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HALF YEARLY  
NEWSLETTER

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ISSUE OF THE BULLETIN - ARE YOU  
SMARTER THAN A SCAMMER?

Prevent smartphone account fraud before it's  
too late

APPZONE - THE TRUE MALAYSIAN  
APPS STARTER PACK

Apps provided by the authorities to make your  
lives easier

# SHOUT!

PUBLISHED BY THE COMMUNICATIONS AND  
MULTIMEDIA CONSUMER FORUM OF MALAYSIA

THE WORD WITH...

## AZRAN OSMAN RANI

He details everything entrepreneurship  
and his way of enjoying life



### WIN EXCITING CFM GOODIES

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**#cfmshout2018**

ISSN 2289-3504



KDN PP 17752/11/2013 (033132)

# INTRO



## EDITOR'S NOTE

Dear valued readers,

Halfway through the year and we have seen some breathtaking changes that have so far made 2018 very special. I am very sure everyone is looking towards wonderful months ahead. Whatever challenges may come, let's face it with unbreakable confidence.

Talking about 2018, did you notice just how fast communications and multimedia technology has grown and developed? Unfortunately, it is combined with modern-day criminals with more fraudulent ways to steal your money and identity. Do read our Issue of the Bulletin section where we discuss smartphone account fraud.

We are also serving some tips for you to have the best personal brand on social media. Showcasing that thing you're so enthusiastic about on your profile is never a bad idea. Flip over to our Social Media section, take the tips and be prepared to engage with more followers after that!

And as a consumer forum that cares so much about you, we want to make your digital life better and will continue to do so. So that's why we're listing out smartphone apps provided by the government, its agencies and local authorities that will make you a smart citizen in our Appzone section.

Before you continue to dig deeper into our newsletter, let me remind you that a good motivation goes a long way in making 2018 your best year. So do read our interview with the CEO of Naluri Hidup, Azran Osman Rani about his takes on life, career, successes and obstacles.

Best wishes to you from all of us here at CFM.

**Megat Ishak Ma'amunor Rashid**  
Editor

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### SHOUT!

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## THE NUMBERS

# 5 WAYS TO STOP YOUR PHONE FROM OVERHEATING

Phones or any electronic devices that explode are no longer uncommon in the news. As our lives become more and more dependent on these state-of-the-art slabs, it's important to take these precautionary steps to avoid any mishaps. Safety measures go beyond avoiding to use your phone at the gas station or while it is charging. Practice these steps as it is always better to be safe than sorry.

### AVOID DIRECT SUNLIGHT

Sure, selfies at the beach are great. But remember that the internal temperature of your smartphone is based on the temperature of the surrounding environment. Your phone catches light and heat from the sun and retains them too. The longer you leave your phone under the sun, the hotter it gets. As robust as your phone is, it's not stronger than the sun so avoiding direct sunlight is the easiest way to prevent overheating.



### USE ORIGINAL CHARGERS

Fake equipment poses the biggest risks. Always use the manufacturer's original chargers and batteries. It doesn't just ensure your smartphone functions well and longer, but it can also protect you, other electronic devices and the people around you as well as the original ones are always tested and verified as safe before being released to the stores.

### UPDATE YOUR APPS AND SOFTWARE

App updates serve your phone in terms of its efficiency. They have bug fixes and can improve performance. At times, malware is the culprit behind the excessive heat from your phone. So always make sure that your software is up-to-date as it is also a form of protection for your phone from any malware. The update also ensures the smooth operation of your phone as you install the latest apps.



### LET IT BREATHE

Our smartphones get hotter when they are charging, so you could try taking the case off as phone cases restrict heat dissipation while charging. Besides that, if you have a habit of leaving smartphones under the pillow to charge, leave the habit straight away as it can cause the smartphone to overheat and catch fire. Charge it in a room with proper ventilation and avoid using it too much while charging.



### DON'T LET YOUR PHONE WORK TOO MUCH

Turn off unused apps on your phone. As apps run in the background, they drain the battery quickly and your phone will slowly heat up. Turn off location services, Bluetooth and Wi-Fi when not in use. It's also a good idea to turn your brightness down or better yet, buy anti-glare screen. This way, you will be able to use your phone in the sun no matter how bright the outdoor is.



# THE LATEST HAPPENINGS AND EVENTS WITH CFM



## CFM TALKS ABOUT THE QUALITY OF MALAYSIA INTERNET COVERAGE WITH NTV7 9 February 2018 | Cyberjaya

In an interview with NTV7 News (Edisi 7), CFM Director, Ahmad Izham Khairuddin helped to increase awareness about the roles of CFM in resolving telecommunication issues among Malaysian consumers. He also mentioned the number of complaints received from broadband internet users, apart from the common problems faced by the consumers. Besides that, CFM gave the audiences some tips on subscribing to the right broadband services from any service providers. The interview was also aired on Berita TV9 on 27 February 2018.



## POCKET TALK SESSION WITH 200 KOSMET MEMBERS

1 March 2018 | Wisma Yayasan Terengganu, Kampung Baru, Kuala Lumpur

A one-hour session with members of Persatuan Komuniti Industri Kecil dan Sederhana Terengganu Diperantauan (KOSMET) enabled CFM to explain more about the communications and multimedia industry. The talk was delivered by CFM Chairman, Mohamad Yusrizal Dato' Yusoff, who shared the roles and responsibilities of CFM and reminded the participants about their rights as consumers. The Pocket Talk was part of the "Jom Nege & Hak Pengguna" event organized by KOSMET. Former Menteri Besar of Terengganu, Dato' Seri Haji Ahmad Razi Haji Abdul Rahman was present at the event.

## CFM DELIVERS POCKET TALK AT KPDNKK 15 March 2018 | Putrajaya

CFM was invited to "Hari Hak-Hak Pengguna Sedunia 2018: Making Digital Marketplaces Fairer" organized by Ministry of Domestic Trade, Cooperatives and Consumerism (KPDNKK) for a Pocket Talk session.

