



February is international scams awareness month so this month's eBulletin focuses on scams and how to identify and avoid them. Our consumer query of the month concerns a typical example of a scam of the type reported to ECC Ireland.

If you have had a problem with a purchase from another European country, please contact us on 01 8797620 or click [here](#). For information on your consumer rights in Europe, see [www.eccireland.ie](http://www.eccireland.ie)

**Ann Neville**  
**Manager**

### **Too good to be true....**

As economic times get tougher many consumers are being contacted out of the blue and offered the chance to make some money. While extra cash is always tempting how likely is it that this is a genuine offer rather than a scam? Research carried out last month in the UK by the Office of Fair Trading shows that almost one in twenty people admitted to having been scammed during the last 12 months, a figure that is likely to be higher due to under-reporting, as victims are frequently reluctant to acknowledge that they have been scammed, or prefer not to report the scam out of shame and embarrassment. In fact the OFT's research shows that 39% of people who had been scammed did not report it to the authorities. Some groups of people are more vulnerable to scams, among them the elderly, and figures from Britain show that seven out of ten older people reported being targeted by scams on a monthly basis, either by phone or letter. In one incident 30,000 scam letters were found in the house of an elderly woman. What is clear is that data protection rules are not observed by the criminals who perpetrate these scams and that responding to one scam can make you vulnerable to being targeted by another as scammers share details of victims to create so called "suckers' lists."

While most of us may be confident that we can easily recognise and avoid a scam, scammers are inventive and know how to hit us where we are most vulnerable, hence the emerging category of scam known as romance fraud where false online profiles are posted on dating websites to lure the unwary into sending large amounts of money to their "boyfriend" or "girlfriend". In extreme cases some victims have travelled to meet their online partner and found themselves held captive until they hand over large amounts of cash.

So how do you know if you are dealing with a scam?

If you have been sent unsolicited material:

- If something sounds too good to be true it probably is. Do not rush into sending money to someone you do not know, however plausible they may sound
- Think about how much money you could lose from responding to a potential scam. It's just not worth it
- If your online date starts asking you for money think twice about how genuine their intentions are

- If in doubt talk to your family or friends or see our [website](#).

## Consumer Query of the Month

**My elderly father received an unsolicited letter in the post from a Dutch company which stated that he was an eligible cash recipient of a \$15 million trust fund and for a series of payments \$30 US dollars he could gain access to the fund. It turns out that my father paid this money on a regular basis via a money transfer service over an extended period of time. I am afraid that he has been scammed. Is there anything we can do to help him recover the cash?**

Unfortunately it is almost certain that your father has been the victim of a scam. This kind of scam is known as advanced payment fraud, as in return for the payment of a small sum of money in advance the victim is promised payment of a sum which is often a multiple of the amount requested by the scammers. The victim is told that he is specially chosen and this offer is available only to him. The reality of course is that thousands of other people are likely to have received the same offer. The fact that this company asked for payment via a money transfer service should also be a warning sign that this transaction may be fraudulent. Money sent by money transfer services is untraceable and the major money transfer companies have warnings on their websites that this means of payment should never be used to buy goods or services. Taking advantage of easy and cheap forms of mass communication, scammers operate on a global scale, which makes detection difficult, but scams are fraud and should be reported to your local Garda station. As scammers often share data in relation to people who have fallen victim to a scam your father is likely to be approached again so it may be worthwhile ensuring that he talks to you before making payments to unknown individuals in future.

### **This month's success story**

A UK consumer booked a rental car through an Irish website and paid a deposit. Upon arrival at his destination, there was no car available. The consumer made several calls to the trader, and other relevant parties, at great expense, but they were unable to find a vehicle for him. As it was late at night the consumer was obliged to take a taxi to his accommodation.

Upon arriving home, the consumer contacted ECC UK who sought assistance from ECC Ireland. We contacted the trader on the consumer's behalf, reminding them of their obligations and sought a refund of the consumer's deposit and expenses incurred.

The trader agreed to refund the consumer €295.52.

**If you want more information about this or any other cross-border consumer issue you can contact us on 01 8797620 or at [www.eccireland.ie](http://www.eccireland.ie).**

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