



TRICKS OF THE SCAMMER



Scan to review worksheet

Expemo code:
1998-F55B-9XNC



1 Warm up

In pairs, discuss the following questions.

1. Have you, or anyone you know, been the victim of online fraud? What happened?
2. What do you do to protect yourself from online fraud?
3. How much money do you think is lost in online fraud each year?
4. Do you think your bank does enough to protect you? Do you think it is their responsibility to protect you?

2 Focus on vocabulary

Part A: Match the vocabulary to the definitions.

- | | |
|------------------------------|---|
| 1. scam (v) | a. something of value, such as property, that can be given if a loan cannot be repaid |
| 2. in <u>arrears</u> (idiom) | b. be late in making a regular payment |
| 3. <u>overdrawn</u> (adj.) | c. get money from someone by making them believe something is true when it isn't |
| 4. <u>plausible</u> (adj.) | d. money that someone has access to |
| 5. quid (n) | e. believable |
| 6. <u>collateral</u> (n) | f. a number which identifies which particular bank an account belongs to |
| 7. <u>sort</u> code (n) | g. British pounds |
| 8. means (n) | h. having spent more money than you have in your bank account |



Part B: Now put the vocabulary from Part A into the correct gaps in the following sentences.

1. So, to make the payment I will just need your account number and _____, please.
2. I'm amazed you believed his story. I didn't think it was at all _____.
3. You couldn't lend me ten _____, could you? I need to pay the window cleaner and I'm a bit short.
4. We're writing to inform you that your account has fallen _____ and you will be charged a fee unless a payment is made within the next week.
5. Can you pay the electricity bill and I'll pay you back? I don't have enough money in my account and I'll go _____ if I pay it.
6. He'd used his father's business as _____ to borrow enormous sums of money which he then used to fund his expensive lifestyle.
7. I think she's going to have to sell her horse as she doesn't have the _____ to care for it any longer.
8. They were arrested after they stupidly attempted to _____ the husband of a detective.

Now in pairs, discuss the following questions.

1. Have you, or anyone you know, had someone try to **scam** them out of money?
2. If you needed to borrow a lot of money, what could you use as **collateral**?
3. Do you have the **means** to live the life you want to live? Why/why not?
4. Have you ever been **in arrears** with payments? What happened?

3

Listening for gist

Listen to the phone conversation and tick which questions were asked.



1. Did he ask you for account information?
2. Have you checked your savings account?
3. What is your current address?
4. Was it a man or a woman?
5. What did he say to you?
6. Do you currently have the means to buy what you need without using your bank accounts?
7. When did you last use your PIN?
8. How can I help?



4

Listening for details

Listen again and complete the notes about the call with one, two or three words or a number.



PROBLEM REPORT NUMBER: 222/3455/2022-02-28/3

Name: (1) _____

Type of account: *Current account attached to a* (2) _____

Details of suspect: *Male,* (3) _____

Suspect said: *Behind in mortgage payments, charge of* (4) _____

due. Asked for account number, sort code and (5) _____

Amount of money lost: *Nearly* (6) £ _____ *of savings for* (7) _____

Actioned taken: *Current account monitored and savings account* (8) _____

Bank representative:

A. Freeman



5 Scanning for vocabulary

Work with a partner.

Student A finds words in the text on page six which means the following.

1. _____ someone who lies to people in order to get money out of them. (n, para. B)
2. _____ a trick to get someone to do something or give you money (n, para. B)
3. _____ the reason why someone would do something (n, para. B)
4. _____ a situation where there is not enough of a particular thing (n, para. C)
5. _____ pretend to be someone else (v, para. D)
6. _____ very quickly (adv., para. D)
7. _____ create a situation where someone or something is in danger or vulnerable (v, para. D)

Student B finds words in the text on page six which means the following.

1. _____ act as someone different from who you are (v, para. B)
2. _____ cannot be tracked or found (adj., para. B)
3. _____ easily influenced or harmed by something (adj., para. C)
4. _____ give all of the money that is owed to someone (phr. v, para. C)
5. _____ money that should have been paid previously (adj., para. D)
6. _____ pretend to be someone else to fool someone (v, para. D)
7. _____ a trick to get money out of someone illegally (n, para. D)

Now see if your partner can use the words you found in a sentence.





6

Skimming for gist

Quickly read the following extracts from the article on page six and decide which gaps (1-6) they should go in. You will not need all of the extracts.

1. As he had appeared so rich, they never questioned his ability to pay it back.
2. It's important to make sure you use a number of different passwords that you don't reveal to anyone.
3. Do not use a number that they give you, as it could easily be a friend of theirs who will further convince you to trust them.
4. This is where people buy online goods which never turn up.
5. To some he was a CEO of a diamond company, to others, he was an Israeli spy.
6. Given this situation, most of us are quick to trust.
7. The penalty for a crime of this kind can be at least 20 years in jail, or worse, death.
8. Another form of fraud is the investment scam.





