

SCAMS AND FRAUD

Spotting Scams and Tips to Stay Safe



WHAT IS A SCAM?

A scam is when somebody steals your money or personal information using tricks and lies.

WHAT IS FRAUD?

Fraud is when somebody uses your money without you knowing or saying that they can. You might not even know that they have taken money from your account until your bank tells you.

WHY ARE SCAMMERS AND FRAUDSTERS SO GOOD AT WHAT THEY DO?

- They play on emotions like fear or excitement.
- They take notice of and prey on vulnerabilities such as money struggles or getting older.
- They will tell you tricks and lies.
- They may threaten or try to scare you and rush you into making decisions.
- They try to confuse you with jargon and unusual or unknown requests.

MOST COMMON SCAMS & FRAUD

- Relationship and dating scams – The scammer might start a relationship with you to gain your trust. Once they have it, they will ask for money that they urgently need or for gifts.
- Post natural disaster scams – Scammers will pretend to be organisations or government agencies offering money for those affected by natural disasters.
- Investment scam – The scammer will try to talk you into giving them money for a fake investment opportunity.
- Buying and selling – The scammer tricks you into paying for products that you won't get or are not what was described to you.
- Threat and penalty scams – The scammer makes threats (such as arrest or fines) to force you to give them money. They may pretend to be law enforcement or government agencies.
- Job scams – The scammer offers you a quick and guaranteed way of making money with little effort. If it seems to be good to be true, it probably is.
- Identity fraud – The fraudster uses your identity or personal information to pretend to be you. They apply for credit cards or open accounts in your name and which they can then use to commit financial crime.
- Stolen mail – Mail can often include important private and personal information. If stolen, this information can be used to access your money, commit crime or be sold to others.
- Phishing - The scammer tricks you into giving them your usernames, passwords or credit card details by posing as someone you can trust. They may contact you by phone, email or SMS. They often provide a link that leads to a fake website.

PROTECT YOURSELF BY REMEMBERING 3 SIMPLE STEPS

01 STOP

Does a call, email or text seem off? The best thing to do is stop. Take a breath. Real organisations won't put you under pressure to act instantly.

02 CHECK

Ask someone you trust or contact the organisation the message claims to be from.

03 REJECT

If you're not sure, hang up on the caller, delete the email, block the phone number or change your passwords.

NEVER SHARE YOUR PASSWORDS OR CARDS WITH ANYONE ELSE, THEY SHOULD BE UNIQUE TO YOU.

Remember: Anyone can be a victim of a scam or fraud; you don't have to be embarrassed or feel shame. Scammers are incredibly clever and are always thinking of new ways to trick and take advantage of us. If something doesn't feel right talk to friends or family about it.



THINK YOU MIGHT HAVE BEEN A VICTIM OF A SCAM OR FRAUD?

If you have been a victim of a scam or fraud, you need to act quickly. Here are actions you can take straight away:

- Contact your bank as the very first step, they may be able to stop the money transfer or close an account if you believe that the scammer has your details. CommBank customers can contact ICAL on **1800 700 682**.
- Change your passwords and PINs straight away. You should regularly change your passwords and PINs to protect yourself.
- Report the scam to the ACCC Indigenous Info Line on **1300 303 143**, this can help them find the scammer and prevent the scam from spreading. For fraud, if you feel comfortable you can contact the police on **131 444**.
- Mob Strong Debt Help are there to help if you have been affected financially by scams or fraud, you can call them on **1800 808 488**.
- 13YARN can help if you have been affected by a scam or fraud and need to talk to someone, you can call them on **13 92 76**.