

How to Avoid Online Scams?

The number of online scams increases daily and at a rapid speed. Thousands of people across the globe become victims to various online scams every day. It is important to have sufficient awareness about online scams to protect yourself and others. Listed below are some valuable tips for you to avoid some of the top online scams.

01. Do not accept “too good to be true” offers

This is the most common type of scam. The scammer will offer you a precious offer for an unbelievable price. No one wants you to offer anything free or extremely cheap without a reason. These scammers are on a mission to collect your personal information by asking you to fill a form to “Claim” the gift. Simply ignore it.

02. Ignore what you didn't ask for

As an example, if you get an email saying that you have won a huge amount of money from a lottery which you didn't buy, just ignore it. Never fill any form from an unsolicited online sent by email. They are scammers!

03. Check for grammar & spelling

Always be sure to check the spelling and grammar of the emails you get. Interestingly, most of the scammers are not good at this. Even a highly official looking letter (with logos and other details) may contain several spelling or grammatical errors.

04. Contact your bank

If you get an email requesting you to update your bank account details such as pin number and security questions, it is a scam just to collect your information and misuse them. Never, ever fill them with your confidential information. Instead, call your bank and verify the scenario. Also, you would notice that these emails are sent to you through an account created with free email services instead of the bank's official domain. *(Example of scam: xyzbank@gmail.com, xyzbank@ymail.com, xyzbank@hotmail.com etc.).*

05. Ask for verification

Most of the scammers claim that they are from countries like USA, UK, Australia, Canada etc. If you ever feel a suspicious behavior during a conversation, just ask about a landmark, a geographical location or a certain specialty of the area and see if they are genuine.

06. Search it!

Pick your favorite search engine, like Google, and if you get a suspicious offer, Google the company and the offer. If such a company exists, it must have a website. If you find such a company, compare the details with the email you received. If you still want to give it a try, contact the company via the email or phone number mentioned on their OFFICIAL WEBSITE to verify that the offer is genuine.

07. Sending \$

Avoid emails from those you trust that say they are on a trip and need \$ to get back home. Their email has been compromised by a hacker and the hacker is attempting to trick you into sending \$ to the hacker. Before sending money, call the recipient and speak with them directly on the phone to confirm.

Remember not to give away your personal information like social security number to strangers. Do not deposit any money to personal accounts unless you know him/her personally.

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