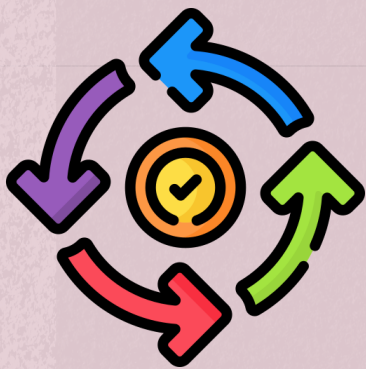


WHY ARE SCAM VARIANTS SO DANGEROUS?



Scammers use persuasion techniques, sometimes even a combination of them!



Consistency

People tend to behave in a way that matches their past decisions or behaviours. In investment scams, people may agree to invest more after their initial deposit.

Liking

Scammers create attractive profiles that appeal to targets. In internet-love scams, they also use affectionate terms to address victims.

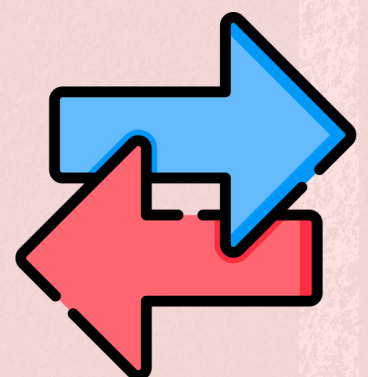


Social Proof

People look to actions and behaviours of others to determine their own. In e-commerce scams, victims may view ratings and reviews of products, which may be faked by scammers.

Reciprocity

People feel obligated to return favours. In job scams, scammers may offer people a way to be employed or earn easy money.

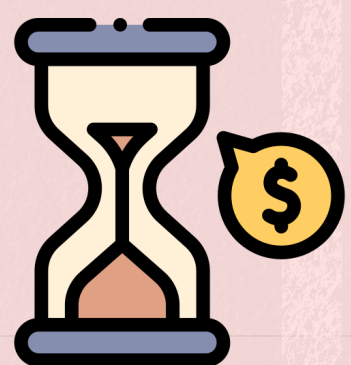


Authority

Scammers sometimes impersonate authorised personnel, such as the police, banks and telecommunications companies.

Scarcity

Scammers induce time pressure or urgency, such as requiring people to follow their instructions by a deadline.



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PERSUASIVE COMBOS: CAN YOU SAY NO?

Here are some examples of the top types of scams in Singapore.

HE WAS OFFERED A WELL-PAYING JOB BUT INSTEAD, LOST MORE THAN S\$300,000

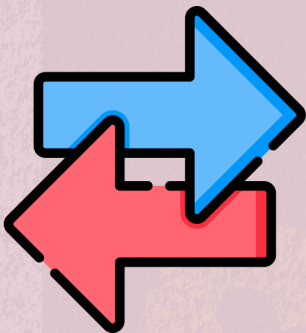
JOB SCAM

SCAN FOR MORE



QUOTES FROM VICTIMS OF SIMILAR CASES (ScamAlert.sg)

*CAN YOU IDENTIFY THE PERSUASION TECHNIQUES USED?

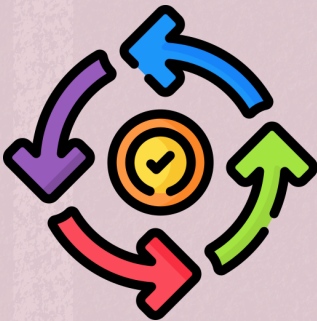
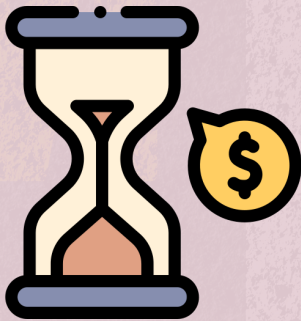


"... the scammer offered to let me use his account to boost missions..."

"(scammer) told me that she could lend me \$5,000..."

"They keep saying to finish all 45 orders or your account will freeze."

"The orders started to get more and more expensive, and the person kept rushing me to find money to complete orders as there is a time limit to it."



"They (kept) asking (me) to recharge or top-up to do more jobs and earn more commission."

"She then made me join a group chat ... they share and boast about their earnings."

"... I did ask one of the participants... she seemed so supportive..."



*Answer: The persuasion techniques used are reciprocity, scarcity, consistency and social proof.

YOU HAVE WON A "PRIZE"!

