

Everyday Scams

Money

The patterns behind the frauds people actually encounter.

The tactics are consistent even as the stories change.

Universal red flags

Urgency and pressure

A request for secrecy

Payment by transfer, gift card or crypto

Contact came to you

An unexpected refund or windfall

Common forms

Bank impersonation

Delivery or parcel texts

Invoice interception on house purchases

Romance fraud

Fake job offers wanting fees

Defences

Hang up; call back on a number you looked up

Wait ten minutes before acting

Confirm payment details by voice

Never share a one-time code

Bank staff, police and tax authorities never ask you to transfer money for safekeeping. That request identifies the scam.