

Scam operators often based in the Netherlands, Canada and Nigeria typically use the telephone, direct mail and email to entice consumers to buy chances in high-stakes foreign lotteries or to notify you that you have won a lottery in which you did not even participate.

How does a scam lottery typically work?

- The scammer usually notifies you that you have won a lottery even if you had not participated in it.
- The notifications usually are made by email, postal mail or phone.
- You are often asked for money up front to release your 'win'.
- Prior to the collection of the prize, the scammers ask you for an administrative or processing fee to be paid in advance.
- You are asked for your bank account, credit card details and other confidential information.
- You are told you must reply straight away or the money will be given to someone else.
- They give you a PO Box number as their address.



- The names of these organizations change all the time although many of the notifications use similar wording;
- The mail may be personally addressed to you but it has been posted using bulk mail – thousands of others around the world may have received the exact same notification.

So, how does an authorised lottery operate?

All legitimate lotteries require the participation of the player in order for the player to be awarded the prize and require some form of payment to participate;

No authorised lotteries require from the potential winner transfer fees, bank account or credit card details or tax charges, for the collection of the prize.

Key points for avoiding scam lotteries

- Always play with an authorised operator. If it is not conducted by an authorised operator then most probably it is a scam lottery.
- Protect your personal information. Never share credit card or confidential information when you're dealing with a company that you don't know anything about.
- Take your time. Resist any urge to act now despite the offer and terms. Always consult the Lotteries and Gaming Authority to verify the legitimacy of the lottery.
- Read the terms and conditions. Get all promises in writing and review them carefully before you make a payment or sign a contract.
 - Don't ever pay any money in advance to collect the prize.
 - Don't respond to the emails and post.

Useful tips to remember

- You cannot win a legitimate lottery if you have not participated it.
- In most cases you must purchase a ticket to enter a legitimate lottery.
- You never have to pay to collect winnings from a legitimate lottery. There are no bank charges, legal fees, transportation costs or VAT required to collect your prize.



- Remember, VAT in all lotteries and types of gaming in Malta is exempt without credit.
- If you hold a winning lottery ticket, you notify the lottery (they do not notify you; not by email, not by phone, not by mail).

Keep in mind that

The Lotteries and Gaming Authority currently only authorises three forms of lotteries:

- The **National Lottery** which is operated by Maltco Lotteries and players can only participate by buying the lottery tickets from authorised outlets. This inter alia includes the weekly lotto draw and the super five lottery.
- **Advertising Public Lotteries** are organised with the purpose to promote or encourage the sale of goods or services. Payments required to be made by the participant serve only to acquire the promoted goods and not to participate in the game.
- **Non Profit Public Lotteries** are organised by non-profit organisations such as band clubs, sport clubs and other philanthropic organisations and potential winners can only participate by buying tickets from the organisers containing a DPL Permit. In the near future this lottery will be authorised by the LGA under Non Profit Games.

All Public Lotteries require a DPL Permit and are issued by the Lotteries and Gaming Authority on behalf of the Department of Public Lotto.

Furthermore, Advertising Public Lotteries shall also be replaced by two forms of licences in the near future:

Commercial Communication Games and **Broadcasting Communication Games**

What should I do if I have already transferred the money to the operator?

- If the money has been sent through a credit card, contact the bank as soon as possible;
- Stop communication with them immediately;
- Inform the police.

However, remember that once the money has been transferred to the scammer it is highly unlikely for you to ever get it back!



Lotteries & Gaming Authority

Lotteries and Gaming Authority - Malta

La Concorde, Abate Rigord Street,

Ta'Xbiex XBX 1121 - Malta

Tel: 356 2131 6590

Fax: 356 2131 6599

www.lga.org.mt

X'inhuma "Scam Lotteries"?



