

# The ultimate guide to international student scams:

## How to avoid them & what to do if you find yourself involved in a scam

### Safe Contacts

- international@mun.ca
- immigrationadvising@mun.ca
- goabroad@mun.ca
- 1-709-864-8895
- Create a report in the MUNSafe app



## Visa phone scams

This is one of the most common scams that affect international students, and cases have been reported all over the world. This scam usually involves:

A student receiving a phone call from someone claiming to be from immigration authorities, an education agency, or another legitimate organization. They are told there is a problem with their visa or other immigration documents. The student is asked to give personal details over the phone and pay a fine. They may ask for the fine (often around \$1,500) to be paid by money transfer through a service like Western Union or Moneygram. They claim that if the fine is not paid, the student will be reported and potentially deported.

### If you receive a call like this:

- Do not give the caller any personal information
- Do not confirm that any information they already have about you is correct
- Do not make any requested payments
- Hang up immediately, or tell the caller that you will report them to the police

**Report** the incident as soon as possible. Contact your international student advisor who can report the call to the police on your behalf. **Chinese** students are often targeted by this type of scam.

### What to look out for:

The government or immigration authorities will **never contact you by phone demanding money**, no matter what country you are studying in. Never give money to anyone calling you like this.

Another clear sign that you're being contacted by a scammer is if they ask for payment in the form of gift cards, iTunes vouchers, cryptocurrency (Bitcoin for example), or by money transfer services like Western Union. Legitimate organizations will never ask for payment in this way.

## Student accommodation scams

### Fraudulent property adverts

- The fraudulent landlord posts a property advertisement online
- When a student makes an inquiry, they'll be asked to send a holding deposit, or send a bank statement as proof they can afford the rent
- The scammer may say they're out of the country or unwell so cannot show them around the property

Once the scammer has received the money they'll stop all contact, or will arrange to mail the keys and paperwork, which will never arrive. The adverts posted online are often copied from other student rental properties, so appear to be legitimate. Others will provide general details like the address, number of bedrooms, and rental amount, but won't give any pictures.

### Rented property scam

This is similar to the fake advertisement scam, however in this case the fraudster has rented a property, and then advertises it as available to students.

They will then show students around the property while they're living there, so it appears to be a legitimate rental property.

After the viewing, they'll ask for a deposit and first month's rent up front, and sometimes even supply the student with fake keys to the property.

When the student arrives to move in they'll find the keys don't work and the scammer has disappeared.

- Be wary if the rent and location seem too good to be true.
- Watch out if you're asked to send money to an overseas account.
- Never pay a deposit without viewing the property first.
- Avoid adverts that don't show pictures of the property or if multiple adverts have the same photos.
- Check the contact details given. Try any landline numbers provided as fraudsters often provide false numbers, and beware of any adverts with only an email address.
- To ensure you avoid a fake advert, ask your university's international office or student union to suggest a trustworthy letting agent or landlord.

Once the scammer has received the money they'll stop all contact, or will arrange to mail the keys and paperwork, which will never arrive. The adverts posted online are often copied from other student rental properties, so appear to be legitimate. Others will provide general details like the address, number of bedrooms, and rental amount, but won't give any pictures.

## Scholarship scams

Studying abroad can be very expensive, so the offer of a scholarship that covers some, or all, of your tuition fees, will be very tempting. Unfortunately, scammers also know how attractive a scholarship can be, and will exploit your eagerness to get one.

They advertise a fake scholarship, usually offering a large amount, and ask for a payment upfront when you apply. Once they receive the money the scholarship offer will disappear.

### What to look out for:

- Application fees: do not send money upfront to apply for a scholarship.
- Universities or other organizations that offer scholarships will never ask you for money when applying.
- Guaranteed scholarships: if a company promises you a 'guaranteed scholarship', they are probably trying to scam you. Legitimate scholarships will never be advertised as guaranteed.
- Loan fees: most scholarships will not come with any fees that you need to pay, so be wary of any that have them, especially if they ask you to pay them upfront.

## Money mules

**Cases of students being used as money mules to hide stolen money are on the rise. Money mules are approached by criminal groups to receive stolen money on their behalf and send it on, taking a cut of the money. This is classed as money laundering and can result in a hefty fine and even a prison sentence. Students are often targeted as mules because they know they often are in need of money to cover tuition fees and living costs.**

### What to look out for:

- Ignore any emails that offer easy money in return for accepting transfers into your personal bank account
- Never share your bank details with anyone you don't know
- Report any unexpected payments you see arrive in your bank account

## Virtual kidnapping scam

This sinister scam may sound far-fetched, but there have been several reported cases targeting Chinese students in the US, Australia, Canada, and New Zealand. Here's how it works:

- Scammers call the student pretending to be high ranking officials from China
- They inform the student that they're involved in a criminal plot in China and are at risk of arrest
- They convince them, sometimes through the threat of violence, to make fake hostage videos of themselves
- These videos are then used to get a ransom from the student's parents in China
- The students are also persuaded to destroy their mobile phones and to even go into hiding so they can't be contacted
- The scammers threaten them and their families if they don't comply with the requests

Sometimes the victims of these scams are told that the videos will serve as re-enactments that are needed by the Chinese police, and that they'll be arrested if they don't agree. In a case in Vancouver, students were persuaded to avoid police by hiding in a local motel and speaking in code until the ransom money had been received.

