

Recognising and
reacting swiftly to

Fraud & deception



With the support of the European Commission and the Belgian Federal Public Service, SMEs, Self-Employed and Energy.

This ECC project has been entrusted to **TEST** aankoop

How do you recognise and avoid fraud? Tips and tricks to avoid pitfalls.

The European Consumer Centre (ECC) regularly receives calls from disappointed consumers frantically looking for assistance in order to recoup money they have parted with. People who have been swindled have often paid considerable sums, which are usually irretrievably lost.

The ECC has specifically produced this guide to help you avoid being swindled.

The best way to avoid being swindled is to learn to recognise and steer clear of deception. Using specific examples the ECC aims to show you how professional swindlers operate. Because all consumers who have been defrauded agree about one thing: the confidence tricksters managed to gain their trust.

Even though they are normal, intelligent people like you and me, they were not aware that devious methods and empty promises were being used to talk them into buying something, signing a contract, and worse, parting with money, which they would later regret.

Are you hesitating about an offer you would like to take up, even though it seems too good to be true? Do not sign, or pay for, anything before seeking independent advice from a legal consumer service.

The European Consumer Centre was set up on the initiative of the European Commission and the Belgian government to offer free information and cross-border assistance to consumers in the European Union.

Queries and complaints can be submitted, free of charge, to legal advisers specialised in European

consumer law on normal working days. Using the ECC's European network, attempts will be made to find an amicable solution with a vendor in another EU member state.

Further information on your rights as a consumer and what the ECC can do for you can be found on the website www.eccbelgium.be.

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Free legal advice :
normal working days from
9 a.m. to 12.30 p.m.
and from 1.30 p.m. to 5 p.m.
Fridays from 10 a.m.

You have won € 15,000,000 with Euromillions!

The Euromillions computer has picked your address during an extraordinary draw. You have won the incredible amount of € 15,000,000!



Swindlers use well known lottery names such as Euro millions, El Gordo, La Primitiva or invent names that sound good such as the European Lottery Commission and send a letter or e-mail which states that you are the lucky winner of a huge sum of money or another amazing prize. All you need to do is pay the administrative costs ...

Using well-known brand names and logos, you are congratulated and caught off guard, the amount you have "won" is bewildering ... swindlers will do anything to make you believe it's true. They tell you your e-mail or name was selected by a computer or the prize is sponsored by a major marketing company.

All you need to do is call with your bank or credit card information, or once you have reacted, pay a specific amount to cover various costs (admin, insurance, bank costs, taxes, etc.).

Payment is made using cash transfers

(e.g. with Western Union) to so-called lawyers or bank directors. Sometimes you are asked to pay a second time (another amount) for various other reasons. That way they string you along until you realise you have lost, rather than won, money.



BEWARE

If you have not participated in a specific lottery or draw, you cannot be a winner. Nobody wins out of the blue. And you don't have a guardian angel who suddenly sends you money.

Never react to letters or e-mails of this kind. Press "delete" or discard the letter.

A fantastic car bargain on the Internet

“Beautiful, recent registration second-hand car, top German brand, with only 14,000 km on the clock and full service history for a mere € 12,000, must go due to house move.”



Your attention is drawn to a seemingly great offer on a website for second-hand cars. A French seller, who is about to move house, is selling his car, which is located in the UK, for a song. This is a once in a lifetime opportunity.

When you react to the offer, you are asked to make a payment to a transport company, which will transport the car from the UK to Belgium.

This way you can try out the car, and if you like it, the transport company will forward the money to the French seller. If you decide not to buy the car after all, no problem, the transport company will refund your money. Sounds plausible, doesn't it?

However, once you have paid, usually via cash transfer (e.g. Western Union), you can no longer contact anybody – neither

the transport company nor the seller. And, obviously, your money has gone.



BEWARE

Be extra vigilant when buying a car on the Internet. With expensive purchases, such as a car, it is advisable to travel to the site where it is being kept and inspect it together with someone with the necessary expertise. Refuse to pay by cash transfer. But more than anything, don't be fooled by a 'bargain' that is clearly much cheaper than similar models.

The best seats for a match involving your favourite tennis player

You are lucky, you managed to obtain front row seats for your favourite player's match, even though the tickets are extortionate.



