

Let's Talk Scams with Delia Rickard

We sat down with the ACCC Deputy Chair, Delia Rickard, to get her tips on how to have a conversation about scams with your friends, family, colleagues or even a stranger.

Hi Delia, thank you for your time today to talk about scams and how we can use conversations as a powerful protection tool against scams.

Why is it important that we talk about scams?

Because staying silent just benefits the scammers! Talking about scams spreads awareness, and that awareness is what empowers us to trust our judgement and avoid scams. Encouraging open, judgement-free conversations about scams is a powerful tool to help people get out of scams sooner, before they lose any more money, or prevent scams altogether.

Many people think that scams only impact older people, or that avoiding scams is just a matter of having common sense. This is simply not the case – scams can impact everyone, and scammers often use sophisticated technology and tactics to fool even the sharpest consumers. That's why it's important to speak up about scams, whether we think someone might be being scammed or not, as generating this awareness can help disrupt and even completely prevent scams.

So we know we have to talk about scams, but how do we have that conversation?

Scams are everywhere, so it's likely that most people have either encountered a scam themselves or know someone who has. Here are some examples about how you can have an open, honest conversation to help reduce the prevalence or impact of scams:

- Next time you catch up with your friend who is single and looking for love on the dating apps, you could ask them if they've come across any suspicious profiles and talk to them about the warning signs of a dating and romance scam. Encourage them to talk to you if they connect with someone who starts asking for money or talking about investment opportunities.
- If your younger sibling has been watching lots of YouTube or spends all their time on Instagram and is talking about cryptocurrencies, you could take the opportunity to warn them about investment scams and teach them how to properly verify a legitimate investment through conducting their own research and seeking independent financial advice.

- Next time you visit your parents or grandparents for a cup of tea, you could ask them whether they've been doing anything interesting on the computer. Take the time to warn them about scammers pretending to be Telstra or the NBN to take over the computer, and tell them to call you first if they ever come across anything suspicious.
- If your co-worker is telling you about the latest amazing deal they've found online, ask them about the website, and talk to them about the warning signs of online shopping and classifieds scams.
- We have even received reports from checkout workers at supermarkets, who have stepped in to prevent people from buying gift cards for scammers.

These are the types of conversations we want people to have, as they can be so helpful in disrupting and preventing scams. We have plenty of resources on the Scamwatch website that you can use to aid these conversations, such as case studies, protection advice, and information on what to do if you have been scammed.

What should someone do if they or someone they know has been scammed?

If you have been scammed, there is no need to feel ashamed or embarrassed. Scammers are very sophisticated and often go to great lengths to make their scams appear legitimate, so anyone can fall for a scam.

It's important to contact your bank as soon as you think something might be wrong or if you think you may have given your details to a scammer.

We encourage you to report the matter to Scamwatch through our website, as this information helps us identify trends, warn the public and disrupt scams where we can.

If you have been a victim of identity theft as a result of a scam, you can also contact IDCARE and they will work with you to develop a specific response plan to your situation.

Lastly, please talk to someone about your experience. Sharing your story can help others to recognise the warning signs and avoid a scam themselves.

Is there anything people can do to help fight scams?

Scams cause a lot of emotional and financial harm in our community. People who suffer losses due to a scam can experience a range of different feelings and they may not always want to discuss what happened.

But sharing your experience with others can make a huge impact in the fight against scams and help prevent others from falling victim.

I want people to feel empowered by this year's Scams Awareness Week campaign to speak up and stop scams. Check out the resources on our website to help you start the conversation.

Thank you for your time today Delia, do you have any other advice or tips for our readers?

Never provide your personal or financial details to someone who contacts you out of the blue!

Remember that scammers will take every opportunity they get to scam someone, so if you have any doubt about the legitimacy of a contact, assume it's a scam.

Be vigilant on social media and dating apps, when shopping online or answering the phone, and don't be pressured by threatening calls or messages.

Participate in the Scams Awareness Week activities to increase your own knowledge of scams and get some great resources that you can use to help you educate others.