

# The Family Scam Guide

Protecting everyone under one roof — from your kids to your grandparents.

Scammers pick **the person, not the tech** — a child chasing a free game, a parent who trusts a caller, a grandparent who doesn't want to be a burden. This guide gives everyone under your roof one simple set of defences.

## THE ONE THING EVERY FAMILY SHOULD DO

### Agree a family codeword.

A secret word only your family knows. If anyone calls claiming to be family in trouble — arrested, stranded, in hospital — **ask for the codeword**. A real relative knows it. An AI voice clone never will.

## 01 THE FOUR HOUSEHOLD RULES

- ✓ Verify on a number you **already have** — never the one they give you.
- ✓ No one legitimate is paid in **gift cards, crypto or OTP codes**.
- ✓ **Urgency and secrecy** are red flags, not reasons to hurry.
- ✓ When in doubt, **talk to another family member** before acting.

The scam that reaches your family will feel personal and urgent. **Your codeword and one phone call undo both.**

# Room by room.



## Protecting seniors

- **Fake police / bank / government calls:** “your account is linked to a crime.” No real agency asks you to move money or stay on a video call.
- **The OTP trap:** your bank will never ask for the code texted to your phone.
- **Gift-card demands** are always a scam — every time, no exceptions.
- Put trusted numbers in their phone. Agree they can **always call you first**.



## Protecting adults

- **Romance → crypto:** a warm stranger who eventually mentions an “investment platform.” Never invest through someone you met online.
- **Job offers** that need travel or an upfront fee.
- **Marketplace:** in-platform payment only — never bank-transfer a stranger.
- If romance and investment ever mix, **it is a scam**.



## Protecting kids

- **“Free” skins, coins or gift cards** in exchange for a login or a parent’s card = theft.
- **Strangers who move chat off-platform**, ask for secrets, or send links.
- Never share the **codeword, passwords or photos** with people met online.
- Make it safe to say “I clicked something.” **No blame** — just tell an adult.



## Report it

|                                    |                                           |
|------------------------------------|-------------------------------------------|
| <b>Singapore</b> ScamShield · 1799 | <b>Australia</b> Scamwatch · 1300 795 995 |
| <b>Malaysia</b> NSRC · 997         | <b>India</b> Cyber Crime · 1930           |
| <b>Hong Kong</b> Scameter · 18222  | <b>New Zealand</b> CERT NZ · 0800 2378 69 |

- Reporting fast can help **freeze a transfer** before the money is gone.

You can’t watch every screen in the house. **You can give everyone the same three habits.**