Popular events, such as concerts by famous pop stars or matches involving top clubs and famous players, are often sold out very quickly.

Genuine fans are consequently prepared to pay quite a lot for a prime seat.

The Internet is awash with websites claiming to be official distributors and ready to supply you with coveted, but expensive, seats. However, the tickets eventually prove to be of a much lower category and value than those you paid for, or worse, you don't receive any tickets at all.

The websites often look extremely professional and offer top quality events involving prominent names, and the logos appear to indicate that they are official websites.

"Book your official tickets through our secure system. All tickets booked are confirmed and guaranteed" – is what you will find on a site about which consumers

have complained that they paid for tickets but never actually received any.



BEWARE

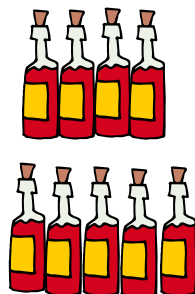
Be extra vigilant when buying tickets online. Verify that the website is entitled to sell tickets for a specific event.

Usually the event organiser's or club's website will provide the necessary information.

Buying tickets on the black market continues to be a risky business with no guarantees.

A 'Grand Cru' wine over the phone?

Dear Sir, this is your lucky day!
Our remarkable 'grand cru' is on offer, today only, at a very attractive price.



And the price will be even more attractive if you buy a specific quantity, the seller tells you.

When the wine is delivered and you try it, it turns out not to be a 'grand cru' at all. You have clearly paid too much for an inferior table wine.

Or you receive a phone call telling you that you are the lucky winner of 6 bottles of wine, providing you buy 12 (very expensive) bottles of wine.

Or you receive a phone call from a sales rep, who tells you that he has found a crate of wine you ordered 3 years ago. He can prove that you placed the order because he took the order himself over the phone. If you don't pay immediately he threatens to employ a collection agency or involve the court, which could well end up costing you € 2,000. But you never placed an order.

Dishonest wine sellers such as these will call you at any time of the day or

night, often relentlessly. If you ask them to submit the offer in writing, you never receive anything. And if you don't take the bait straight away, they often use threatening language. Best thing to do, if they continue to pester you, is to put the phone down.



BEWARE

Don't buy wine over the phone you haven't ordered. Bargains have to be sought, they don't just appear out of the blue.

Only buy wine from reputable, skilled wine merchants. They will charge a fair price for a decent wine.

A holiday property... sold down the river

Unique offer: a beautiful holiday home with swimming pool in southern Spain. Reserve quickly by paying now.



You are surfing the net, looking for information on your next holiday destination, and notice a charming holiday home for rent in Spain.

It is located in the area you intend to visit this summer, has a lovely swimming pool for the children and appears to be well maintained.

You transfer the € 2,200 rent for a 2 week holiday. Three months later you, your family and the dog decamp to Spain.

You cannot quite believe what happens upon arrival: the house has been rented out to another family. The owner knows nothing about your payment. The contact numbers on the website are no longer available.

Swindlers sometimes copy adverts with existing holiday homes and pretend to rent them out. Alternatively, their site displays attractive holiday homes with a fictitious address. Once you get there, you realise you have been tricked: the house

is either not for rent or doesn't exist, and you have lost your money.



BEWARE

Be extra vigilant when booking a holiday home via the Internet. Try and find out as much as you can about the hire company and holiday home: what is the address and when were the company and site registered? Is there any information on the hire company on forums on the net? Call the hire company. Never pay the full rent in advance, negotiate an acceptable deposit. If possible, pay the deposit with a credit card.

Oops! Paid too much, can you refund the difference?

I made a mistake and transferred € 1,000 instead of € 100 for your mobile phone on eBay. Will you refund the difference via Western Union?



You decide to sell your iPhone via the net because you would like to buy a later model. You put it up for sale on eBay at € 100. You are lucky because a buyer turns up within 24 hours. Soon after you notice that the buyer has deposited € 1,000 in your PayPal account. You receive an e-mail telling you that the buyer has inadvertently added a 0 to the amount transferred and asking you to refund the € 900 overpaid. But you need to act quickly. The buyer asks if you could transfer the amount via Western Union? Obviously you are eager to settle this quickly. Soon after the original € 1,000 is taken out of your PayPal account. The original payment was made with a hacked account. The owner of the account disputed the payment with his credit company, which recovered the amount from your PayPal account. Some swindlers operate in a highly professional manner. At first glance the

account of the overpaid amount appears credible. Adding, or leaving out, a 0 is not unusual. You acted in good faith and were not to know this was a hacker. What should have set the alarm bells ringing is the request to refund the overpaid amount via cash transfer.



