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THE HINDU METRO PLUS

CAVEAT EMPTOR

It pays to be cyber smart

ISSUE When surfing the Internet, be savvy and stay clear of scamsters. Remember there is no such thing as free money

"Congratulations! You have won USD 10,000,000 in a lucky draw by XYZ Ltd. Kindly send your name, contact address and number along with code PPP4567890. In case of any doubts, you may contact Mr. Sam on the same id."

"Hello Ms. Anamika, I am Charles Huang, marketing manager with an Asian Pacific Regional Bank in Cambodia. I am contacting you about an unfinished business transaction involving a client with same surname as yours that has been outstanding for a while due to untimely demise of the client. I want to work with you to utilize this opportunity and finalize this business out of my bank for our mutual benefits. Please reply in confidence and I shall give you details about me and how we can achieve this"

"XXXXX Bank Online Security Guarantee - As set out in our account agreement, you are responsible for maintaining the care, control and confidentiality of your user ID and Passwords. Due to recent security technology upgrade, you are requested to Re-access your XXXXX Bank online information by following the reference given here. Click on http://www.xxxxxbank.com/personal-banking/insta-banking/protect_yourself.jsp"

Now, these are some of the most common spam mails that flood our inboxes almost every day, mostly with the 'you will soon be a millionaire' tag. I write yet again on this subject, as people continue to fall into this trap even today. Recently, we received a complaint from a youngster who had just joined a city BPO.

While using the company's mail account, he noticed an e-mail from the lottery department of a multinational car company stating that this particular e-mail account had been selected as winner of a cash prize of 500,000 GBP and a brand new expensive car.

There was also a warning that the message might not be from whom it claimed to be and to beware of following any links in it and providing the sender with personal information. A contact's e-mail id was given and details sought. Since the mail had come to the company and there was a disclaimer as well, Sujith gave his particulars.

Taken for a ride

Within the next three days he was asked to deposit Rs. 42,300 in a specified bank account to obtain foreign exchange clearance. He did so. The next week, another mail demanded Rs. 45,400 towards car cargo shipment.

This time, the account number of a different bank was given. Sujith borrowed money to make the deposit. It was 15 days later, when he saw one more mail asking for Rs. 1,20,700 towards tax clearance and non-residential certificate did he realise that he had been taken for a ride.

We advised him to file a complaint with the police (cyber cell). It is important that you be careful while using the Internet. Never hesitate to hit the delete/report spam button when there is a spam mail or a mail that is of no relevance.

Verify facts

Secrecy is the keyword when it comes to personal details, especially when you receive mails from banks inviting you to click on links and furnish information.

Never do so unless you verify facts with the bank, as there is every possibility of your bank account getting hacked and the entire balance being siphoned off within few hours of entering the data.

So, be cyber smart!
S. SAROJA
(The writer works with CAG, which offers free advice on consumer complaints to its members. For membership details/queries, contact 24914358/24460387 or helpdesk@cag.org.in)

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