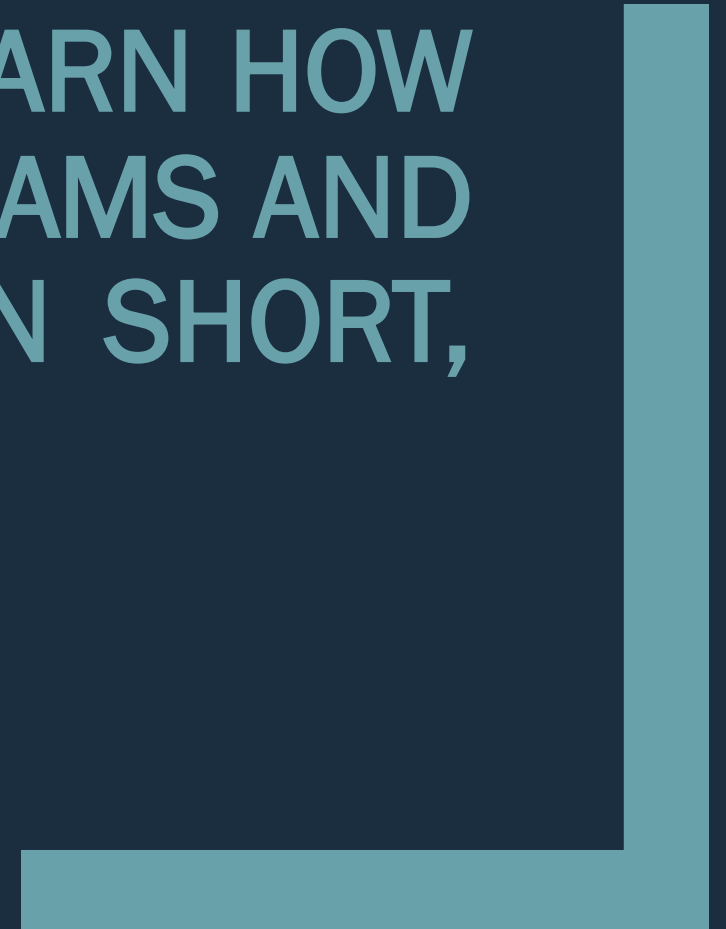




# **AVOIDING SCAMS** and **TRICKS**

**IN THIS COURSE YOU WILL LEARN HOW  
TO RECOGNISE AND AVOID SCAMS AND  
TRICKS ON THE INTERNET, IN SHORT,  
HOW TO STAY SAFE ONLINE**



We will learn how to avoid:

- The phishing scams
- Unexpected money scams
- Money for nothing scams

We will finish this session with Scams and Tricks quiz




# 1. THE PHISHING SCAMS

- **Phishing scams are attempts by scammers to trick you into giving out personal information such as your bank account numbers, passwords and credit card numbers.**
- **They are called phishing scams because they're fishing for information on you. (The 'ph' comes from 'phone').**
- **Most phishing scams start with an email, text message or phone call that seems to be from a business you trust, such as a bank or your phone company.**


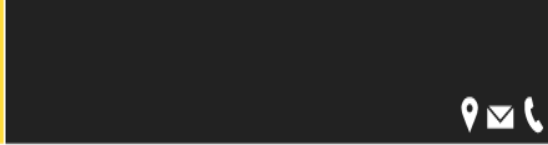



# PHISHING SCAMS - EXAMPLE

- 1. A scammer contacts you by email pretending to be from a legitimate business such as a bank..**
- 2. It warns that something might happen to your finances or services if you don't log into a website provided by the scammer.**


## INBOX EXAMPLE

From: Bank, Today, 12:00pm  
Subject: Urgent action required

Your account is overdrawn.  
[Login to your account](#) to make a payment now.

 [Reply](#), [Reply All](#) | [Forward](#) | [Delete](#)



## **WHAT SHOULD YOU DO?**

- 1. Never provide your personal information or account details, either by email or on the phone, if you are contacted 'out of the blue' by someone claiming to be from a reputable company!!!**
- 2. If you unsure, contact your bank or business to check if the message was genuine**
- 3. Use only your own contact information for the bank or business**

## INBOX EXAMPLE

 Compose



Inbox

Starred

Drafts

Sent

Spam

Trash 

From: MyGov, Today, 12:00pm

Subject: Verify your account



Your account needs to be verified.

[Click here](#) to confirm your account  
or call us on...

