

Spotting Red Flags in Scams

In simple language

Spotting red flags in scams

Scammers are always coming up with new tricks.
This can often make it more difficult to spot scams.

But often your gut instinct is right.
Something feels off.

We call this a red flag.
This brochure teaches you about the 5 most common red flags in scams.
A red flag is a warning that something just isn't right.

Did you spot a red flag?
Stop what you're doing right now.
End the call.
Do not click any links.
Do not transfer any money.
Do not install new apps on your device.

Play it safe.
Call 0900 - 0024.
Check the official website or the app.
Or check your sheet with numbers to call for assistance.
Then call the number.

There is a special page. You can find it at the end of this brochure.
This page lists all 5 red flags
You can print it out.
Store it near your computer or phone.

You can write down phone numbers to call for assistance on this page.
Add the phone number of your bank or banks.
Also write down the number of someone you trust.
These are the numbers you should call yourself.

The main thing to remember

Did you spot a red flag?
Always follow the same steps in that case.
Stop what you're doing now.
Hang up or close the message.
Play it safe.
Call the phone number you wrote down.

The first red flag in scams

You have to do something unexpectedly and you have to do it *now*

What is going on?

Someone calls you out of the blue.
The person tells you there is a problem with your money.
Or you get an e-mail or text message with a link to pay now.
You have to do something right away.

What do you feel?

You are alarmed. You are afraid.
You think that you must do something right away.
You are afraid to lose money.

Why is this wrong?

A bank will never call you out of the blue about your money.
A company will never call you out of the blue about your money.
The government will never call you out of the blue about your money.

They won't tell you that you need to pay right away.
You never have to send money right away.
You always have the time to check this.

Your bank will never send you a link to pay directly via text message.
Your bank will never send you a link to pay directly via email.

What should you do?

Do not click the link.
Hang up.

Play it safe.
Search for the phone number yourself.
Check the official website or app.
Or check your sheet with phone numbers to call for assistance.
Then call the number.

The second red flag in scams

You are asked to take the conversation elsewhere

What is going on?

You are talking to someone on a website or app.
You are discussing a purchase or a question.
Soon after the person asks you to take the conversation elsewhere.
For example in a messaging app, by e-mail or phone.
You leave the website or app you are on.
You have to pay in the other place.

What do you feel?

It sounds easy or handy.
You think this is faster.
You think this is easier.

Why is this wrong?

An official website is a safe space.
An official app is a safe space.
You are protected there.

Scammers want you to leave this safe space.
They take you to a place where they are the boss.
A scammer can hide more easily there.

What should you do?

Has someone asked you to take the conversation elsewhere?
Don't do it.
End the conversation.
Report this person to the website or app.

Talk to someone you can trust.
Tell them what happened.
Together you can check whether this is true.

The third red flag in scams

It is too good to be true

What is going on?

You get an offer out of the blue.

You are told that you have won a prize.

Or something is suddenly much cheaper.

Or they tell you that you can earn a lot of money for very little work.

What do you feel?

You are excited.

You think this is your lucky day.

You want to say yes right away.

Why is this wrong?

Scammers want you to feel this way.

They have a way of making this sound like a great offer.

This makes it more difficult for you to think clearly.

Sometimes you are offered something for free. It is almost never real.

Sometimes they tell you: you will definitely win cash. It is almost never real.

Does something seem too good to be true?

Then it is.

What should you do?

Don't say yes just yet.

Play it safe.

Do this with someone you trust.

Let this person review the offer with you.

Find information about the offer together.

Find information about the company together.

Only then can you decide whether you should go ahead and do it.

The fourth red flag in scams

You are asked to read out a text

What is going on?

Someone calls you.
The caller says he is calling from your bank.
Or from a company.

The caller says there is a problem with your money.
You are told that someone else from the bank will call you later.
They email you a text.
You have to read the text when the person from the bank calls.
Or you have to write down what to say to the bank when they call.

But what they are asking you to say to the bank is false.

What do you feel?

The person explains everything very clearly.
The caller tells you a lot of things that seem real.
You think that this person knows exactly how things work.
That's why you think everything is all right.

Why is this wrong?

A bank will never ask you to lie.
A company will never ask you to lie.
The government will never ask you to lie.

Do they want you to say something that isn't true?
This is a red flag.

What should you do?

Did they ask you to read out a text?
Or is someone telling you exactly what you should say?
Stop what you're doing now.
Hang up.

Play it safe.
Look up the phone number yourself.
Check the official website or the app.
Or check your sheet with numbers to call for assistance.
Then call the number.

The fifth red flag in scams

Someone offers to help you after you were scammed

What is going on?

You have been previously scammed.
You feel shame and despair.

You then get a message from an unknown sender.
Or you get a call from an unknown caller.
This person says you can get your money back.
They might say: a lawyer will help you.
Or: someone from the police will help you.

But you need to pay for this assistance first.

What do you feel?

You think everything will be all right.
You just want your money back.
You think you are finally getting help.

Why is this wrong?

A bank will not ask you for money to get your money back.
A company will not ask you for money to get your money back.
The government will not ask you for money to get your money back.

The police never asks for money to solve a case.

Scammers know that you have been scammed.
Sometimes they try to scam you again.

What should you do?

Did you get such an offer?
End the call.
Do not trust the promise.

Play it safe.
Find your bank's phone number yourself.
Check the official website or app.
Or check your sheet with phone numbers to call for assistance.
Then call the number.

Spotting red flags in scams. Important phone numbers.

The 5 red flags in scams

- 1 You have to do something unexpectedly and you have to do it now
Someone calls or sends a message.
You have to pay or do something immediately.
- 2 You are asked to take the conversation elsewhere
You chat on a website or in an app.
You are asked to continue the conversation elsewhere in another app, by email or phone.
- 3 It is too good to be true
You get an offer that sounds great.
You can either win a big prize or get a lot of money.
- 4 You are asked to read out a text
Someone calls you and gives you a text.
You have to read this text out loud to the bank later.
- 5 Someone offers to help you after you have been scammed
You have previously been scammed.
An unknown person offers you a way to get your money back.
But first you have to pay them.

Did you spot a red flag?

Stop what you're doing now.

Hang up or close the message.

Use the phone numbers for assistance on this sheet.

Call the number.

Phone numbers for assistance

These are phone numbers for assistance.

These are phone numbers you call yourself.

Do not share the numbers of people you trust with others.

ABN AMRO Customer service:

0900 - 0024

ABN AMRO Banking Assistance:

088 - 226 26 12 (no menu)

ABN AMRO Emergencies:

088 - 22 62 630

ICS Service desk:

020 6 600 678

Phone number: _____

Phone number: _____

Person no. 1 (someone you trust):

_____:

Person no. 2 (someone you trust):

_____:

Family password

You can agree on a family password.

Only you and your loved ones know this password.
Someone calls and tells you they are a friend or loved one.

But you have your doubts.

Ask for the family password.

Does the person not know the family password?
Then perhaps they are not your friend or loved one.
Write down the family password here.

Only show it to people you trust.

Family password: _____