

# 你受到了网络欺诈的威胁吗？ Are you at risk from online fraud?

Hello, I'm Sam and welcome to 6 Minute English.

大家好，我是萨姆，欢迎收听六分钟英语。

This is the programme where in just six minutes we discuss an interesting topic and teach some related English vocabulary.

在本节目中我们在六分钟的时间里讨论一个有趣的问题，并且教授一些相关的英语词汇。

Joining me to do this is Rob.

和我一起的是罗伯。

Hello. And today we're talking about fraud.

大家好。今天我们要讨论欺诈。

Fraud is the criminal activity of getting money by deceiving people, or tricking people by doing something dishonest.

欺诈是一种通过欺骗他人，或做一些不诚实的事情愚弄他人来获取金钱的犯罪行为。

There are many ways to do this—and much of it is happening online these days.

欺诈有很多种形式——如今大部分发生在网络。

We'll talk more about this in a moment.

我们稍后再进一步讨论。

But first, a very honest quiz question for you to answer, Rob.

但是首先有一个诚实的问题需要你回答，罗伯。

According to UK Finance—an organisation that represents the British banking industry—how much money did criminals steal through fraud and scams last year?

根据英国财政部——代表英国银行行业的组织——去年犯罪者通过欺诈和诈骗窃取了多少钱？

Was it a) £1.2m b) £120m, or c) £1.2bn?

是 A. 120万英镑，B. 1亿2000万英镑，还是 C. 12亿英镑？

Well, I imagine it's quite a lot, so I'll say £120m.

嗯，我想应该很多，所以我选1亿2000万英镑。

We'll find out if you're right later in the programme.

我们会在稍后的节目中揭晓你是否回答正确。

Now, I just mentioned the word scam, which is an illegal way of making money by tricking someone.

我刚刚提到了诈骗这个词，这个词的意思是通过欺骗他人来获取金钱的违法行径。

## 添加的词汇

### whilst

英: /waɪlst/ 美: /waɪlst/

conj. 当...的时候；时时，有时；同时



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每日英语听力

We may think that we'll never be scammed, but already millions of people have fallen for fake emails, phone calls or letters that look genuine and ask us to give or update our financial details.

我们可能会认为我们永远不会被诈骗，但是已经有数百万人落入了诈骗邮件、诈骗电话或诈骗信件的圈套，它们看上去很逼真，并且要求我们提供或更新我们的财务细节。

To fall for means to believe something that is a trick or a lie, to be true.

落入圈套的意思是对圈套或谎言信以为真。

This year, for example, thousands of people in the UK fell for a fraudulent, or fake, email, requesting that people update their direct debit details for paying their TV licence.

比如今年英国有几千人落入了一个诈骗邮件，或者说虚假邮件的圈套。这个邮件要求人们更新他们的直接扣账信息来支付他们的电视费。

That's a payment we have to make in the UK to fund the BBC.

这指的是在英国我们为了资助BBC而要支付的钱。

This is something the BBC Radio 4 programme, You and Yours, has been discussing.

BBC电台4频道的节目《You and Yours》一直在讨论这个问题。

Its BBC Fraud investigator reporter, Shari Vahl, explained why it was easy to be deceived.

节目的BBC诈骗调查员记者莎莉·瓦赫解释了为什么会轻易被骗。

It's a sleight of hand fraud.

这是一种障眼法。

The criminals get you to look over there **whilst** they rifle your pockets and I have the email here and it looks completely convincing.

罪犯们转移你的注意力，同时翻找你的口袋，我这里有一份邮件，它看起来很具有说服力。

All the right logos, all the right fonts.

图标、字体都是正确的。

It just says that my direct debit on my TV licence has failed and I need to pay it.

它说我电视费的直接扣账失败了，我需要付钱。

It's very polite.

它的说辞很礼貌。

So some great language there.

这里出现了很精彩的语言。

She said that this scam was a sleight of hand fraud.

她说这个诈骗是一种障眼法。

Sleight of hand means the use of clever skill to gain something dishonestly- in this case, money.

障眼法的意思是用很聪明的技巧来不诚信地获取一些东西——在这里指的是金钱。

As Shari said, the criminals get you to, metaphorically, look over there **whilst** they rifle your pockets.

正如莎莉这里打的比方，这些犯罪者转移了你的注意力，同时还翻找你的口袋。

Rifle means search something in order to steal from it-so to steal from your pocket-very dishonest!

翻找指的是为了从某个东西里面都东西而在里面搜索——也就是说从你口袋里偷东西——非常不诚信！

Now, like in this case, fraudsters-the people who commit fraud-gained financial information by phishing.

正如这个例子，诈骗犯们——进行诈骗的人——通过网络诱骗来获取财务信息。

That's not fishing using a rod, line and hook, but by sending an email that looked like it came from your bank, asking for confidential information.

这里指的不是用鱼竿、鱼线和鱼钩钓鱼，而是通过发送看起来像来自于你的银行的邮件来要求获得机密信息。

But banks do warn us not to give away our financial details online and to change our passwords regularly.

