

“WOW! I JUST WON USD \$170,000”

Did you just win USD \$170,000 after scratching a Scratch & Win ticket you received in the mail?

Thinking how your life has changed, “I can now help my family or have a better life in retirement.”

Unfortunately, scammers target New Zealanders and Australians by having them believe they have won a large sum of money in a Scratch and Win lottery.

How does the Scratch & Win Lottery Scam typically work?

- You receive Scratch & Win Tickets with a Glossy Travel Brochure in the mail from a Travel Company.
- You scratch the tickets and WIN the Second Prize USD\$170,000 from one of the tickets.
- You contact a representative from the Travel company listed on the brochure who advises that the Scratch & WIN tickets were sent in error and you are not a member of the club.
- The Travel Company then states that the promoter being such a large company will honour the prize, only if you do not tell anyone else about your winnings and ‘this must be kept a secret’.
- You have to speak to a “bank representative” in Hong Kong to discuss the specifics of the winnings.
- The bank representative informs you that you must send money to receive your winnings for a variety of reasons which may include taxes, bank charges, processing fees, etc. The reasons for the money to be sent change with each monetary request. Unfortunately, victims often comply in order to receive the prize.
- The scammers may instruct you send the money via a money transfer company such as Western Union.
- You send the money, often multiple times, and never see the USD\$170,000 prize and the money you sent is gone.
- You work hard for your money; never let a few minutes with a scammer take from you what has taken years or a lifetime to earn.



Tips to Avoid Falling Victim to the Lottery / Prize Scam – Protect Yourself

- **Never** send money to pay for taxes or fees on lottery or prize winnings. Legitimate sweepstakes or lotteries never tell winners to send money to pay taxes or fees to receive the prize.
- **Never** give your banking information to unknown individuals or businesses.
- **Do your research.** Check out the company that contacted you with trusted Government sources such as Law Enforcement or Consumer Affairs – visit www.scamwatch.gov.au
- **Never** send a money transfer to someone you have not met in person

Wayne Howarth of Western Union advises “Awareness is the best defense against scams”. These scams can be convincing, but it’s important to check with your local law enforcement or government department like the Australian Competition and Consumer Commission (ACCC).

To learn more about common scams and how to help protect yourself from fraud, visit our website at: www.westernunion.com/au/en/fraudawareness/fraud-home.html or visit www.accc.gov.au

For more tips to avoid falling victim watch **Tempting you with big financial prizes at** <https://www.youtube.com/watch?v=DSCQ7oZncS0>