



# OUTSMARTING SCAMMERS

## What is a Scam?

A scam is when someone deceives you into providing personal or financial information so they can steal from you.

## Some Common Scams:

- Your account is overdue – pay now
- You have a tax (or some other) refund
- There is an issue with a delivery
- Your Linkt tolls are not paid
- You need to provide new credit card for some account
- Your IP address has been stolen or there is a problem with your internet connection (eg. NBN calling)
- You have bought something on Amazon
- Hey Mum scam – someone pretending to be a child of yours

## Be suspicious if:

- The message contains links or attachments
- It's an amazing opportunity to make or save money
- Someone you haven't met needs your help – and money
- You feel pressured to act quickly
- They ask you to pay in an unusual or specific ways
- They ask you to set up new accounts or PayIDs

## **STOP – Don't give money or personal information to anyone if unsure**

Scammers will offer to help you or ask you to verify who you are. They will pretend to be from organisations you know and trust like, Services Australia, police, a bank, government or a fraud service.

## **THINK – Ask yourself could the message or call be fake?**

Never click a link in a message. Only contact businesses or government using contact information from their official website or through their secure apps. If you're not sure say no, hang up or delete.

In emails, always double-check the 'From' email address – but still be suspicious of emails that come from a friend, as they may have been victims themselves. If the email contains a link or attachment, always be suspicious.

For incoming calls that have a recorded message about an issue, don't press the number to speak to someone.

## **PROTECT – Act quickly if something feels wrong.**

Contact your bank if you notice some unusual activity or if a scammer gets your money or information. Consider putting a block on your credit files with the 3 agencies.

Seek help from IDCARE and report to ReportCyber and Scamwatch.

Note: Above information is sourced from Scamwatch.com.au, with customisations added.



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## What to do if you are scammed?

### 1. Act fast to prevent further losses

Contact your bank or card provider immediately to report the scam. Ask them to stop any transactions. If you're not sure if you're being scammed, stop sending money. Scammers will keep asking for more money until you stop.

### 2. Get help to recover

IDCARE is Australia and New Zealand's national identity and cyber support service. They can help you make a plan (for free) to limit the damage.

Call them on 1800 595 160 or [visit their website](#) to find out more.

If you're not happy with how your bank has responded to your situation, you can complain to the [Australian Financial Complaints Authority](#).

### 3. Warn others and report the scam

Once you have secured your details, you can help us try to stop the scam or to warn others by [reporting the scam to us](#). You can also warn people around you.

You can also make an official [report to the police online](#).

### 4. Watch out for follow up scams

If scammers have been successful, they will try to get more money. Unfortunately, one in three victims of a scam have been scammed more than once.

If you've lost money to a scam, be especially wary of new scams – including if someone offers to help you get your money back

### 5. Get support in the aftermath

Being scammed is a horrible experience, and it can happen to anyone.

If a scam is causing you problems with debt, talk to a [financial counsellor](#). This is a free and confidential service to help you get your finances back on track.

### A handy resource from Scamwatch.gov.au

Get [The Little Black Book of Scams](#). This PDF can be downloaded, and offers a comprehensive reference guide.

### A free service for members of the iTandCoffee Club

iTandCoffee Club members can forward suspect emails or screenshots of suspect texts to [club@itandcoffee.com.au](mailto:club@itandcoffee.com.au) and we will let you know if the communication looks legitimate.

See [www.itandcoffee.com.au/itandcoffee-club](http://www.itandcoffee.com.au/itandcoffee-club) to learn more and join.

For support in relation to scams, contact iTandCoffee on **1300 885 420** to book an appointment.

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