但是银行确实警告我们不要在网上泄露我们的财务信息，并且要定期更换密码。

But sometimes criminals are very clever in what they do and it's easy to be fooled.

但是有时候罪犯们技术非常娴熟，而且很容易上当受骗。

The You and Yours programme also heard about this from social engineer, Jenny Radcliffe.

《You and Yours》节目组还听取了社会工程师珍妮·莱德克里夫的看法。

What does she call this type of fraud?

她把这种诈骗称为什么？

The more sophisticated frauds are ones that have been thought through very carefully.

更为高深的诈骗是经过深思熟虑的。

And this has been thought through.

而这一种就是经过深思熟虑的。

It's a fraud that can be layered so you know we're getting some information from you.

这是一种环环相扣的欺诈，所以我们正在从你这里获取信息。

What you really look for is a window into someone-a key that unlocks just a small part of their identity or their personal data and from that a good fraud will build and build and build on it until the consequences to some people can be completely devastating.

你真正在寻找的东西是一个通向某人的窗口——能够解锁他们一小部分身份或个人信息的钥匙，并且通过这种方式，一个精妙的诈骗就此逐渐成型直到有些人所遭受的后果变得及其具有毁灭性。

So Jenny Radcliffe is talking about sophisticated fraud.

所以珍妮·莱德克里夫讨论的是高深的诈骗。

That means it's clever and often complicated-so it can confuse us.

这意味着它很精妙并且往往很复杂——所以它会迷惑我们。

Yes, criminals need just a small piece of information about us—a key—that can eventually open up our identity and expose our personal data.

是的，罪犯们只需要我们的一点点信息——一把钥匙——就可以最终揭开我们的身份并且暴露我们的个人信息。

And as Jenny says, for victims of fraud the consequences—the outcome—can be very bad.

并且正如珍妮所说，对于诈骗的受害者来说，后果——即结果——可能会非常糟糕。

Especially if somebody loses all their hard-earned savings—it can be devastating.

尤其是如果某人失去了他所有辛苦赚来的积蓄——这可能是具有毁灭性的。

Of course banks and security companies are working hard to beat the criminals but it still remains a problem and earlier I asked you, Rob.

当然银行和安保公司正努力打击这些罪犯，但是它仍然是个问题，还有我之前问你的问题，罗伯。

According to UK Finance, how much money did criminal steal through fraud and scams last year?

根据英国财政部，去年罪犯通过欺诈和诈骗窃取了多少钱？

And I said b) £120m.

我说的是 B. 1亿2000万英镑。

That's a lot of money.

这是一大笔钱。

It is, but it's even more.

是的，但是实际上比这更多。

In 2018, criminals successfully stole 1.2 billion through fraud and scams—and that's just in the UK—globally it's even more.

在2018年，罪犯们通过欺诈和诈骗成功窃取了12亿——而且这仅仅只是在英国——纵观全世界，这个数字肯定会更大。

Well, it certainly is a serious issue but hopefully we haven't deceived you with the vocabulary we've discussed today.

嗯，这当然是个严重的问题，但是但愿我们没用今天讨论过的单词欺骗你们。

Hopefully not!

希望不会！

We've been talking about fraud—that's the criminal activity of getting money by deceiving people, or tricking people by doing something dishonest.

我们一直在讨论欺诈——这指的是通过欺骗他人来获取钱财，或通过做一些不诚实的事情来愚弄他人的犯罪活动。

Next we had scam, which is an illegal or dishonest way of making money by tricking someone.

接下来我们说到了诈骗——这是一种非法的或不诚信的通过愚弄他人来赚钱的方式。

The people who do it are scammers.

做这种事情的人叫做诈骗犯。

We talked about the phrasal verb fall for.

我们谈到了短语动词落入.....的圈套。

When you fall for something you believe something that is a trick or a lie, to be true.

当你落入某物的圈套时，你对某个把戏或谎言深信不疑。

Then we heard about sleight of hand which means use of clever skill to gain something dishonestly.

然后我们谈到了障眼法，意思是使用精巧的技能来不诚信地获取某物。

And rifle, which means search something in order to steal from it.

还有翻找，意思是为了从某物中偷取东西而在里面搜索。

Phishing, spelt with a ph, means tricking someone by email or online to get their personal data by pretending to be from your bank.

诱拐，拼写是“ph”，意思是通过电子邮件或网络愚弄某人，通过假装这些信息来自于你的银行来获取他们的个人信息。

Finally, we discussed sophisticated fraud.

最后我们讨论了高深的诈骗。

When something is sophisticated, it's clever and often complicated.

如果某事是高深的，那么它很精巧而且通常很复杂。

Unlike our programme, Sam!

不像我们的节目，萨姆！

Let's hope so but now, we've reached the end of the programme.

但愿如此，但是我们现在已经到了节目的尾声了。

See you again soon.

下次再会。

Bye!

再见。

Bye.

再见。