



PROTECTING YOURSELF FROM SCAMS

Anyone, including you, can fall victim to a scam. That's because scammers don't discriminate and will target people of any gender, age-group or socio-economic background. It is important that you familiarise yourself with how scams can target you.



KNOW WHAT'S OUT THERE

Today's scams take many forms – there's...

- Dating scams
- Investment scams
- Fake charities
- Fake offers of employment
- Technical support
- Threats & Extortion
- Unexpected winnings
- Unexpected get rich quick schemes
- Outstanding debts

Need more information? Please see reverse.



SPOT THE RED FLAGS

- Do you know the person you are sending funds to?
- Have you been asked to receive and send funds on behalf of a third party?



THINK TWICE

- Do you understand the reason you are sending funds?
- Have you received an invoice for this payment or transfer?
- Why are you sending funds to a country outside Australia?

KNOW WHAT'S OUT THERE



WERE YOU ASKED TO BUY GIFT CARDS OR VOUCHERS?

Agencies such as government bodies, telecommunication companies and technology organisations will typically not make unsolicited calls or ask you to install software in order to access your computer device remotely. These agencies will also typically not ask you to purchase gift cards or vouchers to pay for debts or transfer funds to offshore accounts for the purposes of assisting with an investigation.



HAVE YOU VERIFIED YOUR PAYMENT DETAILS?

Ensure that you verify all payment instructions especially those received via email regardless of whether you are told that known account details of your vendor or supplier have changed or it is the first time you are making a payment to this vendor or supplier. It is important that you contact these companies directly to confirm the authenticity of the instructions before making any payments.



DOES SOMEONE NEED YOUR URGENT FINANCIAL HELP?

Scammers take advantage of people looking for romantic partners in an attempt to get them to provide money, gifts or personal details. They may use a fictitious name or falsely take on the identities of real, trusted people and often claim to be from Australia but working overseas. Think twice before you send money to someone you are unfamiliar with or do not know.



IS IT TOO GOOD TO BE TRUE?

Ensure that you perform sufficient checks before giving your details to an unsolicited caller or reply to emails offering financial advice or urgent investment opportunities. You should make your own reasonable enquiries and check if a financial advisor is registered via the ASIC website at moneysmart.gov.au/investing and check ASIC's list of companies you should not deal with. If the company that is asking for your investment is on the list – do not deal with them.

Still concerned?

If you believe you may be a victim of a scam, speak to your local branch or call 13 13 14

For more information:

Search "Scams" on anz.com or visit scamwatch.gov.au