

Do not proceed with any money transfer if you have been asked to send money:

- To an individual you have not met in person.
- For a car purchase in response to an online advertisement.
- For an unconfirmed emergency situation.
- For a purchase made online.
- For anti-virus protection.
- For rental property deposit or payment.
- To claim lottery or prize winnings.
- To pay taxes.
- For a donation to charity.
- For a mystery shopping assignment.
- For a job opportunity.
- For a credit card or loan fee.
- To resolve an immigration matter.
- To pay for something in response to a telemarketing call.

Follow these fraud prevention tips

- Never provide personal information, like credit card numbers, bank account details or other sensitive information, to unknown individuals or companies.
- Learn how to use privacy and security settings to avoid sharing too much personal information on social networking sites.
- If it sounds too good to be true, it probably is.

Got any questions?
Visit our website at
www.wu.com/fraudawareness.

- Follow us on Twitter (@WUStopFraud) and Facebook (www.facebook.com/WesternUnion) to keep up to date.

#BeFraudSmart

If you believe that you are the victim of fraud,
call the Western Union Fraud Hotline at

0800896513

Visit wu.com/fraudawareness



WUStopFraud



facebook.com/WesternUnion

Protect yourself from fraud

Find out how to spot key signs of fraud and avoid scams.

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About

When you send money, you should be absolutely certain you know who your receiver is and what the transfer will be used for.

Remember — fraudsters and scammers target people using any means they can, often pretending to be from the government, banks or trust organisations!

They can contact you on the internet, through social media, by mail and over the phone.

This brochure outlines the most frequent fraud scenarios that you should be aware of.



I'm interested in buying the item you're selling online.

You are trying to sell an item online and are contacted by a buyer who claims there are customs and/or shipping fees that you need to cover in advance. In some cases, you may receive a spoof email from a third-party payment service, claiming that an overpayment has been made and the difference needs to be returned to the buyer's account via money transfer in order to release the payment, item or service.

Be fraud-smart: Never send funds with a money transfer to pay for fees or overpayments associated with an item you sold online.



Would you like to buy an item online?

A person who claims to be selling an item online, like a pet or a car, will ask you to send money for that item or to cover fees associated with the item.

Be fraud-smart: Never use Western Union to purchase goods or services offered online.



I'd like you to rent my property.

You find a property for rent online, and the person claiming to be the landlord asks you to send money for a deposit to view the property. The “landlord” is likely not the true owner and is just posting photos of someone else's property.

Be fraud-smart: Don't send money to put down a deposit on a rental before seeing the property and ensuring it is legitimate.



If you like me, you will help me.

You start a relationship with someone you know online but have never met in person, and that person asks for money to come visit or for an emergency.

Be fraud-smart: Never send money to someone you've met online, but haven't met in person.



Send money to cover financial fees.

You are asked to send money to pay upfront fees for financial services, like a credit card or loan.

Be fraud-smart: Never send money for a credit card or loan fee. Legitimate companies don't require you to send money before receiving financial services.



Problem with your immigration record?

You are approached by the authorities and informed about a problem with your immigration record. Personal information and sensitive details related to your immigration status may be provided to make the story seem more legitimate. Immediate payment is demanded to fix any issues and deportation or imprisonment may be threatened if payment is not made immediately by money transfer.

Be fraud-smart: Authorities will never ask you to send money with a money transfer. Always verify such issues by contacting the official number provided on the official website.