

The 30-Second Scam Check

Five signals behind almost every scam — and the **one habit** that beats them all.

You don't need to recognise every scam. You need to recognise the **shape they all share**. Voice clone, fake bank call, romance, investment, parcel text — almost every scam trips at least one of these five wires.

01 THE FIVE SIGNALS

- 1 **Urgency** — a deadline, a countdown, a threat. “Act now or lose it.”
- 2 **Unexpected** — contact you didn't ask for — or an offer too good to be true.
- 3 **Secrecy** — “don't tell anyone”, “keep this between us”.
- 4 **Unusual payment** — gift cards, crypto, a new bank account — or your OTP code.
- 5 **Pressure on emotion** — fear, love, authority, excitement. They want you reacting, not thinking.

02 THE METHOD — ONE HABIT BEATS THEM ALL

PAUSE → VERIFY → NEVER PAY UNDER PRESSURE

- ✓ **Pause.** Say it out loud: “I'll check this myself first.”
- ✓ **Verify independently** — hang up and call the real number; type the web address yourself.
- ✓ **Never** send money or codes while you feel rushed or afraid.

03 FOUR RULES THAT NEVER CHANGE

- Your bank will **never** ask for your OTP.
- Gift cards are **never** a real way to pay a bill.
- A real organisation **gives you time**.
- “Keep it secret”? **Tell someone you trust.**

When something feels urgent, **that feeling is the attack**. Slow down and it falls apart.