Fun Coffee Recovery Scam: A Second Payment Will Not Recover the First

Description

If someone says they can recover money lost through Fun Coffee but first needs a deposit, tax or processing fee, do not make the second payment. Singapore Police have warned that supposed fund-recovery services are targeting people who already lost money on the platform. The new approach can use knowledge of the first loss to sound credible.

The Police advisory on Fun Coffee recovery scams describes claims that money can be returned after another payment. A recovery amount shown on a website, dashboard or message is not money received in your bank account.

The five-minute containment sequence

1. **Stop replying and do not transfer again.** Do not pay a small â??verificationâ?• amount.
2. **Call the bank using its official number.** State that the transfer may be fraudulent and follow the bankâ??s containment instructions.
3. **Secure accounts.** If credentials, card details or remote access were shared, change access through a clean device and tell the bank.
4. **Preserve evidence.** Save messages, numbers, profiles, URLs, payment records and account details.
5. **Report through official channels.** Contact Police and use ScamShield for immediate scam guidance.

Speed matters because the bank may need transaction details quickly. Do not spend the first hour arguing with the person who contacted you or trying to make them confess.

Recovery-scam red flags

Claim	Why it is unsafe	Independent test

â??Pay a refundable deposit to unlock your fundsâ?•	The supposed refund requires a new transfer	Do not pay; contact the bank and Police directly.
â??Tax must be paid to us firstâ?•	A stranger appoints itself tax collector	Verify any tax obligation with the authority through its official site.
â??We represent the platform or liquidatorâ?•	Names and documents can be copied	Find the organisationâ??s official contact independently.
â??This is your last recovery windowâ?•	Urgency blocks verification	Pause; a legitimate claim process can be checked.
â??Install this app so we can return the moneyâ?•	Remote access can expose bank and identity data	Do not install it; secure the device if already installed.

Preserve the approach, not only the payment

Save the first recovery message, caller number, display name, email address, website, payment beneficiary and every file sent. Export the chat if the app permits. Take screenshots that show date and time, but retain the original conversation too. Record whether the caller knew your name, earlier payment amount or account details.

Do not forward suspicious files to friends for inspection. Tell investigators what you received and follow their evidence instructions.

If you already paid the recovery service

Call the bank immediately and identify every transfer, including a â??testâ?• amount. If you disclosed Singpass, card, email or banking credentials, say so. If you installed an app or allowed screen sharing, disconnect the device from the network, stop banking on it and seek the bankâ??s and Policeâ??s directions.

The official ScamShield portal lists the 24/7 helpline at **1799** and routes people who have been scammed to urgent steps. Obtain the number from the official .gov.sg site, not from the recovery caller.

Do not become part of the payment chain

A scammer may ask a victim to receive money from another person and forward it, claiming this is part of recovery. Do not use your account, SIM or Singpass for someone elseâ??s transactions. Our scam-mule warning explains the separate criminal and account risks.

Messages can also appear under misleading sender names. The â??Likely-SCAMâ?• sender-ID guide shows why both a warning label and its absence require further verification.

A legitimate recovery process should survive verification

A genuine insolvency, law-enforcement or court process will have an independently verifiable organisation, authority, reference and written procedure. It will not become genuine because a person sends an official-looking PDF. Locate the regulator, court, administrator or firm yourself and contact it through published details.

The decision

Stop the second loss first. Bank, device, evidence, Police. Only after containment should you investigate whether any legitimate claim route exists. No recovered balance on a screen is worth another transfer to an unverified stranger.

Write one incident timeline

List the original Fun Coffee payment, when access or withdrawal failed, every recovery approach and any second payment. Use bank timestamps and exact amounts. A clean timeline helps the bank and Police identify beneficiaries and prevents multiple relatives from giving inconsistent versions.

Secure the communication chain

Exposure	Immediate control
Bank login or OTP shared	Call the bank, restrict access and follow its credential-reset process
Singpass details shared	Use official Singpass support and review connected services
Remote-access app installed	Stop banking on the device and obtain trusted technical help
Identity document sent	Record recipient and monitor for impersonation or account misuse

Do not announce new passwords or account actions in the compromised chat.

Family support without blame

A victim may hide the second approach because the first loss is embarrassing. Focus on stopping transfers and preserving facts. Assign one person to contact the bank and another to organise evidence, with the victimâ??s consent. Shame makes urgent reporting slower.

Beware paid â??investigatorsâ?• after the report

Posting publicly about a loss can attract another wave of recovery claims. Do not publish personal payment details. A private person who says they traced cryptocurrency, froze an overseas account or has a Police contact must still be verified independently and should not receive another fee.

Close only on confirmed outcomes

Record whether transfers were recalled, accounts were secured and a report reference was issued. Do not count a promised reversal or a dashboard balance as recovered money until the bank confirms settled funds.

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