BEWARE

Western Union and similar rapid cash transfer services should only be used when transferring money to people you know, such as relatives abroad. If you need to refund money, ensure that you repay via the same payment system the buyer originally used.

Financial support for a friend in difficulty

A rather alarming message in your mailbox reports that Siska, your friend, is in need of money during a trip through Niger. Will you help her with a small cash transfer?



She will repay you as soon as she gets home, reports one of Siska's dear friends. You were not aware that Siska was on holiday but, then again, you haven't been in touch for a while.

Just to be on the safe side, you decide to call her mobile phone. She answers in her usual cheery voice. You ask whether it is true that she is in Niger and short of money.

Fortunately you were on your guard and checked that the message was correct. It appears that Siska's mailbox was hacked, and all her contacts received a similar message.

Siska manages to contact everyone quickly, and so far no one has paid up. She remembers that last time she logged into her e-mail account, she received a message asking her to resubmit her

user name and password, which is how her e-mail account had been hacked and used by swindlers.



BEWARE

Never divulge personal data without verifying that the source is reliable. Theft of mail, bank/credit card or account data from social networking sites is referred to as phishing. The data is used to inundate your contacts with spam or scam messages to wheedle money out of them. Select your passwords with care and change them regularly.

No end to expensive text messages

Why not complete the IQ test, just like your friends on Facebook. Check your horoscope for this week. Download a free ringtone. Set up a date with just a few text messages.

You are surfing the net and notice an advert for a free IQ test. You answer all the questions and are then asked to send a text to a specific number. You guess that you will receive the results but then receive another text asking you to send yet another message.

However, without you knowing it, the sent and received messages are charged at an extortionate tariff. You only notice this later when you receive your statement. Or you buy a ringtone but, without you knowing it, you have taken out a subscription to download a weekly ringtone. You are not interested in these ringtones but you have paid for them, as demonstrated by the sky high bill you receive.

You are bored and decide to send a text to a dating site. Each time it looks as if you'll be able to arrange a date after several



texts, but somehow it never happens. So you continue to send and receive messages at a tariff that will leave you with a nasty aftertaste.



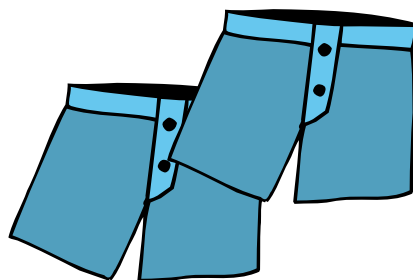
BEWARE

Most of these adverts will tell you somewhere, in very small, difficult to read print (because of the busy background), that you are taking out a paying subscription for this 'free' service.

As soon as possible send a text saying 'STOP' to the number sending you the text messages. If the texts continue to arrive, contact your mobile phone operator.

Unsolicited delivery of boxer shorts

You receive a call from a very friendly lady from a Swiss company asking you whether she can send you a sample pack of a specific brand of underwear. It is free of charge and there's no obligation to buy.



Assuming it involves a brochure and possibly a few discount vouchers, you agree.

A couple of weeks later you receive a complete package containing 2 boxer shorts in the post.

You don't wear boxer shorts, you haven't ordered them and you don't know what to do with them.

The package also contains a bank transfer form for € 20, postage and packing included.

You are not very happy, don't quite know what to do but decide to pay the € 20 to put an end to it. After all, it is your godson's birthday soon. Four weeks later you receive another package, this time with 4 boxer shorts, at a 'promotional price' of € 30.

Unsolicited deliveries are considered to be an 'aggressive sales technique'.

Companies employing these illegal tactics

will send you an unsolicited package, or follow a free sample package with packages that require your payment, even though you have not placed a single order.



