



Scams

Westpac New Zealand



Easy English

Hard words



This book has some hard words.

The first time we write a hard word

- the word is in **blue**

- we write what the hard word means.

You can get help with this book



You can get someone to help you

- read this book

- know what this book is about

- find more information.



We will write contact information at the end of this book.

About this book



This book is from Westpac New Zealand.



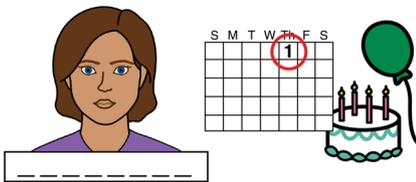
This book is about **scams**.

A scam is when someone tries to trick you and make you give away your

- money

or

- personal information
 - for example, your name or birth date.



Scams can happen to anyone.



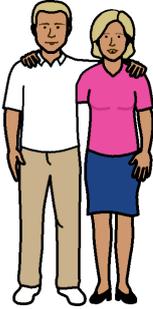
There are lots of scams.



We want to make sure you can get help if a scam happens to you.

Types of scams

Romance and relationship scams



Someone who wants to scam you might want to be your friend or partner to get money or gifts.

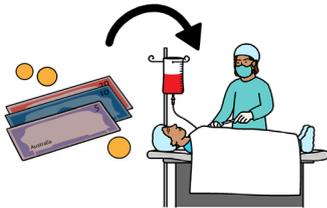
For example, they might talk to you about money on a dating website.



The person might make you put money or **assets** into their name.



Assets are things you own that are worth money.
For example, your car or house



The person might pretend they need money to fix a problem. For example, a health problem.



The person might ask to be in your **Will**.

A Will says what to do with a person's money and assets when they die.

Investment scams



Someone who wants to scam you might pretend to give financial advice about **investing** your money.

Investing means you put your money somewhere to get more back in the future.



The investments could be in

- real estate



- buying overseas money



- virtual money that is made on a computer
 - for example, bitcoin.



Someone who wants to scam you might

- pretend to be an investment expert

- tell you they can make you lots of money.

Job scams

Someone who wants to scam you might offer you work online to try to

- get personal information from you



- move money through your bank account in a way that is against the law.



The person might

- offer easy work on a job website



- contact you on social media to say you can earn money fast



- say you need to pay money before you can start the work.



For example, the person might say you need to pay them for training first.



Threat and penalty scams



Someone who wants to scam you might pretend to be a business or government.



For example the person might say they are from the Chinese embassy.



The person might tell you something bad will happen if you do **not** do what they ask.



For example, the person might say you need to pay a fine or fee.



The person might tell you that if you do **not** pay

- the police will come



- you will go to jail

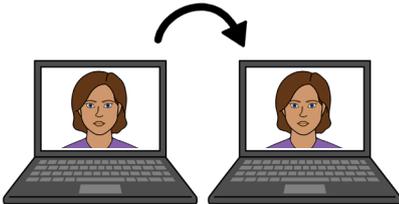


- you will be deported from New Zealand.

Remote access scams



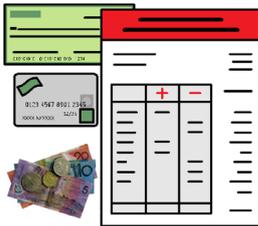
Someone who wants to scam you might ask for **remote access** to your device.



Remote access means they can control your device from another device.



When someone has remote access they can see everything you do on the device.



The person might see details about your money or your bank accounts.



To get remote access the person might say

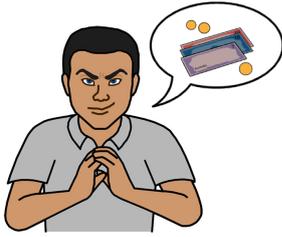
- they are an expert who can fix your computer

- they need you to download software



- they are from a bank and there is fraud on your bank account.

Unexpected money scams

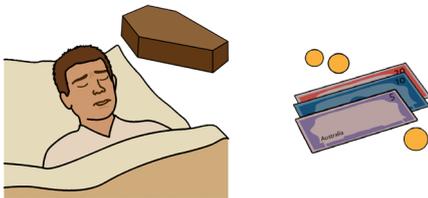
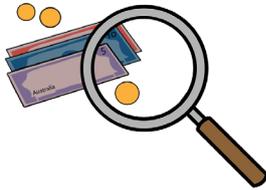


Someone who wants to scam you might say you have won a lot of money.