Tricks and lies

How scammers operate

- A. Criminals are using increasingly sophisticated methods to scam their victims out of their savings, recent research has shown. With people being so reliant upon the Internet, and online purchases being such a normal occurrence, it has become much easier for scammers to convince people to part with their cash.
- B. Dating apps have become one of the main forums where scammers can operate, using psychological tactics to con victims. A recent documentary, *The Tinder Swindler*, tells us of a man who portrayed himself as different things to different women. (1) _____ Whatever the role he was playing, it involved regular travel, so he was never able to spend a lot of time with each woman, and there was a strong element of danger. Enemies, he told the women, were targeting him and tracking him via his credit cards. Using this ruse, he convinced several women to borrow money which they sent him to help him out of trouble. He needed untraceable cash. (2) _____ However, he is not alone in using people's emotions to encourage them to transfer large amounts of money out of their bank accounts. When we feel as though we know someone, we tend to trust them more and are less likely to question their motives. With online dating, the sensation of knowing someone well can be created quite quickly. We tend to fill in the gaps in our knowledge about someone by creating an image of them and their life in our heads without even realising we're doing it. (3) _____
- C. The most common type of scam though, is known as the "purchase scam". (4) _____ Again, this is often done using tricks to which we are all susceptible. The illusion of scarcity is a trick employed by con artists and marketing executives alike. However, scammers create a need to buy quickly, often through a very good offer with limited time or availability. This motivates victims to pay up without doing research or thinking through the situation carefully, as financial gain is foremost in their minds. The average amount lost to this style of con is £980. In the last quarter of 2021, there was a 70% rise in attempted purchase scams and a 17% increase in all reported scams.
- D. As people are more likely to trust an institution or figure of authority, the third type of scam involves impersonating banks, police or a hospital. Similar to the purchase scam, a sense of urgency is created, but this time with a sense of threat. Victims are often told that their account has been hacked or a payment is overdue and they are at risk of being fined if money is not swiftly transferred. It's much easier for us to not question something if we are made to feel as though we are in the wrong and the person informing us is a professional. One type of this kind of fraud is known as an Authorised Push Payment (APP) scam. An example would be a criminal posing as a banker who tells you your account is compromised, and you need to transfer your funds to another account for safety. The new account, however, is controlled by them. In 2021, cons of this kind reached a total of £355.3 million in lost money, an increase of 30% from the previous year.
- E. (5) _____ People are highly motivated if they think they stand to gain a large amount of money, and therefore are more easily convinced to part with it. In the last three months of 2021, victims lost an average of £15,788 to this style of con.
- F. The lesson to be learned here is always, always question where you are sending your money if it's someone who you haven't dealt with before. If a deal sounds too good to be true, it probably is. If you're communicating with a figure of authority, always ask for identification and check with the institution yourself to ensure they work there. (6) _____ If at all possible, take at least 24 hours before making the payment to give yourself time to do your homework about who you are sending the money to.

Sources: BBC, *The Independent*





7

Skimming for details (optional)

Quickly read the text on page six and match the following numbers to what they mean.

15,788 17 24 30 355.3 70 980

- The average amount of money lost in purchase scams. _____
- The percentage rise in purchase scams in the last three months of 2021. _____
- The increase in scams being reported in the last three months of 2021. _____
- The amount lost in millions in 2021 to APP scams. _____
- The percentage increase in the amount of money lost to APP scams in 2021 compared to 2020. _____
- The average amount people lost to investment scams in the last three months of 2021. _____
- The minimum number of hours you should wait before transferring money online to someone you do not know. _____

8

Reading comprehension

Read the article on page six more carefully and decide if the following statements are True (T), False (F) or Not Given (NG).

- According to the article, the World Wide Web has increased the ease with which criminals are able to con people out of their money.
- The subject of the documentary, *The Tinder Swindler* travelled regularly for his work.
- According to the article, it can take some time before we feel comfortable with people if we meet them online.
- An APP scam uses the trust of people in a position of power to make them feel comfortable transferring money.
- Over 50% of people targeted by an investment scam in the last quarter of 2021 lost over £15,000.

9

Talking point

In pairs discuss the following questions.

- Do you think that what happened to the woman in the phone conversation at the beginning of the lesson might have happened to you? Why/Why not? What did she do wrong? What could she do if it happens again?
- Which of the methods of scamming people in the article do you think is most likely to work on you? Why?
- Why do you think people do these kinds of scams? How do you think they feel about their victims?
- Now you have read this article, will you change anything that you do? Why?/why not?

**10** Extended activity/homework

Read the following question.

Imagine you are a scammer and you want to convince someone to give you their bank details. Write an email pretending to be from a bank and convince them that they must give you their personal details.

Consider the following questions.

- What type of language will you need to use to sound authentic?
- How will you start the email?
- How will you end the email?
- What will you say to convince the person to give you their details?
- Have you checked your grammar, spelling and punctuation?

You should write at least 150 words.