

Fighting Scams and Fraud



Warning signs that you have engaged with a scammer.



Government of South Australia

Commissioner for Victims' Rights

Warning signs that you have engaged with a scammer

Have any of the following scenarios happened to you:

- You have been promised a large windfall or inheritance, but have to make payments of one sort or another to get it released.
- You win an overseas lottery or competition despite never having entered.
- You are asked to receive money into your account, then forward this money on, keeping a small handling/admin fee for yourself.
- You have been asked to confirm, update or provide your account information.
- You have been contacted by a number of different 'officials', all of whom will want money for one reason or another.
- Someone you are 'dating' online says they are trying to visit/move to Australia, but something happens to stop them, or they need money for one reason or another.
- You are dating an American soldier who needs money for food/equipment/medical fees.
- You have been pressured to buy stocks and/or shares, commonly referred to as a boiler-room/ investment scam.
- You have received cold calls or unsolicited email/texts. Do not divulge personal details or passwords.
- You have been contacted at around tax time with the promise of refunds. Always verify offers of returns with the ATO (Australian Taxation Office).
- You are communicating with an official/doctor that uses Gmail, Hotmail or any other free email service.
- You are selling an item online - someone responds with a generous offer and has then 'accidentally' overpaid.

If any of these things have happened to you, it is important that you talk with police even if you feel reluctant to do so. The main aim of the police is to stop the scammers from benefiting, not to prosecute the person sending money. When speaking to police try to be as prepared and organised as you can. Take with you any evidence or information you think will help to support what you are saying.

By contacting police you may be preventing other people from becoming victims.

You can notify police at your local police station; see sapolice.gov.au or the White Pages.

“Every year hundreds of Australians are affected by fraud, including scams. Even the most careful people can become victims of fraud.”
Commissioner for Victims' Rights

What is Fraud?

Fraud is a crime where somebody deliberately deceives or tricks another for financial gain. Some common words used to describe fraud are 'scam', 'con', 'trick', 'sham' along with many more.

The term 'online fraud' refers to any type of fraud scheme that uses email, web sites, chat rooms or message boards to deprive a person of property or any interest, estate, or right by a false representation or misleading information.

With the rapid development and expansion of technology an increasing number of businesses and consumers are using the Internet and other forms of electronic communication to conduct transactions. All these individuals and businesses are potential victims of online fraud and scams which are increasingly common crimes.

The increasing sophistication of scams is snaring new victims every day, resulting in significant financial losses and emotional distress. Scams include everything from weight loss cures to helping orphans in Nigeria. Types of scams include:

- advance fee fraud
- lottery, sweepstakes and competition scams
- dating and romance scams
- computer hacking
- online shopping, classifieds and auction scams
- banking, credit card and online account scams
- small business scams
- job and employment scams
- golden opportunity and gambling scams
- charity and medical scams.

*This is not an exhaustive list of scams.
New types of scams appear all the time.*

Please visit scamwatch.gov.au for further examples, advice, or to report a suspected scam.

Who do scammers target?

Many people believe that people who become involved with scammers are greedy, risk-taking individuals looking to make money. Or alternatively that they are naïve, uneducated or elderly.

This is false; virtually anyone can become involved. Scammers target anyone and everyone regardless of age, gender, ethnicity, education, and employment status or income level. People of all backgrounds are deceived on a daily basis.

Anyone may be susceptible to fraud if they are approached at the right time in their lives with the right story.

Some scammers target people who are experiencing financial difficulties as they may be particularly receptive to a proposal that promise profits.

Often fraudulent telemarketers for example, will target the elderly, not because they are greedy or naïve but because they are more likely to:

- Have money, property, savings and investments.
- Be home to receive phone solicitations; and
- Remain on the phone longer to hear fraudulent sales pitches.

At times scammers may target younger, educated adults because they are more likely to:

- Lack experience in recognising fraudulent pitches.
- Have a desire to increase their standard of living quickly, and;
- Lack information about financial investments.

Other individuals may be targeted because of certain personality or character traits that increase their susceptibility. These include:

- compassion and
- trusting, unsuspecting natures.

What tactics are used by scammers?

Scammers use an array of sophisticated and effective psychological tricks and pressure tactics to target, influence and manipulate their prospective targets.

