

Nine questions to ask before you do anything a caller asks

Print this, fold it, and keep it next to the telephone. Read it while they are still talking: the whole point of these calls is to stop you having a minute to think.

The nine questions

1. Did I ask for this call, this email or this pop-up? A stranger chose me, not the other way round.
2. Are they trying to make me hurry, or to frighten me? Urgency is the tool, not the situation.
3. Do they want me to install something, or to let them into my computer? Nothing that fixes a fault needs to be inside my computer.
4. Do they want a code, a password or a card number read out loud? A real company never asks.
5. Are they asking me to keep it quiet, from my family or from my bank? Secrecy protects the caller, not me.
6. Do they want paying in gift cards, or money sent to an account I have never used? That money cannot come back.
7. Does the name on the screen, or the number they give me, match anything I can check myself?
8. Could I ring them back on a number I looked up in my own paperwork or on the company's own website?
9. What actually happens if I hang up and do nothing for ten minutes? Nothing.

If the answer to any of the first eight is yes, hang up. That is the whole skill, and it works every time.

Four things that end it politely

- Hang up. You do not owe a stranger a reason.
- Install nothing, and let nobody connect to your computer.
- If they say they are from a company you use, ring that company on the number from its own website, not the number they gave you.
- Tell someone. A second person in the room is the cheapest security there is.

If you have already let them in

- Unplug the computer from the internet, or switch off its wi-fi.
- Get the remote software removed by someone you trust.
- From a different device, change your email and bank passwords and turn on two-step verification.
- Ring your bank and tell them what was on the screen.
- Report it: Netsafe 0508 638 723 (netsafe.org.nz/report), or your country's service on the Help page at scam.twohanders.com/help.

Where to report it

New Zealand: Netsafe, 0508 638 723, netsafe.org.nz/report · cyber incidents: ncsc.govt.nz/report · United States: reportfraud.ftc.gov and ic3.gov · Australia: scamwatch.gov.au · United Kingdom: reportfraud.police.uk, 0300 123 2040 · Canada: antifraudcentre-centreantifraude.ca

Resources checked against each agency's own website on 18 October 2026. The site is fiction; the problem is not.