The sharing session was delivered by the Director of CFM, Ahmad Izham Khairuddin in front of a 400 audience from Gerakan Pengguna Siswa, Penyelaras Pengguna Parlimen, Friends of KPDNKK and members of the public. He informed the participants about the roles and responsibilities of CFM and shared useful communications and multimedia tips that can ease consumers' daily lives.

## CFM VISITS JAPEN LABUAN AND GOES LIVE AT LABUAN FM

3 March 2018 | Wilayah Persekutuan Labuan



CFM has met Jabatan Penerangan (JAPEN) Labuan to explain the roles and responsibilities of CFM to JAPEN Labuan staff. The meeting was also aimed at establishing a collaboration to set up more awareness programs for the consumers community in Labuan.

CFM Director, Ahmad Izham Khairuddin and CFM Communications and Public Relations Department Manager, Noor Shahdiella Abd Manan represented CFM to meet JAPEN Labuan Director, Azman Sipan as well as other JAPEN Labuan staff.

Following the meeting, CFM engaged in a media interview with the press members in Labuan. Among the present members of the media were See Hua Daily and New Sabah Times.

CFM also attended a live interview with Labuan FM that took place from 4.00 pm until 4.30 pm. During the interview, Ahmad Izham Khairuddin touched on important topics such as the roles and responsibilities of CFM and how CFM can help consumers to resolve issues in telecommunications.



## A FRUITFUL VISIT TO KPDNKK SABAH

16 March 2018 | Kota Kinabalu, Sabah

CFM and the Ministry of Domestic Trade, Cooperatives and Consumerism (KPDNKK) office in Sabah have discussed on a collaboration to organize awareness activities for the consumers in Sabah. During the meeting, the Chairman of CFM, Mohamad Yusrizal Dato' Yusoff highlighted on the roles of CFM and consumer issues handled by CFM. Tuan Haji AG Hamidun Pg Tahir and other KPDNKK Sabah staff greeted CFM's presence on that day.

## CFM'S RADIO INTERVIEW WITH KUPI-KUPI FM

16 March 2018 | Kota Kinabalu, Sabah



Chairman of CFM, Mohamad Yusrizal Dato' Yusoff enlightened Sabah listeners on the most common telecommunications issues reported to CFM and how CFM can help to resolve them. He also promoted CFM's "Gags & Coffee" program that took place in Kota Kinabalu on 17 March 2018 and welcomed the locals to join the event. The interview slot with Kupi-Kupi FM was held from 3.00 pm until 4.00 pm and was aired to listeners of all groups in Sabah.

## CFM SHARES HANDY TIPS WITH KK12 FM LISTENERS

16 March 2018 | Kota Kinabalu, Sabah



In a one-hour "Reality Bites" slot with DJ Amy D, CFM talked about the most common telecommunications issues reported by the consumers. The spokesperson was CFM Chairman, Mohamad Yusrizal Dato' Yusoff, who also shared some tips to resolve telecommunications issues and how consumers can lodge complaints to CFM if they have issues with communications and multimedia services.

## ON THE WIRE

### CFM ENGAGES FURTHER WITH SABAH LISTENERS THROUGH SABAH FM

17 March 2018 | Kota Kinabalu, Sabah

The Chairman of CFM, Mohamad Yusrizal Dato' Yusoff attended an interview with Sabah FM that was held live from Padang Merdeka, Kota Kinabalu to promote "Gags & Coffee" organized by CFM at the same location during the nighttime. In the interview from 9.15 am until 9.45 am, he also raised awareness on the roles of CFM and shared some beneficial tips to the public.

### CFM GAGS & COFFEE ENTERTAINS CONSUMERS IN SABAH

17 March 2018 | Padang Merdeka, Kota Kinabalu



CFM presented "CFM Gags and Coffee: Smart Consumer Sketch" in Padang Merdeka to share information on telecommunications issues faced by consumers in Sabah.

The program was a platform for consumers to understand CFM's roles and responsibilities. CFM took the opportunity to share useful information on the telecommunications services needed for consumers to better adapt to technological changes and media challenges in the industry.

Embracing a new approach in CFM's very own Industry Knowledge Sharing Session (KSS), CFM delivered its messages through comedy and humour delivered by Mad Sabah and AG Hafiz to share the problems faced by consumers in Sabah, like "No Coverage, Internet Speed, Dropped Call, Roaming Charges, Pay TV interruption."

In the one-hour event held from 6.30 pm until 7.30 pm, AG Hafiz & Mad Sabah conducted a quiz session to the audience to measure the audience's understanding of the sharing session. Members of the public who gave correct answers received CFM merchandise.

### CFM VISITS ASTRO AWANI

8 June 2018 | Kuala Lumpur



### CFM PRESENTS POCKET TALK AT KKMM

27 March 2018 | Putajaya

CFM was invited to deliver a sharing session at the "Bicara Ilmu: CFM Pocket Talk" event organized by Ministry of Communications and Multimedia (KKMM). The talk was delivered by Director of CFM, Ahmad Izham Khairuddin in front of around 50 KKMM staffs. He explained about the roles and responsibilities of CFM and imparted useful tips regarding communications and multimedia in consumers' daily life.

### CFM GOES FOR A MEDIA VISIT TO TV AL-HIJRAH

1 June 2018 | Kuala Lumpur



Media engagement activity with TV Al-Hijrah organized by CFM was an avenue to connect closely with the editors, producers, and journalists. During the visit, CFM met the News Producers and brought Ramadan food for all of the TV news team which was distributed by CFM Mascot, Fillo.

CFM Director, Ahmad Izham Khairuddin was also interviewed by Al-Hijrah news journalist on the latest news about the communications and multimedia industry and its consumers.

For the first time, CFM organized a media visit to Astro AWANI to foster stronger relationship with the reporters and editors, as well as to show appreciation towards the support and media coverage given to CFM.

