

How can I spot a scam?

There are a number of things to look out for, including:

- if it sounds too good to be true, it probably is
- you have won a prize but never entered a draw
- you are asked for money up front to release your 'win'
- you are asked for your bank account, credit card details or other confidential information
- the caller is more excited than you
- the stranger who phones wants to be your best friend
- you are told you must reply straight away or the money will be given to someone else.

Foreign lottery Scams

You can be contacted by telephone, email, letter or win a prize on a scratch card. You are told that you have won a 'big prize' and must call a premium rate number or pay an administration fee to collect your prize.

Please do not respond as you have won nothing, and will lose any money you spend.

You will be asked to pay an administration fee or to send your personal account details in order to receive your big cash prize. You will be told to pay within a very short period of time in order to ensure you receive your prize. Once contact is established you may be asked for payment for the delivery of the prize, a service charge and even tax. When all the amounts have been transferred you will never hear from the lottery organiser again. Your money will be lost.

The fraudulent lotteries usually bear the names of existing foreign lotteries such as European lotteries, El Gordo de la Primitiva, Bank Lotteries Valencia, El Mundo Lotto Company S.A., Canadian lottery and many, many more. The fraudsters use temporary addresses and mobile numbers and often falsify the printed documentation and signatures from various financial institutions. Click here to read a warning from the [Loterias Y Apuestas deal Estado](#) (LAE), the official lottery and betting service of the Spanish state.

'Nigerian Letters '

The so-called "Nigerian letters" (also known as Code 419 scams, after the article of the Nigerian Criminal Code dealing with fraud) can also originate in other countries in West Africa, as well as South Africa, Spain and the Netherlands. These are email scams from someone purporting to be the accountant of deposed royalty or a politician, or alternatively a bank employee who knows of a terminally ill wealthy person with no relatives or a wealthy foreigner who had deposited money in the bank just before dying in a plane crash (leaving no will or known next of kin), a U.S. soldier who has

stumbled upon a hidden cache of gold in Iraq, a business being audited by the government, a disgruntled worker or corrupt government official who has embezzled funds, a refugee, and similar characters. They offer you a share in a huge fortune (25/30% of \$20/30 million) in return for using your bank account to transfer the money out of the country. The scammer will use any bank details given to empty your bank account.

Free Holiday Promotions

Beware of 'free' holiday promotions that may be offered to you via scratch cards, cold calling or direct mailings. You will be told you have won a free holiday, be it a cruise or a holiday in the sun. You will have to pay some money upfront to secure your 'free' holiday, maybe for a second person to join you and maybe an administration fee. You will find that no holiday materialises. Some 'free' holidays will require you to go to another destination for departure and may require you to pay for accommodation etc

General Advice

If you have already sent money, do not send any more. If you have sent bank details, notify your bank and close your account. If you get an unsolicited phone call, remember:

- beware - if you have doubts about a caller, hang up
- never send any money in order to receive a prize
- don't give out personal financial information, such as your bank account details
- Canada doesn't have a national lottery like Ireland
- Spanish lottery winnings are not taxed

For more information on cross-border scams see www.eccireland.ie or contact us at info@eccireland.ie