

Wednesday, 18th March 2009

CREDIT CARD SCAM MISREPRESENTS REVENUE SA

South Australians are warned not to fall victim to a deceptive scam claiming to offer a tax refund from Revenue SA in return for your credit card number and other personal details.

Minister for Consumer Affairs Gail Gago says individuals reported the suspicious email to Revenue SA this morning. It comes complete with fraudulent misrepresentations of the 'Revenue SA' and 'Government of South Australia' logos.

"South Australian's are warned that there is no magical pot of money at the end of this fictitious Revenue SA rainbow," says Minister Gago.

"As with all deceptive scams, if something sounds too good to be true then it is too good to be true.

"Revenue SA never emails people to ask for their personal details and South Australians are reminded not to answer unsolicited requests by providing this information."

The email being circulated to '*Dear Applicant*' states that '*After the last annual calculation of your fiscal activity we have determined that you are eligible to receive a tax refund of \$394.23*'

It also asks you to electronically submit a range of personal details and credit/debit card information within a linked '*Tax Refund Online Form*' to get your personal refund information.

The Commissioner for State Taxation is referring the matter to SA Police and is taking action to see whether the source of the email can be traced

"This is a timely warning not to fall victim to the many different types of deceptive scams, which involve criminals pretending to be from legitimate companies and requesting information that will allow them to profit from their fraud.

"Scammers may claim to be calling from a bank, charity or government organisation, but if you fall for their line by parting with your money or important banking details, you will end up losing out.

"Consumers shouldn't always take things at face value. They need to be alert and to ask questions to verify who they are dealing with," says Ms Gago.

The Nigerian type scam is the best-known form of 'advance fee fraud'. Similar scams circulate by mail or email. They are personal, engaging and enticing, with their promises of unexpected wealth. Some also claim to help people in need.

These scams all have one thing in common. They con consumers into parting with their money or bank account details now, in the hope of receiving a big payout later.

Some of the tell-tale signs of advance fee fraud include:

- The contact comes unexpectedly, out of nowhere
- It sounds like an easy way to make a large amount of money
- You're told there's no risk
- You're asked to provide personal details right up front
- It sounds too good to be true

Just because the letter or email may look like it's come from a legitimate organisation or government department, that doesn't necessarily mean that it has. Anytime you are contacted by an organisation you should be very wary before giving out your personal or banking details. It is different if you initiate the contact yourself with the bank or government department - they will usually need you to give some personal details before they will discuss information about your bank account or other personal matters.