

Spot the Scam

Scammers in Ghana use mobile money, WhatsApp, social media and fake websites. Know the tricks so you can stop them.

Common scams

- **"Wrong transfer":** a message says money was sent to you by mistake and asks you to send it back. Check your actual balance first. It's usually fake.
- **Fake customer care:** a caller "from your bank or network" asks for your PIN or a code to "fix" your account.
- **Prizes and promotions:** you've "won" something but must pay a fee or share details to collect it.
- **Jobs, visas and scholarships:** great offers that ask for an upfront fee.
- **Investment and crypto schemes:** promises of quick, guaranteed profits.
- **Online shopping:** sellers who demand payment first, then disappear.
- **Hacked friends:** a friend's account suddenly asks you for money or a code.

Red flags

- Pressure to act **right now**
- Requests for a **PIN, password or one-time code**
- Payment before you get anything
- Offers that are too good to be true
- Poor spelling, unknown numbers or strange links

Golden rules

1. **Never share your PIN or codes**, with anyone.
2. **Hang up and call back** on the official number.
3. **Verify before you pay:** check the seller, company or person.
4. Turn on **two-step verification** on WhatsApp, email and social media.

If you've been scammed

1. **Act fast.** Call your mobile network or bank immediately to try to block the transaction.
2. Change your passwords and PINs.
3. **Keep evidence:** messages, numbers and transaction IDs.
4. Report to the **Police** or the **Cyber Security Authority**.
5. Call the **CyberClinic Helpline on 267** for guidance.