TYPES OF SCAMS

**ATTEMPTS TO GAIN YOUR PERSONAL INFORMATION**

- **Hacking**
  - Using technology to break into your computer, mobile device or network

- **Identity Theft**
  - A type of fraud that involves using someone else's identity to steal money or gain other benefits
  - Attempts to trick you into giving up personal information such as your bank account numbers, passwords etc.

- **Remote Access**
  - Convinces you that your computer has a problem and that you need to buy new software to fix the problem

**BUYING OR SELLING**

- **Health Products**
  - Sells you healthcare products at price you never review, promises to take off products and treatments

- **Mobile Services**
  - Sends out SMS competitions or text scams to trick you into paying extremely high rates when replying to unsolicited text

- **Online Shopping**
  - Scammers pretending to be legitimate online retailers, either with a fake website or a fake ad on a genuine retailer site

**JOBS AND EMPLOYMENT**

- **Unemployment**
  - Tricks you into handing over your money by offering you a 'guaranteed' way to make fast money or a high-paying job for little effort

- **Pyramid Schemes**
  - Illegal and very risky 'get-rich-quick' schemes that can end up costing you a lot of money

**UNEXPECTED WINNINGS**

- **Scratchie**
  - Takes the form of fake scratchie cards that promise some sort of prize, on the condition that the 'winner' pays a collection fee

- **Travel Prize**
  - Attempts to trick you into parting with your money to claim a 'reward' such as a free or discounted holiday

- **Prize and Lottery**
  - By asking you to pay some sort of fee in order to claim your prize or winnings from a competition or lottery you never entered

**UNEXPECTED MONEY**

- **Overseas Inheritance**
  - Offers you the false promise of an inheritance to trick you into parting with your money or sharing your bank or credit card details

**DATING AND ROMANCE**

- **Catfishing**
  - Scammers typically create fake online profiles designed to lure you in.
  - They may use a fictional name, or falsely take on the identities of real, trusted people such as military personnel, aid workers or professionals working abroad
  - Once they have gained your trust and your defences are down, they will ask you (either subtly or directly) for money, gifts or your banking/credit card details. They may also ask you to send pictures or videos of yourself, possibly of an intimate nature

**FAKE CHARITIES**

- **Fake Charities**
  - Trying to take advantage of your generosity and compassion for others in need, scammers will steal your money by posing as a genuine charity
  - Scammers will pose as either agents of legitimate well-known charities or create their own charity name. This can include charities that conduct medical research or support disease sufferers and their families. They may also pose as individuals needing donations for health or other reasons