

Your local voice



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Minutes of the WCCC General Meeting Wednesday, 30 June 2010

Scams, Fraud and your Rights as a Consumer

1. Meeting opened

Chairman Tim Dalton opened the meeting at 7.35. Twenty-one (21) persons were present.

2. Apologies

Rosemary Drabsch, Mal Ferguson, Caroline Le Couteur , Angela Belluomo, Tracey Jones, Tom Anderson.

3. Minutes of the Previous Meeting

The minutes as distributed were approved. (Moved: Bruce McLeod; Seconded: Lance Williamson)

4. Treasurer's Report

The Treasurer reported that the current bank balance is \$6078.29. The Treasurer has received invoices for payment of printing and distribution of flyers, for amounts of \$495 and \$345 respectively, and an invoice for listing the WCCC phone number in the White pages, for \$445.50. A motion to accept the Treasurer's Report was passed (Moved: John Burke; Seconded: Heather Hughes).

5. Presentation: Scams, Frauds and Consumers' Rights

Gareth Williams from the Office of Regulatory Services (ORS) gave a [presentation that focused on various scams and frauds \(click for presentation\)](#) that have caught many people in recent years. He began by outlining the functions of the Office of Regulatory Services, which looks after the registration of Births, Deaths and Marriages; licensing of business and industry, fair trading, rental bonds, land titles, parking fines, and Work Cover. The Office administers in total 70 pieces of legislation.

In relation to scams, the Office of Regulatory Services can only give advice on what to look for and how to deal with it. Because many scams originate overseas or interstate, the ORS may have no jurisdiction over them and is limited in how it can help ACT residents who fall victim to those kinds of fraud. ORS liaises with the Australian Competition and Consumer Commission (ACCC) and the police.

ORS warns the public to keep in mind that believing in myths is the basis on which many

fraudsters trap their victims. **Advice from ORS: Don't believe the myths.**

Myth No. 1: All companies, businesses and organisation are legitimate because they are approved and monitored by the government.

Myth No. 2: There are shortcuts to gaining wealth that only a few people know.

Golden rules for avoiding scams and fraud

1. Always get independent advice if an offer involves money, time or commitment. **With get-rich-quick schemes, the only person who gets rich is the scammer.**
2. Do not agree to offers straight away. Get advice first. Don't let yourself be pressured.
3. Do not hand over money or sign anything until you have done research and checked the credentials of the company or person who is making an offer.
4. Don't rely on glowing testimonials.
5. If using the Internet to check information, log directly on to the relevant website; DON'T click on a link. Links can take you to a fake website, and thus cannot be trusted.
6. NEVER send money or give credit card details to someone you don't know or don't trust.
7. Never commit yourself while attending a high-pressure seminar. Wait till you have had time to cool off and check the credentials of the promoters.

There are many types of scam. Some samples include:

- **Lotteries and Competitions**, where you get a letter to say you have won, and which then asks for personal and/or banking details. You may be asked to pay "administrative" fees, and there may be pressure to claim your winnings before a deadline.

BUT, think about it: You can't win if you haven't entered; and legitimate lotteries do not require a fee to claim winnings. Read all the terms and conditions carefully. Some scams don't just want money, they want to steal your identity too.

- **Pyramid Scams**, where you make an up-front contribution, then have to convince others to join and pay too.

BUT, Pyramid schemes are illegal in Australia. At some point, the pyramid will collapse, this is inevitable. Often such schemes are cleverly disguised, and people are persuaded to join by other family members.

- **Chain letters**, that ask you to send a small amount of money to the people listed in the letter then to put your name at the bottom of the list, and promise that eventually you will get money.

To report a scam, you can contact the ACCC through the SCAMWatch website at: www.scamwatch.gov.au

Also, in the ACT contact the ORS Advice and Complaints Unit, on (02) 6207-0400, or online at: fairtrading@act.gov.au

One last piece of advice, avoid transferring money to unknown persons through Western Union. Western Union is a reputable business, but because it is very difficult to trace money transferred that way, it is often used by fraudsters.

7. General Business

1. A Development Application (DA) on 2 blocks in Mokoan Place, Duffy, has been notified by ACTPLA. Local residents have some concerns about the size of the development,

which proposes a 2-storey building containing 14 units and a basement car park on the blocks, which are located at the end of a relatively narrow street.

Residents are proposing to form an action group. WCCC could put something on the website to ask for comments from other Weston Creek residents. Deadline for submissions to ACTPLA is 5 July.

2. One member asked if anyone had heard of any plans for Holder Oval, as they had seen a person photographing the oval and the block behind the pre-school, and taking notes.

3. Community Garden: Tim reported that the Chief Minister had walked through the arboretum on 17 June, with the WCCC Chair and Ms Kerstin Linton, Chair of the Friends of the CIT Arboretum group. The ACT Government has allocated \$50,000 for improving the gardens.

4. Playgrounds at former Weston and Rivett Schools have been opened and are being used by local families. Electricity will be connected to the BBQs in three weeks' time. WCCC should let the Government know that the playgrounds are already being well used.

5. Car parking at Coleman Court: WCCC is planning a survey of residents about parking. Roads ACT has suggested limiting the time that spaces could be used, to make more 2-hour spaces and fewer all-day spaces.

The meeting closed at 9.30pm.

NEXT MEETING
Wednesday, 28 July 2010, at 7.30pm