[Click here to verify](#)

 [Reply](#), [Reply All](#) | [Forward](#) | [Delete](#)

## WHAT TO DO WITH A PHISHING EMAIL

**Never** click on a link in a phishing email. All links will either confirm that you exist to the scammers or take you to a fake website where they hope you will impart your private information.

# It Looks Like A Real Website

A phishing website may look a lot like the real website of electricity company, but it is actually fake!!!

If you give your details to the website or person on the phone, you're actually giving them to the scammer.

## INBOX EXAMPLE

 Compose



Inbox

From: OzElectric, Today, 12:00pm

Subject: Pay Your Bill Now!

Starred

Drafts



Sent

Spam

Trash 

Pay your bill now!

Amount overdue **\$36.23**

[Click here to pay](#)

 [Reply](#), [Reply All](#) | [Forward](#) | [Delete](#)



## INBOX EXAMPLE

 Compose

Inbox

Starred

Drafts

Sent

Spam

Trash 



From: Bank, Today, 12:00pm

Subject: Verify your account



Your account details needs to be verified.

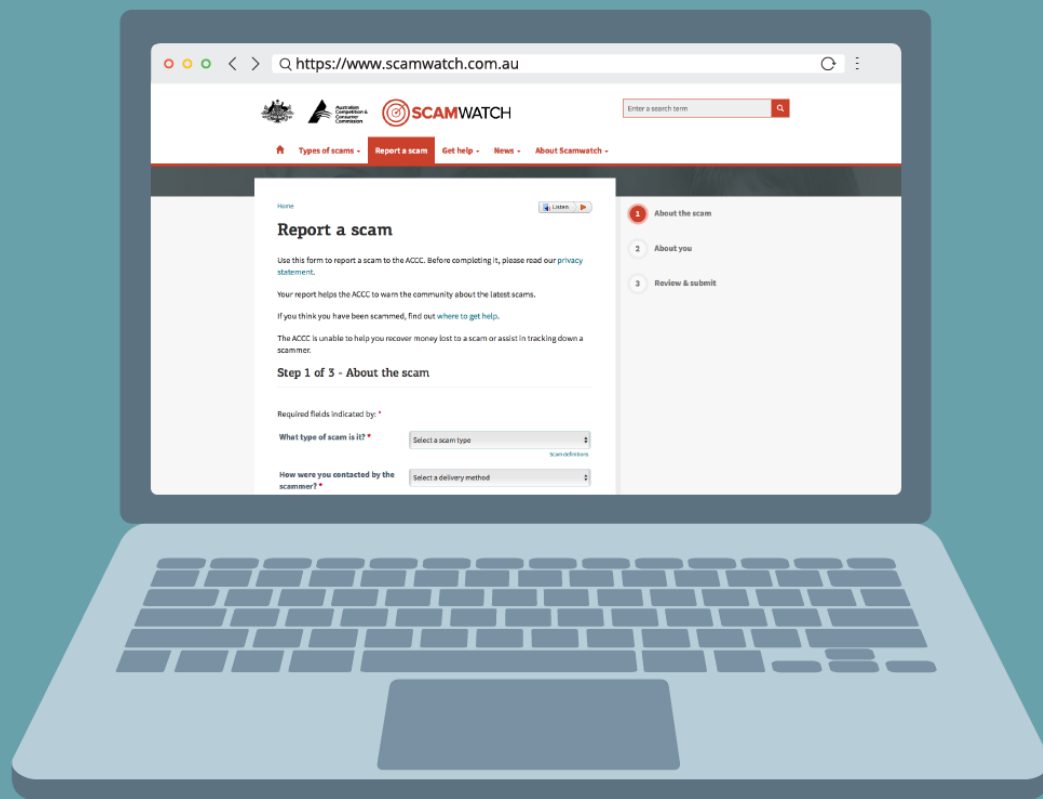
[Click here](#) to confirm your account details

[Click here to verify](#)

 [Reply](#), [Reply All](#) | [Forward](#) | **Delete**

Always delete the email.  
Depending on what type of  
email account you have,  
there will be an option in  
the menu to 'Delete' or  
'Trash'.

# REPORT THE SCAM



The best place to report and learn more about scams is the **Australian Competition and Consumer Commission's ScamWatch** website available at:

[www.scamwatch.gov.au](https://www.scamwatch.gov.au)



## 2. THE UNEXPECTED MONEY SCAM

THIS TYPE OF SCAM USES A RANGE OF TRICKS TO CONVINCING YOU TO PAY SOME MONEY NOW, TO RECEIVE A LOT MORE MONEY IN THE FUTURE.

