

## How to avoid scams

If the offer is too good to be true, then throw it out straight away. If it is from an email don't even click on it. Sometimes clicking on an email or link will cause viruses and spyware to be downloaded onto your computer.

If you are not sure about the source, then ring the bank or company that sent you the letter or email. Look up the phone number in the phonebook. Don't use any contact information from the letter or email, it is probably fake.

If the company is not listed or doesn't have a street address then it may not be a real company. A genuine business will let you take time to do some research.

When deciding on investments or work opportunities always get independent professional advice. Even legitimate investments can be risky, so you should take time to research and assess the offer.

Visit [www.scamwatch.govt.nz](http://www.scamwatch.govt.nz) for more information about how scams work and how you can protect yourself.

## For more information

The Scamwatch website provides information about how to recognise and avoid common scams.

Visit

[www.scamwatch.govt.nz](http://www.scamwatch.govt.nz)

to find out how the scams work, how you can protect yourself and how to report a scam.

Ministry of Consumer Affairs  
PO Box 1473  
Wellington 6140

Ph (04) 474 2750

Fax (04) 473 9400

[www.consumeraffairs.govt.nz](http://www.consumeraffairs.govt.nz)

*This factsheet should not be used as a substitute for specialist legal advice.*

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MINISTRY OF CONSUMER AFFAIRS  
MANATŪ KAIHOKOHOKO

# SCAMS

CONSUMER FACTS



MINISTRY OF CONSUMER AFFAIRS  
MANATŪ KAIHOKOHOKO

New Zealand Government

*Scams pretend to be fast and easy ways for you to make money, with little effort or risk. But actually they are a way for scammers to steal your money, your banking details or your identity.*

*The scammers will contact you by email, phone, a text message, a letter or on the internet. They will pressure you to 'act now', they will claim that they are real, but they will disappear along with your money.*

*Most scams are based overseas where New Zealand laws have no power. The best way to protect yourself is not to get involved and to warn your friends and family not to get involved either.*

## Is it is scam?

Watch out for unexpected offers that:

- › promise unrealistic earnings
- › ask for money straight away
- › pressure you into acting quickly
- › use emotive words and sound desperate
- › use a PO box instead of a street address
- › claim not to be scams.

# SCAMS TARGET YOU PROTECT YOURSELF

**If you can recognise that an offer is actually a scam you can keep yourself and your money safe.**

### **You have won €1 million in a lottery!**

But if you didn't buy a ticket how could you have won? The scammers will ask you to pay an administration or application fee to collect your prize. Then they will disappear with the fee and you will never hear from them again.

### **Earn \$\$\$ using your bank account!**

They might say they need your account to transfer a large amount of cash which they will give you some of. But the scammer will use your bank account number to steal your money, or for illegal activities like money laundering.

### **Cheap holiday deal!**

The scammers will offer you discounted vouchers to use on your holiday. They will either take your money and run, or send fake or useless vouchers.

### **The bank lost your account information!**

The scammers will send to you a fake website for you to re-enter the information. Then they will use that information to steal money from your account. The website may look the same as the genuine one, but it isn't. This is called 'phishing' for your details.

### **Your life is in danger!**

A psychic tells you that your bad luck can be changed to good luck with their help. The psychic scammer will ask you for money but you won't receive the riches that are promised.

### **I love you but I need money!**

A charming scammer meets you online and early in the relationship tells you a sad story that can be solved with money. If you lend him or her the money you will never see the money or your new friend again.

### **Fantastic investment opportunity!**

If they are pressuring you to send money fast and they haven't given you a prospectus or investment statement then the investment probably doesn't exist.

### **Earn \$10,000 a week easy!**

If you have to pay a large amount of money to join and you are pressured to recruit more 'workers' then this is probably an illegal pyramid scheme. These offers can even come from friends that have been caught up in the scam.

*If you receive an offer similar to any of these scams, it's likely to be a scam. Ignore it and report it to [www.scamwatch.govt.nz](http://www.scamwatch.govt.nz).*