
إِنَّهُ هُوَ السَّمِيعُ الْعَلِيمُ.
أَقُولُ قَوْلِي هَذَا وَأَسْتَغْفِرُ اللَّهَ الْعَظِيمَ لِي وَلَكُمْ وَلِسَائِرِ
الْمُسْلِمِينَ وَالْمُسْلِمَاتِ، فَاسْتَغْفِرُوهُ إِنَّهُ هُوَ الْغَفُورُ الرَّحِيمُ.



THE SECOND KHUTBAH

الْحَمْدُ لِلَّهِ الَّذِي جَعَلَنَا مِنَ الْمُسْلِمِينَ، وَرَزَقَنَا مِنَ الطَّيِّبَاتِ.
أَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ، وَأَشْهَدُ أَنَّ
مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ. اللَّهُمَّ صَلِّ وَسَلِّمْ وَبَارِكْ عَلَى سَيِّدِنَا
مُحَمَّدٍ وَعَلَى آلِهِ وَصَحْبِهِ وَمَنْ تَبِعَهُمْ بِإِحْسَانٍ إِلَى يَوْمِ
الدِّينِ. أَمَّا بَعْدُ، فَيَا عِبَادَ اللَّهِ، اتَّقُوا اللَّهَ، أَوْصِيكُمْ وَإِيَّايَ
بِتَقْوَى اللَّهِ فَقَدْ فَازَ الْمُتَّقُونَ.

Dear blessed audience,

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.



إِنَّ اللَّهَ وَمَلَائِكَتَهُ يُصَلُّونَ عَلَى النَّبِيِّ يَا أَيُّهَا الَّذِينَ ءَامَنُوا صَلُّوا
عَلَيْهِ وَسَلِّمُوا تَسْلِيمًا ﴿٥٦﴾

اللَّهُمَّ صَلِّ وَسَلِّمْ عَلَى سَيِّدِنَا مُحَمَّدٍ وَعَلَى آلِهِ وَأَصْحَابِهِ
أَجْمَعِينَ.

اللَّهُمَّ اغْفِرْ لِلْمُسْلِمِينَ وَالْمُسْلِمَاتِ وَالْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ
الْأَحْيَاءِ مِنْهُمْ وَالْأَمْوَاتِ، إِنَّكَ سَمِيعٌ قَرِيبٌ مُجِيبُ الدَّعَوَاتِ
وَيَا قَاضِيَ الْحَاجَاتِ. اللَّهُمَّ أَعِزِّ الْإِسْلَامَ وَالْمُسْلِمِينَ، وَأَهْلِكَ
الْكَفْرَةَ وَالْمُبْتَدِعَةَ وَالْمُشْرِكِينَ.

اللَّهُمَّ إِنَّا نَسْأَلُكَ وَنَتَوَسَّلُ إِلَيْكَ بِنَبِيِّكَ الْأَمِينِ، وَنَسْأَلُكَ
بِأَسْمَائِكَ الْحُسْنَى، وَصِفَاتِكَ الْعُظْمَى، أَنْ تَحْفَظَ بَعَيْنِ
عِنَايَتِكَ الرَّبَّانِيَّةِ، وَبِحِفْظِ وَقَايَتِكَ الصِّمْدَانِيَّةِ، جَلَالَةَ مَلِكِنَا
الْمُعَظَّمِ، سُلْطَانَ سَلَاطُونِ، سُلْطَانَ شَرَفِ الدِّينِ اَدْرِيسِ شَاهِ
الْحَاجِ ابْنِ الْمَرْحُومِ سُلْطَانَ صَلَاحِ الدِّينِ عَبْدِ الْعَزِيزِ شَاهِ
الْحَاجِ. اللَّهُمَّ أَدِمِ الْعُونَ وَالْهُدَايَةَ وَالتَّوْفِيقَ، وَالصِّحَّةَ
وَالسَّلَامَةَ مِنْكَ، لِيُوَلِّيَ عَهْدِ سَلَاطُونِ، تَعَكَوْ أَمِيرِ شَاهِ ابْنِ
السُّلْطَانَ شَرَفِ الدِّينِ اَدْرِيسِ شَاهِ الْحَاجِ، فِي أَمْنٍ وَصَلَاحٍ



وَعَافِيَةٍ بِمَنِّكَ وَكَرَمِكَ يَا ذَا الْجَلَالِ وَالْإِكْرَامِ. اللَّهُمَّ أَطِلْ
عُمْرَهُمَا مُمْصِلِحِينَ لِلْمُوظَّفِينَ وَالرَّعِيَّةِ وَالْبِلَادِ، وَبَلِّغْ
مَقَاصِدَهُمَا لِطَرِيقِ الْهُدَى وَالرَّشَادِ.

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 (*infaaq*) our wealth 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.

اللَّهُمَّ يَا دَافِعَ الْبَلَاءِ، اذْفَعْ عَنَّا هَذَا الْوَبَاءَ وَالْبَلَاءَ وَالْمَرَضَ
وَالشَّدَائِدَ وَالْمِحْنَ، بِلُطْفِكَ يَا لَطِيفُ إِنَّكَ عَلَى كُلِّ شَيْءٍ
قَدِيرٌ وَبِالْإِجَابَةِ جَدِيرٌ.

رَبَّنَا هَبْ لَنَا مِنْ أَزْوَاجِنَا وَذُرِّيَّتِنَا قُرَّةَ أَعْيُنٍ وَاجْعَلْنَا لِلْمُتَّقِينَ إِمَامًا.
رَبَّنَا ءَاتِنَا فِي الدُّنْيَا حَسَنَةً وَفِي الْآخِرَةِ حَسَنَةً وَقِنَا عَذَابَ النَّارِ ﴿٢٠١﴾.



عِبَادَ اللَّهِ، إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ وَإِيتَايَ ذِي الْقُرْبَىٰ
وَيَنْهَىٰ عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ وَالْبَغْيِ يَعِظُكُمْ لَعَلَّكُمْ تَذَكَّرُونَ



فَاذْكُرُوا اللَّهَ الْعَظِيمَ يَذُكُرْكُمْ وَأَشْكُرُوهُ عَلَىٰ نِعْمِهِ يَزِدْكُمْ،
وَاسْأَلُوهُ مِنْ فَضْلِهِ يُعْطِكُمْ وَلَذِكْرُ اللَّهِ أَكْبَرُ وَاللَّهُ يَعْلَمُ مَا
تَصْنَعُونَ.