Lotteries & Gaming Authority

Ilghab b'mod responsabbli.

lga.org.mt

‘Scam lotteries’ huma lotteriji fejn l-operaturi warajhom, b’qerq, jikkuntatjaw lill-eluf ta’ persuni madwar id-dinja u jinfurmawhom li rebhu ammont sostanzjali ta’ flus permezz ta’ lotterija li fir-realta’ ma teżistix jew inkella jhegġu lin-nies biex jipparteċipaw f’xi skemi li skond huma jiggarantixxu dhul. Dawn l-operaturi jikkomunikaw l-aktar permezz ta’ ittri, b’emails jew bit-telefon. Il-maġġoranza ta’ dawn in-notifiki dwar lotteriji foloz ikunu ġejjin mill-Olanda, l-Kanada u n-Niġerja.

Kif normalment joperaw lotteriji foloz?

- Hafna drabi l-operatur jinfurmak li rbaht lotterija anke jekk ma tkunx hadt sehem fiha.
- Normalment tkun infurmat permezz ta’ emails, posta jew telefon.
- Fil-biċċa l-kbira ta’ dawn l-iskemi, int tintalab thallas ammont sostanzjali ta’ flus sabiex tirreġistra r-‘rebha’ tieghek.
- Hafna drabi qabel ma’ tiġbor is-suppost premju tintalab thallas għal spejjeż amministrattivi u spejjeż oħra relatati.
- L-operatur ta’ din il-‘lotterija’ jitolbok ukoll informazzjoni kunfidenzjali bħad-dettalji tal-kont bankarju jew tal-credit card personali.

- Sabiex ihaffu l-proċess, l-operaturi jinfurmawk li biex tibqa’ intitolat ‘għall-premju’ jehtieġ li tibghat il-flus li iqsar żmien possibbli.
- Bħala indirizz normalment jagħtu n-numru ta’ Kaxxa Postali u mhux indirizz normali li wiehed jista’ jinvestiga l-eżistenza tiegħu.
- Minkejja li l-ismijiet ta’ dawn l-organizzazzjonijiet jinbidlu kontinwament hafna notifiki marbuta ma’ lotteriji foloz jixxiebhu hafna.
- Ghalkemm l-ittra jew l-email tkun indirizzata lilek personalment, ftakar li l-istess korrespondenza tkun intbghatet lil eluf ta’ persuni oħra madwar id-dinja.

Kif normalment topera lotterija awtorizzata?

Kull lotterija awtorizzata titlob il-parteeipazzjoni tal-ġukatur biex dan ikun fiċ-ċans li jirbah il-premju.

L-ebda lotterija awtorizzata ma’ titlob lill-parteeipant flus għall-ispejjeż amministrattivi, taxxa jew dettalji tal-kont tal-bank biex jiġbor il-premju tiegħu.

Kif nista neviata biex ma naqax vittma ta’ lotteriji foloz?

- Dejjem ipparteċipa f’lotteriji jew logħob ieħor ma’ operatur awtorizzat. Jekk il-lotterija mhix organizzata minn kumpanija liċenzjata hemm il-probabbiltà li din tkun falza.
- Żomm l-informazzjoni personali tiegħek kunfidenzjali - Kemm jista’ jkun evita milli tagħti dettalji tal-kontijiet bankarji u informazzjoni kunfidenzjali oħra lil kumpaniji jew persuni li m’għandekx informazzjoni dwarhom.
- Tiehux deċiżjonijiet mgħaġġla – Minkejja li l-offerti marbuta mal-lotterija jistgħu ikunu jidhru vantaġġużi. Hu l-hin mehtieġ biex tinvestiga dwarha u dejjem ikkonsulta ma’ l-Awtorità tal-Lotteriji u Logħob biex tivverifika jekk il-lotterija hijiex awtorizzata u regolata.
- Aqra l-kundizzjonijiet ġenerali marbuta mal-lotterija. Kun ċert li l-wegħdiet li l-operatur ikun qed jagħmel ikunu bil-miktub u hu parir professjonali qabel ma’ tagħmel xi pagament jew tiffirma xi kuntratt.
- Thallasx flus qabel ma’ tiġbor il-premju li tkun imwiegħed.



