

Web Seminar „How to avoid scam“? 9th November 2021:

What types of scam are very common?

Money laundering / financial agents

- The victim is supposed to open a bank account to which money is transferred. Afterwards, the money is to be transferred to another account. This is punishable by law as money-laundering. Some job positions are paraphrased as financial agents. They are employed to receive and forward parcels to another address. In this way, one acts as a middleman who aids and abets fraud.

Housing:

- Fraudsters offer fake flat listings. Usually the landlord is not in the country and wants to deliver the key by post as soon as you have transferred the required money. These flats do not exist or are listed under a false address. They often contain unrealistic photos (e.g. two different bathrooms and two different kitchens, or extremely expensive and modern good looking furniture). For further details see the presentation of the International Office and AV.

Tips by the Police, International Office and AV:

- If it is too good to be true, you should become sceptical. You should pay attention to further details and ask questions to make sure that it is not a scam.
- Never make your personal data or bank details public or give them away to third parties.
- To be on the safe side, ask at counselling centres such as the International Office or AStA if you are not sure. Report possible fraud to the police.

FAQ

- **How can I differentiate fake from legitimate job offers?**
Be sceptical if you are promised a lot of money for little work. For further details see the [presentation](#).
- **What are the typical markers of a housing scam?**
What is a gas/electricity provider scam?
(please see [presentation](#))
- **How can we be sure that an offer is serious and safe?**
- **Someone offers a room in a large flat and declares you as the main tenant. Then they don't return the deposit when they leave the flat. What do you do in this situation?**
When moving in, pay attention to the handover protocol and discuss everything with the landlord (condition of the flat, any damage or potential damage). Report these things from the beginning and record everything in

writing. Insist on every detail that might be broken/damaged in the apartment, so you won't be charged for damages that have been there before when you leave. Take pictures and save them until you receive your deposit back. The handover protocol must be signed so that it is legally binding. Also, if any damage occurs during the rental period, you should inform the landlord in writing. The deposit is usually returned within 6 months after moving out.

- **If International students are involved in fraud and in the course of prosecution it turns out that they are victims and not perpetrators, can they still be legally prosecuted? What steps can be taken afterwards?**
The problem is: They have already supported the crime that was committed. Someone has been cheated and has come to harm and those students had a part in that. Accordingly, they are also considered to have committed the crime.
They would have to be represented by a lawyer and the judge would decide in this case whether or how they will be charged.
- **A housing agent has asked me to sign the housing contract online. Can we sign the housing contract online?**
To be cautious, it is best to have someone on site (a friend, fellow student, etc.) look at the flat and check whether the offer is serious. Before sharing personal information and signing anything online, you should be sure that it is a safe offer.
- **I am currently not in Germany yet. I would like to find an apartment before getting to Aachen, therefore I won't be able to visit the house. Should I avoid doing the initial payment before getting to Germany?**
Maybe someone local (a friend, a fellow student, etc.) can look at the flat and check whether the offer is serious. Otherwise, you can arrange a zoom viewing or at least arrange a zoom conversation with the landlord.
- **How to react to calls or people showing up at my apartment on behalf of various (phone) companies?**
Do not answer the phone, but first ask yourself: "Why should X call me?". Often they will make some 'discounted' offers on the phone. If you say 'yes' on the phone, you automatically confirm the conclusion of a contract. In Germany, this is sufficient. Also beware of calls/people coming to your home on behalf of different (phone) companies.
If someone from your phone/gas/electricity provider comes to your apartment, make sure they have a picture ID and never answer advertisements on your doorstep. It is always best to switch contracts in the shop, no matter how "cheap" the offer.
- **How do I react to text messages I receive with a link to track my "order"?**
Do not click on the link! It is most likely a virus, so delete the message immediately and block the number. Especially if the link does not contain the

name of the delivery company, you can assume it is a virus.

- **Is there a place where international students can turn to, e.g. the police, in order to preventively ask whether a job advertisement is legitimate?**
You can always ask advice centres such as the Info Service Centre and the AStA, as well as the police, if you are unsure. It's in everyone's interest if you ask to be on the safe side rather than when it's too late.