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Online Frauds

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This is the updated version for your information and to spread the awareness. This article was already published by UN Volunteers on Feb. 04, 2023.

Frauds are there in every aspect of our life. We often have to face various scams in all aspects throughout our life. At any level of our cautiousness with maximum care and possible precautions, they take all opportunities to overcome it by making their tricky plans to trap others for their success by their crooked ways. At the most, they are misusing the trust and status of the victim/s - means, just cheating...

Fraudsters have found an easy way to make easy money without having any hesitation. Gradually, it may be outdated soon, as the awareness on the basic concept is spreading so fast. It is happening on a regular basis now. I came across with many such experiences through my friends and associates. Also, recently I had personal experiences for multiple times, for the same. Even though, many people are aware about such scams, at a sensitive point of time, most of them do not realize the seriousness of the matter, as a matter of honest and sincere friendship with a personal attachment.

Such frauds are happening now a days in Facebook regularly. The fraudsters make an identical profile in Facebook similar to that of yours, taking your same credentials and profile pictures from the Facebook. With their fake ID, impersonating you, they start sending friend requests to your real friends. Unknowingly, they tend to accept the request keeping you in their mind. Then the fraudster with your ID start chatting with your friends in the Messenger and begin to ask for financial support through online payment. Using your identity, they ask to all those innocent people, whoever accepted the friend-request. As a matter of innocent friendship and misunderstanding the situation as any need of emergency, some of the best friends may tend to oblige the request of those 'frauds', losing your own money not even benefitting to the real friend. Even they may ask for personal information, etc. this may happen in other Social-Media also, like Instagram, etc.

Even though it happens, impersonating the Facebook IDs and Pages are not allowed in Facebook. If you come across with any such incidents, impersonating you or any others, you have the option to 'report' such impersonating Accounts / Pages.

If you come across with any such incidents, as a caution, spread the message immediately for the awareness of all your friends, in Facebook as well as in other media. Always keep posting about the frauds frequently for awareness.

Besides the impersonating your account by creating your Fake ID or hacking your existing ID / Page, the scams may not be limited only in Facebook. They are :

Trying to maintain online lovely, romantic relationships with you and gain your trust, then requesting for money with various reasons seemingly reasonable.

Offering jobs through e-mails, as if they reviewed your CV and shortlisted. Even if you applied, generally, they do not mention the position you applied, because, it is a fake offer. They take your personal data through the process - never respond to such offers.

Offering jobs at a fee / apply for a job at a fee - there are many fake offers. There are many job postings with irrelevant information - A genuine employer never takes any charges.

Offering Online Jobs along with Lap-top, with Work-From-Home Facility, at a nominal fee.

Sharing spam links, to have access to your personal / confidential information.

Offering instant loans at lowest interest rates with a small amount of processing fee.

Offering lottery as you are the winner and asking for a processing fee or a certain amount for tax obligations, along with your personal details, as if they are genuine.

Unknown people pretending to be very close to you / your friends and proposing business / asking for financial support.

Offering big amounts with confidential dealings, which (as if) they have inherited from authorized / unauthorized sources - for charity, business, investment, etc. in your country, at a charge.

Offering Investments in your country, with a processing fee from you, as if they have a huge unused amount from unaccounted sources.

Offering big amounts, as if, from reliable sources, which they have been assigned to handle the same.

Offering big amounts, as if they are rich ladies, under treatments and going to die soon due to some severe diseases like cancer, etc., trying to get your sympathy, subsequently leading to your loss.

Giving you warnings and threats, as if they have got your password, then demanding money

from you.

Offering Scholarships / Compliments, etc. to get access to your personal information.

Offering Awards at a fee - as if they are a genuine and you are a most deserving candidate.

Trying to hack your e-mail ID, to get your confidential data / information - Never use any identical / same passwords in different applications.

Mails / Messages / Calls - with embedded links to update your bank account details - to update your KYC, documents, User ID, Password, Debit Card Number, PIN, CVV, OTP, etc. - from fake IDs – Never respond.

Taking a nominal fee and offering a big amount as a charity to be expected soon.

Giving promises, like financial support, loans, etc., they may cheat you with fraudulent Online Apps.

There are various online games, even promoted by celebrities, with challenges and charges.

They may take the control of our Sim Card, by Sim Cloning / Swapping / Porting. Be very cautious, whenever you handover your Mobile to anybody, for any reason, especially, when they are not familiar to you.

There are people coming with parcel - which doesn't belong to you, as if it is for you. If you do not claim it, they are asking for cancellation of the delivery through a link in your mobile, and they access to your information. If you claim it, they take some charges, which would have been a big loss.

There are fake promises of parcels, containing valuables, like currencies, ornaments, etc. which you will have to claim, by paying their charges, leading you to uncertain troubles, along with financial losses.

There are fraudsters, watching you through your camera on your mobile / other devices and recording you through your cameras, and using it for their advantages. Whenever you use your Mobiles / Devices for online purposes, always keep your camera/s closed with some stickers. Open it only when it is required for your purpose.

Beware of all these frauds. Beyond all these, there may be various frauds with new concepts. Always safeguard your passwords. They may ask you for your personal / confidential details also, to fulfil any of the above offers, ultimately resulting in cheating and loss of your money.

Besides all, at a crucial time, whenever you are undergoing any of the above experiments or experiences, or facing any crisis on account of any of the above, some good Samaritans (may be very close to you) may approach you, as if, they are standing with you for your moral support, trying to convince you, and subsequently ask for their financial support. They are not at all reliable.

“Any earnings beyond ethics are not worthy”© - Kunju C. Nair

Such people who earn beyond the ethics, never got prosperity. They may be enjoying and spending lavishly with the unethical earnings.

Respect your money. Be the master of your earnings.

Never let it be lost, cheated or misused by miscreants.

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About

Mr. Kunju C. Nair is the National UN Volunteer - India. He is a Finance Specialist, with international reputation. He is accredited as Change Maker, with Platinum Award. He is a well-known personality in the Socio-cultural activities, with best awards and accolades. He is the Author of various books, and there are many articles and reporting in various medias to his credit.