



Chung (second right) exits the courtroom after the proceedings.

Big fines imposed on account mule duo tied to online fraud syndicate

KUCHING: The Sessions Court here yesterday fined two men for their role as bank account mules for an online fraud syndicate.

In the first case before Judge Musli Ab Hamid, Chong Huat Nyeap, 28, was fined RM70,000 in default four years' imprisonment; while the second case saw Judge Iris Awen Jon imposing a fine of RM75,000 in default four years' jail on Albert Chung Swee Heng, 61.

Both accused had changed their pleas to guilty to charges framed under Section 424C(1) of the Penal Code, which provides for a fine not exceeding RM150,000 or imprisonment for up to 10 years, or both, upon conviction.

According to the charges, both men were accused of being directly involved in transactions using their accounts at a bank here without lawful purpose.

Based on the facts of the case, an executive officer from the bank's Digital Banking Department received information from the Corporate Channel Operations Department

regarding several suspicious transactions involving bank funds amounting to RM160 million.

Following this, a police report was lodged, and further checks by the bank found that the unauthorised transactions had occurred earlier between Oct 28 and Nov 3, 2025.

A second police report later recorded a total of RM203.82 million transferred illegally into several local accounts.

Police investigations further found that transaction records in the bank's system did not match reports from PayNet's Real-Time Retail Payments, while digital examinations indicated that the bank's system had been compromised, enabling the unauthorised fund transfers.

Further investigations revealed that on Nov 3, 2025, the accused each received RM200,000 into their respective accounts before withdrawing the money in cash at separate locations.

Chong was found to have withdrawn RM200,000 in cash at a bank counter at a commercial centre

along Jalan Lapangan Terbang, while Chung withdrew the same amount at a bank counter at Jalan Pending.

Both accused were arrested by police on Nov 21, 2025.

In their statements, Chong claimed he had lent his bank account to a man known as 'Jack', while Chung said he had lent his to 'Johnny Leong' who allegedly told him the money was from a company account to be withdrawn in cash.

Investigations showed that both Chung and Chong had received, managed, and were directly involved in transactions involving RM200,000 deposited into their respective bank accounts without lawful purpose, which were part of proceeds from unlawful activities.

The prosecution was conducted by deputy public prosecutor Shukor Abu Bakar from the Commercial and Cyber Crime Unit, Prosecution Division, Attorney-General's Chambers, Putrajaya.

Chung and Chong were represented by lawyers Russell Lim and Lai Eddy, respectively.