



Help for victims of consumer fraud

Project Sunbird is a joint initiative by WA Police Major Fraud Squad and Consumer Protection to identify and prevent consumer fraud in Western Australia.

If you are in receipt of this factsheet, you have been identified as someone who is likely to be a victim of, or affected by, fraud. Don't feel embarrassed. It is not your fault and you are not alone. Since 2011 Western Australians have sent more than \$37million to overseas criminals pretending to offer romance or investment opportunities. Project Sunbird has sent more than 3,500 letters to people whose financial transactions indicate they are supplying money to fraudsters in West African countries. Find out more online www.scamnet.wa.gov.au/ProjectSunbird.

Please call one of our investigators on **1300 30 40 54** for a confidential chat if you have not yet spoken to a Project Sunbird officer. This is especially important if you have sent money within the last 48 hours as we may be able to help you to retrieve/recall those funds. If you have been tricked into being a money mule—someone who receives money into their bank account to send on to fraudsters—we can also assist. Continue reading for tips to avoid becoming a victim of fraud, or being defrauded further, and for details about help and support that is available.

How are you doing?

Explore ways to get help if you need support.

Learn to protect yourself from fraud and the emotional stress it creates.

Positive changes – start with one small thing and try to keep moving forward.

Proof

It can be really hard to accept that someone is not who they say they are, especially if you have been communicating for a long time. The criminal gangs behind these frauds commonly use email, phone, Skype and sometimes webcam using a paid model and/or software to make pre-recorded responses appear real time. They may even send greeting cards, flowers, scented handkerchiefs etc. and will claim to be getting a flight to see you and then give excuses why they do not arrive at the airport, such as being in an accident.

Step outside the scam. Independently verify any information given to you. Calling a number provided by the fraudsters will result in them or their accomplices answering and using the name of the place you think you are calling, for example, a hotel or hospital.

The text used by the scammers is usually a script that is recycled and tweaked depending on the victim. For this reason if you copy and paste a message into an internet search engine, such as Google, you will probably find it exists elsewhere on the internet and potentially it will have been posted by a victim as a warning to others.

The person you have been dealing with almost certainly doesn't exist and any photos received are probably taken from an innocent third party's website or social media account, such as Facebook. You may be able to find proof an image is being used in scams by doing a Google Image search at images.google.com. If you are having difficulty call Project Sunbird: **1300 30 40 54**.

Names and places you have sent money to are the reason you have come to Project Sunbird's attention. Commonly funds will be received in Benin, Ghana, Nigeria, Sierra Leone and Togo but you may be asked to send anywhere in the world even via accounts in Australia. A BSB number search is one way to identify whereabouts in Australia a bank account is, or whether it's a pre-paid card you are transferring to. Type the 6 digit BSB number into the Australian Payments Clearing Association website www.apca.com.au.

If you make payments via money order, wire transfer or international funds transfer it is generally not possible to trace the receiver because these payment methods are designed for use between people who know and trust each other.

Protect yourself

You know you are being defrauded but what next? You have already taken a huge step forward in accepting the truth. Stopping sending money means you are preventing funds from reaching organised criminals who could be using it for drugs or terrorism-related activity. Depriving them of money is already one good thing you have done.

You are probably feeling all sorts of emotions, from anger and wanting revenge to emptiness or helplessness. This is normal. Take it one step at a time. Use our checklist to tick off each thing once you have done it.

Immediate action (do it today):

- Call an officer at Project Sunbird on **1300 30 40 54** for a confidential chat.
- Cease all contact with the fraudsters. Don't tell them they have been found out or that you have been in touch with Consumer Protection / WA Police. You may want to give them a piece of your mind or seek revenge but suddenly disappearing and not telling them why a good way to frustrate them without putting yourself at risk of threats of blackmail regarding photos or financial information you have shared.
- Change your email address and phone number(s). If you don't do this they will continue to contact you. If you must keep your phone number(s) do not answer when they call, or hang up immediately if you answer by mistake.
- Contact your bank if you believe your account details have been provided to the fraudsters. You may have to change your account details.
- If you can, talk to someone such as a relative, neighbour or friend about what you are going through. Don't deal with it on your own.

Important action (do it tomorrow):

- Delete or amend your current social media accounts (Facebook, LinkedIn, Skype etc.). Remove personal photos and information, use a nickname instead of your full name and put your privacy/security settings at the highest privacy level.
- Get a professional virus scan of your computer to check for malicious software or spyware. If you don't know how to organise that, ask a friend or family member if they can recommend a local reputable technician.
- If it was too inconvenient to change your home phone number, consider getting a cheap answering machine. An answering machine will let you screen incoming calls so that you can choose to answer only calls you are expecting or that are from people you know and trust.

