Scam or not?

1. You spot a super cheap villa when looking for places to stay during holiday. (Scam)
2. You are buying an item from an online seller and are asked to make a payment via bank transfer. (Scam)
3. You receive a text message from your bank asking for prompt payment. (Not Scam)
4. You receive a text message from an insurance company claiming that you recently had a car crash – yet you do not drive. (Scam)
5. Your bank sends an email letting you know your next statement is ready to view online, and that you should log in through the app or the website. (Not Scam)