

DELETE IT! HANG UP! DESTROY IT!

New taskforce warning on scams

Eighteen agencies in Australia and New Zealand have joined forces to combat consumer fraud, warning consumers about the scams that affect thousands of Australians every year and cost millions of dollars.

Consumer scams are crimes of dishonesty such as forgery, counterfeiting, online deception, and theft that are targeted at people who seek to purchase goods and services. Potential victims can be those who use computers and the internet, older people, those who use professional advisers, and people who use mobile phones.

As part of a whole of government approach to combat consumer fraud and scams

targeted at consumers, the Australasian Consumer Fraud Taskforce was established in March 2005 and comprises 18 government regulatory agencies and departments in Australia and New Zealand.

The taskforce launched a four-week campaign on 13 February to help people to protect themselves from becoming the next victim.

The taskforce provides an opportunity for consumers to receive consolidated information so that they are well armed against a broad range of potential scams and fraud.

The taskforce, chaired by Deputy Chair of the Australian Competition and Consumer Commission, Louise Sylvan, is working on outreach strategies, prevention strategies and research.

ACMA ADVICE

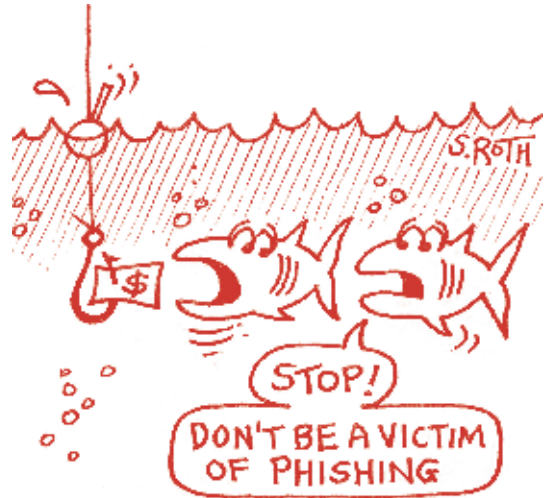
- Do not respond to emails asking for confidential information, account details and passwords.
- Only visit the website of a bank, retailer or credit card directly, by typing the website address into your internet browser, or use your favourites or bookmarks list—do not click on email links.

ADVICE FROM TASKFORCE MEMBERS

- Be mindful of the potential scams and to resist the temptation to respond.
- Do not send money upfront to collect supposed winnings from lotteries that you didn't enter.
- Don't reply to letters promising you rich returns.
- Do not click on links in emails and provide personal information.
- Do not believe people who call you up to offer a great investment deal.

KEY CHARACTERISTICS OF A SCAM

- An offer comes out of the blue.
- It asks you to provide personal information such as banking details.
- It sounds like a quick and easy way to make money.
- The offer may come from an organisation you haven't had any dealings with.
- You don't remember entering a lottery or draw that you have supposedly won.
- It just sounds too good to be true.



Many of the agencies involved in the taskforce receive thousands of complaints and pleas for help each year about scams received by mail, telephone and email. Many people have been tricked into providing banking details or handing over money for nothing in return.

The key message to consumers who receive a suspicious looking offer, by email, telephone or mail, is to 'delete it, hang up and destroy it'. Consumers are their own best defence, and should always err on the side of caution.

Scammers are devising more sophisticated ways to convince people to enter into their scams. Consumers need to be able to identify and resist these often ingenious scams and refuse to respond.

The taskforce identified that the top scams in 2005 included: lottery scams; advance fee fraud scams (commonly known as Nigerian scams); 'phishing' emails from criminals pretending to be your bank in an attempt to have you provide your personal details; and cold calling schemes.

ACMA and the Department of Communications, Information

Technology and the Arts are particularly concerned about phishing scams. Scams are a global problem with many emanating from international jurisdictions, making them difficult to take action against. Consumers who respond to these scams nearly always lose their money.

Consumers who think they've spotted a scam can check the ScamWatch website, www.scamwatch.gov.au, which posts information and warnings about scams, or report it on 1300 795 995.

TASKFORCE PARTNERS

To see the list of participating agencies and taskforce partners, go to www.scamwatch.gov.au/content/scams/partners.asp



DON'T HELP THE SCAMMERS TO SCAM YOU!