Going forward (for the coming weeks and months):

- Safeguard your new email address by not opening messages, links or attachments from sources you do not know.
- Keep an eye on bank statements.
- Consider getting a credit history report. See: www.oaic.gov.au.

- Contact relevant agencies such as the Australian Passport Office (www.passports.gov.au) or the Department of Transport (www.transport.wa.gov.au) to let them know your personal details are no longer confidential. idcare (www.idcare.org) offers assistance if you fear identity theft.
- Request a special category enrolment on the State and Federal electoral rolls to ensure your address is not shown. More information is available at www.waec.wa.gov.au.
- Keep your anti-virus software and anti-spyware up to date.
- Periodically check your social media account security settings are still set at the highest privacy level. Also review your online profile (Google your own name) and delete information as appropriate.

Being targeted again

Unfortunately being a victim of fraud usually means there will be other attempts to defraud you. There is a black market involving the trade of contact details of fraud victims. A 'secondary scam' could be disguised as:

- A persona associated with the identity you thought you were dealing with originally asking for money such as a fake doctor who says the scammer has attempted suicide and needs money for medical bills; a supposed spouse of the scammer who wants to leave them and needs money to do so or a pretend lawyer asking money to keep the scammer out of jail. This is preying on the emotional attachment you have formed with the original identity.
- A new declaration of love or new investment offer – this may come via email, social media, SMS, Skype or a mobile phone messaging app and shows the importance of changing your contact details.
- A chance to get back money lost such as through a law enforcement or government compensation scheme. No such scheme exists.

Fraud victim support

Personal and/or financial counselling may be useful. Some services are free and you may be eligible for a rebate with others.

- Seeing a GP is a great place to start. Follow the links on the Beyond Blue website www.beyondblue.org for recommendations.
- Psychologist
 - You can get a referral through a GP with potential Medicare rebates.
 - You can also find a private psychologist through the Australian Psychological Society (APS) www.psychology.org.au. If you want to access the Medicare rebates for psychological counselling you will need to choose a registered Medicare psychology provider. A link on the APS website will provide you with this list of psychologists.
- If you or the affected person works, does the employer have an Employee Assistance Program (EAP)?
- The State Government's Victim Support Service has a useful website www.victimsofcrime.wa.gov.au including an online directory of service providers. The website explains some of the effects crime can have on a person and will help you understand your rights within the criminal justice system.
- There are other helpful websites including www.depressionsservices.org.au.

Contact details of organisations that can assist

Support Group

Relate Offline

A not-for-profit WA support group for fraud victims.

0475 692 228

perthrelateoffline@gmail.com

Personal Counselling

Relationships Australia

A community-based, not-for-profit organisation with no religious affiliation.

1300 364 277

www.wa.relationships.com.au

Lifeline

Provides all Australians experiencing a personal crisis with access to online, phone and face-to-face crisis support and suicide prevention services.

13 11 14

www.lifelinewa.org.au

Financial Counselling

Financial Counsellors' Association of WA

There are several agencies in Western Australia that offer free or low cost financial counselling. The Association has an online directory and can put you in touch with a financial counsellor in your area.

1800 007 007

www.financialcounsellors.org



National Relay Service: 13 36 77 for the hearing impaired.

This publication may be available upon request in other formats to assist people with special needs.

Legal advice

Consumer Credit legal Service (WA) Inc.

CCLSWA is a charitable organisation that provides legal advice in financial matters against a bank or other financial institution.

9221 7066

www.cclswa.org.au

Community Legal Centres (CLCs)

CLCs are community-based organisations providing free or low-cost legal services to the community. Many people who use this service do not qualify for legal aid but cannot afford to engage a lawyer in private practice. Their services include information and advice, casework, representation, advocacy and community legal education, although not all centres provide all services.

9432 9790

www.communitylaw.net/CLC-Directory

Citizens Advice Bureau (CAB)

CAB has metro and regional offices where you can access general legal advice and get power of attorney information.

9221 5711

www.cabwa.com.au

Department of Commerce Consumer Protection Division

Gordon Stephenson House, Level 2/140 William Street
Perth Western Australia 6000
Advice Line 1300 30 40 54 Facsimile (08) 6251 1401
National Relay Service 13 36 77
Email: consumer@commerce.wa.gov.au
www.commerce.wa.gov.au

Regional Offices

Goldfields/Esperance	(08) 9026 3250
Great Southern	(08) 9842 8366
Kimberley	(08) 9191 8400
Mid-West	(08) 9920 9800
North West	(08) 9185 0900
South West	(08) 9722 2888