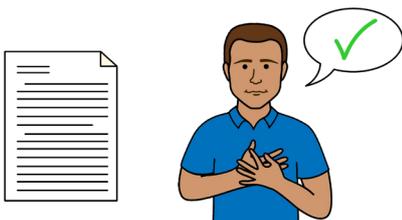


For example, the person might tell you

- you won a prize
- they found money that belongs to you
- you will get an **inheritance**.



An inheritance is money from someone who has died.

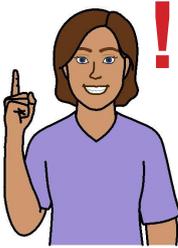


The person might send you a document to make you think what they say is true.



The person might say you need to pay money before you can get your prize.

Signs of scams



You can protect yourself from scams when you know the **warning signs**.

Warning signs are small clues that make you think something bad is happening.



We can help you look for signs of scams and show you where to get help.

Someone contacts you when you do not expect it



This could be

- a phone call or text message

- an email or letter



- a person at your front door.



If someone contacts you when you do **not** expect it

- check if you recognise the email address



- find out who they are



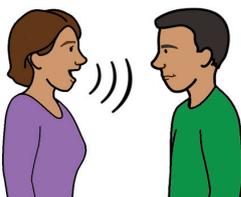
It is best to hang up straight away if you do **not** know the caller.



Do **not** trust the contact information the caller gives you.



Check for real contact information of a company on the company's website.



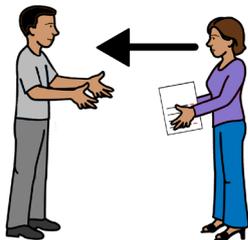
You can ask someone you know and trust to help you work out if it is a scam.

Someone asks you to do something strange

It is strange if someone you do **not** know asks you to



- download software to access your computer or device



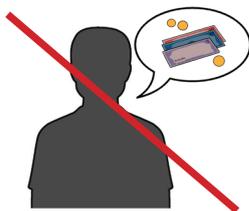
- give them your personal information



- make an unexpected payment



- invest money fast to **not** miss out.



It is best to **not** do what the person asks until you can find out more information.



Check for real contact information of a company on the company's website.



Do **not** trust the contact information from the caller.



If you think you have downloaded software to your computer or device

- turn it off straight away



- get help from a computer expert.

Be careful who you trust



Most people who want to scam you pretend to be people you know or companies you trust.



Real people or companies do **not**

- stop you from asking people you know for help



- lie about what they do

- ask you to lie about what you do.



Most people or companies will **not** ask for

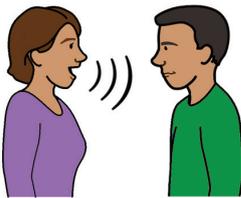
- remote access to your device



- your online banking details
 - for example, passwords and PIN.



Do **not** rely on the information from the person who has contacted you.



Find information yourself or talk to friends or family before you make any decisions.



Get financial advice from a professional.



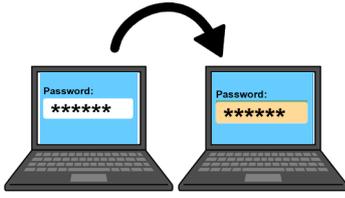
Do **not**

- open attachments or links in an email or text message from people you do **not** know



- write down or share passwords, PINs and other personal information.

What to do if a scam happens



Change your PINs and passwords if

- you think someone has your details



- you have clicked on a link in a strange email or text message



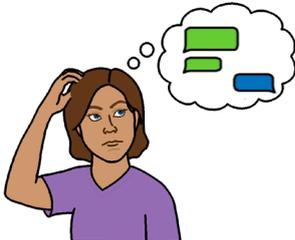
- you think a scam has happened to you.



Contact us straight away if you think a scam has happened to you.



Call 0800 400 600



Tell us if a strange message asks for your banking details, money or other personal information.

Send us the message and then delete it.



Email phishing@westpac.co.nz

More help for scams

IDCARE

A special service that can help you for free if
scams or fraud have happened to you.



Call 0800 121 068



Website idcare.org

You can get help to talk to us



If you do not speak English

You can ask us for an **interpreter**.

Call 0800 400 600



An interpreter gives your message from one language to another.

For example, Maori to English.



If you use sign language

You can book an iSign New Zealand sign language interpreter for a meeting in person.

Website [isign.co.nz](https://www.isign.co.nz)



If you have a hearing or speech impairment

You can use the New Zealand Relay Service.

Website [nzrelay.co.nz](https://www.nzrelay.co.nz)

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