

Stop and think – don't click!

Stay safe from scams



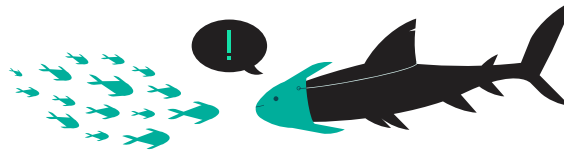
What are scams?

Scams look and sound like real emails, messages, websites and calls, to trick you into giving over money or personal information, or clicking on links that will ruin your devices.

Scammers might use you to get to your friends and family or use your information to commit crimes in your name.

Scammers might...

- Pretend to be someone you know or an official organisation.
- Rush you, threaten you and make you feel panicked or scared.
- Ask you to do them a favour or make you feel sorry for them.
- Offer you something that is too good to be true.



“Get rich quick”

Job, cryptocurrency or investment scams tell you that you'll make money fast but ask you to invest your own money before you see anything in return.

A pyramid scheme asks you to convince other people to join and invest their money as well. You might have seen these shared by people you know on social media.

Thousands of families across the Pacific have lost a lot of money through these scams.



Be cautious of scams

Not every message that has bad spelling or asks a favour will be a scam, but it's better to be careful and check if it's real.

If they are pretending to be someone you know, like a friend or the bank, ask the friend about it in person or call the phone number on the organisation's official website.

Never use phone numbers or links given to you by the potential scammer.

Think you've been scammed?

Stop

- Stop sending money and stop all communication with the sender – don't click on any links!

Act fast

- Contact your bank and ask them to stop all transactions and make sure your accounts are secure. Do the same with any services that use your personal identity documents, like tax or social services.
- If you've had money or information stolen, go to the police.
- Change all your passwords.

Report

- Report the scam account to the platform they used to contact you (e.g. Instagram).
- Report the scam to the police or your local cyber incident response organisation, to help prevent others in your community from being scammed.

Beware

- Watch out for follow-up scams, like someone saying they can get your money back.
- If you clicked on a link or download, delete what you downloaded and scan for viruses.

Get support

- Being scammed is horrible and isn't your fault. Talk to your friends, family or community leaders for support.



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CUP CYBER UPSKILL PROGRAM

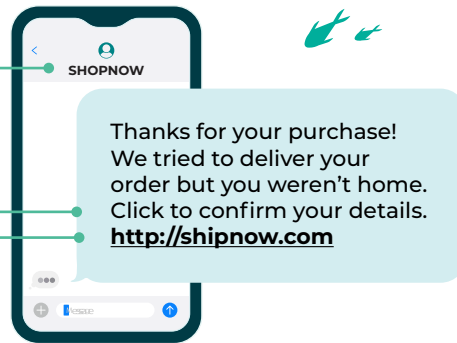
Signs it's a scam

1 It looks like someone you know, and they greet you like an old friend.



2 They try to make you feel bad for them and ask for an urgent favour – usually money. They might even promise to pay you back or gain your trust over weeks and months before asking for help.

3 An invoice or message about something you didn't buy. The scammer may ask for your banking details to give you a refund.



4 Requests for personal information, like having to verify your details.

5 They ask you to click on an insecure link or download a document.



6 Spelling, grammar and punctuation mistakes.

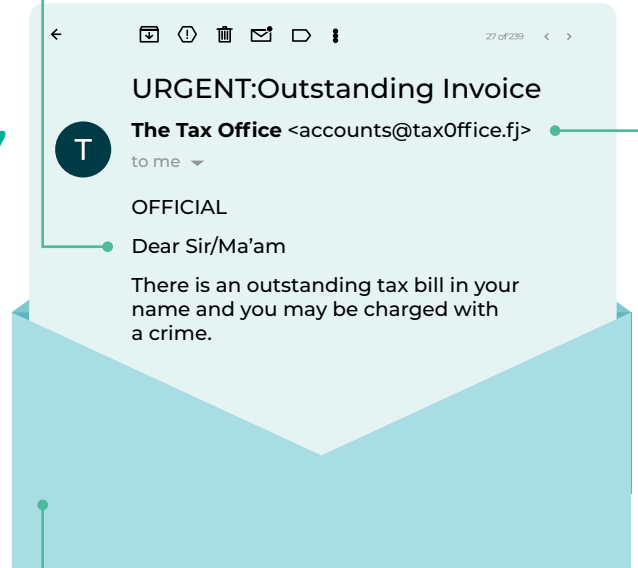
7 It seems too good to be true, like winning a competition you didn't enter or other money you didn't expect to get. Scammers will usually ask you to pay a fee or give your financial or identity information to get the money.

Scammers use these same tricks in phone calls and in person too, so be cautious of calls from phone numbers you don't know.



8 Claims to be someone official, like your bank or the government. Look closely at email addresses, links and contact names for weird spelling, like numbers in the middle of a word.

9 Greetings like "Dear Sir/Ma'am", "hello dear" or "dear friend", especially if the message is coming from someone that should know your name.



10 Time limits and urgency that create a feeling of excitement or fear, this might include threats.

Never give away money or personal information, open messages or downloads from people you don't know, or click on weird links and pop-ups.

If you're not sure, just don't click!



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