

# SCAMwatch Fraud Fortnight campaign

**When Melbourne resident Brendan Macarthur received an email from a lawyer based in the UK nominating him as the sole beneficiary of a Gavin Macarthur—who had recently passed away in Scotland—he thought it was a mistake.**

Despite Brendan not knowing anyone by that name, the lawyer assured him he was distantly related to Macarthur; he even provided Brendan with a death certificate and an affidavit from the 'High Court of London' confirming him as the next of kin.

On discovering that his inheritance was £150,000, Brendan's hesitation turned to excitement. To claim the money he was instructed to send copies of his passport and driver's licence to verify his identity, and to supply his bank account details for the funds transfer. Brendan delayed a mortgage repayment to enable him to pay the requested \$8,000 in taxes and legal fees.

However, Brendan's friends cautioned him, with one saying it sounded a lot like a recent news report he had seen, in which a number of scammers had been caught in West Africa.

Brendan quickly contacted the police and sought help from a community legal centre. He also spoke to his bank before any more money was drained from his account. Unfortunately, he was unable to recover the \$8,000 he had already sent.

Brendan is typical of the hundreds of Australians who lose millions of dollars to scams every year.

ACMA is playing an active role in the Australasian Consumer Fraud Taskforce (ACFT) Fraud Fortnight, which runs from 24 February to 9 March. The ACFT is made up of 18 Australian and New Zealand government agencies who work together to address and raise awareness of consumer fraud.

Each year, the Fraud Fortnight public information campaign highlights the dangers of scams, and provides consumers with practical information on how to recognise, avoid and report them.

ACFT Chair Louise Sylvan says that many Australians of all ages, backgrounds and income levels continue to fall prey to fraudsters and scammers.

'There is a common belief that victims of scams are foolish or greedy people. This is not true. Scams target all people,' Ms Sylvan said. 'Scams succeed because they look like the real thing. Scammers are manipulative—they push the right buttons to produce the response they want.'

There are many types of scams that try to seduce consumers by promising expensive prizes, true love or easy money. Many scammers:

- pose as legitimate banks or businesses
- contact consumers at random with seemingly legitimate offers via leaflets, letters, emails, websites or phone calls
- provide apparently reasonable explanations about why they require personal details such as an address or a date of birth (also used by legitimate organisations to verify identity), and bank account details, credit card numbers or up-front cash payments.

The key message of Fraud Fortnight is that consumers need to be aware of and protect themselves from scams, which come in many guises.

The federal government's SCAMwatch website at [www.scamwatch.gov.au](http://www.scamwatch.gov.au) provides

comprehensive information on all kinds of scams and includes useful tips on how to avoid them, for example:

- always get independent advice if an offer involves your money, time or commitment
- never send money, or give credit card or online account details to anyone you do not know and trust
- read all the terms and conditions of any offer very carefully—claims of free or very cheap offers often have hidden costs
- keep your computer protection software up to date
- delete and don't respond to spam
- delete any emails you are unsure about
- remember that if an offer sounds too good to be true, it probably is.

Many scams originate from outside Australia and once money is sent overseas it is almost impossible to recover. Education and prevention strategies are currently the most effective ways to deal with scams.

While some consumers may feel embarrassed about being caught in a scam, by reporting the incident they can help identify and prevent future scams and frauds.

Consumers are encouraged to report scams to SCAMwatch by visiting [www.scamwatch.gov.au](http://www.scamwatch.gov.au) or calling 1300 795 995.

