As ever more people use the internet for shopping, business transactions, online banking, etc., the incidence of internet fraud and scams has shot up in an alarming fashion. Not only has the level of internet crime increased but the scammers and fraudsters grow cleverer and more sophisticated every day. What can you do to fight back? 1. Most of us are familiar with the dangers to our computers from viruses and similar destructive programs. There are many &#65533;fake&#65533; virus threats, however, which do no actual harm but can cause people to become alarmed and perhaps waste a lot of time. A recent example of this type of scam is the Death Ray virus scam which threatened to cause your computer to &#65533;explode in a hellish blast of glass fragments and flames&#65533;. A virus can damage software and files but NO virus can physically damage your computer hardware. If you inadvertently open an email containing such a threat simply delete the email and ignore it.
2. Then there is the classic &#65533;Nigerian&#65533; money scam. I put Nigerian in quotes because this particular scam started off purporting to come from Nigeria but now can originate from virtually any country. The most common are from countries where the political situation is such that the claims made in the scam are plausible. This is how it works. You will receive an email from someone saying that their money, usually a huge sum, is tied up in local banks. They need the money to pay bills or perhaps to get out of the country safely. You are asked to help them by having the money transferred to your account and you will be given a percentage of the cash for allowing them access. Needless to say once they have your bank account details you will never hear from them again, but you will see a large depletion of the money in your account!
3. You have probably heard of &#65533;phishing&#65533;. This refers to a particularly nasty scam which uses your personal details, credit card, bank account, social security, etc., to enable the thief to purchase goods, withdraw money and so on, all in your name. Never give your personal details in an email. Be sure that any web page that asks for such information is secure. Its address will begin with https rather than just http and there will be an icon in the form of a padlock in the right hand corner of your task bar. Clicking on the padlock will present a screen which gives details of the website&#65533;s security certificate.
4. Anything which says you have won a valuable prize in a competition or lottery which you did not enter should immediately start the warning bells ringing. You are likely to see many variations on this scam, including getting free cases of coke, free clothing from high profile stores, free cases of beer, free Dell computers and free cell phones. Usually you have to pay a fee to receive your prize. Once you have paid the fee you will never hear anything more. There is the added danger here of the thieves possibly having access to your credit card details

5. A particularly deplorable form of scams are those relating to &#65533;work at home&#65533; opportunities. They prey on people on low incomes or the unemployed, people who are desperate for money. A rosy picture will be painted of the large amount of money that will be made for carrying out some menial task such as filling envelopes. They will ask for a fee upfront to pay for the supplies you will need to get started. You know you&#65533;ve been had when the supplies arrive; paper clips, paper, rubber bands and the like, at four times the cost of what you buy the items for in your local store. Not only that but when you complete any tasks you are set and send the work to them, they will say it was not up to the required standard and refuse to pay you. That is if you ever hear anything at all. If you are interested in working at home there are plenty of legitimate companies out there. They won&#65533;t contact you first and they won&#65533;t ask for money from you before sending you work.

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