They often adapt their tactics depending on their target's situation. Some people have said they felt as though they were hypnotised.

Scammers will play on your emotions. They may use threats, encourage your good behaviour, apply emotional fear, make you feel despair or guilt, or just rely on you feeling love for them.

Scammers often produce photographs or have a face to face conversation via Skype in an attempt to establish/reinforce their authenticity. Remember, people are not always who they purport to be. Scammers may use photographs obtained from the internet to deceive their targets or employ others to communicate on their behalf.

Scammers will ask their target to complete tasks within a very short timeframe. This is a pressure tactic to ensure you send money before having time to step back and look at the bigger picture or do any research.

They may ask you to complete a document with false details or do something that may be illegal. This is just another tool in the scammer's toolbox that is used to control and pressure you, and may not even be illegal – especially as the documents are not being submitted anywhere.

At times scammers will exploit a person's vulnerabilities. For example, many scammers target people looking for companionship via Internet dating sites. These scammers tend to build a relationship with their victim over a period of weeks or months.

For more information on relationship scams see 'Romance Scams' page 6.

Romance scam

Scammers target people through legitimate dating sites. They seek to establish relationships and gain your trust. They may share personal information, express strong feelings for you and may even send you gifts. This is called 'grooming', which may go on for many months before they ask for money.

Eventually they may express a desire to visit you and tell you they have booked flights. However, they often say they have missed the flight then give any number of reasons. Below is a brief list of some of the excuses people have reported that they have been given:

- Car accident on the way to the hospital.
- Corrupt immigration officials demanding bribe money to allow them passage.
- Corrupt customs officers demanding bribes to turn a blind eye to gold/diamonds/cash that is being smuggled out of the country.
- A sick relative was rushed to hospital.
- A child or family member has suddenly gone missing.
- Someone in their life is threatening them to stop them leaving.
- They are in custody.

This will then lead to more demands for money:

- Subsequent replacement tickets.
- Cancellation fees.
- Medical expenses from the accident.
- Vehicle repairs.
- Rehabilitation costs.
- Bribe money for public officials.
- Legal fees.

Other reasons the love interest may ask for money:

- They may seek your help to transfer a large sum of money from their country.
- Child tuition fees.
- Food/living expenses.
- Business start-up money.
- Medical fees.
- They are a member of the Armed forces and can't get enough money to buy equipment/food.
- They are a member of the Armed forces who has been wounded, but the US/AUS government won't cover their hospital expenses.

What now?

- ✓ Stop sending money.
- ✓ Call investigators today. If you have received a letter from the police, use the contact details contained within the letter and discuss the matter with police.
- ✓ Contact your financial institution. Advise them of the situation, and ask for their help in changing account and card details.
- ✓ Do not engage with the scammers for any reason – not even to tell them you know what they are up to. It will simply give them the opportunity to pressure and persuade you that you are wrong.
- ✓ Apply to have your phone number 'unlisted' from future phonebooks.
- ✓ Consider changing your home and mobile phone numbers if you have communicated via these mediums.
- ✓ Consider requesting a Special Category Enrolment on the State/Federal electoral roll to restrict your address.
- ✓ Review [scamwatch.gov.au](https://www.scamwatch.gov.au) to see examples of scams, report scams, or for general advice on what to do now.

- ✓ You may have to accept that the money you have sent will be almost impossible to recover.
- ✓ Report the matter to police at your local police station (documented evidence will help).
- ✓ Be aware that your details may have been passed to other scammers who will employ any number of elaborate methods to get money from you.
- ✓ Never send money via money order, wire transfer or international funds transfers if you don't personally know the recipient (i.e. a family member or friend).
- ✓ Research everything. Question every approach by someone online, and use search engines to verify their details and story. Be aware that some websites may not be genuine (some are completely fake).

By protecting yourself against fraud, you are also preserving your well being.

How can I protect myself on social media and the internet?

- Increase security settings as far as possible on Facebook, Skype, LinkedIn and other social media sites.
- Block the scammers from your accounts.
- Consider changing your profile pictures.
- Don't accept friend/contact requests from people you either don't know or don't have mutual friends with.
- Limit the personal information that you post.
- Create a rule within your email client to send any future emails from the scammers to your spam box.
- You may want to delete your email address and create a new one. Only give this new address to people you know from your address book.
- Ensure your computer's security protection is up-to-date. Seek professional advice or ask for help from family members.

