



## Beware scams come in many ways

Everyone will be aware there have been many scams around for a long time. They all involve trying to relieve us of our money to make the scammers rich. At present the most infamous two doing the rounds is the Optus and the Medibank scams but there are hundreds on the go at any one time. They will eventually release the information on the dark web where it will be purchased by other criminals and used to target the vulnerable.

Currently, the scammers use text, email and telephone to try to take your private details and your money. An example of a current text scam allegedly from the NAB says words along the lines of, 'your payment ID of \$???' to Maria is on hold and subject to further checks. If you do not recognise this please call us on !!!!!!!!!!! phone number'.

The basic information to avoid being a target of unscrupulous predators is a mix of the following.

- Banks and finance companies, energy, water and telco's will not ask for your personal information in a text, email or a cold call on the phone. If you get a contact in any of these situations, please do not engage in any communication with the contact. Instead, call the entity and alert them about the contact you have received. Emails in particular are troublesome.
- If you are on your computer and you receive an email, place your cursor on the address of the email from where it was sent and it will in most instances show where the email came from in the address. Some scammers use the company they supposedly represent in part of their email address. Also, if it does not show up then it is most likely a scam. If you do not recognise the sender or the email address, then just delete it or report it. Any communication from a scammer will ask you to click on a link, call a number or reply to the correspondence. If you do not know who the sender is or recognise the sender's details don't contact them just delete the information. If it is legitimate the person will try to contact you by another method.

The first rule is if you think it is suspicious, it probably is.

For further information on this topic visit the ACCC website to view their publication [The Little Black Book of Scams](#).

**If you find yourself in financial trouble, you can access our free financial counselling service by calling 1300 744 263.**