

Do not proceed with any money transfer if you have been asked to send money:

- To an individual you have not met in person.
- For an unconfirmed emergency situation.
- For a purchase made online.
- For anti-virus protection.
- For rental property deposit or payment.
- To claim lottery or prize winnings.
- To pay taxes.
- For a donation to charity.
- For a mystery shopping assignment.
- For a job opportunity.
- For a credit card or loan fee.
- To resolve an immigration matter.
- To pay for something in response to a telemarketing call.

Follow these fraud prevention tips

- Never provide personal information, like credit card numbers, bank account details or other sensitive information, to unknown individuals or companies.
- Learn how to use privacy and security settings to avoid sharing too much personal information on social networking sites.
- If it sounds too good to be true, it probably is.

Got any questions?
Visit our website at
www.wu.com/fraudawareness.

- Follow us on Twitter (@WUStopFraud) and Facebook (www.facebook.com/WesternUnion) to keep up to date.
- Visit www.scamwatch.gov.au to learn more about common scams.

Visit www.wu.com/fraudawareness

 WUStopFraud  [facebook.com/WesternUnion](https://www.facebook.com/WesternUnion)

If you believe you are a victim of fraud, call the Western Union Fraud Hotline at 1800 023 324.

#BeFraudSmart

For more information on fraud, download our app



SCAMWATCH

Protect yourself from fraud

Find out how to spot key signs of fraud and avoid scams.



About

When you send money, you should be absolutely certain you know who your receiver is and what the transfer will be used for.

Remember — fraudsters and scammers target people using any means they can, often pretending to be from the government, banks or trust organisations!

They can contact you on the internet, through social media, by mail and over the phone.

This brochure outlines the most frequent fraud scenarios that you should be aware of.



Hi, I'm a representative from a phone/internet service provider.

A person who claims to be a representative from your phone/internet service provider will tell you that they need your help to catch scammers trying to access your bank account online.

Be fraud-smart: Don't do anything without contacting your phone/internet provider on a number you obtain from the phone directory or an internet search to confirm the details of the call. Never give personal information over the phone or send money without being certain.



Hi, I'm a government tax representative.

A person who claims to be a government tax representative will ask you to send cash to an individual or to a bank account to avoid being arrested.

Be fraud-smart: The authorities would never request immediate payment. Contact the relevant government department on a number you obtain from the phone directory or an internet search and let them know about the call.



I'm interested in buying the item you're selling online.

You will be contacted by a buyer who claims they have overpaid for their online purchase. They may even provide a fake email from the payment method company.

Be fraud-smart: Never send money back without first verifying with the payment method company if the buyer's claim is real.



You've won! Send money now to claim your prize.

You will be contacted about a prize you have won. However, you will be asked to send money to cover taxes or fees to claim the prize.

Be fraud-smart: Legitimate sweepstake companies do not ask winners to pay money in advance to receive prizes.



You're at risk of being deported.

A caller who claims to be an immigration department representative will ask you to send money immediately to avoid deportation.

Be fraud-smart: Government officials will never call and demand immediate payment over the phone or request the use of a money transfer service.



Your computer is not secure. Purchase anti-virus now!

You will get a call from a person who claims your computer is not secure and that you need to act now to fix the issue.

Be fraud-smart: Never give your personal information or credit card details over the phone. Never download software that you are not sure of.



If you care for me, you will help me.

Someone you know online, but have never met in person, will unexpectedly ask you to send them money for something urgent.

Be fraud-smart: Never send money to someone you've met online, but haven't met in person.