

INVESTMENT SCAMS

Common investment scams may include lucrative investment opportunities such as shares, bonds, cryptocurrencies, rare metals, overseas land investments or alternative energy.

WHAT ARE THE SIGNS?

➤ You are promised quick returns and assured that the investment is safe.

➤ The offer is only available for limited time.

➤ You receive an unsolicited call, repeatedly.

➤ The offer is only available to you and you are asked not to share it.



WHAT CAN YOU DO?

- **Always get impartial financial advice** before you hand over any money or make an investment.
- **Reject cold calls** related to investment opportunities.
- **Be suspicious** of offers promising a safe investment, guaranteed returns and large profits.
- **Beware of future scams.** If you have already invested in a scam, fraudsters are likely to target you again or sell your details to other criminals.
- **Contact the police** if you are suspicious.

ONLINE SHOPPING SCAMS

Online deals are often a good buy, but beware of scams.



WHAT CAN YOU DO?

- Use **domestic retail websites** when possible – it will be more likely that you can sort out any problems.
- Do your **research** – check reviews before buying.
- Use **credit cards** – you have more chances of getting your money back.
- Pay **only by using a secure payment service** – Are they asking for a money transfer service or a wire transfer? Think twice!
- Pay only when connected to a **secure internet connection** – avoid using free or open public wifi.
- Pay only on a **safe device** – Keep your operating system and security software up to date.
- Beware of ads offering outrageous deals or miracle products – **If it sounds too good to be true, it probably is!**
- A pop-up ad stating you have won a prize? **Think twice**, you might just win malware.
- If the product doesn't arrive, contact the seller. If there is no answer, **contact your bank**.



Always report any suspected fraud attempt to the police, even if you did not fall victim to the scam.