Astro AWANI Producer, Syed Farradino Omar accompanied CFM secretariat for a tour around the studio and CFM was also given the opportunity to meet the Chief Executive Officer of Astro AWANI, Suhaimi Sulaiman.

CFM Mascot, Fillo distributed Iftar meals to Astro AWANI team during the visit.

### CFM SPECIAL INTERVIEW WITH BERNAMA WIRES

24 May 2018 | Cyberjaya

BERNAMA held a special interview with Chairman of CFM, Mohamad Yusrizal Dato' Yusoff to shed light on the factors in the telecommunication services that can cause consumers to be listed in CTOS. Mohamad Yusrizal also pointed out the possible consequences of being listed in CTOS and gave some suggestions to avoid being listed in CTOS.

### CFM'S MEDIA VISIT TO NSTP

5 June 2018 | Kuala Lumpur



CFM visited New Straits Times Press (NSTP) at Bangsar to engage with the editors and journalists of New Straits Times (NST), Berita Harian (BH) and Harian Metro from the general news desk, features desk, as well as technology and lifestyle desk. The visit was held to show appreciation to NSTP for the support and media coverage given by them.

CFM Chairman, Mohamad Yusrizal Dato' Yusoff also gave some explanation about the roles of CFM in the communications and multimedia industry during a brief meeting with NSTP editors.

Besides that, CFM Mascot, Fillo gave Iftar meals to the journalists and editors of NSTP.

### ANOTHER MEDIA VISIT TO UTUSAN MALAYSIA & KOSMO BY CFM

7 June 2018 | Kuala Lumpur



CFM organized a meet up with the editors and journalists of Utusan Malaysia and Kosmo who have been giving support and media coverage to CFM. CFM Mascot, Fillo gave meals for breaking fast to the staff of Utusan Malaysia and Kosmo during the visit. In addition, CFM gave a brief explanation to the reporters about the roles of CFM and the current industry issues involving communications and multimedia consumers.

## SOCIAL MEDIA LIFE



## BUILDING YOUR PERSONAL BRAND ON SOCIAL MEDIA

As Amazon's Jeff Bezos says it, "Branding is what people say about you when you're not in the room". Personal branding on social media is a good idea to showcase yourself to a good extent. It does not matter if you're a fresher or a working professional. An impressive online presence can attract potential employers and similarly, can expand relevant networking for professionals. Better work prospects await those who keep up with digital trends. If you're looking towards a strong online image, here are some tips for you.

### KNOW YOUR PURPOSE

Start out by choosing the right social media platform for your expertise. If you want to showcase your photography masterpieces, Instagram is the account you should focus on the most. If you're into microblogging, then focus on Twitter. If sharing industrial knowledge is your forte, consider LinkedIn. Posting relevant content with regards to your platform is a great way to attract more audience to your page. Your stories should be arranged in a way that your followers can know your objective when your name is mentioned.

### FIND YOUR TRIBE

If you want to appeal to everybody, you might end up attracting nobody. You should set an influence to your loyal followers. Let's say you're looking for a job in the banking industry, start connecting with the relevant people and start sharing relevant posts and knowledge. Similarly, if you're into hiking, your fellow online hikers or the enthusiasts are the main group to serve. Once you have a strong name in your niche, it's easy to get more people to follow you.



### SPLURGE IN SOME APPEALING VISUALS

A profile picture says volumes about a person. If you are really taking your online image to a serious level, hire a photographer for your pictures. In the online world, attention is sparse and if you can catch some eyes, you're lucky. You might also want to consider getting a proofreader to fine-tune your words and display contents of good quality.



### STAY CONSISTENT AND BE POSITIVE

You can't just let your social media become quiet for a month and leave followers hanging. Similarly, do not post multiple times a day to the extent that people cross you off as annoying. Stay consistent on your posting schedule and stick to your main field. If you want to showcase another talent, you can introduce it slowly. Having a positive attitude also goes a long way. Undeniably, you can't escape online trolls forever. Focus on making the interaction on your account enjoyable and tolerant. Be patient and talk nicely. Who knows you might get in touch with more inspiring people who have similar positive traits.

# UNUSUAL AND EXCITING SMARTPHONE ACCESSORIES THAT YOU CAN BUY RIGHT NOW

Smartphones are becoming indispensable parts of our lives as they help us manage and interact with essential services and consume content on top of staying in touch.

While the average smartphone is immensely capable in its own right, these unusual and exciting accessories are able to expand the capabilities of your smartphone in thrilling new ways. Here's our top picks for the most unusual and exciting smartphone accessories that you can buy right now.

## AUKEY OPTIC PRO 3-IN-1 SMARTPHONE LENS SET

<https://goo.gl/L8YyGK>

Shutterbugs looking to get a bit more out of their smartphone cameras can opt for this rather interesting clip-on lens kit from Aukey that includes a 198° fisheye lens, a 150° wide angle lens and a 15x macro lens to cover the gamut of usual scenarios that you'd use a smartphone camera in including epic scenery shots, up-close food shots and the like. The lenses clip on via a clip attachment onto almost any smartphone, allowing you to significantly expand its imaging capabilities.



## BELKIN WIRELESS CHARGING PAD

<http://www.belkin.com/us/p/P-F8M744/>

Shaped to about the dimensions of a smooth flat hockey puck, the Belkin Wireless Charging Pad allows you to deliver a charge to a wireless charging compatible phone. It's able to support both Qi and PMA-enabled kit so it should work for most brands. Just place your phone firmly on the platform and it'll instantly start charging without you having to hook the phone up to cables or whatnot, which leads to less wear and tear on your smartphone ports and cables. The base is also made of a high-friction material to ensure that your phone doesn't accidentally slide off onto the floor.



