

## Congratulations, you've won a 'free' holiday

*PCU Members - be alert to holiday scam that is too good to be true*

**If you get a phone call out of the blue advising you that you have won a free holiday, chances are it will cost you a lot more than you expect. What's more, you won't even get the holiday because it doesn't exist!**

A recent scam has become apparent to Police Credit Union & other financials, whereby Members receive a phone call from an unknown party advising them that they have won a 'free holiday'. They are told that they need to provide their credit card details either to pay for insurance, travel vouchers or a reservation fee to secure their holiday.

Unfortunately, once the scammer has the credit card number it is used to make fraudulent purchases.

This sort of fraud is called **advance fee fraud** which involves victims giving money to a company in order to claim their prize. Of course **there is no real prize** and all that happens is that these victims lose their money (the advance fee).

Please be aware of this ruse and if anyone you know approaches you with their "good news" about a free holiday, an overseas lottery win (or similar) and the need to send money to them to collect the prize - let them know the truth about this scam!

*Police Credit Union Risk & Compliance Department: 18th April, 2008.*

### **Important Reminder**

Police Credit Union treats the financial security of its Members as paramount and wishes to stress the importance of remaining alert to fraudulent schemes.

**Always be suspicious of companies that make offers out of the blue & request personal or credit card details, or electronic transfers.**

Police Credit Union will never ask you to supply any access codes or confirm your account or credit card details via e-mail or phone - we already have all of them on file!

Should you receive any emails or phone calls of this type, or at any time suspect someone else has gained access to your banking details, please contact Police Credit Union immediately on 1300 131 844 during business hours, or 1300 247 489 after hours.