



## LOTTERY, PRIZE DRAW & INTERNET FRAUD

Every day people throughout the UK open their post or turn on their computer to find out they've won thousands or millions in an overseas lottery...**THESE ARE ALL FALSE!!**. Thousands of these scams are distributed in hopes of attaining either your money or your personal information for financial gain and/or identity theft.

These very discrete scams will entice you with false claims that you have won generous amounts of money or expensive prizes, often offering you a winning ticket or the prize in return for an 'administration' or 'registration' fee. However, in reality the prize **NEVER** exists.

The Office of Fair Trading (OFT) is warning consumers not to respond to a new type of lottery scam targeting the UK which uses counterfeit cheques to try and convince recipients that their promised win is genuine. Scams are becoming increasingly more sophisticated and everyone needs to be on their guard.'

### Scenarios Commonly Used: -

- Lottery scams follow a certain pattern and in all instances they will originate from a lottery you don't remember entering. Scams use the names of legitimate lottery organisations, but this does not mean the legitimate organisations are in any way involved with the scams. In the beginning, you will receive an unexpected notification claiming that "You have won!" a large sum of money, or a prize. Then depending on the scam (see below), you will be asked to pay some sort of fee or to send in money, or you will be asked for your personal information.
- The use of the **Spanish El Gordo Lottery** as a means of scamming victims is becoming increasingly more common. In using the legitimate name of El Gordo and forging documentation and bank forms these fraudsters seek to obtain money under false pretences. In order to claim their 'prize', victims are asked to provide their bank account details and are told that 5-10% of the winnings will be retained for costs. However the 'winners' are later contacted and asked for various fees in order to release their alleged prize fund, and they **NEVER** receive a penny.
- An **Advance Fee Fraud** is a scam that hooks you with the false promise of large sums of money for little or no effort on your part. Once you're deeply involved in the scam, you're asked to pay certain amounts of money to expedite the process. Victims have lost up to £300,000 on the lottery by responding to more and more telephone calls demanding payments to cover costs in order to receive their winnings. You yourself may even be asked to contact a claims agent following an administrative mix-up and provide personal details over the phone so your winnings can be paid, but you will **NEVER** receive any cash payment.
- One scenario involves a **foreign government official** asking for your kind assistance in transferring funds out of his country and in return he/she will pay you a hefty commission if you agree. Through continual correspondence you may be asked for advanced payment fees or personal details in order to release funds. You may receive what appears to be a valid cheque as a lump sum of your transfer, which you must cash and send as fees in order to receive your commission. The cheque is most likely a counterfeit or stolen and your bank will realise this only when it's too late and after the scammers have made good their escape with your money. You will be responsible for the full amount.
- You may receive news that you stand to **inherit millions** of pounds from a relative you don't remember or someone in Africa who has inherited millions and requires your help to access their newfound wealth. In order for the inheritance money to be transferred an advance payment similar to those mentioned above is necessary to progress the transaction or cover administrative costs, but again you will **NEVER** receive any money.

**IN REALITY** you cannot win a foreign lottery when you haven't bought a ticket. There are no such things as "email" draws or any other lottery where "no tickets were sold" and in nearly all regions it remains illegal for a real lottery to charge any sort of fee regardless of it's stated use. Remember, a legitimate lottery will **NEVER** ask you to pay a fee in order for you to collect your prize nor will it ask you to wait for a prolonged period of time before notifying any close friends or family.

By simply confirming names, email addresses or telephone numbers, you may be providing information that can be used to carry out identity fraud. This information is used to steal your identity and could potentially inconvenience you financially in the future.

Visit - <http://www.oft.gov.uk/news/campaigns/scams/>  
Call OFT Consumer Direct on 08454 04 05 06  
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