- Hyperlinks can be hidden. Never click on links or images in emails (especially from unknown senders). Instead, enter the website's home page manually and follow the links, or check Google.
- Only make payments via secure payment methods. Look for addresses with 'https' and a closed padlock symbol.
- Be sceptical - if a deal looks too good to be true, it probably is.

Repeat approaches

Once you have identified you are being scammed, there is a very real danger of repeated approaches from a wide range of scammers. It may not be the original scammers trying to get more money – your details may have become a saleable commodity and a new group may now be targeting you.

There are warning signs:

- The scammer will aggressively deny the scam, then employ pressure tactics to get you to continue sending money.
- The scammer comes clean to you. They may claim that whilst targeting you, they have genuinely fallen in love and will help you recover some of your money.
- They may state that because you have found out it's a scam, their life is in danger and they need your help to escape the other scammers.
- Someone stating they are a solicitor or from a law enforcement agency contacts you to help you recover your losses, but needs funding to do so.
- Scam compensation may be offered.
- A doctor may contact you telling you the scammer has attempted suicide and needs medical bills to be paid to survive.
- The wife/husband of the scammer may contact you to ask for help to escape.

All of the above scenarios are simply another method to try and get you to part with your money. A lot of these tactics will be aimed at playing on your emotions, and will be high pressure or time critical.

What are the effects of Fraud?

Frauds and scams can have a lasting impact on those directly involved as well as their families and the wider community. The personal impact on the lives of many people who have been targeted, and their relatives, should not be underestimated. Some people have had to return to work after retirement as they have been scammed of equity from their property and/or superannuation”.

Some people describe experiencing a range of emotions and effects similar to victims of robbery or a house break-in. Others report that they suffer trauma similar in intensity to that of violent crime.

Those affected by fraud commonly experience:

- denial
- financial hardship for individuals and their families
- stress and anxiety
- confusion
- panic
- feeling powerless and manipulated
- feelings of embarrassment and foolishness
- feeling like their personal space has been invaded or violated
- loss of self-esteem
- a change in social status and/or social isolation
- relationship difficulties
- self-blame
- feeling judged by others.

People affected by fraud may experience a combination of these and other reactions. These common reactions may last for a few days, weeks, months or longer. The reactions will vary from person to person and may change over time. For example, there will be days you feel you are coping well and other days when you may feel overwhelmed.

There is no such thing as a little scam - all scams hurt, some more than others. It is not for anyone else to judge how much a scam has affected you.

Avoid blaming yourself and put the blame where it belongs - on the criminal who scammed you.

Remember that scammers are very clever and manipulative. Don't allow others to make you feel guilty or foolish. No one can know how they would have reacted under the same conditions.



Where can I get help?

If you are affected by fraud you are a victim of crime. You deserve respect and support as you rebuild your life.

However you are feeling or whenever the crime took place, you can talk to someone.

Do not be afraid to seek help when you need it whether it be from family, friends and/or a professional counsellors.

Remember it will take time to recover but if you are concerned or overwhelmed by the way you are feeling you should consult your doctor or a counsellor.

Useful contacts and resources

Legal

South Australia Police

Contact your local police station, see the White Pages or sapolice.sa.gov.au

Legal Services Commission - Legal Helpline

Telephone Advice Line 1300 366 424

9am-4.30pm Monday to Friday

TTY (Telephone Typewriter) is available

Online lsc.sa.gov.au

Free and confidential legal advice by telephone and by appointment. Offices located in Adelaide, Elizabeth, Port Adelaide, Holden Hill, Noarlunga and Whyalla. Referrals to other services where appropriate. Interpreters available on request.

Law Society of South Australia

The Law Society can refer you to a lawyer for advice

Ph: (08) 8229 0222

Web: lawsociety.sa.asn.au

South Australian Community Legal Centres

Community Legal Centres are about Justice, Access and Community.

We provide legal advice, assistance and referral to community members who might otherwise not get the help they deserve. Each year, hundreds of people access our network of centres located across metropolitan and rural South Australia. At each centre qualified solicitors, legal advisors and support staff will take the time to explain your legal obligations, your rights and your options.