BEWARE

In this case the law provides protection: you are not obliged to pay for, or return, the package. If you continue to receive reminder letters, send a letter (to ensure that you have proof) informing the company that the package can be collected, but that you did not order it and consequently will not pay for it.

Scratch and win ... expensive misery in the shape of a dream holiday

The two of you are strolling along the beach in Tenerife when you are approached by a rather sympathetic young person offering you a scratch card. It's your lucky day – you have won a prize!



But you have to collect it at a luxury resort, to which you will be ferried by taxi. Upon arrival, there's no prize in sight, but you are asked to attend a presentation taking several hours. The sole purpose of the presentation is to get you to join a 'fantastic' holiday club, at, what you are told is, a giveaway price. Upon your return the truth hits home: you have paid € 24,000 for future holidays, the locations of which you are not sure of. Furthermore, you will still have to pay flight and administration costs. The proposed holiday routines go by various names, but in essence the formula is always the same: you pay a large sum of money in advance for future holidays. Problems don't manifest themselves till later, i.e. the requested resorts are never available, you are faced with various additional costs, the formula changes and becomes less attractive. The money you have paid is not

an investment and you will not recoup it, nor will it be refunded, even if you were originally promised a 'cash back' formula or cheque. The sales reps disappear, with their promises and your money.

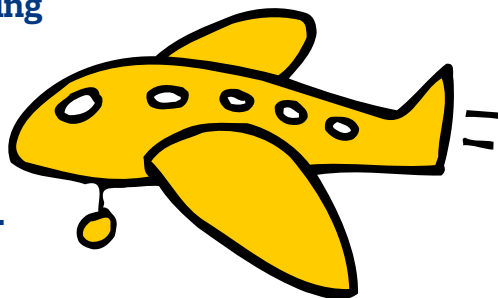


BEWARE

Never pay for long-term holiday arrangements whilst on holiday. If the sales rep says you will receive a discount if you sign on the spot, or that the promotion only applies today, he/she is trying to put you under pressure – all the more reason for you to be on your guard. Always remember the following rule: never pay a deposit on the spot. There is a high risk that you will never see your money again.

€ 98 administration costs for a free trip... to nowhere

Hello there, Marketing & Marketing is offering you a free trip to the value of € 1,500. All you need do is pay administration costs amounting to € 49 per person, i.e. € 98 for you and your partner.



In order to enjoy a free trip you have to pay € 98 administration costs into the account of a lawyer based in Belgium. The trip is being organised by a Turkish travel agent, but is offered via a company which is part of a British company, but is based in Germany.

There is every chance that you will never make that trip.

What is certain is that the € 98 are lost as the lawyer's address will prove to be a false one.

Winning a trip out of the blue should set the alarm bells ringing straight away. Miracles don't exist in real life ...

Unfortunately fraudsters do. They often ask for a fairly small sum, so that you are more inclined to pay.

You hesitate as you don't quite trust the situation, but the risk is small, it's only € 98.

If 1,000 people fall for it, the fraudster has made € 98,000 just by making false promises.



BEWARE

Never accept free offers subject to administration costs that have to be paid in advance. Never believe that you're the lucky one. And don't believe in miracles. Exotic trips don't come free.

Free slimming product sample that ends up costing a fortune

On a friend's Facebook page, you click on an advert for a free slimming product sample. Someone named Julie talks on her blog about the magical properties of the Acai berry.

Julie maintains that you will lose weight just by eating these berries. Losing a few pounds without any effort, sounds great doesn't it?

Just what you need when your favourite dress is just that little bit too tight before the approaching festive period.

All you need to do to receive the free sample is to enter your credit card data in order to pay the postage.

You receive the free sample and one month later receive a package of berries without having ordered it. € 85 is debited from your credit card. But you didn't place an order...

Not only the products, but also the practices employed by sales sites such as these are fraudulent.

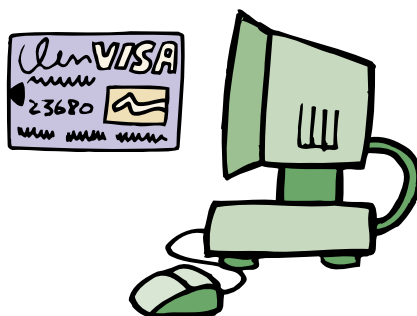


BEWARE

Magical slimming potions don't exist, that much should be clear after centuries of hoping and trying. Furthermore, the vendor sent you an unsolicited package and debited money from your credit card. These are fraudulent practices prohibited by law. You should submit an objection to your credit card provider immediately.

