

You have won

Advice from OCBA:

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.

Rrrring rrring

Mr Bennett: Hello

Scammer: Congratulations!!

Mr Bennett, you are the lucky winner of a major prize in the Mediterranean Gold Lottery! What do you think about that!!

You've won a sum total of 685,523 US dollars!

Mr Bennett: Wow...I've never won anything in my life before.

Scammer: Looks like today is your lucky day.

Mr Bennett: And so out of the blue.

Scammer: You are one of a lucky few, I can tell you.

Now...all I need from you before you can collect is \$29.95 to cover the processing fee.

If it's convenient I can take your credit card details right now over the phone so that I can get your cheque in the mail, and then you can spend your winnings.

Mr Bennett: Hang on, I'll just get my card.

OCBA Adviser: **THINK VERY CAREFULLY MR BENNETT**

Mr Bennett: Are you there? I have my card here, it's a TeleClub card, and the number is: 1234 4321 5678 8765.

Scammer: Yes I have that. And the expiry date please.

Mr Bennett: yes, here it is...12/07

Scammer: OK, now all I need is your address so I can mail your prize to you as soon as possible.

Mr Bennett: (in background...speaks his address)

OCBA Adviser: Mr Bennett, you have just lost \$29.95 and given a scammer access to your personal credit card details. It is possible that this scammer will now go on a spending spree with those details, and you won't be any the wiser until you get your next statement from your financial institution.

So....what should you have done Mr Bennett?

Well, for a start you could have protected yourself by being sceptical. Is it really likely that someone you don't know would offer you a prize, out of the blue, in a lottery that you didn't have a ticket in? Why should you have to pay to receive a prize?

You should never give out your personal banking details to someone you don't know, representing an organisation you have never heard of.

Remember...you won't get rich quick. BUT you are likely to get poor fast.