



GET SET UP FOR SAFETY

Spotting and Protecting Yourself from Scams

What is a Scam? A scam is a made-up story to trick people out of money or steal their information. It could be a fake product, fake service, fake person or fake situation. Scams are on the rise and getting harder to spot.



Trust, Hope, and Fear

Scams usually tap into a combination of trust, hope or fear, as these are powerful human emotions.

TRUST: Scammers often impersonate trusted organisations like banks or government departments. They might even pretend to be a friend or family member.

HOPE: Scammers offer something too good to be true—quick money, an amazing health product, or even love.

FEAR: Scammers may try to scare you to act quickly, claiming they have compromising information or that a loved one is in danger.

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Spot the Red Flags and Take Action with **SCAMS**

- S** **SURPRISE:** Be cautious of unexpected messages or calls, especially if they claim to be from official organisations like banks or utility companies.
- C** **CONTROL:** Scammers may rush you to make a quick decision or move to a different online space. They might say you'll miss out on a prize or be penalised if you don't act immediately.
- A** **ACCESS:** Be wary if asked to share passwords or personal information. Scammers might ask you to verify your account, correct an error, or give remote access to fix a problem.
- M** **MONEY:** Be suspicious if asked to pay online for something. Scammers might ask for a processing fee, gift cards, cryptocurrency or credit card details.
- S** **STOP COMMUNICATING AND SEEK SUPPORT:** Don't click on links, give information, or send money. Hang up the phone if they've called you. Contact your bank and the police if you've paid any money.

Top tips

Stay Skeptical: Be cautious of unexpected messages or offers. Always verify the story independently by using official or alternative contact methods.

Share Carefully: Be careful what you share online. Scammers can use personal information to manipulate you or steal your identity.

Secure Your Data and Devices: Use strong passwords, two-factor authentication, and a password manager if possible.

Get Set Up for Safety

Netsafe's free Get Set Up for Safety resources have more tips and advice about online safety topics from scams to information security. Find out more netsafe.org.nz/olderpeople