



## Mobile phone scams

### The Set-Up

You receive unsolicited calls or texts, offering ringtones, competitions, prizes, friendship ... or just a wrong number.

### The Hook

You respond ... without realising you are calling a premium charge number.

### The Sting

Massive charges on your phone bill.

## What a mobile phone scam looks like

You receive an unsolicited call or text message on your mobile. It makes an appealing offer, such as free ringtones or prizes. You respond, and the scammers start taking your money, via charges to your mobile phone bill.

It might sound like a friend is texting you. You may end up paying a very high fee for every text you exchange with them. In fact, it is even possible that if you return their text, you may end up paying for the messages they send you, as well as the texts you send back.

## Variations on mobile phone scams

### Competitions or Trivia by Text Scams

These scams try to get you to start texting expensive numbers because you hope to win a prize in a competition or you are just having fun playing a trivia game. It may actually be a legitimate competition, but the prize involved will be worthless compared with what it costs you to take part.

### Missed Call or Message Scams

Another scam uses your phone's Caller ID function, which lets you see who called, even if you miss the call. You receive a 'missed call' message, so you call back, without checking the number. It turns out that the number is a New Zealand or overseas premium rate call, and that return call will cost you a lot.

The same applies to text messages. Before replying to an unknown text message, check the number. Is it unusual in any way? For instance, it may be a high charging premium rate (or 0900) number. ..Watch out for these. If you respond, you could end up paying a large amount of money.

## Protect yourself from mobile phone scams

### Unexpected text messages from unknown senders

The safest policy is to never reply.

### Voice calls

Treat the call as you would an unsolicited call on your landline. Don't be pressured into accepting any offer; don't give out your personal details and if you feel like hanging up, do it. Legitimate telemarketers know that there are scammers out there, so they are very understanding about hang-ups. Don't let politeness put you in danger of being pressured by a scammer.

### Missed calls

Never reply to a 'missed call' from an unknown number unless the number is a normal format. Check to see if it is an overseas number or a premium rate number. If so, avoid the risk of high charges. Don't call back. If it was important they would have left you a voicemail.

### Offers

Before responding to any offer, make sure you can check a full list of terms and conditions. You need to know all the charges you could end up paying, plus any charges for ending a subscription. Call your mobile phone company first to find out how much it costs to call the number involved in the offer just in case it is a scam involving a premium rate line.

Never accept any txt-based offer or take part in any competition that does not tell you how to opt out whenever you want.

## **Help protect others from mobile phone scams**

If you have been targeted via your mobile phone, please share your story with us. 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.](#)