## MAKIYO MINI MOBILE PHONE SMART IR PORTABLE REMOTE

<https://bit.ly/2M0BZK8>

This small compact universal infrared controller allows you to retrofit an iPhone to act as an infrared remote control which in turn enables you to control a variety of household appliances. The unit itself is small, sports a variety of different colours and is relatively easy to use as it plugs straight into the 3.5mm audio jack. You also need to download an app to get it to work but the walkthroughs are relatively elementary. Your mileage may vary depending on what home appliances you have though it's well worth the trouble.



## JABRA ELITE 65T

<https://www.apac.jabra.com/bluetooth-headsets/jabra-elite-65t>



These wireless Bluetooth earbuds let you take calls as well as listen to music with exquisite clarity. The Elite 65t earbuds offer five hours of usage though you can easily top this up by placing it back in its matchbox-sized dock that offers an additional ten hours of battery life. Add in the sturdy build quality along with

IP55-rated water and dust resistance and you have the makings of one of the best wireless earbuds that money can currently buy.

## LOGITECH K380 BLUETOOTH KEYBOARD

<https://www.logitech.com/en-my/mobile/keyboards>

Your smartphone's touchscreen is ideal for short texts. Not so much if you have a long email to punch out or if you're writing your next magnum opus. This wireless keyboard can swap between three paired devices at will at the press of a button and features full-sized keys that lets you type in comfort. Better yet, the keyboard is exceptionally portable and light, making it ideal to carry around if you need to get some work done on the go.



## BLUETOOTH OBD2 DIAGNOSTIC SCAN TOOL

<https://goo.gl/yqavjF>



If you are keen to discover more about the nuts and bolts of what's going on in your trusty ride, this unusual onboard diagnostic tool hooks up to your vehicles' OBD2 port and allows you to read a host of critical diagnostic codes in your vehicle. These codes are piped to your smartphone via a paired app and tell you any number of critical things from your engine RPM, current

coolant temperature, vehicle speed, fuel status, intake manifold pressure and more, which makes it invaluable for everyone from ardent tinkerers to casual drivers alike to find out more about what literally goes on under the hood. There are also other apps that can help you become more full-efficient drivers when it is paired with this adapter.

# THE WORD WITH AZRAN OSMAN RANI

## CEO OF NALURI HIDUP

Having to hold the reins in many top-notch organizations in the country, Azran Osman Rani, the former Chief Executive Officer (CEO) of iflix Malaysia and currently the CEO of Naluri Hidup – a local health-tech startup, exemplifies the get-up-and-go spirit that has shaped his outstanding achievements.

**1. How did you start your career in Telco/Communications & Multimedia industry?**

I don't consider myself to be part of the telecommunications or broadcast and multimedia industry. I worked in many industries, from the airline industry, to technology industry; to the power industry, so I consider myself a generalist – working across different industries.

**2. The biggest challenge you encountered in your career and how did you overcome it?**

I had many. I'm not sure which one that particularly sticks, but I had to deal with unwinding a business – letting go of 450 people whom I had just convinced to join a new company in the past one to two years, and because of stakeholder dispute, we had to wind all of that down, so that was pretty painful. Another one was trying to build an airline business from scratch when everybody said it was an impossible thing to do and no one else had ever done before, and having to face many challenges including fuel oil prices that have caused 50 airlines to go bankrupt in 2008, natural disasters, nuclear disasters in Japan, so those were the many challenges that tested me.





## THE WORD

### 3. What is the best thing about your job, and what is the worst?

I think what I enjoyed the most is being able to find and identify young talents and creating opportunities for them to grow very quickly. That's probably the biggest sense of accomplishment – to see the number of people who have grown to do great things in their career and having the chance to play a small part of that.

On the worst part? I suppose that sometimes you have to meet and deal with people who cut corners and cheat in front of you. So that was never pleasant.

### 4. The greatest moment in your life?

The birth of all three of my sons.

### 5. Every morning, you will...

Every morning starts with a warm glass of water with lemon or lime juice at 5 o'clock in the morning. By 6 am, I have started my training so whether it's a cycling day, running day or swimming day – part of my triathlon training regime.

### 6. The places you love the most? Why?

I love Kota Kinabalu. I think it's incredible in terms of the beautiful oceans, spectacular rainforests, culture and amazing seafood. Other parts of the world that I've really enjoyed are clearly San Francisco, Istanbul and probably Melbourne.

### 7. Your life "mantra"...?

I don't think I have one. But if I have to come up with something, it's to be curious and do things that you have never done before – just getting out of your comfort zone.

### 8. To keep motivated, you...

I'm a goal-driven person. So for example, in triathlon, I measure all my statistics, my data, heartbeat rate, power, sleep, food, weight, and I set very specific goals, very clear training plan. And I think we should use that philosophy in terms of how we run our organization as well.

### 9. Your favorite movie of all time?

Empire Strikes Back.

### 10. You're embarrassed to admit it, but you watched... (TV series/movie)

Goblin.

**"What I enjoyed the most is being able to find and identify young talents and creating opportunities for them to grow very quickly."**

**- AZRAN OSMAN RANI -**

### 11. Three things you cannot live without...

My Garmin smartwatch, because that's where I keep my training data; my wife, and she would be very upset that she's number 2, but she's the center of my life, keeps me sane and balanced; and obviously my three sons.

### 12. If you could travel back in time, what would you say to the 17-year-old you?

Actually I'm not sure I would say much, because I think my 17-year-old self really enjoyed discovering the world and I wouldn't want to influence him, just let him explore new places, new people, new opportunities.

### 13. If you had a super power, it would be...

Mind reading. I think it's always great to know where people are coming from, and hopefully use that to bridge gaps.

### 14. If you could change one thing on this world, it would be...

It would be to eradicate poverty, and give education opportunities for everyone.

### 15. Your first hand phone was...

My first phone was the 1995 Ericsson... I have already forgotten the model number.

### 16. You're an Apple or Android fanboy?

Apple.

### 17. Your favorite app that you must have in your smartphone?

iflix.

