

Internet lottery scams

Internet lottery scams begin with an email claiming the recipient has won a lottery. To collect the money, the "winner" must contact a claims agent, usually at an email address provided by free email sites. The unsuspecting consumer contacts the claims agent who sends a claim form to verify their identity. The consumer must return the form with their personal details along with copies of their passport and driver's license to "verify their true identity."

This is where the scam begins. The fraudsters now have enough information to duplicate the consumer's identity. The responding consumer receives an email with three options for how to collect their winnings. They can have the money wired to their bank account, they can open an account with a specified bank (bogus), or they can pick up their winnings personally.

Most people want their winnings transferred to their bank account. This involves upfront fees for taxes, insurance or even legal fees. Victims transfer money as requested via Western Union. If they do not want to pay upfront fees, they can open an online account with a specified bank, whose 'policy' requires a rather large deposit. This bank, however, is fake. Alternatively, victims are able to pick up their money personally by travelling to Amsterdam, where they are required to pay a release fee in cash, receiving their winnings in counterfeit currency.

If you receive an email stating you won a lottery

If you receive an email stating you won a lottery, do not respond at all. If you have already replied, cease all communication immediately.

If you have already provided personal information

Fraudsters want to collect enough information to commit identity theft. They will request information such as personal contact details, address, workplace, and next-of-kin details. They will also request copies of passports and driver's licenses. When they have this information, they are then able to commit identity theft.

If they only have your email address and telephone number, you are not at risk. If you have provided a majority of the above information, then you are at risk of becoming a victim of identity theft.

If you have already given money to these fraudsters for any variety of reasons, there is unfortunately not much chance of recovery. Once the fraudsters have your cash, even if they are caught and prosecuted, your money is not likely to be recovered