



Fact Sheet – Avoiding Scams

About Red Tape Busters

In May 2000 Red Tape Busters commenced and our Director Shane Bowering instantly won praise from people around the country for taking on the bureaucrats. Since that day we have been highly successful in beating the bureaucrats and representing our clients to Councils, Government agencies and as consumer advocates. At Red Tape Busters we also have a proud history of being regarded as specialist grant writers, tender writers, job application writers and we also provide specialised assistance to businesses and non profits via organisational development and support services. We are lucky enough to now have clients all over Australia and even internationally.

Scams

Types of Scams

Types of scams can include the following:-

- Online scams – target credit cards, bank account details
- Auction and online shopping scams – can be rigged and products useless/faulty
- Banking and online account scams - many of these scams can look and sound like the real thing, but there are ways of picking up on the warning signs to protect yourself.
- Mobile phone scams - scams that come to you on your mobile. If you receive a missed call or text message from an unknown number, the best thing to do is to delete the message or ignore the call.

- Identity theft scams – never ever provide personal details to people you don't know.
- Door to door and home maintenance scams
- Classified ad scams
- Social networking scams
- Dating and romance scams
- Charity scams
- Lottery and competition scams (fake prizes)
- Chain letters and pyramid scams
- Investment scams (get-rich-quick)
- Money transfer requests ('Nigerian' scams)
- Health and medical scams
- Job and employment scams
- Small business scams

How to protect yourself

- Never send money, or give credit card or online account details to anyone you don't know and trust.
- Keep your receipts and check your bank account and credit card statements. If you see a transaction you cannot explain, report it to your bank.
- Keep your bank cards safe. Make sure nobody else knows your PIN number.
- Make sure you know how to stop any subscription service you sign up to.

- If someone comes to your door, ask to see their identification. You do not have to let them in and they **MUST** leave if you ask them to.
- It is best not to respond to text messages or missed calls that come from numbers you don't recognise.
- Do not click on any links in a spam email or open any files attached to them.
- Always check that goods or services were both ordered and delivered before paying an invoice.
- Do not sign anything until you have had a chance to read and understand all of the terms and conditions. For major purchases, take the contract away with you overnight. Most contracts have a cooling off period – so consider the terms and conditions carefully.
- There's no such thing as a get-rich-quick scheme. The only people who make money are the scammers.

Report Scams

Office of Fair Trading, Police, ACCC.

More information

www.scamwatch.gov.au, www.fairtrading.qld.gov.au

Stand up for your rights and don't give up!

Disclaimer

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assistance and advice as required. This information was sourced in January 2014.

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