

DON'T BECOME A VICTIM!

#ScamWiseSA

Thousands of South Africans have had their money stolen through **advanced fee scams**



What is an advanced fee scam?

If you see an advert online or are contacted by an individual or organisation and are:

- offered a **loan**
- told that you have **won or inherited** money
- offered a **fantastic business** or **investment opportunity**
- asked for assistance in **transferring a large sum of money** out of a country

5 000 ↑

Over 5 000 advanced fee scams have been reported to the South African Reserve Bank in the last five years

- The SARB Bank Supervision Department Annual Report

22%

22% of South African e-bankers fell victim to scams in the last year, almost a third were advanced fee or 419 scams.

- Columinate SITEisfaction Report 2018

Are you required to first pay a fee in order to secure the money, goods or services?

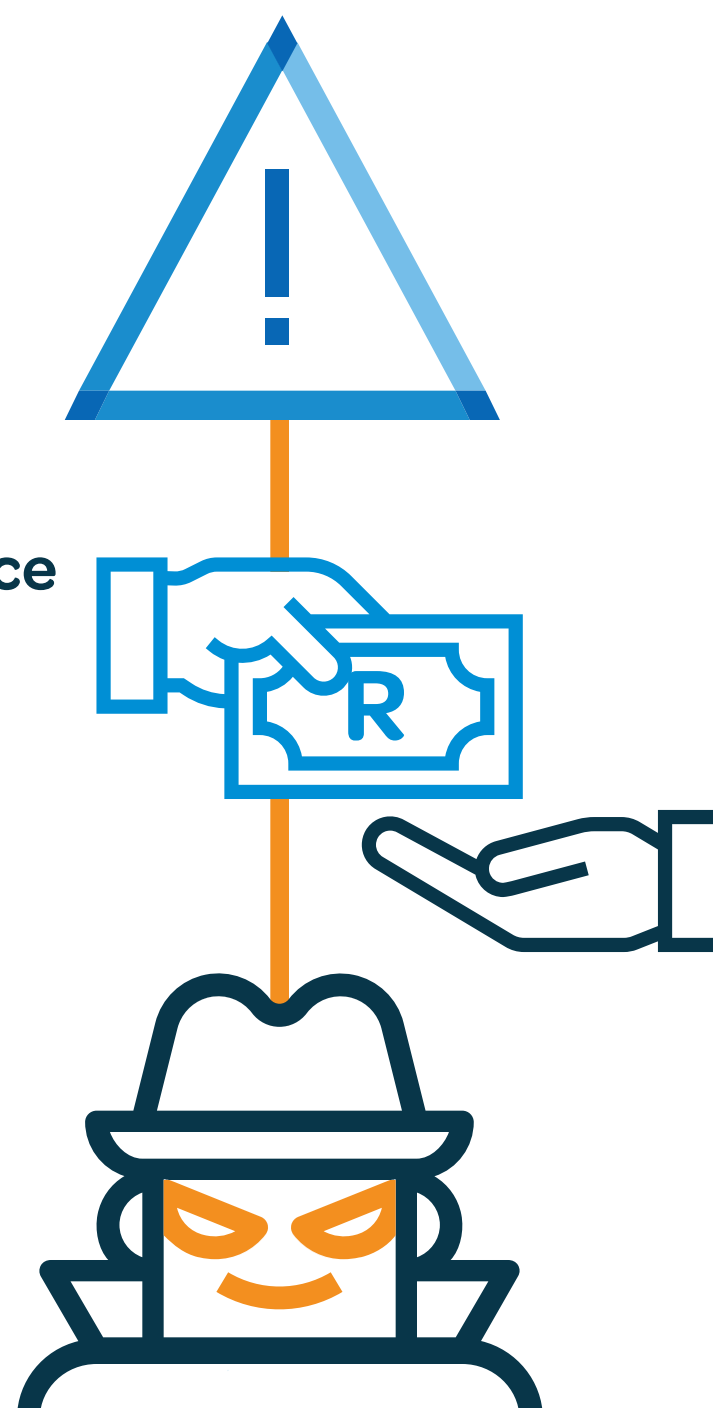
Scammers try to **trick you** by offering **large sums of money** in exchange for a **small upfront fee**. Once you have paid they **vanish**, **taking your money** and giving you **nothing** in return.

Scammers might contact you by



How to identify an advanced fee scam

- You are promised a large loan with a **very low interest rate** and/or **no credit checks**
- You have won a **huge amount of money**, without actually **entering** a competition
- You have inherited money from an **unknown relative or acquaintance**
- You have been offered a **huge amount of money** to **help a stranger transfer funds**
- You are contacted by the representative of a well-known loan provider but their email address, social media profile or website URL **seems odd** and **differs** from the company **they claim to represent**
- You are referred to as **sir or ma'am**, rather than your real name and communications have spelling or **grammatical errors** or seem **unprofessional** in any way



What to do?

If you think that someone is trying to scam you, **do not respond** and contact the police **immediately**

REPORT ADVANCED FEE SCAMS TO THE POLICE BY EMAILING 419SCAMS@SAPS.ORG.ZA