

## Dangerous myths about scams

Busting the following common myths will help reduce your chances of being scammed.

**MYTH:** The Government vets all companies and businesses, therefore any offers you receive are from legitimate organisations.

**FACT:** Scammers are criminals. They act illegally and can contact you from anywhere in the world.

**MYTH:** All Internet sites are real and legitimate.

**FACT:** Fake websites can easily be set up to look like the real thing.

**MYTH:** There are short cuts to wealth that only a few people know.

**FACT:** They wouldn't be telling their secrets to you.

**MYTH:** Scams only involve large amounts of money.

**FACT:** Some scammers target large numbers of people for small amounts of money. It all adds up to a lot if they succeed.

**MYTH:** Scams are always about money.

**FACT:** Some scams try to steal your personal information to sell or get more than just your money.

**Fight the scammers.  
Don't respond.**

**Don't be a victim of scammers  
visit [www.scamwatch.gov.au](http://www.scamwatch.gov.au)**

**Call 1300 795 995**

AUSTRALASIAN  
**CONSUMER FRAUD**  
TASKFORCE

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

**SCAMS**  
**TARGET YOU**  
PROTECT YOURSELF

**Every year  
1 in 20 Aussies  
falls victim  
to scams**

**They'll meet you, phone you,  
send letters or emails with happy  
or sad stories. They want you to  
give them your money or ID.  
They are not your friends.  
They are criminals.**

# All these people have lost money to scams

Helen lost her life savings



Shahid lost \$40,000 and had his identity stolen



Tina lost her house



David lost \$450 and couldn't pay his rent



## What are scams?

Scams trick you into giving away your money or your personal details.

Scams come to you in many forms – by mail, email, telephone, over the Internet and door-to-door.

Scammers try to suck you in by promising things like easy money, great prizes, or true love. But before they deliver anything, they will ask you to send money or give them your bank account or credit card numbers or other personal details. They never deliver what you expect and always rip you off.

## How scams trick you

Scams work because they look like the real thing. Scammers are manipulative – they push your buttons to produce the response they want.

Scammers pretend to be legitimate banks or businesses. They approach you out of the blue with leaflets, letters, emails, websites or phone calls with requests that seem like the real thing. Then they'll give a reason why you need to provide them with your personal details, like your credit card number, password, bank account number etc. But genuine organisations don't make such unsolicited requests. If you provide them with your personal details they could steal your money and your identity.

Every year 1 in 20 Aussies falls victim to scams. Don't let the scammers steal your money and personal details – protect yourself.

## Protect yourself

There are no guaranteed get-rich-quick schemes – the only people who get rich are the scammers.

1. **DON'T** respond to offers, deals or requests for your details. Stop. Take time to independently check the offer.
2. **NEVER** send money or give credit card, account or other personal details to anyone who makes unsolicited offers or requests for information.
3. **DON'T** rely on glowing testimonials: find solid evidence from independent sources (not those provided with the offer).
4. **NEVER** respond to out of the blue requests for your personal details.
5. **ALWAYS** type in the address of a website of a bank, business or authority in which you are interested - it's safer.
6. **NEVER** click on a link provided in an unsolicited email as it will probably lead to a fake website designed to trap you.
7. **NEVER** use phone numbers provided with unsolicited requests or offers as they probably connect you to fakes who will try to trap you with lies.
8. **ALWAYS** look up phone numbers in an independent directory when you wish to check if a request or offer is genuine.

**No one is safe!**

**Scams target everyone.**