## What to look out for:

These scams can seem very realistic, and victims are often fooled by the caller's authentic use of Mandarin, and the caller ID showing a Chinese consulate number. However, here's how you can identify these scams:

**Chinese police will not arrest you in a foreign country, or ask you to stage photos or videos.**

If the Chinese police need to contact you, they would do so through local authorities, not directly over the phone.

If you receive a phone call that you suspect is attempting to stage a virtual kidnapping, contact your university immediately and do not communicate with the scammers further.

## Other student scams to be aware of

**Student loan scam:** this scam, seen mainly in the UK, involves phishing emails designed to appear to be from the Student Loans Company (SLC), which aims to trick students into giving up their account information in order to receive their loan.

**Ticketing scams:** here scammers provide students with fake tickets to events, either through bogus websites or by posing as a ticket agent.

**Job scams:** fake job adverts targeting students have been reported that ask for completed application forms which include personal and banking details as well as copies of identification documents. These details are then used to steal the student's identity.

**Ghostwriting scams:** these scams see third parties offering to write a student's essay for them in return for a fee. However, once they send their money over the completed essay is never received.

## Tips for Avoiding Scams

- Be suspicious of any phone call, email, text message, or letter you receive from someone you don't know
- **Never** send money to someone unless you are 100% confident you know who you are sending it to
- **Never** give your personal or banking details to anyone you don't know
- **Be cautious** of any offer that sounds too good to be true
- If you've never heard of the company that is contacting you, **ignore** them or **research** them thoroughly before responding
- If you ever suspect something might be spam or fraudulent, ignore it and **do not respond**

## Resources

Contact Memorial's Internationalization Office with any questions:

- 1-709-864-8895
- [international@mun.ca](mailto:international@mun.ca)

If you want to call CRA to confirm, call:

- 1-800-959-8281

<https://www.canada.ca/en/revenueagency/corporate/security/protect-yourself-against-fraud.html>

## Sample Email

From: Canada Revenue Agency  
[mailto:refund@cra-arc.gc.ca] [LINK to invalid email.]

Sent: January 27, 2010 8:30 PM

Subject: You are eligible to receive a charge refund After the last annual calculation of your fiscal activity we have determined that you are eligible to receive a charge refund of \$386.00 CAD.

Please submit the charge refund form and allow us 3-5 business days in order to process it. A refund can be delayed for a variety of reasons. For example submitting invalid records or applying after the deadline.

To complete your tax return form, please click here>> [LINK to fraudulent website has been disabled.]

NOTE!

For security reasons, we will record your ip-address and date.

Thank you,

Canada Revenue Agency

## View more email samples:

- <https://www.canada.ca/en/revenueagency/corporate/security/protect-yourself-againstfraud/scam-alerts/samples-fraudulent-emails.html>

## Source for pamphlet info:

<https://studee.com/discover/the-ultimate-guide-to-international-student-scams/>

# Quick tips

- There are various communication channels that you may be contacted through - email, phone, text message, Skype, etc.;
- **If it seems to be too good to be true, it usually is;**
- Don't always trust your caller ID/call display on your phone. Scammers have ways to change call display to say things like "Police", when in fact they are not legitimate;
- Canadian government officials WILL NOT contact you directly and demand money in exchange for securing your Canadian status;
- The CRA will NEVER request a payment by e-transfer, online currency such as bitcoin or pre-paid credit cards;
- If the CRA is sending you money it will be by direct deposit or by cheque in the mail;
- The CRA NEVER sends out text messages. Any text message you receive from the CRA is a scam;
- Your bank will never ask you for account information. If they are legitimate bank tellers they already have this information;
- The Canadian government DOES NOT accept payments via Western Union, Money transfer, prepaid Credit Cards or through wire transfers to a foreign country;
- The CRA or government officials will never use aggressive language or threaten you with arrest or sending the police.

## Source for quick tips info:

<https://www.utm.utoronto.ca/international/student-resources/scams-targeting-students#:~:text=These%20include%20scenarios%20where%20students,usually%20in%20a%20threatening%20manner.>

This link includes Resources in multiple languages such as **Arabic, Hindi, Chinese Simplified, Chinese Traditional and Spanish.**

## Who to report a scam to?

If you think you've been the victim of a scam or fraud, report it to your place of study. If you have a designated mentor or buddy let them know, or contact MUN's international office.

- international@mun.ca
- immigrationadvising@mun.ca
- goabroad@mun.ca
- 1-709-864-8895
- Create a report in the MUNSafe App

## Canada

If you think you've fallen victim to fraud in Canada, you should:

- Contact the Royal Canadian Mounted Police on 1-888-495-8501
- Report it through the Canadian Anti-Fraud Center's online Fraud Reporting System

