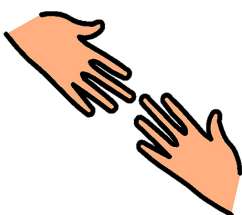


Scams



Easy English fact sheet

2016



You might need help to read this fact sheet.

A friend, family member or support person can help you.



What is a scam?

A scam is a trick to get money from you.

Scams can look like they are from a real company.

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

This book talks about people who try to scam you. It might be

- one person
- a group of people.



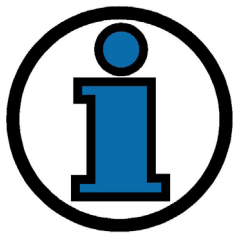
Be careful when the offer says

- 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.



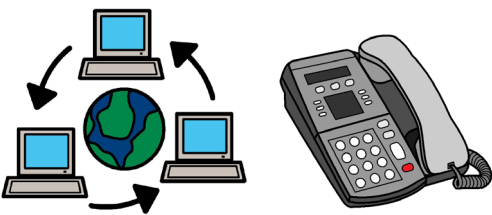
What can you do?

- Do **not** say yes or pay money to people you do **not** know. Do **not** let people rush you.
- Stop and think.
- Take your time.
- Make sure information or bills are real.



How to find out more information

- Talk to your friends and family.
- Look at the company's website.
- Look at these websites and phone numbers
 - website www.scamwatch.gov.au
 - website www.consumer.vic.gov.au
 - or
 - phone 1300 55 81 81
 - website www.fido.asic.gov.au
 - or
 - phone 1300 300 630.



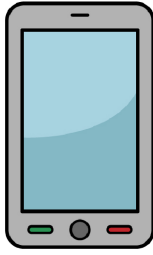


There are many different scams

This fact sheet talks about 6 different scams.

There are other scams.

1. You are a winner! page 5
2. Buy shares or property page 5
3. Send your bank numbers
in an email page 6
4. Pay for fake advertising page 7
5. Romance scam page 7
6. Rebate scam page 8



1 You are a winner!

You get a letter or email or text message.

It says **You are a winner!**

- The message asks you to pay money to get a prize.
- The message asks you to ring an expensive phone number to get a prize. For example, 1900 phone numbers.

There is probably **no** prize.

Stop and think.

Did I enter this competition?

No I did **not**. It is a scam.



2 Buy shares or property

The people

- say they are financial or investment advisers
- promise you will get lots of money back.

The people will charge you a very high price.

You will pay a lot more money than you should for the property or shares.

It is a scam.



3 Send your bank numbers in an email

You get an email asking for your bank numbers. The email says it is from a bank.

- No bank sends emails to ask for your bank details.
- The scam email might tell you to click on a link. The link will take you to a fake website.
- The people will use your bank numbers to steal money from you.

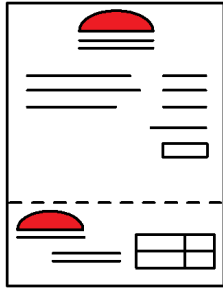
It is a scam.



Warning

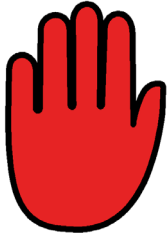
Never send your bank details to anyone you do **not** know.

Never send your bank details in an email.



4 Pay for fake advertising

- You get a fake bill.
- You get lots of phone calls asking you to pay for something.



Stop and think

- Did I order this?
- Did I sign anything?
- Did someone sign something for me?

This is a scam.



5 Romance scam

- You meet a person online.
- The person sends you emails or calls you. The person asks you to give them money for something.



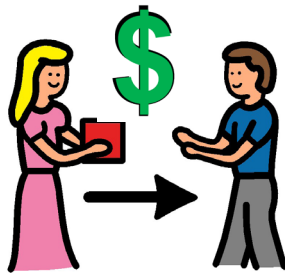
Warning

Do not

- give your bank details
- send money to a person you have not met face to face.

This is a scam.

Listen to warnings from friends and family.



6 Rebate scam

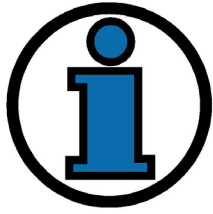
- A person emails or phones you.
- The person says they are from a bank or the government.
- The person says they owe you money and want you to pay a fee so you can get the money.



Warning

- Check where the person is from.
- Call the bank or government.
- Do not
 - give your bank details
 - pay money to get money back.

This is a scam.



Consumer Affairs Victoria More fact sheets and information

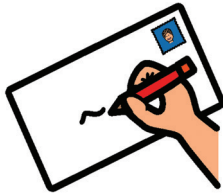
List of fact sheets in Easy English

- Buying Furniture
- Contracts
- Lay-by
- Phone and door to door sales
- Renting - starting a tenancy
- Renting - during a tenancy
- Renting - ending a tenancy
- Refunds, replacements and repairs
- Scams
- Services
- Shopping tips



Phone

1300 55 81 81



Mail

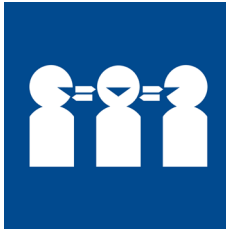
GPO Box 123

Melbourne Victoria 3001



Fax

03 8684 6295



Interpreter

131 450

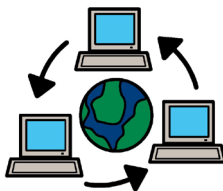


National Relay Service 133 677



Email

consumer@justice.vic.gov.au



Website

www.consumer.vic.gov.au



This information is written in **Easy English**.

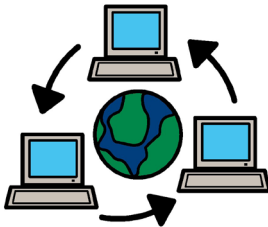
You might need more information about the law.

You can ask **Consumer Affairs Victoria**.

Updated August 2016.

Easy English fact sheet produced by Scope, July 2008.

Look at **Clear Written Communications - The Easy English Style Guide** for information about the format and writing style of this document.



You can find more information at

www.scopevic.org.au or

phone 03 9843 2000.

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Scope's Communication and Inclusion Resource Centre wrote the Easy English. August 2016 www.scopevic.org.au
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