



Consumer Affairs Victoria

Information about shopping and services

Scams



Easy English

You might need help to read this information

A friend, family member or support person can help you



What is a scam?

A scam is a trick to get money from you

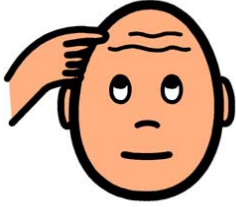
When an offer seems too good to be true, then it could be a scam



Be careful when the offer says:

- You will get lots of money if you do what they ask
- You will get a free present or prize from a competition that you did not enter

Scams can look like they are from a real company. Be careful and find out more information



What can you do?

- **Do not** say yes or pay money to people you do not know
- Take your time. Don't let people rush you. Stop and think
- Check information or bills to make sure they what they say is real
- Find out more. Look up the company. You can search on the internet. This is a list of websites you could look at
 - www.consumer.vic.gov.au
 - www.scamwatch.gov.au
 - www.fido.asic.gov.au
- Talk to your friends or family

There are many different scams

Here are some examples and what to look out for:



You get a letter or email or text message from someone that says “You are a winner!”

- They ask you to pay a fee. The fee could be more than the prize
- They ask you to ring an expensive 1900 phone number. The phone call costs more than the prize

When it is a scam, there is probably no prize!

Stop and think, “Did I go in this competition?”

If you did not then it is a scam



People want you to buy stock market shares or property

- The people will call themselves financial or investment advisers
- They say that you will get lots and lots of money back

They will charge you a very high price. You will end up paying extra for the property or shares



You get an email from your bank or someone in another country asking for your bank details

- Your bank will **never** email you and ask you to send your bank details
- The scam might tell you to click on a link. The link will take you to a fake website
- The people will use your bank details to steal money from you



NEVER send your bank details to anyone you do not know!



NEVER send your bank details in an email!



Pyramid schemes, for example, chain letters

- They ask you to give money
- They ask you to get all of your friends and family to give money

They tell you that when they have enough people you will get lots of money back. **You will pay money. You will not get a lot of money back**



Door-to-door scams

- They pressure you or scare you
- They ask you to do a survey and then want you to buy something
- They look like a worker, for example, a plumber or an electrician. They ask you to pay a deposit. They do not do the work

Tell them to go away. Do not buy anything from them or give them any money. Take your time to think before you give them an answer



Be your own boss

- They advertise on the internet, in newspapers, conferences and on posters
- They promise that you will earn lots of money
- They want you to pay to go to a training or information session

You will have to pay more money than you can earn. You will lose money



**People who can see into the future or give you
luck, or**

Special computer programs

- They promise you wonderful changes to your life
- They promise to give you the winning lotto numbers

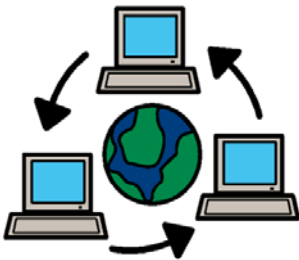
You will pay a lot of money for nothing



Fax or phone us back

- They send you a fax. They advertise weight loss programs, jobs and books to buy
- They want you to fax them back using an expensive 1900 fax number

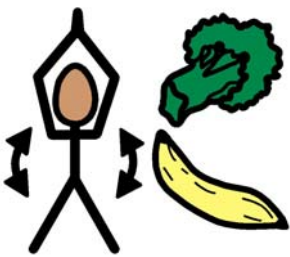
**They want you receive lots of pages on your
fax. This will cost you a lot of money**



Pay for special internet pages through your phone bill

- They do not want you to use your credit card to pay
- They want you to pay your internet through expensive 1900 phone number

You will get a very big phone bill and they will get the money



Weight loss or get healthy programs

They want you to buy special medicine and they promise

- It will cure diseases
- You will quickly lose lots of weight

There are no miracle cures



Pay for fake advertising

- They will ring many times asking for payment
- They will send you a fake bill

Stop and think:

- **Did I order this advertising?**
- **Did I sign anything?**
- **Did someone say yes and sign something for me? This might happen when you work in a company**



You can contact Consumer Affairs Victoria for more fact sheets or other information. Look at the next page



More information

Consumer Affairs Victoria



Address 121 Exhibition Street
Melbourne Victoria 3000



Phone 1300 55 81 81



Mail GPO Box 123
Melbourne Victoria 3001



Fax (03) 8684 6295



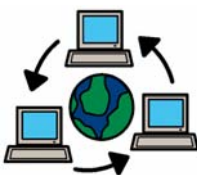
Interpreter 131 450



National Relay Service 133 677



Email consumer@justice.vic.gov.au



Website <http://www.consumer.vic.gov.au>

This information is written in Easy English. You might need more information about the law. You can ask Consumer Affairs Victoria for more information

This is an Easy English Fact Sheet. The original Easy English Fact Sheet was produced by Scope, July 2008. This is Version 1.1, which was updated by Consumer Affairs Victoria in December 2008

This Easy English Fact Sheet is based on a Plain English Fact Sheet called “Scams”. A copy of the Plain English Fact Sheet can be obtained from Consumer Affairs Victoria. See page 11 for Consumer Affairs Victoria contact details

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