

Knock knock

OCBA adviser:

A scam is a dishonest practice designed to cheat and trick you into parting with your money. The person carrying out the shonky activity is usually unlicensed and their business place unregistered. These people are called scammers or swindlers.

Unfortunately a lot of us have experienced being cheated in one way or another.

Listen to the following conversation and think about how you would have reacted if this scammer approached you.

Knockknockknock

Scammer: Hello there!!

What a beautiful morning. What a wonderful time to be out in the garden.

Mrs Smith: Yes, hello.

Scammer: I'd like to introduce myself. My name is Joe. My offsider here, Jack, and I have been working in the local area this week, painting roofs.

I couldn't help but notice that your roof is looking pretty tired and patchy.

Mrs Smith: Well, yes I suppose you're right. I haven't had it seen to for a long time.

Scammer: Well, this might be your lucky day. We have just about enough paint left over to do a couple of coats on your roof...it's the right colour, and, and...

How about I do your roof for you today? You can help us out to use the leftover paint, and we can help you by sprucing up your house!

Mrs Smith: I'm not sure young man. I don't know. Hmm, how much would it cost?

Scammer: Well because we are doing each other a favour I'd have to do you a good price. A job like this is usually \$4000, but I'll do it for you for \$1500. How's that?

We can start right away if you like. Perfect day for it – paint will be dry in no time.

Mrs Smith: I suppose I should talk to my daughter about this, I don't know. But then it would be a nice surprise. The roof would look much nicer with a fresh coat of paint.

Scammer: It's a good price I'm offering you. But it has to be cash at that price.

Mrs Smith: Oh dear, I haven't that much in cash in the house I'm afraid.

Scammer: That's ok...my mate Jack will drive you down to the bank while I get the brushes and tins organised. Don't you worry about a thing; we'll leave everything good as new.

OCBA adviser **DON'T DO IT MRS SMITH**

Mrs Smith you are about to hand over \$1500 when you don't know who these people are, and you haven't seen anything of their work. You have allowed them to pressure you because the offer is valid only for today, and because you feel obliged to help them use up their leftover paint.

So...what should Mrs Smith have done?

Well for a start she should have protected herself by being sceptical, especially of people who come door-to-door. She may think that she is saving \$2500 when in reality she is probably spending \$1500 for a slapdash job. Itinerant traders often don't have a licence to do the work they perform, and leave the consumer with poor quality work.

**Don't be afraid to close the door on someone coming to your house uninvited.
Don't be afraid to say NO to someone making an offer that you don't need.**