

Protect yourself against fraudsters

- Fraudsters prey on vulnerable people and take advantage of good Samaritans. The fraudster will pretend to be in need of help and will ask for help in the form of money. Alternatively the fraudster will try to exploit the weakness of vulnerable people by tricking them to send money in offer for jobs, lottery winnings or other fake rewards.
- Fraudsters know how to be persuasive and exploit the naivety of the victims in order to fraudulently get their money.
- If in doubt, report the fraud to the appropriate authorities and contact RIA-IME's customer support Department by phone

 1800 88 2077

or by email at

 support.MY@riafinancial.com

Tips to protect yourself :

- Make sure that you personally know the beneficiary and that you only send money to individuals that you have a direct relationship.
- Stop, think and be skeptical. If something sounds too good to be true it probably is! Think about how much money you could lose from replying to a potential scam- it's not a gamble worth taking.
- Do not be rushed into sending off money to someone you do not know, however plausible and personalized they might sound. Be aware of offers for which you are only able to pay through money transfer.
- If you are unsure of an offer, speak to family or friends and seek advice before sending any money.

Fraud Prevention Brochure

- Fraud happens and sadly everyone can become a victim. Recognise the signs at a glance.
- In case of doubt, please contact RIA-IME's customer support department.

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Romantic (Love) Scams:

- The fraudster initiates contact through social media like Facebook, Skype or a dating site.
- The fraudster will try to win your trust by showing empathy and telling you what you want to hear.
- The fraudster will ask you to pay for the ticket so they can meet you in person.
- Although you have sent money for the travel expenses, the fraudster will come up with new problem and will keep asking you to send more money.



Advance Fee Scam

- The call, letter, email or text has come out of the blue.
- You are told you must reply straight away to benefit in a large sum of money or you risk losing all winnings.
- There are deals that are too good to be true as for example :
 - Profits / lotteries
 - Legacies
 - Business agreements
- To receive these profits you are requested to pay in advance expenses such as :
 - Notary fees
 - Customs clearance fees

Beware of:

- Persons that contact you via the internet and ask you to send money via a money transfer
- Unsolicited proposals offering you easy money.
- Scammers make you avoid security issues. They tell you what to say and / how to answer certain security questions. Listings where a money transfer is the only payment method accepted.
- Persons that invite you to visit fraudulent sites that collect confidential information about your transfer.

