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Invalid withdrawal

> RM435,850 taken from Tabung Haji accounts without depositors' knowledge

KUALA LUMPUR: A total of 113 invalid withdrawals amounting to RM435,850 were made from the accounts of Pilgrims Fund Board (Lembaga Tabung Haji) depositors without their knowledge, says the Auditor-General's Report for 2009.

The most serious of these cases were in Sabah, where RM355,100 was withdrawn from 46 accounts. All were discovered when the account holders complained about the missing funds.

In its explanation to the Auditor-General, the board said the invalid withdrawals were due to abuse of the automated fingerprint identification system, which can be overridden by an officer if there is an error in matching the account-holder's fingerprint to his or her MyKad.

Other reasons cited is an agreement between the teller and supervisor to make withdrawals without the presence of the account holders, or due to the carelessness of supervisors in ensuring the account-holder witnesses each transaction.

The A-G also cited cases of Tabung Haji officers gaining access to confidential information of the account-holders, even though that was made unlawful in 1998.

The board in its response to the A-G's Report said that it had taken steps to increase security and had appointed the heads of offices and internal audit officers to conduct thorough examinations on the

reports of transactions daily.

They have also sacked those responsible and pursued legal action against the cases which involved criminal wrongdoing.

To date, the board has credited RM435,850 into those accounts affected.

Other weaknesses discovered in the board were negative account balances, mostly due to errors by employers in monthly salary deductions or bounced cheques. Out of 100 cases, 55 were due to employer errors, 15 due to bounced cheques, 15 due to expenditure during the haj (pilgrimage) and 15 cases involving other reasons such as transactions that were done in Mecca or Jeddah.

The total amount overdrawn is RM115,191.35.

The board explained that action had been taken to notify the account-holders of their negative account balances. It has also updated and corrected the mistakes of the employers and taken steps to increase efficiency between itself and the banks so as to reduce the number of bounced cheques.

A total of RM95,681 has been recovered.

In addition, the board said it had overhauled and tightened security of the accounts.