

**FIGURE OUT IF YOU ARE BEING SCAMMED OR THE SUBJECT OF FRAUDULENT BEHAVIOUR:**

**HAS SOMEONE CONTACTED YOU UNEXPECTEDLY?**

Most scams start with an approach through contact you weren't expecting. If someone contacts you out of the blue – whether over the phone, through the post, by email, on a website, in person or on social media – always consider the possibility that it may be a scam.

**HAVE THEY PROMISED YOU SOMETHING?**

Scammers offer exciting advantages to get you interested. They promise things like easy money, great bargains, inside knowledge or a caring relationship.

**HAVE THEY ASKED YOU TO DO SOMETHING?**

Scams eventually lead to a request for money or personal information. Scammers ask you to do things like enter details on a website, answer questions in a survey, or pay upfront for what they have promised.

**HAVE YOU PAID FOR GOODS AND NOT RECEIVED THEM?**

**INDIVIDUAL SELLING:** Firstly contact the person selling the goods. If you can't resolve the issue with them, this could be a civil matter but contact the Police to check – ring 105.

**PERSON SELLING ON BEHALF OF A COMPANY:**

Firstly contact the person selling the goods. If you can't resolve the issue with them take the matter up directly with the company they are selling for. If still unresolved, check with Consumer Protection: [www.consumerprotection.govt.nz](http://www.consumerprotection.govt.nz).

It still may be a Police matter so you can ring 105, but check Consumer Protection first.

**Consumer Protection have great information on their website:**



Tips for buying a car



Refund, replacement, repair



Online shopping



How to complain



Home renovation and repair



Credit, banking and finance



Scamwatch



Quotes and estimates

**IF YOU ARE A BUSINESS AND HAVE NOT BEEN PAID FOR GOODS OR SERVICES GIVEN:**

Contact the person and seek payment and give a time-frame. Take notes of the conversation. Most of these transactions relating to unpaid services or goods are civil rather than criminal matters, as the parties entered into a contract (verbal or written). Consider requesting payment at the time of your transaction to avoid non-payment.

However, if a deliberate act to defraud was made, it would be a Police matter. Report the circumstances to Police for them to evaluate - ring 105.

## Prevention is much better than cure in the case of scams.

By the time people have realised they've been ripped off and alerted Police it is usually too late.

Scammers can be online, on the end of the telephone or even on your doorstep.

Be vigilant against offers that sound too good to be true, - they almost always are.

People shouldn't become paranoid about scammers, but they do need to realise that they can be vulnerable if they don't take some basic precautions:

- Don't respond to offers, deals or requests for your personal details that come out of the blue via the phone or internet.
- You wouldn't give your credit card details to a stranger who approached you on the street, so don't give the information to someone who approaches you by phone or email.
- Legitimate banking organisations will **never** ask you for your pin numbers by email. Contact your bank direct if you receive emails that look like they have been sent from them asking for personal information, or have imbedded links asking you to log into your account.
- Don't ever send money to people you don't know on the promise of getting more cash in return. You will not see your money again.
- Seek your own sources to verify that offers are genuine and businesses are legitimate before engaging with them.
- The best way to protect yourself against being ripped off is to recognise a scam before getting sucked in.
- For more information on how to protect yourself go to [www.scamwatch.govt.nz](http://www.scamwatch.govt.nz)

With social media being as popular as it is, there are many platforms that offer 'buy, sell & swap' type pages now. Some, like TradeMe are better as they have a follow-up service if you don't receive what you paid for. Others like random Facebook pages don't carry any guarantees. If buying from these types of pages or even from people in your community, view the goods first and don't pay until you pick up.

Also consider this website for information around rural issues:

[www.police.govt.nz/rural](http://www.police.govt.nz/rural)

Report your crime via this phone number - 105.



Report other activity via this phone number – 0800 555 111.

