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I need some legal advice

# Circling the wagons

## Aussies warned as scammers target Western Union



Close call: Mansoor Moosani, pictured at his Ermington home, narrowly avoided being caught up in a scam from India

Picture: Damian Shaw

WESTERN Union admits it is targeted by scammers but believes it does all it can to protect its customers.

Australia regional director Chris Cruzado said the \$40 million that the money transfer company spends every year on compliance is "enough" to combat crime.

But anti-money laundering experts believe the \$5.2 billion company could do more to try to protect its customers.

"I think we're a favoured vehicle (for fraud) because of the instant nature of our transactions," Mr Cruzado said yesterday.

"Fraudsters know this, so they become more and more elaborate and teach people who are duped that they're doing the right thing and ... to ignore our warnings."

Thousands of Australians fall victim each year to scams, often via Western Union — from the mystery shopper conning people into laundering fake travellers cheques to bogus promises to recover overcharged bank fees.

Western Union operates in 445,000 locations in 200 countries, with more than 5000 outlets in Australia.

"In Australia we're con-

centrating more resources in consumer education," Mr Cruzado said.

"The more I read about this, the more I think that the focus needs to be on consumer education ... if customers ignore our warnings and the transaction goes through, there's not a lot we can do about it."

University of Wollongong trans-national crime prevention centre senior lecturer Ethan Burger claimed that Western Union was soft on scammers, alleging: "They make their money by moving money — that's their busi-

ness. In general, they have an incentive not to be overly intrusive when it comes to moving money.

"They want to know as little as possible. They want to have a facade of compliance."

Mr Cruzado denied this. "At the end of the day, what I don't want to see in the news is people who have been defrauded, that can't be good for business," he said.

"We work very closely with law enforcement agencies like Australian Federal Police and Crime Stoppers to deal with the issue."

Ermington taxi driver

Mansoor Moosani, 47, did his own investigations when he received a call in April from a company promising to recover nearly \$3000 in over-charged bank fees for him, at a cost of \$400 payable through Western Union.

He refused to hand over any money until he found out the name and location of the caller — then he reported them to Fair Trading.

"I listen to the radio a lot and I have received letters before where I was entitled to \$2 million and I have to give them account details," Mr Moosani said.

## Practical approach best for payment

Natasha asks:

I was made redundant after 13 years but I was told that they can't pay me the whole amount due to not having the money. So they asked to pay me every fortnight. I thought that was illegal as I want the whole amount in one lump sum to pay off my credit cards.

I am a single mother so will go on the parenting payment single pension until I find a job. What can I do?

Have your legal queries answered on our blog with Maurice Blackburn legal expert Giri Sivaraman. THIS WEEK: EQUAL PAY



Giri says:

Your employer should have paid you the entire amount as soon as you were made redundant.

However, I always advise people to take a practical approach to these issues.

You could take your employer to court for the delay in payment but by the time you've got a result you may have received the payments.

If they are going to pay you in instalments, then at least ask them to pay you interest on the amounts owing to compensate you for the delay in you getting the money.

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