Test viewing an Internet site for € 1 turns into an expensive subscription

Several months down the line you realise that each month € 89 has been debited from your credit card account, by a company you don't recognise.



You don't always file your paperwork in good time or check your credit card statements on a monthly basis. You did notice a payment for € 89 a couple of months ago and did not recognise the name of the company. You intended to check it the following day but promptly forgot all about it.

Even if you don't visit the site again the money will be debited from your credit card account.

This time you checked your last 6 statements and noticed that each month, € 89 has been paid to a company you don't know. You submit an objection to your credit card provider. The latter replies that it cannot act upon your request because you have taken out a subscription to the site, with specifically adult content. Some sites with explicit material allow you to test view free of charge or for a small fee. What you didn't notice is the small print, which states that after 15 minutes test viewing you are automatically switched to a subscription.

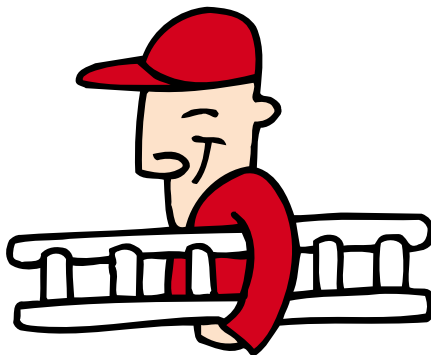


BEWARE

Be extra vigilant when something like this is offered free of charge. Remember that 'the devil is in the detail'. Always read the 'small print' or general terms and conditions and take action immediately when something is unclear on your credit card statement.

€ 500 to clean the roof... in 2 hours

2 men knock on your door unannounced and tell you that your roof tiles urgently need cleaning. Seeing as they are in the area anyway, they are prepared to do it for a mere € 500.



In fact you did notice that moss had started to accumulate between the tiles and had considered getting the roof cleaned. But right away? The 2 men manage to convince you by suggesting that if you pay the € 500 immediately, they will do the job immediately and you can stop worrying. You are dumbstruck when they leave within two hours. They did not use any special products or materials and, to be honest, you don't notice much difference. Thinking about it, their van did not display a logo or company name, it was just an ordinary white van. And € 500 for two hours' work is rather a lot of money. You feel cheated.

People who knock on your door unannounced rarely offer reliable, good quality products or services. Some sales reps maintain that they offer exceptional products (vacuum cleaners, pans, ladders, etc.), which eventually

prove to be exceptional only because of their steep price and poor quality. Others will tell you that they are selling something for charity (fire service or police social club, disabled children, cancer research, etc.). Standing on your doorstep, you don't really have an opportunity to check their stories.

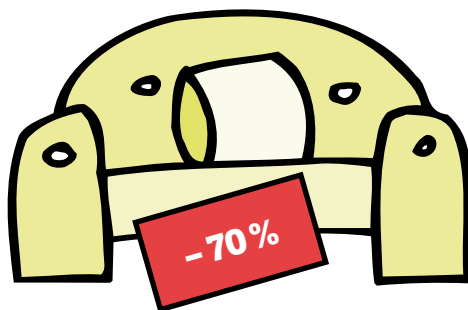


BEWARE

Decide for yourself when you want to buy something and compare prices before making a decision. Also decide for yourself when you want to support a charity. There is an abundance of genuine opportunities to donate to recognised charities.

Come and collect your gift in our furniture store

Mrs Pieters, I have some great news for you. You have won a pizza grill, and you and your partner can collect it this weekend from our furniture store.



You manage to talk your partner into joining you to pick up the pizza grill from the furniture store on Sunday afternoon.

Upon arrival you are welcomed by a slick sales assistant. Before sending you home with your gift, however, he 'must' tell you about an unbeatable promotional offer. Today, and today only, this leather suite is discounted by 70 %.

Yes, you heard it correctly, by 70 %! Today you can have this magnificent suite not for € 6,000, but for less than € 1,800. You hesitate, the sales assistant then tells you about the special delivery conditions and that's it, you're hooked.

