



When a scam comes calling – delete it, destroy it or hang up.

Alan was told that he won the Spanish Lottery – without even entering! All he had to do to collect his winnings was send \$50 to an overseas post office box.

Maria received a letter telling her that she could earn a ‘guaranteed \$70,000’ by forwarding the letter to 200 people and sending \$10 to the first five people listed in the letter.

Kim received an email asking for her banking details and password to help her bank upgrade their banking security.

Fadi received a phone call out of the blue from a broker recommending high returns on an investment opportunity.

Destroying or deleting, that’s your best defence!

www.scamwatch.gov.au

AUSTRALASIAN
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AN INITIATIVE OF THE STATE, TERRITORY AND
AUSTRALIAN AND NEW ZEALAND GOVERNMENTS

Spotting a scam

Scammers try and get their hook into you by making promises that will never deliver. Scams may look different, but most scams fall into one of three types:

1. **Advance fee frauds.** These scams work by asking you to send money upfront to get a bigger payback later. The Nigerian letter scam is the most famous but other versions of this kind of scam are bogus lotteries or prizes, work-from-home scams and pyramid selling schemes.
2. **Phishing.** Emails pretend to come from a financial institution or other company and lure you into giving personal data.
3. **Mis-sold goods or investments.** These scams promise a dream but deliver something next to useless. This might be an advertisement or telemarketing call selling a miracle health cure, an attractive investment opportunity or a computer software package guaranteed to win on the racetrack or the stock market. Sometimes the scam is a bogus Internet auction sale where you pay and nobody delivers.

The sniff test – some telltale signs that an offer is a bit fishy

- Scams come out of the blue
- Scams sound like a quick and easy way to make money
- Scams tell you there is almost no effort and no risk
- Scams ask you to give personal information such as your banking details
- Scams sound just too good to be true

SCAMS, recognise them. Don't respond.

To find out more about scams and to report scams visit www.scamwatch.gov.au or call 1300 795 995.