Our generalist centres provide free initial consultations on various legal matters for people who live or work in the geographical area. Specialist centres are focused on a particular legal area (like child support) or assisting a certain group of people (like indigenous or youth). Most of our centres do not charge for services provided - we encourage not-for-profit independence, but each service has its own charging policy.

To find a centre near you go to saccls.org.au

Counselling

Financial Counselling Helpline

This helpline is staffed by a team of financial counselors working with the Salvation Army. It is a government funded service providing free telephone based financial counselling to South Australians.

Ph: 1800 007 007

Uniting Communities Financial Counselling

A free financial counselling service that helps people who are disadvantaged or on a low income effectively manage their own financial affairs.

Adelaide: (08) 8202 5180

Christies Beach: (08) 8202 5010

Warradale: (08) 8202 5010

Smithfield: (08) 8202 5980

Beulah Park: (08) 8331 3529

Rostrevor: (08) 8331 3529

beyond blue

beyondblue is working to reduce the impact of depression and anxiety in the community by raising awareness and understanding, empowering people to seek help, and supporting recovery, management and resilience.

1. Talk to someone ph: 1300 224 636

Give us a call any time of the day or night – select from the voice menu or simply hold on the line to talk with a trained mental health professional.

We'll be there to listen, offer support and point you in the right direction for the cost of a local call (could be more from mobiles).

2. Chat online beyondblue.org.au

Sometimes you may not feel like talking on the phone, so why not chat to us online? We're online from 4pm to 10pm (AEST) every day. To get started go to beyondblue.org.au and click 'Chat online'.

3. Email

To send us an email, go to beyondblue.org.au and click on 'Get Support' and select 'Email us'. Complete your details and write your message – you'll hear back from one of our trained mental health professionals within 24 hours.

General Practitioner / Family Doctor

Ask your doctor for a 30 minute consultation and a Mental Health Care Plan. General practitioners can refer for up to 12 individual consultations and 12 group sessions with a psychologist, social worker or occupational therapist - all with a MEDICARE rebate - Health Care Card holders will have no gap fees but some providers do charge others a gap. Enquire before making a booking.

Lifeline

Lifeline provides all Australians experiencing a personal crisis with access to online, phone and face-to-face crisis support and suicide prevention services.

Ph: 13 11 14

Local call costs, however additional charges may apply for calls from pay phones, mobiles or some home phone plans

Web: lifeline.org.au

Victim Support Service

Victim Support Service (VSS) provides free and confidential help to adult victims of crime, witnesses, their family, and friends across South Australia. We work in partnership with other organisations, we're not a government agency or part of the police and you don't have to report a crime to get our help. It doesn't matter where the crime happened and you can call us any time after the crime, whether it was yesterday, last week or several years ago.

We have an office in Adelaide and offices in seven country areas including the Murraylands, Port Augusta, Port Lincoln, Port Pirie, Riverland, South East and Whyalla.

Metropolitan Area: (08) 8231 5626

Country Area Toll Free: 1800 182 368

Feedback, complaints and information

ACCC – Australian Competition and Consumer Commission

Report Scams

Obtain consumer awareness information

Web: acc.gov.au

SCAMwatch

For more information on how scams work, how to protect yourself and what to do if you've been scammed

Web: scamwatch.gov.au

ACMA - Australian Communications and Media Authority

Report SPAM and unsolicited SMS

Obtain information about staying safe online

Web: acma.gov.au/Citizen

Consumer and Business Services South Australia

Information about scams and identity theft

Ph: 131 882

Web: cbs.sa.gov.au

Australian Securities and Investments Commission

Powers to protect consumers against misleading or deceptive and unconscionable conduct affecting all financial products and services, including credit.

Web: asic.gov.au

Commissioner for Victims' Rights

The Commissioner is an independent statutory officer who helps victims in their dealings with the criminal justice system, public officials and public agencies; as well as consults public officials and public agencies on their treatment of victims. The Commissioner can recommend public officials and public agencies make a written apology if they have not treated victims properly.

Ph: (08) 8204 9635

Email: voc@agd.sa.gov.au

Web: voc.sa.gov.au



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