



Job and employment scams

The Set-Up

The system on offer is just what you want: lots of money, for little effort or work.

The Hook

You have to pay for the system before you can start work.

The Sting

The system is worthless and may even turn you into a scammer yourself, breaking the law and earning virtually nothing.

What a job or employment offer scam looks like

The ad might be in a junk email, on a website banner or pop-up, or even on a poster in the street or community notice board.

What it offers is the kind of employment you have been looking for:

- work from home
- loads of money
- and not much work.

They might even use the word 'guarantee'.

Most of these are not real job offers. Many of them are fronts or gateways for scams such as:

- money-laundering
- pyramid schemes
- or advance-fee fraud.

If you receive any kind of offer of employment through an unsolicited email, you can be fairly certain a scam is involved. There are no known cases of legitimate businesses advertising for people in this way.

Variations on job and employment scams

Envelope Stuffing and Promotions

You are told that you will earn money by stuffing envelopes and sending them out. This is a pyramid-structure scam, because guess what you will be sending out: offers of envelope-stuffing jobs. The only way you can make any money is if people fall for the same scam you did, and respond to you. The scammers get your money because you have to pay them for the envelope-stuff kit and materials.

Money-Laundering

You are asked to handle payments on behalf of an overseas company. You will receive a fee for every payment you handle. This money could be a front for illegal activities, which you may inadvertently become part of.

Production Work from Home

With this variation of the scam, you purchase production materials from your 'employer' then use those materials to assemble a product which you then send back to the 'employer'. Sadly, the scammer will then find some reason not to pay you, such as questioning the quality of your work. You lose your money, your time and your effort.

Guaranteed Employment/Guaranteed Income Scams

They promise you a guaranteed level of income or employment, but to get it you need to purchase something, like a 'business plan', certain start-up materials or software. You may also pay money to be put on a directory, which will 'guarantee' to find you a job.

Business Opportunity Scams

This is similar to an employment scam, but it offers you a business opportunity rather than a job. A business opportunity can be a scam if it calls on you to:

- make an upfront payment for something that does not work or is not what you expected;
- recruit other people, into a pyramid scheme;
- pay for a non-functioning 'system' for making money.

Visa/work permit scams

This is where a prospective employer overseas says they will handle your work visa application. But you have to send them the money to process it. There are, of course, cases where this may well be legitimate. You should check out any job offer carefully, seek advice from the relevant visa authority in the country you are looking to work in to make enquiries about visa costs and processes. Never send money overseas unless you completely know and trust the person or organisation.

Protect yourself from job and employment scams

- Don't open unsolicited spam emails.
- Don't click on any links in them, even if it says 'unsubscribe'.
- Don't call any number contained in a spam email. Just delete it. If you respond you will be flooded with more spam.
- Be careful of any scheme or business opportunity that promises lots of money for little effort. It is likely to be either a complete lie, or illegal. You will either lose your start-up money or possibly face legal action.
- Check out any company that is offering you employment or a business opportunity. Do not take their own word about their status and do not be impressed by unsubstantiated claims such as 'multi-national business'.
- [See if the company is a member of the Direct Selling Association](#). The Association has a Code of Practice which sets out the ethics by which member companies must abide.
- Steer clear of companies or organisations that only provide a post office box address. If you are scammed, it will be very difficult to track down the scammer.
- Ask for references from other people who have done this kind of work or used this kind of business opportunity. If possible, speak directly to someone else who is doing it. Try to make sure they are not just saying the words the company has paid them to say.
Never send your personal, credit card or banking details over the internet unless it is to a trusted source. Ensure that if you make a payment to a trader via the internet that the payment page is secure (normally demonstrated by a padlock symbol somewhere on the page) and that the website address starts with 'https://'. The 's' stands for secure.
- Find out about what you will have to pay, before you sign any agreement or send any money. Find out if the company will buy back unused materials if you decide to pull out.
- Balance the costs of doing this work with the income you can expect to receive. Make sure you will receive this income and that it is not just a scam to get you to buy the materials upfront.

Help protect others from job and employment scams

If you have been targeted with an employment scam, please share your story. We will treat your report in the strictest confidence and remove your personal details before posting your story on our site.

[Report your scam story to us.](#)