### 18. Your favorite social media platform?

Facebook.

### 19. If you could let loose on your social media for one day, you would post...

All my triathlon training and races.

### 20. First thing you check on your smartphone when you wake up in the morning?

Messages, WhatsApp.

### 21. Which would you choose? A phone with awesome camera or long-lasting battery?

Long-lasting battery.

### 22. Best mobile game you ever played?

Sadly, I don't play mobile games, so I can't come up with something.

### 23. To relieve stress, you will...

Run.

# SMARTPHONE ACCOUNT FRAUD

Your smartphone does more than just make calls and let you catch up on what's happening on social media. If you are a fairly savvy user, you will have taken advantage of the convenience offered by many banking institutions and online retailers today and use your smartphone to pay your bills, order groceries and conduct other business online. All these financial activities makes your phone a temptingly lucrative target for criminals.

Seeing as stealing a phone these days is rather passé, more devious criminals have come up with a more covert way to make off with your money without even nicking your phone in the first place. Enter the new scam that can potentially wipe out your savings in a matter of minutes - Smartphone account fraud.

## WHAT'S SMARTPHONE ACCOUNT FRAUD?

Smartphone account fraud occurs when criminals attempt to gain access to your smartphone account by using falsified documents and then attempt to change your SIM card to a new one that they take possession of, effectively locking you out of the service. Many victims have no inkling of it happening until they suddenly lose service on their phones and by then it may be too late.

For that brief window of time, calls, emails and other details are shunted to the new SIM card, potentially gaining criminals access to your email, banking accounts, social media and more. The main reason criminals do this is to bypass two-factor authentication security protocols.

Two-factor authentication is a means of enhanced security where service providers send a unique one-time code via email or an SMS your smartphone which you then use to login to conduct a transaction in. By hijacking your phone number, criminals can bypass two-factor authentication. They can transfer money out of your account, set it up for more fraud attempts in the future for other people in your network, apply for loans or more credit cards, buy expensive stuff off or worse.

## HOW DO YOU PREVENT SMARTPHONE ACCOUNT FRAUD?

Smartphone account fraud is a very real danger as it not only risks you losing money but also making you liable for other forms of fraud. Here are several measures to ensure you don't fall victim:



Only download apps from the official app store to minimise the chances of malware. This means Google Play for Android and the Apple App store for iOS devices.



Do not conduct banking, shopping or other sensitive transactions when using free public Wi-Fi as criminals can potentially snoop out your passwords.



Be cautious when you receive emails or phone calls asking you to provide your account details or asking you to click on a link or attachment; websites and emails can be faked in a convincing fashion. Go to their official website and clarify first.



If anyone on your network starts behaving oddly like messaging you for your personal details or money, beware! Scammers may be mimicking your friend with a spoofed account to trick data out of you.



Beware of people calling and claiming to be bank or authority figures asking for personal account details. Legitimate authorities have no need to ask you for them.



Before logging onto any website that requires personal data, check to make sure that the site has a closed lock icon in the corner before proceeding.



Notify your bank to inform you if any transactions out of the ordinary occur. If your phone goes out of service or if you encounter any oddity in billing, contact your provider's customer service immediately.



Invest in anti-spyware and antivirus security for your PC and phone. Keep them updated to be ahead of malware attempting to infiltrate your devices.

# TELECOMMUNICATIONS AND MULTIMEDIA – A NECESSITY?

By: MOHAMAD YUSRIZAL DATO' HJ YUSOFF  
Head Activist, Consumer Association of Kedah (CAKE)

As a consequence of the worldwide extensive growth that information technology goes through, today's basic necessities are not limited to shelter, clothing and transport anymore. In the modern perspective, telecommunications and multimedia are also regarded as part of our basic necessities.

Research has shown that up to 43.5 million users, including teenagers, adults and senior citizens in the country use mobile cellular services while another 37.9 million users opted for broadband services. Statistics in the first quarter of 2018 have also indicated that we really need communications and technology to stay connected. The unbounded technology development in the communications and multimedia field has assisted us in a lot of tasks such as placing food orders, booking transportation, paying bills, as well as online shopping.

## COMMUNICATIONS AND MULTIMEDIA TECHNOLOGY AS LIFE'S BASIC NECESSITY

We cannot escape from communication technology in our lives. It exists in various forms to keep up with consumers' needs. To people in business, the sophistication of technology has enabled them to get more customers and expand their businesses even to overseas. And students can now integrate information technology in their studies. For instance, by using a video call application such as Skype to hold a discussion, they leave behind the need for physical presence in group activities.

The booming of many social media applications like Facebook, Twitter, Instagram, WhatsApp, WeChat and Line has also given us the platform to get in touch with other people although it has somehow affected the social lives of Malaysians.

## COMMUNICATIONS AND MULTIMEDIA IN DELIVERING OTHER SECTORS' NEEDS

Given the fact that communications and multimedia are a necessity, a lot of authorities have engaged in the efforts to develop communications and multimedia technology. Therefore, the tasks can be done more quickly, efficiently and transparently. Government agencies have introduced a lot of online platforms to ensure that customers' needs can be met quicker. For instance, TNB has launched a self-service portal called myTNB in 2017 to ease their customers in checking their electricity usage, paying their bills and many more. With the facility provided, more consumers started using the portal to pay their bills online and in turn reducing the hassle of having to pay bills at the counter.

Banks and financial institutions also encourage their consumers to move into online and cashless payment mode by introducing E-money system. This initiative has received good response from non-bank financial institutions such as Touch 'n Go and AEON Credit. Through this system, consumers can make online transfers, pay loans, check their account balance and complete other transactions without having to go to physical banks.

