Stay Safe Online: Scams to Avoid in Kenya

Recognise the common tricks used on WhatsApp, Facebook, TikTok and SMS, and know what to do.

Golden rules

- Never share your M-Pesa PIN, bank PIN or one-time codes (OTP) with anyone — not even someone claiming to be from your network or bank.
- Confirm money has arrived in your own M-Pesa statement or app, not from a message someone forwards you.
- If it is urgent, secret and involves money, slow down and verify.
- Use two-step verification on WhatsApp, Facebook, TikTok and email.

Common scams and the warning signs

Scam	Warning signs	What to do
"Sent to you by mistake"	A fake SMS says money arrived, then a call asks you to send it back	Check your real balance. Only reverse through official channels.
Fake job offers	Pay a "registration" or "interview" fee; job abroad with no interview	Real employers do not charge to apply. Verify the company independently.
Account takeover on WhatsApp	Someone asks you to forward a 6-digit code "sent by mistake"	Never share codes. Turn on two-step verification.
Fake online shops	Prices far below market; pay first only; no physical address	Pay on delivery where possible; check reviews and how old the page is.
Investment "doubling"	Guaranteed high returns; pressure to recruit friends	If returns are guaranteed and huge, it is a red flag.
Impersonation	A "friend" or "relative" on a new number asks for urgent money	Call them on their old number before sending anything.
Prize or promotion	"You have won" but must pay a fee to claim	Real promotions do not ask winners to pay.

If something goes wrong

- Act fast: contact your mobile money provider or bank immediately through their official customer care numbers and request a reversal or block.
- Change your PINs and passwords; log out other devices.
- Report the fraudster's number to your network's fraud reporting service, and report crimes to the police (DCI).
- Warn friends and family if your account was used to contact them.
- Keep screenshots and transaction messages as evidence.

Protect your accounts — 5 minute checklist

1. Two-step verification on WhatsApp (Settings → Account).
2. Strong unique passwords for email and Facebook.
3. Screen lock on your phone.
4. Hide your phone number from public profiles.
5. Review which apps can access your accounts.