

Quick Reference Guide to Identify Common Scams

Context: Kenya | Audience: General Public | Format: Easy-to-Use Guide

Why This Matters

Scams are increasingly common in Kenya, especially with widespread mobile money and social media use. This guide will help you quickly **identify and avoid the most common scams** targeting Kenyans.

Common Types of Scams in Kenya

Type of Scam	Description	Red Flags
Fake Job Offers	Scammers offer jobs via SMS or social media, then demand "processing" or "uniform" fees.	Requests for payment upfront, unverified emails, vague company names.
M-PESA Reversal Scams	Fraudsters pretend they sent money by mistake and beg you to reverse it.	Emotional messages, urgency, untraceable numbers.
"You've Won!" Prize Scams	Claim you've won a car or cash prize, mostly "from Safaricom" or a radio station.	Requests for registration/payment, poor grammar, no official confirmation.
Online Store Scams	Fake sellers on Facebook or Instagram demand payment then vanish.	No physical address, too-good-to-be-true prices, no reviews.
Investment & Forex Scams	Fraudulent platforms promise high returns in days.	No license from CMA, fake testimonials, unprofessional websites.
Impersonation (Family or Officials)	Someone pretends to be a relative in distress or an officer needing bail money.	Requests to send money urgently to new numbers.

How to Stay Safe

1. **Verify First:** Confirm job offers, investment firms, or sellers via official websites or visits.
2. **Never Pay First:** Avoid paying before getting services, goods, or contracts.
3. **Trust Your Instincts:** If it feels wrong or rushed, it's likely a scam.
4. **Use Official Channels:** Only trust communication from verified Safaricom/NCBA/Equity/MPESA numbers.
5. **Double Check Numbers:** If you receive a strange message, call the person back using their known contact.
6. **Report Suspicious Content:**
 - Safaricom: Dial **100**
 - DCI Kenya (Cybercrime): Visit <https://www.dci.go.ke> or report via Twitter [@DCI_Kenya](https://twitter.com/DCI_Kenya)
 - Facebook/Instagram: Use in-app reporting tools

Useful Numbers and Contacts

Authority	Contact
Safaricom Customer Care	100 (from Safaricom line)
DCI – Cybercrime Unit	+254 20 334 3312 / Report via dci.go.ke
Communications Authority of Kenya	https://ca.go.ke
Huduma Centre	Visit nearest branch for more assistance

✔ Quick Tips

- Don't share your **M-PESA PIN**.
- Don't install unknown **apps/APKs**.

- Don't fall for emotional pleas on WhatsApp.
- Always check if the business is **registered (check via eCitizen or KEBS/CMA)**.