One week later a leaflet from another furniture store drops through your letterbox. It shows your new suite at an even lower price than the so-called exceptional promotional price you paid.



BEWARE

If you want to pick up a bargain, you will have to go and find it yourself. Compare prices and quality in several shops and get as much information as you can. Finding a bargain often requires a lot of effort. Genuine bargains are hard to come by. Promotions that apply only on a specific day are usually not promotions at all, but one of many clever ploys used by slick sales assistants. They are aggressive sales techniques, intended to prevent you from considering a purchase and to make you buy on impulse.

For your future I predict... an expensive bill

"Clairvoyant medium and spiritual advisor will predict your future... I wish you lots of light and love! Call me soon on: 0903 – 666333"

Wouldn't it be handy to know what the future holds in store for you? No harm in trying, you think.

You decide to call the medium. The conversation runs amicably. You are able to ask various questions and she keeps surprising you with unexpected comments and statements.

In fact you seem to have a rosy future ahead of you. Until you receive the telephone bill. The advert on the website did not clearly indicate the fact that you were calling a premium rate number. You did not realise that every minute spent talking to the medium would cost a fortune.

The same would apply if you were to take up an invitation to call an erotic chat line. The person on the other end of the line is trained to keep you talking as long as possible, that is how they make their money.



BEWARE

Don't respond to attractive adverts in magazines or on the Net without reading the small print first. Tariffs are sometimes omitted altogether or not clearly indicated. Contrary to the amount shown on your telephone bill.

Nigerian widow asks for your help (and your money)

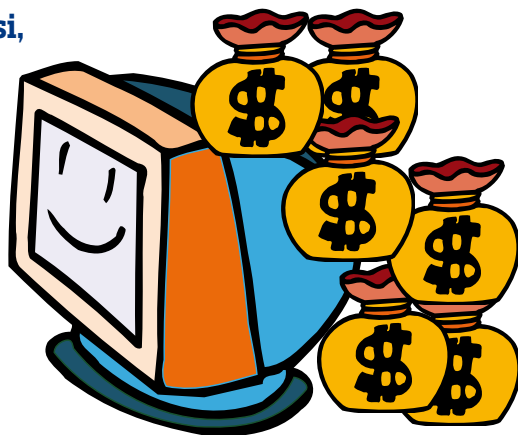
Your Honour, my name is Aminabata Soluwesi and my husband, Alfred Hubert Soluwesi, who died last week, left me a considerable sum of money. If you help me I am prepared to give you a 30 % share of this amount.

We couldn't begin to count the number of Internet users who have found an e-mail of this nature in their mailbox at one time or another.

If they are not Nigerian widows, they are daughters of South African gold traders or the wives of long lost prominent politicians in some African or South American country.

Their stories are very similar. In order to gain access to the huge amount of money they are entitled to after the loss of their husband, they need to overcome a specific hurdle, which is why they are asking for your help.

All you need to do is open an account, and with your cooperation they will be able to transfer the money out of their country. Obviously you will receive a handsome reward for your assistance.



BEWARE

If you react to an e-mail of this kind, you will be asked to pay a specific amount of money to cover transaction costs, export duties or bribes. You will frequently be asked for your account number. Once you have paid, you can no longer contact the sender and your money is lost forever.

Make (pay!) extra money working from home

Start your own business working from home! Work 10 to 20 hours per week, at times that suit you, and guarantee a lifelong 6 to 7 figure income!

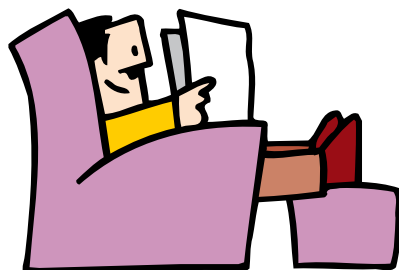
Some extra cash each month would not be a bad idea. You could free some time if you could work from home and combine it with looking after your family.

All you need to do is register via a specific telephone number.

You have to wait ages before finally making contact with an operator, who asks you to complete a long list of questions.

What you haven't noticed is that you have called a premium rate number.

Ultimately, you will not be offered home-based work, but you will receive an exorbitant telephone bill.



