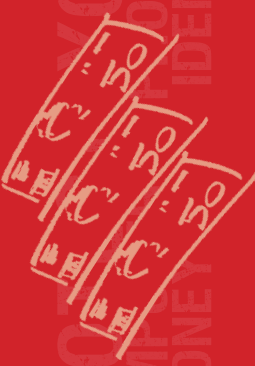


SCAMS

TARGET YOU

PROTECT YOURSELF

PROTECT YOUR MONEY



The email claiming to be from your bank, the 'guaranteed income', the 'amazing' share offer over the phone or that surprise lottery win in the mail— all these can be fronts for SCAMS.

Almost everyone will be the target of a scam at some time—you may have been already. Some scams are easy to spot while others can happen without you even knowing it.

YOU CAN PROTECT YOURSELF

Never respond to an email asking you for your PINs or passwords.

Never send money to someone you don't know or trust.

Only invest with licensed financial services providers.

www.scamwatch.gov.au

AUSTRALASIAN
CONSUMER FRAUD
TASKFORCE

AN INITIATIVE OF THE STATE, TERRITORY AND
AUSTRALIAN AND NEW ZEALAND GOVERNMENTS



PROTECT YOUR MONEY

**If it sounds too good to be true,
it probably is.**

Never use your bank account to transfer money to someone you don't know.

Keep your credit card and ATM cards safe. Do not share your personal identification number (PIN) with anyone.

Do not keep any written copy of your PIN with the card.

If someone offers you an investment or other financial service, ask for their Australian Financial Services Licence number. Then check this with the Australian Securities and Investments Commission at www.fido.gov.au or call 1300 300 630.

Your bank will never ask for your details in an email, so never send your personal, credit card or online account details by email.

Never click on a link or open an attachment in an unexpected email—even if it looks like it comes from your bank, credit union, financial institution or any other company.

Do not let anyone pressure you into making decisions about money or investments: always get independent financial advice.

Be wary of investments promising a high return with little or no risk.

You should never have to pay money to claim a lottery prize. You cannot win a lottery you did not enter.

SCAMS target YOU

To find out more about scams and to report scams visit www.scamwatch.gov.au or call 1300 795 995

For TTY service call 1300 303 609