Among the banks and non-bank financial institutions that have introduced E-money system are as follows:

BANK	NON-BANK
Alliance Bank Malaysia Berhad	AEON Credit Services Berhad
AmBank (M) Berhad	Bandar Utama City Centre Sdn Bhd
Bank of China (M) Berhad	Celcom Multimedia (Malaysia) Sdn Bhd
Malayan Banking Berhad	Chevron Malaysia Limited
CIMB Bank Berhad	Com2u Sdn Bhd
RHB Bank Berhad	Touch n' Go Sdn Bhd
	Tune Money Sdn Bhd

Technology has also made a difference in the food industry by shaping the ordering and delivering system that is now eased and simplified. A lot of applications nowadays offer these services, like Food Express2u, Foodpanda, GrabFood, and HotPot Master Delivery, just to name a few. These apps meet the needs of customers who do not have the time to buy or prepare their meals. The payment systems provided by the applications are also user-friendly.

Looking at the myriads of situations we are currently facing now, communications and multimedia technology has definitely become a necessity in sorting out our tasks. Our smartphones are capable of lots of things, and therefore we should use them smartly to avoid the harm of today's tech.

# ESSENTIAL APPS THAT MALAYSIANS NEED TO HAVE ON THEIR PHONE

There are literally thousands of apps available for download across though a select handful are essential for those who call Malaysia home. Here are a selection of some of the most indispensable apps that Malaysians need to have on their phone. These apps work for both Android and iOS platforms.



**MY MOBILE RIGHTS**

The official app of the Communications & Multimedia Consumer Forum of Malaysia (CFM) is an essential addition for Malaysians and residents alike. It helps you determine the best mobile and broadband plans for your needs, acts as a means to lodge service provider complaints and also offers essential reading of the latest developments, issues and news in the field.



**EPF i-AKAUN**

If you have an Employee Provident Fund (EPF) account in your name, you'll find this app very handy as it allows for convenient and immediate access to your account status. The clean layout allows for you to see critical information including eligibility for any withdrawals from your EPF account at a glance. You can also use it to find the nearest EPF offices if you require counter service.



**MYTNB**

This official app from Tenaga Nasional Berhad enables you to track electricity usage in a clear and easy to understand fashion along with the ability to swiftly pay your bills within the app itself using major credit cards for multiple TNB accounts. You are also able to track prior usage and payment history as well as receive notifications of new bills rather than having to wait for the printed statement to arrive at your doorstep.



**MY TABUNG**

Bank Negara Malaysia's official budget management app is a useful addition to your smartphone as it has a fairly modest resource footprint and has a clear and easy to understand user interface. Essentially, the My Tabung app helps you create a personal or household budget and lets you record income and expenditures under a variety of categories so you can easily get a bird's eye view of your finances.



**SITI@1MOCC**

The 'Saya Ingin Tahu, 1Malaysia Omni Call Centre' app, also designated with the acronym SITI@1MOCC is a unique application by the Malaysian government that aims to empower the public and allow them to connect with and understand more about the various agencies that make up the government of Malaysia. This one-stop app allows users to find important updates, make inquiries or complaints and peruse information directories on selected government agencies.



**EZ ADU KPDNKK**

If you have encountered situations of profiteering, fraud or scams when you are buying or purchasing products or services in Malaysia, this official app helps you lodge a complaint straight to the Malaysian Ministry of Domestic Trade, Cooperatives and Consumerism (KPDNKK) for proper action to be taken. The app also allows you to check the status of an investigation.



**MYHEALTH**

When you need official information on where the nearest government medical facilities or dental clinics are or if you need to find out if a medical practitioner is registered or not, this official app by the Ministry of Health Malaysia ought to be your first port of call. The app also allows you to get answers to essential medical information and it even allows you to get a basic risk assessment of your own health.



**VSP**

An acronym for Volunteer Smartphone Patrol, VSP is an official application from Polis Diraja Malaysia (PDRM) that enables users to send information or complaints that require the assistance of the police. VSP not only allows users file complaints, it also lists the nearest police contingent and enables you to help file a 'balik kampung' request so that the police can help keep an eye on your home while you are away.

# THE FEAR OF MISSING OUT IS REAL – HERE IS HOW TO BEAT IT

When you pop open your Facebook feed or your Instagram page, you're beset by a constant barrage of images, videos and news about your friends or celebrities living the good life. There's one friend overseas surfing with scenic vistas of islands in the background. Another is romping around the wonderful Swiss alps. Yet another group of friends share pictures of an expensive meal while your bestie is showing themselves in the driver's seat of a brand new car.

While you should be happy for their good fortune and happiness, you likely feel a deep sense of unease, envy, sadness and perhaps a bit of anxiety. That combination of sensations you are feeling is rapidly becoming one of the most common conditions of the Internet age. Welcome to the Fear of Missing Out (FOMO).

## HOW DO YOU KNOW IF YOU ARE FEELING FOMO?

The proliferation and ease of access to social media has made it easier than ever before for people to share the highlights of their lives and stay connected with friends, colleagues and family. They are, after all, literally a text message or a phone call away via your smartphone.

FOMO manifests itself in a variety of ways, depending on the individual but it revolves around a feeling that the individual is missing out on opportunities both personally and professionally to interact with others, feeling deprived of the chance to be included on social outings and generally a sense of envy along with a growing need to keep checking

social media to find out what's the next most rewarding thing happening on their social network.

This mixture of feelings can manifest into dissatisfaction and a sense of unhappiness which can permeate into relationships with friends and family. It can also result in a vicious cycle as FOMO sufferers indulge in social media more just to find out if something else more entertaining or more rewarding is being experienced by others they know to the detriment of their social lives and others around them.

## HOW DO YOU ADDRESS FOMO?

FOMO can be a crushing feeling that makes you feel a lack of accomplishment, regret and sadness when you see everyone else living it up better than you are at that moment in time or missing opportunities that you feel could have been pursued but it's something that can be addressed with the right mindset. Here's the state of mind you need to achieve to avoid FOMO:

01

### Realise that almost everything you see on social media is likely curated

Most of the images, videos and text you see are curated to show an exaggerated impression of happiness and success. Life isn't a constant upward curve all the time - it's a series of ups and downs - what you are seeing on display are only the best parts of their lives.

