

Avoiding scams


Here are some top tips for recognising and avoiding scams and tricks on the internet.

On the internet, you cannot always be sure that people are who they say they are. Being aware of internet tricksters is one of the most important steps towards avoiding them. Once you know their tricks, you should be able to spot a scam easily.

Login example

Email Address
paul@gmail.com

Password
3br@T2

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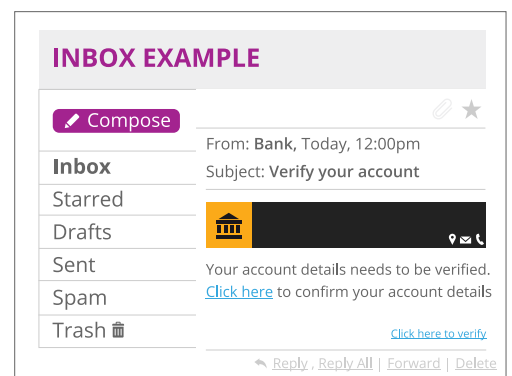
The phishing scam

Phishing scams are the most common form of scam on the internet. They usually start with an email or phone call that seems to be from a business you trust, asking you to 'confirm' your account details. When you confirm your details, they're actually being gathered by the scammer.

If you get an email asking for personal information, you should follow these steps:

- Don't click on any links in the email.
- Delete the email.
- Help others know about the scam by reporting it to the Australian Competition and Consumer Commission's (ACCC) ScamWatch website.

If you're really worried, you can always call the company that the email appears to be from directly. Just be sure to use your own contact information – not anything in the email.



This is a scam

Unexpected money

With this scam, you receive an email promising a lot of money in the future for a small upfront fee. Some examples include:

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- An 'inheritance' that you can get if you only pay an admin fee.
- A 'lottery' that you've won, but you need to pay a fee to get paid out.
- A big payout in the future if you just help someone out right now.

If someone you don't know contacts you and offers a lot of money for a small upfront payment, it's probably a scam. Ignore that person and delete the email.

Money for nothing

These are scams that ask you to pay money for something that doesn't exist. Look for things like:

- Emails offering the opportunity to join a major investment opportunity, at a heavily discounted rate.
- People on dating websites that express deep affections for you very quickly, but then ask for help with medical and other expenses.
- Fake charities that contact you after major disasters.
- Callers telling you that there's a problem with your computer or your tax return.

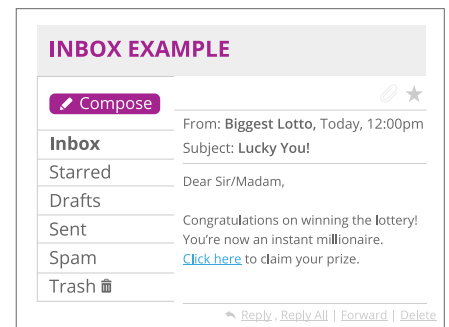
These are likely to be scams and should be ignored.

Learning more about scams

The best place to report and learn more about scams is the Australian Competition and Consumer Commission's ScamWatch site, which can be found at www.scamwatch.gov.au.

Knowledge is power

Scams are intended to take advantage of your good nature, but if you're careful about sharing personal information online, use common sense about who you give money to, and keep your guard up, the internet can be a safe place to explore.



There are scams that ask you to pay money

