

Could this be a scam?

This sheet has questions and activities you can work through with a friend or family member who doesn't understand they are being scammed. Ask each question, listen to the answer, and use the activities to help them recognise and better understand what is happening.

Scams are usually carefully planned by the people who run them. A person caught in a scam can be unaware of what's happening, even as they continue to give money to a scammer who is tricking them. It can be difficult to recognise or understand a scam when you have been promised an opportunity that could improve your life.

Many scams happen online, but the internet is also a useful tool for avoiding scams. To work through this sheet, you will need good basic knowledge of Google. Ask someone you trust for help if you're not sure.

Take a sensitive approach when you work through this sheet with a friend or family member you think is being scammed.



Think back to when you first heard from this person or about this opportunity. How did it happen?

Scams almost always come through cold contact. An unexpected letter, email, visit, text message, phone call, friend request or other approach from someone you didn't previously know, is likely to be a scam. Use the rest of this sheet to investigate whether your situation is a scam.

Scambusting:

- Sit together and look through the very first contact from the person or organisation. Scams usually come through unexpected contact. A scammer's story and requests can change and intensify over time.
- There are ways to find out if the person you're communicating with is where they say they are. To check where an email was sent from, use Google to find websites that look up the IP address of the sender.
- Copy and paste the first paragraph of the initial message from this person or organisation into Google to check if anyone else has uncovered a scam.



Why are you certain this person or opportunity is legitimate?

Scammers invest a lot of time, effort and money in building people's trust. They can convincingly imitate the logos, websites and communication style of real companies. Some scammers even intentionally imitate companies they know you do business with. Scammers can go to great lengths to build personal relationships that feel genuine before they ask for anything.

Scambusting:

- Use Google to search the person or organisation's name followed by the word 'scam'. This shows you if anyone else has had bad experiences.
- Use Google Images to upload photographs you have been sent to check how else they are being used. This is helpful if you have built a relationship with someone online and you want to know if their photos are genuine.
- There are ways to research whether a website has been used to scam people. Use Google to find websites that can determine whether a website is fake.



What have you given or lost to this person or opportunity so far?

Scams usually seem very appealing at first. Scammers might promise an advantage if you act fast — whether this means giving money, paying for a product, investing, or giving personal information. If you give anything to a scammer, it is likely they will ask for more.

Scambusting:

- If this person or organisation asks you to travel overseas, contact the police.
- Money given to a scam is difficult to get back — scammers quickly turn it into cash and cut contact. Sometimes money can be recovered if you have given it very recently. Contacting the institution you transferred money through is the best way to try to recover funds, or prevent further loss to yourself or others.



If you've invested money, have you tried to withdraw any returns?

Stakes are high in an investment scam. The people who run them spend a lot of time making their websites, communication and documents as convincing as possible. Investment scams will often send updates showing a person's money growing. But when it comes time to withdraw funds, the scammer can't be contacted.

Scambusting:

- The Financial Markets Authority keeps a regularly updated blacklist of fake or suspicious trading companies. Visit their website to check if the investment company is legitimate.



Do you know who you can talk to for help?

Consumer Protection's website has a list of organisations with specialist knowledge of scams and how to protect yourself.

Scambusting:

- If you think you have been scammed, one of the best things you can do to prevent others becoming victims is to tell your story — report the scam and talk openly about what has happened.



If you're being scammed:

- stop all contact with the scammer
- contact the institution you have given money through
- report the scam and seek further advice from Netsafe.