- Twegibx emails u posta mibghuta lilek minn kumpaniji jew persuni li għandek sospett fihom.

Tajjeb li tiftakar

- Ma tistax tirbah lotterija regolata jekk int ma hadtx sehem fiha.
- Normalment biex tipparteċipa f’lotterija awtorizzata trid tixtri biljett biex tidhol fiċ-ċans li tirbah jew tipparteċipa f’xi forma ta’ kompetizzjoni.
- L-ebda lotterija regolata ma titolbok thallas xi spejjeż għat-trasport, spejjeż bankarji jew taxxa biex tkun tista’ tiġbor il-premju. Ftakar li f’Malta il-lotteriji u l-logħob huma eżentati mill-VAT.
- Jekk int rebbieh ta’ lotterija normalment int tinforma lill-operatur biex tiġbor flusek u mhux tinfurmak il-kumpanija permezz ta’ ittra, email jew tircievi telefonata.

Zomm f’mohhok li

L-Awtorità tal-Lotteriji u Logħob preżentament tawtorizza tliet tipi ta’ lotteriji.

- Il-**Lotterija Nazzjonali** li hi operata mill-Maltco Lotteries u l-ġukatur jista’ jipparteċipa biss billi jixtri biljett mill-istabbilimenti awtorizzati. Il-Lotterija Nazzjonali tinkludi il-Lottu u s-Super Five kif ukoll il-Keno, li-Scratchers u l-U*Bet.
- **Lotteriji Pubbliċi marbuta ma’ reklamar** huma organizzati bil-għan li jippromwovu l-bejgħ ta’ prodotti

jew servizzi offruti mill-kumpanija li tkun qed tirreklama. Il-parteeipant f’ din il-lotterija ma jhallas l-ebda pagament biex jipparteċipa iżda jidhol biċ-ċans li jirbah il-premju meta jixtri l-prodott li jinbiegħ mill-kumpanija jew jagħmel użu mis-servizz provdut marbut mal-lotterija.

- **Lotteriji Pubbliċi m’hux għal skop ta’ profitt** huma operati minn organizzazzjonijiet li ma jiġġenerawx qliegħ, bħalma huma każini tal-banda, għaqdiet sportivi u filantropiċi. Il-ġukatur ikun fiċ-ċans li jirbah il-premju billi jixtri biljett mill-organizzaturi li jkollhom il-permess tad-Dipartiment tal-Lottu Pubbliku (DPL). Fi’żmien viċin, dawn il-lotteriji se jibdwu ikunu regolati mill-LGA skond il-Liċenzja tan-Non Profit Games.

Il-Lotteriji Pubbliċi jehtieġu permess magħruf bħala DPL Permit u huma mahruġa mill-Awtorità tal-Lotteriji u Logħob f’isem id-Dipartiment tal-Lottu Pubbliku.

Il-liċenzja tal-Lotteriji Pubbliċi marbuta ma’ reklamar se tinbidel biex fiż-żmien li ġej minflokha jinharġu żewġ liċenzji ġodda:

Liċenzja tal-Logħob ta’ Kommunikazzjoni Kummerċjali u **Liċenzja għal-Logħob fuq il-mezzi tax-xandir.**

X’għandi nagħmel jekk trasferrixxejt xi flus lil operatur ta’ lotteriji foloz?

- Jekk il-flus thallsu permezz ta’ credit card jew cheque informa l-bank immedjatament.
- Waqqaf kull tip ta’ komunikazzjoni ma’ l-operatur.
- Informa lill-Pulizija.

Madankollu, ftakar li meta l-flus ikunu trasferiti lill-operatur, hu ferm diffiċli li jirnexxielek tiġbor flusek lura!



Lotteries & Gaming Authority

Lotteries and Gaming Authority - Malta

La Concorde, Abate Rigord Street,
Ta’Xbiex XBX 1121 - Malta
Tel: 356 2131 6590
Fax: 356 2131 6599

www.lga.org.mt



Lotteries & Gaming Authority

Play responsibly. lga.org.mt