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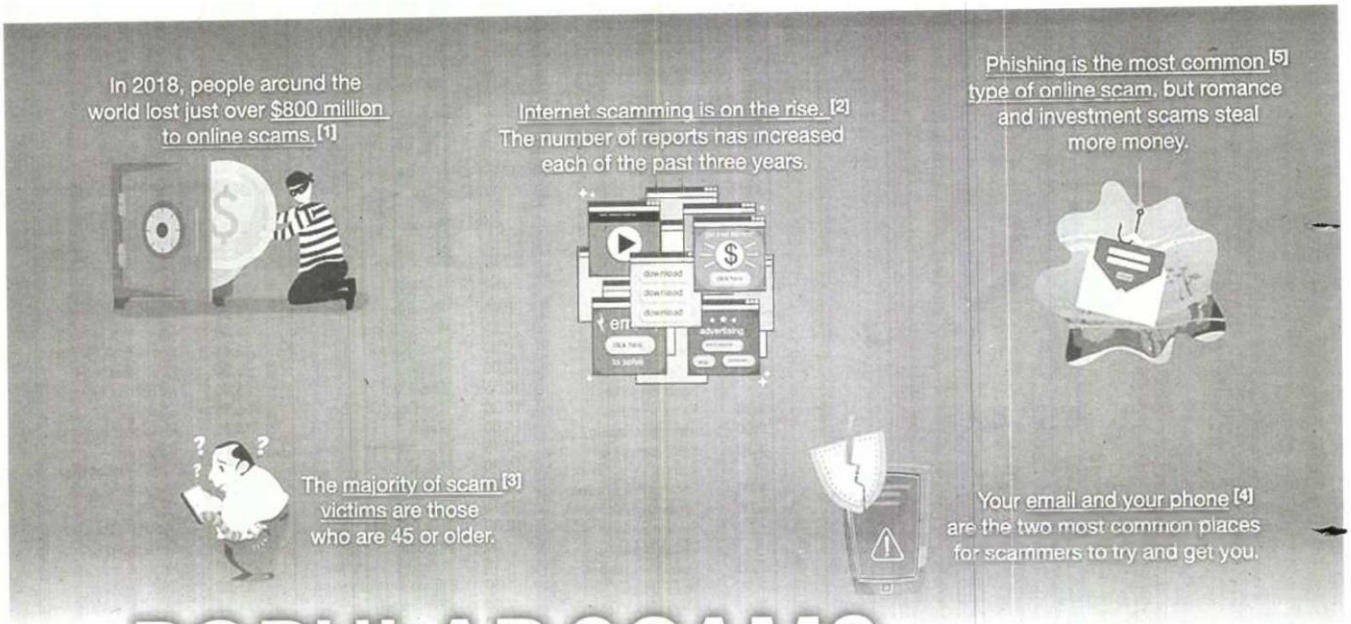


POPULAR SCAMS that you should be aware about

THE internet is such an integral part of our lives that it can be easy sometimes to forget that not everyone we encounter online has our best interests at heart. Like consumers, scammers have turned their attention online.

Internet scams are an ever-present threat, with hackers and cybercriminals doing their best to stay one step ahead of internet users. And their tricks may seem more familiar than you realise.

1. Job offer scams

Job offer scams increased by a wide margin after the COVID-19 pandemic. One common method has been to reach out to victims over WhatsApp or social media to offer part-time jobs that pay a few hundred a day.

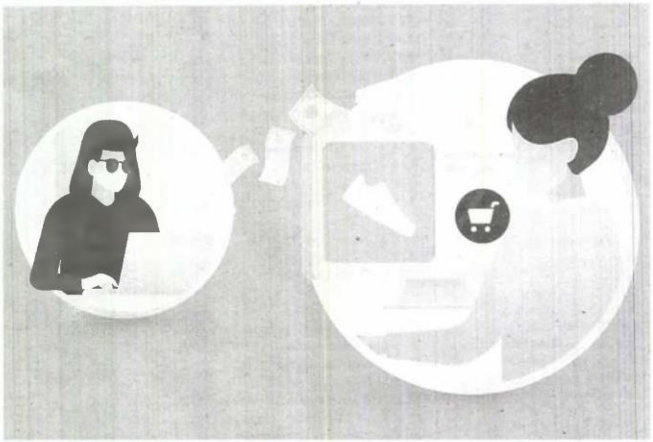
This typically involves buying goods from an e-commerce shop, then reviewing them in order to boost the store's rating. Buyers are promised compensation for the purchase and a commission for the review.

One other format requires victims to pay a processing fee to have their job application considered, though there is often no job waiting for them.

2. Buyers beware

Everyone loves a good bargain. And that's something scammers have started capitalising on. In the e-commerce scam, criminals set up seemingly proper stores on social media marketplaces. To lure unsuspecting customers, they also post adverts offering goods at significant discounts or bundled together with too-good-to-be-true deals.

These social media accounts don't hold up their end of the deal, however, once victims make payments. And even more frustratingly, they ignore or block messages. To protect oneself, nevertheless, the advice is to be cautious when shopping outside of well-known and regulated e-commerce sites. And if you're wary, refer to the authorities.



3. AI abusers

While classic hoaxes, like the "Nigerian prince" email scam, used to be easy to spot thanks to the outlandish stories and even worse grammar, that's no longer the case. Indeed, even grammarly-sound, eagle-eyed people may not be safe these days, with scammers turning to artificial intelligence (AI) to up the ante.

Cyber-security experts warn that generative AI chatbots like ChatGPT can now help edit and clean up scam messages. And so, users are advised to keep an eye out for suspicious attachments, headers, senders and URLs embedded within the email; factors that aren't as easily addressed by AI assistance.

4. Online dating scams

Romance scams are on the rise. You meet someone through a dating app or website, you start to get to know each other, and it can feel authentic. However, you can never be sure who is on the other side of your screen. If you find yourself in an online relationship with someone who begins to ask for money or asks you to redirect items they send you, then the person you've met is a scammer.

"Catfishers," as they are sometimes called, often use the identity of a real person to seem authentic and provide genuine details. Never give money to someone unless you also have a relationship with them offline. And if you do make a date with someone outside of cyberspace, be sure to let people in your life know where you'll be, to be on the safe side.

5. Charity fraud scams

After large-scale natural disasters or other high-profile public tragedies, you want to help any way you can, and scammers know to capitalise on this. They set up fake donation sites and accounts and then craft an emotional pitch email to solicit funds that never reach the victims. These scams are successful because they play on sympathy, but always make sure you do your research. Fact-check any donation sites and make sure they are affiliated with the issues they claim to represent.