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Would I lie to you? ANZ warns of troubling ‘scam-coaching’ trend

ANZ is warning customers about a troubling rise in “scam-coaching” – a tactic where criminals train victims to bypass bank security by giving them scripts, cover stories, and instructions on how to respond to bank staff.

Scammers are becoming more organised and sophisticated, using coaching techniques in attempts to undermine the protections banks have in place.

Unlike traditional scams, scam-coaching involves long-term manipulation. Offenders build trust over days or weeks, preparing victims to lie, ignore warnings, or hide the real purpose of a transaction.

While scam-coaching can appear in many scam types, ANZ is seeing it when victims are pressured into moving substantial sums of money – sometimes entire life savings – into another account for a fake “investment opportunity”. Scammers may isolate victims, creating distrust in their bank and encouraging secrecy.

For example, in cryptocurrency investment scams, scammers may tell victims to assure the bank that there is no third party helping them with their investment; that they have done their own research, and that they know what they’re doing.

ANZ Scams Lead, Ben Verhoef, said the trend plays out both in branches and over the phone.

“Scammers work hard to gain a victim’s trust – sometimes so much that they convince people to lie to bank staff if questioned about their transactions. They might say things like ‘the bank doesn’t want you to make money with crypto’ to pressure customers into hiding the truth.

“Our questions can feel intrusive, and delays can be frustrating, but being honest with us is important – we’re trying to protect customers from losing money. Even when our ANZ Falcon system flags something suspicious, some customers repeat lines the scammer has told them to say to get the transaction through.

“These criminals are skilled manipulators. They coach victims on what to say and how to avoid our scam checks. If someone is telling you not to be honest with your bank or instructing you on what to say, that’s a major warning sign that you’re dealing with a scammer,” Mr Verhoef said.

ANZ Service Consultant, Vicki, who has worked for the bank for over fifteen years, has watched this tactic evolve over time.

“We used to see simple scams, but now we’re serving customers armed with well-rehearsed stories and coached responses. Some customers even walk into our branches with headphones in or their phone tucked into a pocket, receiving real-time instructions on exactly what to say.

“Scammers work hard to break the trust between customers and their bank, and when that happens, it makes protecting them – and their money – far more challenging.”

ANZ’s branch staff are trained to spot the signs of scam-coaching, and guide customers toward verifying what’s really happening before money leaves their account.

ANZ has built a multi-layered security framework to protect customers from scams, fraud, and cyber threats, including ANZ Falcon, a dedicated First Responders team, Digital Padlock, ANZ Scam Safe features, Confirmation of Payee and more. These initiatives work together to detect, prevent, and respond to suspicious activity.

ANZ urges customers to stay alert, and to pause and cease contact immediately if anyone instructs them on what to say – or not say – to their bank when questioned about a transaction. Customers who feel unsure or pressured are encouraged to contact ANZ immediately.

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ANZ's customer protection teams and systems operate 24/7. Customers who believe they may have been a victim of a scam should contact us immediately, on 13 13 14 or visit us at <http://www.anz.com.au/security/report-fraud/> for more information.

For more information on the types of scams and how to protect yourself visit <http://www.anz.com.au/security/types-of-scams>.



About ANZ Scam Safe: To assist the community in remaining aware and alert to the constantly changing scams and fraud environment, ANZ has launched *Scam Safe*.

Scam Safe highlights the latest cyber security and fraud issues impacting the community and what ANZ is doing to help protect our customers. To stay *Scam Safe*, ANZ encourages customers to learn their security ANZ's:

- A:** Always be wary
- N:** Never share personal information, with anyone
- Z:** Zoom in on the details, they matter