## INBOX EXAMPLE

 **Compose**

**Inbox**

Starred

Drafts

Sent

Spam

Trash 



From: **Awesome Deals**, Today, 1pm

Subject: **Don't miss out**

Dear Sir/Madam,




Dont miss out!

**Send \$\$\$\$ now**

 [Reply](#) , [Reply All](#) | [Forward](#) | [Delete](#)

# The inheritance scam

**INBOX EXAMPLE**


**Inbox**

Starred

Drafts

Sent

Spam


Trash 

From: Lawyer, Today, 12:00pm

Subject: Claim your inheritance

Dear Sir/Madam,

We have just been notified that you have inherited \$1,003,460 from your Great Aunt. [Get in touch](#) to claim it now.

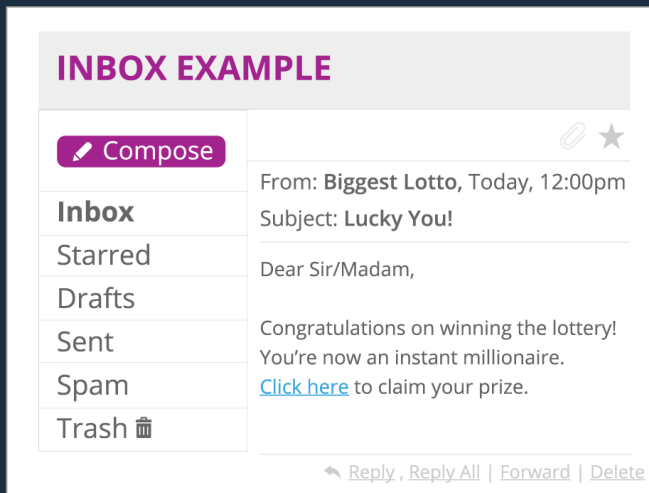
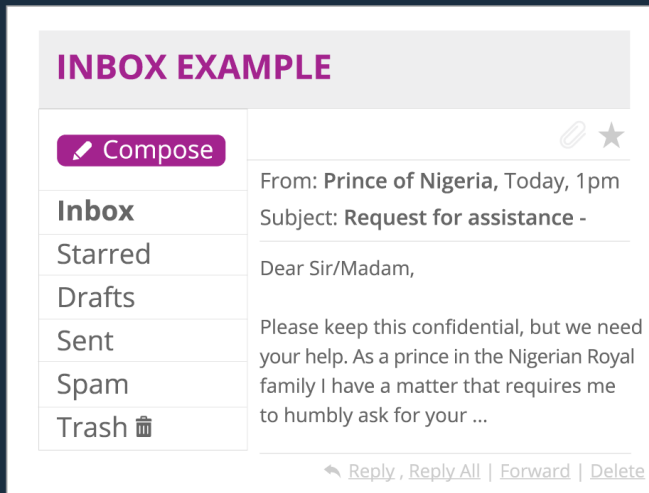
 [Reply](#) , [Reply All](#) | [Forward](#) | [Delete](#)

**You may get an email from a lawyer or a bank, saying that you've inherited money. They will tell you that the cash is tied up in red tape and you will need to pay an expert to free it up.**

**Do not reply to the email or click on any link in the email. Just ignore it.**

# Other Unexpected money scams: The Lottery scam and Nigerian “Prince” scam

- You should always ignore or delete emails like this. Do not reply to or click on any links in the email either.



## Spotting a scam

What do most 'unexpected money scam' emails have in common?

They are completely safe and trustworthy



Click to flip

They sound too good to be true



Click to flip

They should be taken seriously and acted upon immediately



Click to flip

What do most 'unexpected money scam' emails have in common?

Incorrect. Unfortunately, they are not at all safe or trustworthy and should be ignored or deleted immediately.

Correct. Yes, that's right. Sadly, if it sounds too good to be true, it usually is.

Incorrect. They should be ignored or deleted immediately.