02

### Realise that you cannot be everywhere

If you are like the rest of us, you have family to take care of, classes or a career to manage and bills to pay. You have to realise that you cannot possibly find enough time in a day to do everything you want to do or afford everything you want. All you can do is to prioritise what matters the most to you within the time and budget that you have to spare.

03

### Take a social media break

It is well worth it to take a short break from social media if you are feeling too much FOMO by tapering down daily usage and leaving your weekends free to do things that matter to you. This means leaving your phone outside of the bedroom before going to bed and just reading your messages the next morning. If it's really urgent, they can call you.

## HANDS ON

# UNSUBSCRIBED CONTENT SERVICES

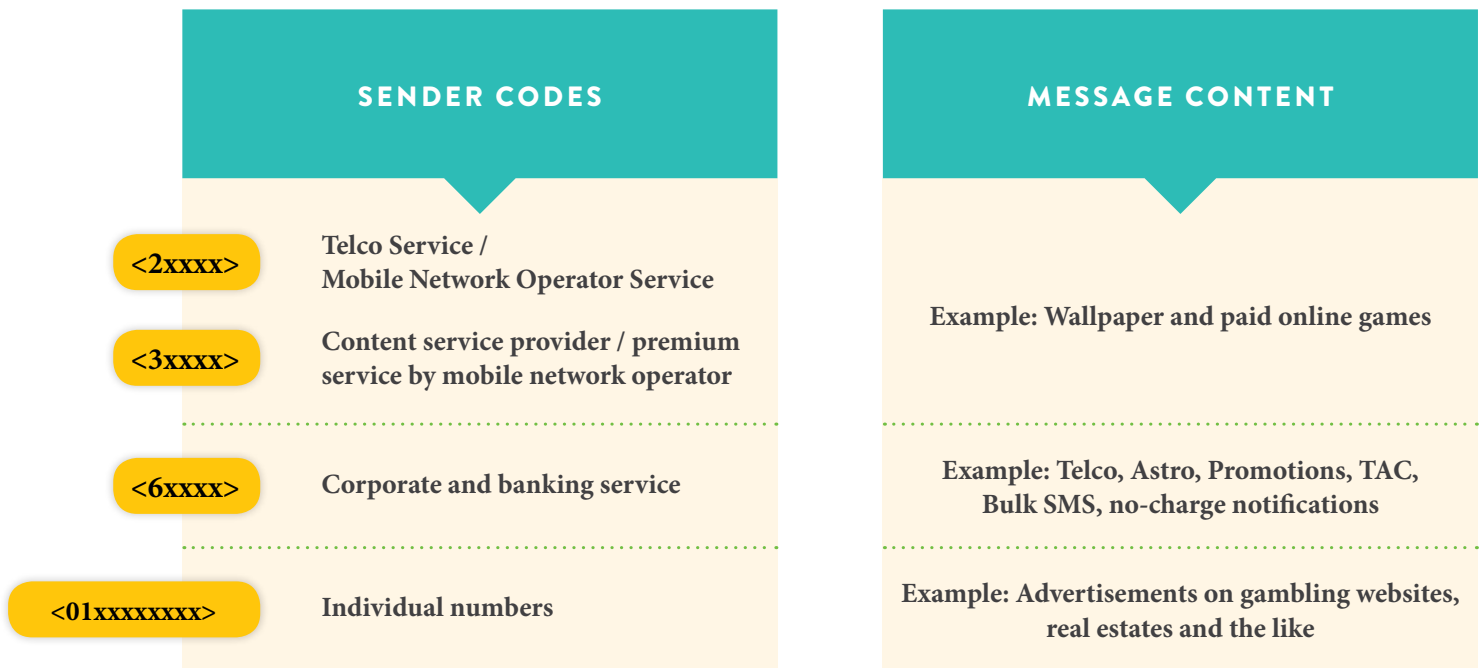
Whether you realize it or not, you might have been receiving unsubscribed content services via SMS. These unsubscribed text messages are mainly targeted to telecommunication consumers who are not aware of the long-term implications of accessing the content. Though seemingly harmless, they can be annoying and at times, pose huge loss to unsuspecting users.

This situation can happen when consumers browse through suspicious or unsecured websites without the protection of any anti-virus software. Some consumers would click on pop-up advertisements that can expose their personal information. And sometimes consumers unconsciously give out their personal information out of excitement from promotions like lucky draws, competitions and the like. This gives the opportunity for some parties to send unsolicited content.

There have been many cases reported to CFM on unsubscribed content services, as shown in table below:

COMPLAINT CATEGORY	2016	2017	2018 (JAN-JULY)
UNSUBSCRIBED / UNSOLICITED SMS	253	169	6
SPAM / SCAM	87	17	3
PROMOTIONS	12	3	1
OTHERS	2	4	2
<b>TOTAL COMPLAINTS</b>	<b>354</b>	<b>193</b>	<b>12</b>