BEWARE

Be extra vigilant with offers to work from home. Try to find out whether it is a genuine offer. Read the small print first. Unrealistic promises should be a warning. If you have to call a premium rate number, order a catalogue, are invited to participate in chain or pyramid schemes (e.g. sell a method or book to as many other sellers as possible, who in turn have to sell it), you can be sure that you are dealing with fraudsters and that you will lose, rather than make money.

Paying for Internet purchases via Western Union

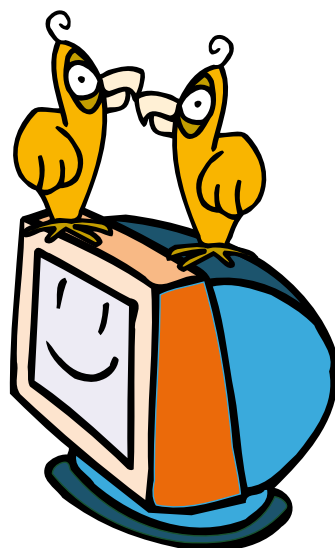
"African grey parrots ready for loving homes. I sell them pairs that is male and females. Interested pet lovers should per e-mail me for details."

An offer of a parrot in broken English. If you react by e-mail, you will be told that you can buy a healthy parrot direct from Africa. That is why they are cheaper. All you need to do is transfer € 400 via cash transfer, i.e. Western Union.

You transfer the money and await your parrot. However, it does not arrive, so you send another e-mail.

Oh yes, there has been a customs problem, could you transfer another € 125. But still no parrot. And no more replies to your e-mails either. And your money has gone.

Services such as Western Union or MoneyGram are meant to transfer money quickly to people you know personally, such as family members or friends. You take the money to one of their sales outlets and are given a reference number, which you pass on to the beneficiary to enable him/her to collect the money. The system is not totally secure.



BEWARE

Identity checks are not watertight, meaning that payment systems of this kind are often used by fraudsters. Never use these services to buy something from an unknown source.

10 tips to identify and avoid swindles

- 1 If it seems too good to be true, then it usually is.** You don't win a fabulous trip or super jackpot out of the blue. Even if you would love to believe it, don't do it, it is out and out deception.
- 2 Don't pay up when you are asked to deposit a sum of money for unclear or illogical reasons.** If you have won a prize, you don't have to pay for it.
- 3 Be extra vigilant with sales reps that knock on your door unsolicited.** They will bamboozle you with glib sales talk and, to your dismay, you will be left with a product you didn't really want.
- 4 Ask for the person's full name and the company name.** Always ask for further explanation if something is not clear.
- 5 Always read general terms and conditions and contracts in detail.** Take your time, don't let anybody rush you, if necessary ask for a copy to peruse at your leisure in your own home, before signing anything.
- 6 Think twice before signing a sales contract and only sign when you are happy with the purchase.** If you subsequently decide to cancel the sale, you will usually have to pay damages.
- 7 Read the small print as well.** This often contains the most important information.
- 8 Be on your guard with exceptional offers you have to take up immediately.** They subsequently prove to be not so exceptional and more expensive. Refuse to be put under pressure.
- 9 Don't be afraid to say no. It is neither inappropriate nor rude.** If you receive an offer, you are entitled to refuse it without having to justify your refusal.
- 10 If you are not sure about the seller, company or products, don't buy.** Sleep on it and seek reliable advice.

Still fallen into a trap? Act quickly

- If you have paid by credit card, try to cancel the payment. Your card provider will initiate an investigation, and if this concludes that it was a fraudulent transaction, you will get your money back.
- In some cases the law stipulates a cancellation period in which you can cancel your purchase. Write a registered letter to the seller and contact a consumer organisation or other legal support service as soon as possible to find out what your rights are.
- If you have definitely lost your money, file a complaint with the police or court. This way there is evidence of your complaint and the authorities are made aware of existing fraudulent practices.

The European Consumer Centre network was set up on the initiative of the European Commission to offer free information and cross-border assistance to consumers in the European Union.



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Free legal advice:
every working day from 9 a.m. to 12.30 p.m.
and from 1.30 p.m. to 5 p.m.
Fridays from 10 a.m.

The European Commission accepts no responsibility
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