FRAUD...
BE AWARE!!

YOU WORKED HARD FOR IT...
...DON'T GET SCAMMED...

SOME COMMON FRAUDS

- **PHISHING** When you receive an email purportedly from a reputable company inducing you to reveal personal information such as bank account information or credit card details.
- **VISHING** When a fraudster contacts you by telephone pretending to be from reputable company inducing you to reveal personal information such as bank account information or credit card details.
- **HOLIDAY / RENTAL FRAUD** When would-be tenants or holiday makers are tricked into paying an upfront fee to rent a property and it turns out that the property does not exist, has already been rented out, or has been rented to multiple victims at the same time.
- **INVESTMENT FRAUD** When an investor is deceived into investing on the basis of false information.
- **INVOICE REDIRECTION FRAUD** When a business receives a fraudulent email claiming to be from an existing supplier, advising of new bank account details for payment and the business subsequently makes a payment to this fraudulent account to settle an outstanding invoice.
- **ROMANCE FRAUD** When you think you've met the perfect partner through an online dating website but the other person is using a fake profile. Once the fraudster is confident that they have won your trust, they will tell you about a problem they're experiencing and ask you to help out by sending money.
- **WANGIRI FRAUD** These are short calls leaving a missed call from an international number which is either premium rate or contains advertising messages, in the hope that the victim will call back.

GARDA NATIONAL ECONOMIC CRIME BUREAU

GOLDEN RULES TO PREVENT FRAUD

- Be suspicious of all "too good to be true" offers and deals.
- Don't assume anyone who has sent you an email, text message or has called your phone is who they say they are.
- Never…EVER…give banking details or personal details to someone you don't know or trust. Genuine organisations like banks and the Revenue Commissioners will never contact you out of the blue to ask for your PIN, password or bank details.
- Always log onto a website directly rather than clicking on links in an email.
- Do not send money to anyone advertising rental properties online until you are certain the advertiser is genuine.
- If you are going to invest….invest your time in checking out the investment proposal and consider seeking independent advice.
- Never send money to someone you have only met online, no matter how much you trust them or believe their story.
- Monitor your bank account regularly.
- Don't return calls to international numbers that you don't recognise.
- If you receive a notification of a change of bank account details from a supplier always verify this change directly using an established contact.
- Don't be embarrassed if you have been scammed. Report it to your local Garda Station.

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