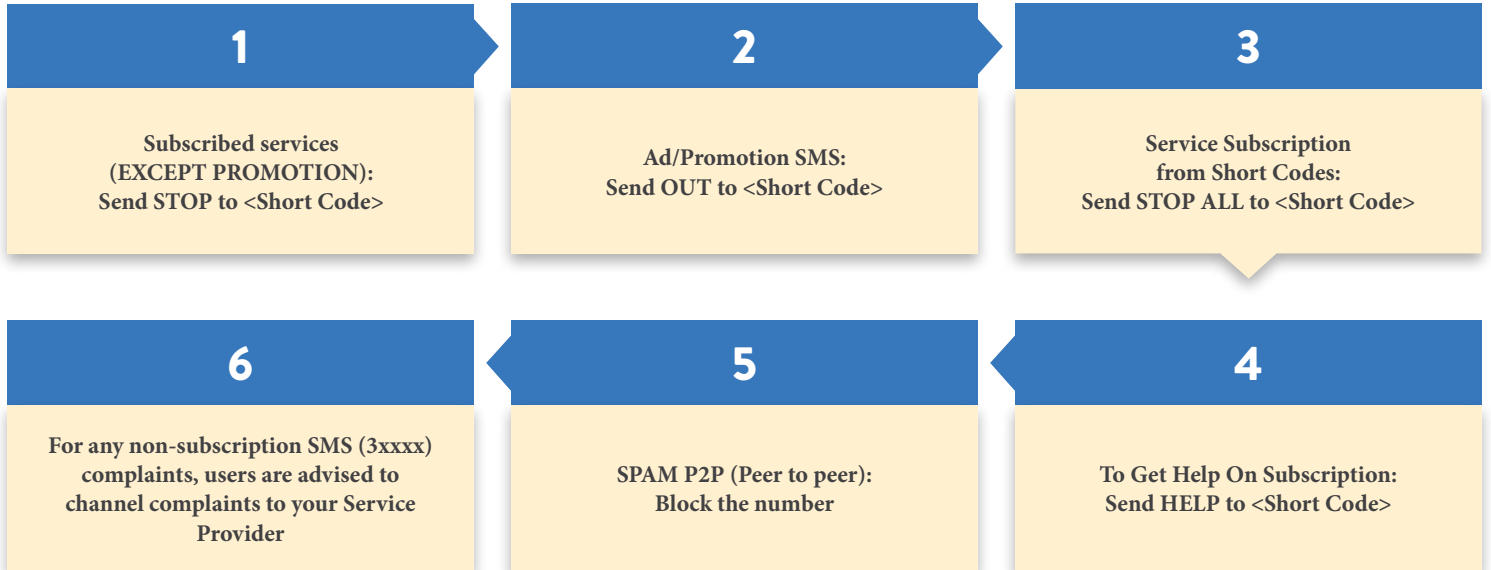
SMS senders can be identified by:



## HANDS ON

# UNSUBSCRIBED CONTENT SERVICES

### STEPS TO STOP UNSUBSCRIBED CONTENT SERVICE



## CFM'S TIPS TO CONSUMERS

Different content providers require different activation methods, such as via SMS or click on links. This action will cause:

- Automatic/manual subscription via SMS (Users are recommended to send SMS to subscribe)
- Manual/automatic subscription renewal

01

If you receive suspicious SMS, links or pop-up ads, do not read/open or entertain requests in the messages.

03

You also need to monitor your credit balance. If you have any concern, please inform the service provider about this issue.

02

Call your service provider immediately when there is a credit balance deduction or unknown billed amount.

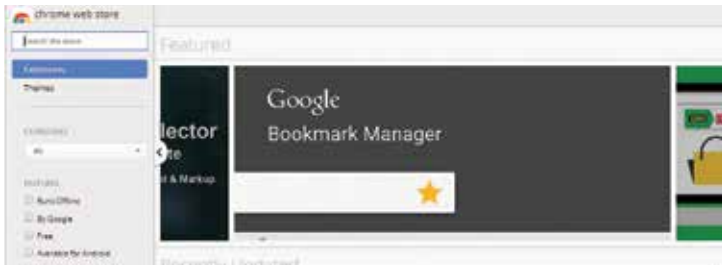
04

Download your service provider's mobile app to monitor the charges charged by them. If you have any concern, please inform the service provider about this issue.

## TUTORIAL

# SUPERCHARGE YOUR CHROME BROWSER WITH THESE FIVE EXTENSIONS

Google's Chrome browser is one of the most capable web browsers available on any platform. On top of offering one of the most intuitive and accurate search results available, the desktop versions are also exceptionally versatile as they allow for users to add additional features via what they call "extensions" from the online Chrome web store.



While a host of extensions are available and many of them are available for free, these five immensely useful ones are top on the list to help make Chrome faster, more pleasant to use and more powerful than ever before. Just to be clear, these extensions only work on the desktop versions of Chrome, which mean your PC and Mac.

Once you have ensured that your Chrome browser is updated to the latest version, just logon to <https://chrome.google.com/webstore>. From there, you can browse around or type in the names of the suggested extensions that we've highlighted in the Chrome webstore search bar. Installing an extension is simply a matter of clicking on it to add it to your browser. Here's the extensions you need to supercharge your Chrome browsing experience to the next level!

## SUPERCHARGE YOUR CHROME BROWSER WITH THESE FIVE EXTENSIONS



One of the biggest pain points of Chrome is how it devours system resources and slows down when you open multiple tabs. The Great Suspender helps to reduce Chrome's memory footprint by unloading unused tabs after a period of time. You can bring these tabs back by simply clicking on them again. You can also tweak how aggressive you want it to be in suspending tabs in the settings.



Even the best of us can botch a sentence or accidentally create a typo no matter how careful we are. This amazing extension underlines typos, highlights grammatical errors and also suggests better word choices on almost anything that you interact with or write in Chrome. These subtle suggestions result in a vastly more polished look to your writing though it only works for English for now.



No one likes pop-up ads or those annoying advertisements that appear all over the place wherever you wander to on the internet. Not only do they use up your valuable data quota, having a ton of them cluttering your browser can offer a subpar browsing experience. This extension blocks most if not all of them. You're also able to whitelist sites and tweak the aggressiveness of Adblock Plus in the settings.



Staring at stark white backgrounds on web pages for hours can be a pain on the eyes but this extension lets you dim the brightness on web pages or even invert the colours so that you get white text with black backgrounds for easier reading. These reversed backgrounds help to save a bit on battery life too especially when you're using a laptop.



Chrome can sometimes feel a bit impersonal but the Momentum extension corrects that as it offers a personalised tab page that addresses you by name, tells you the time and the weather, reminds you about your to-do lists and it even motivates you with inspirational photos and quotes of the day.