

Fake Charities – How to identify and protect yourself

It is an unfortunate fact that there are scammers who impersonate genuine charities and ask for donations or contact you claiming to collect money after natural disasters or major incidents.

How such scams work

Fake charities try to take advantage of your generosity and compassion for others in need. Scammers will steal your money by posing as a genuine charity. Not only do these scams cost you money, they also divert much needed donations away from legitimate charities and causes.

Fake charity approaches occur all year round and often take the form of a response to real disasters or emergencies, such as floods, cyclones, earthquakes and forest fires.

Scammers will pose as either agents of legitimate well-known charities or create their own charity name. This can include charities that conduct medical research or support disease sufferers and their families. They may also pose as individuals needing donations for health or other reasons.

Scammers may also play on your emotions by claiming to help children who are ill.

Fake charities operate in a number of different ways. You may be approached on the street or at your front door by people collecting money. Scammers may also set up fake websites which look similar to those operated by real charities. Some scammers will call or email you requesting a donation, or messages through social media.



Warning signs

You've never heard of the charity before, or it is well-known but you suspect the website, email or letter may be fake. A fake website may look almost identical to a legitimate charity site, changing only the details of where to send donations.

The person collecting donations on behalf of the charity does not have any identification. Remember, even if they do have identification, it could be forged or meaningless.

You are put under pressure or made to feel guilty or selfish if you don't want to donate.

You are asked to provide a cash donation as they don't accept other forms of payment. Or, they want the cheque to be made out to them rather than to the charity.

You are not given a receipt. Or, they give you a receipt that does not have the charity's details on it.

The person asking for a donation who you do not know asks for money to be transferred to their own bank account

Protect yourself

- Approach charity organisations directly to make a donation or offer support, or only donate to well established and recognized charities.
- Check the organisation's name and look them up. Check the website address to make sure it's the same as what you searched for.
- Legitimate charities are registered – check they have an NIPC number if based in Portugal.
- Never send money or give personal information, credit card details or online account details to anyone you don't know or trust.
- If you are approached by a street collector, ask to see their identification. If you have any doubts about who they are, do not pay.
- If you are approached in person, ask the collector for details about the charity such as its full name, address and how the proceeds will be used. If they become defensive and cannot answer your questions, close the door.
- Avoid any arrangement with a stranger that asks for up-front payment via money order, wire transfer, international funds transfer, pre-loaded card or electronic currency, like Bitcoin. It is rare to recover money sent this way.

Posted 10th January 2018