# 3. MONEY FOR NOTHING SCAMS

**They include investment schemes, dating and romance scams,  
charity scams, and virus and hacking scams.**

**They ask you to pay money for something that doesn't exist.**



**100%**  
**Risk Free**

# INVESTMENT SCHEMES

**Emails offering the opportunity to join a major investment scheme, at a heavily discounted rate.**

**Do it now, they will say!!!**

**If it sounds too good to be true, it is a scam!!!**

**Do not hand over any money!!!**

**Delete the email!!!**



# Dating and romance scams

- **Online dating is a popular pastime on the internet**
- **People on dating websites will develop the relationships over a long period of time and then will ask for help with emergency or other disastrous medical expenses**
- **They can be very convicting with their “hard luck” stories**
- **Don’t fall for it!!!**



**DONATE  
NOW**



# Charity scams

**They usually happen after disasters, pretending to gather money for the victims but really keeping it for themselves.**

**If you get an email message asking for money for a charity, ignore it. Do not make a donation.**

# Viruses and hacking scams

**INBOX EXAMPLE**


**Inbox**

Starred

Drafts

Sent


Spam

Trash 

From: PCMD, Today, 12:00pm

Subject: You have a Virus!

We have just been notified that you have a virus on your computer.  
[Click here](#) to purchase the worlds best anti virus program.

 [Reply](#) , [Reply All](#) | [Forward](#) | [Delete](#)

**You may receive an email or a phone call telling you that your computer has a virus or other problem!!!**

**They can help you to fix it if you pay for it!!**

**The truth is, it is not possible for a caller to know that you have a problem with your computer.**

**If someone that you have never met contacts you, saying that you have a problem with your computer,  
**DELETE the email** or **HANG UP** on them!!!**

# REPORTING AND DELETING SCAM EMAILS

Once you have created an account with Be Connected, you follow the instructions on the website on how to report and delete scam emails. Using my own Be Connected login I will demonstrate these steps.



# Scams and tricks quiz

Now you are ready to take Scams and Tricks quiz!!!

- 1. Log in to Be Connected account and follow these steps:**
- 2. Go to *Topic Library***
- 3. From Topic category, *Safety First*,  
select *Avoiding Scams and Tricks*,**
- 4. Then click *Choose Avoiding Scams and Tricks – View Activities* – choose number *4, Scams and Tricks Quiz***

# PRINT THE GUIDES

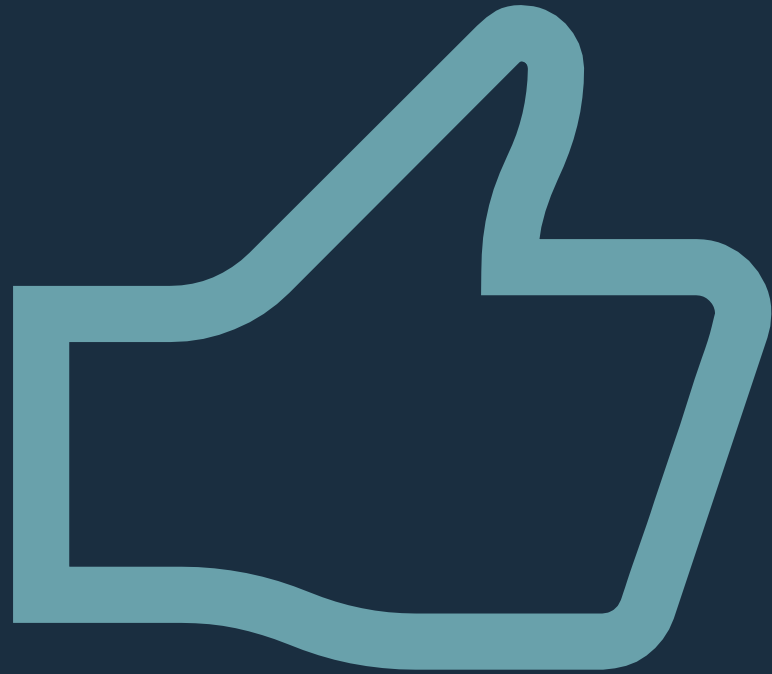
**You can also download and print these short guides. You can use them to refresh your knowledge or practice what you have learnt.**

**They are located under the Contents of each topic.**



# THE FINAL NOTE

**The Internet can be a safe place to explore if you are careful about sharing your personal details online and use the common sense about who you give money.**



**WOULD YOU LIKE  
TO KNOW MORE  
ABOUT BE  
CONNECTED?**



- **Be Connected is an Australia wide initiative empowering all Australians to thrive in a digital world.**
- **We have online learning resources as well as a Network of community partners - the Be Connected Network - who offer in-person support so you can develop your digital skills and confidence.**
- **Find a local place for friendly help and advice or join the Network to help others.**
- **<https://beconnected.esafety.gov.au>**