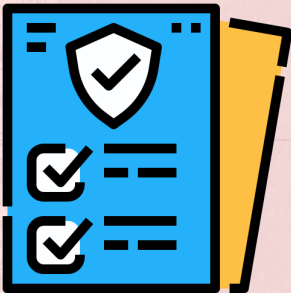
NON-BANKING RELATED PHISHING SCAM

SCAN FOR MORE



QUOTES FROM VICTIMS OF SIMILAR CASES (ScamAlert.sg)

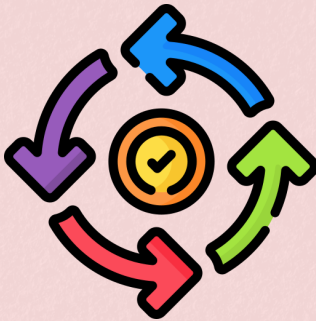
**CAN YOU IDENTIFY THE PERSUASION TECHNIQUES USED?



"Then I received a message from "SingPost"."

"I got a call from someone claiming to be from amazon.com."

"Gave him the verification number that came to my email. ... All card details given including the pin behind the card."



**Answer:
Authority and
Consistency

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BUYER, SELLER OR SCAMMER?

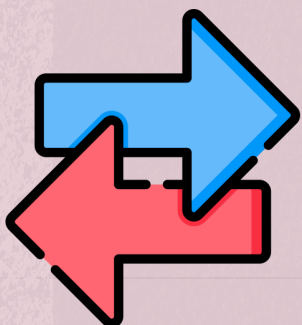
E-COMMERCE SCAM

SCAN FOR MORE



QUOTES FROM VICTIMS OF SIMILAR CASES (ScamAlert.sg)

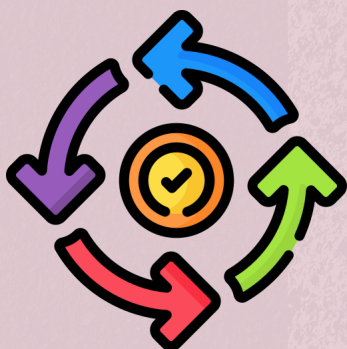
***CAN YOU IDENTIFY THE PERSUASION TECHNIQUES USED?**



"... I needed the fridge fast which they claimed can be delivered on the same day, I fell for it."

"Item was offered at \$350 with no delivery fee required.' He counteroffered at \$300... he offered a deposit of \$200... I transferred the \$200..."

"I transferred \$350 to (a private bank account) ... Later, (the) seller messaged (that I) needed insurance fee for delivery department to deliver the item and it is refundable upon delivery... then asked to buy 2 SIM card to "waive" the insurance fee."



*Answer: Reciprocity and Consistency

PHISHING FOR YOUR PERSONAL INFORMATION

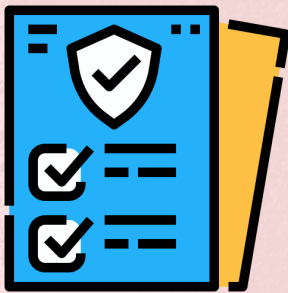
BANK-RELATED PHISHING SCAMS

SCAN FOR MORE

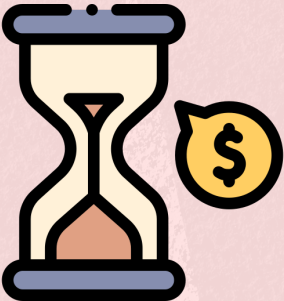


QUOTES FROM VICTIMS OF SIMILAR CASES (ScamAlert.sg)

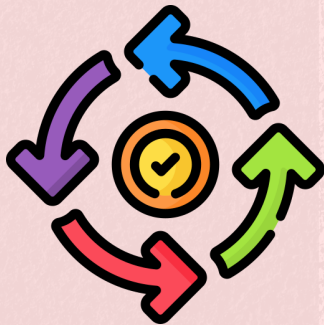
****CAN YOU IDENTIFY THE PERSUASION TECHNIQUES USED?**



"On a Saturday noon, I was overseas and got a random call ... using Whatsapp with a DBS logo thumbnail."



"(Scammer said) I will be getting a fine if I don't pay in 2 hours as the credit card debt has not been paid."



"I gave him my NRIC number... he asked me to provide card info to him... I eventually gave him my card information."

**Answer: Authority, Scarcity and Consistency

DID YOU KNOW?

The recent OCBC scams used these three techniques. Can you identify where each technique is used in the message?

"Your OCBC account transaction has been suspended, please update it on December 28, otherwise the account will be locked. Please access (URL link)."

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Hint: 'Authority' is used when impersonating OCBC. One example is by embedding a legitimate URL link.

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