

## Scam script: **Protecting your phone**

### **OCBA narrator:**

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 whether you could get scammed in this way.

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**Cathy:** Oh my God! What's this?

**Garry:** What's up Cathy?

**Cathy:** Oh Garry, look at my phone bill! It's 15 pages long. Look at how much I owe!!

**Garry:** Wow! Are you sure that's YOUR phone bill? You'd hardly have time to take a breath between those calls!!

**Cathy:** I'm probably on the phone too much, but I keep getting these calls that hang up on me and I can't help myself, I need to know who it is. So I ring back. Maybe my phone records the wrong number?

**Garry:** You mean you ring back even if you don't recognise the number?

**Cathy:** I go crazy not knowing. A couple of times I've just sat on the end of the phone waiting to be put through cos I've won a prize or something. But I decided after awhile that it was a trick.

**Garry:** Yep, I've heard of that kind of thing. They tell you you've won a prize, then you have to send them money to get the prize, and all you end up with is some dodgy ring tones.

**Cathy:** Well I hate to admit it, but that's happened to me too.

**OCBA Advice:** If you receive a call with an offer that sounds too good to be true, it probably is, so you should hang up. If you receive a call or return a call using a '19' number you will generally be charged at a higher rate than at a local call rate.

You may be embarrassed by having been caught out like this, but at least now you know to beware...and there have been lots of us caught out in just this way. These scammers are making very easy money by taking advantage of unsuspecting people who like to use their mobile phones.

**Cathy:** But look at this entry...they're text messages. That's \$5 a shot, and there's six of them. That's \$30. I don't know whose number that is. You think they may be scamming me?

Hey, and I remember this one. That was the day I was at the footy, it was just so weird. This person kept sending me texts and not telling me who it was. The messages were kind of like I should know him. Then all of a sudden he said something stupid so I knew it wasn't a friend. Wow! That exercise cost me bucket loads.

**OCBA Advice:** Unsuspecting phone owners are being targeted by scammers in this way. If you don't know the number, be suspicious. If the text message comes from a number beginning with '19' you will generally be charged at a higher rate than a standard text message.

**Garry:** Well Cathy, I guess you're spending this weekend in front of the tellie and eating baked beans on toast?

**Cathy:** Just as well I like baked beans.