

REMEMBER THE GOLDEN RULE:  
IF IT SOUNDS TOO GOOD TO BE  
TRUE, IT PROBABLY IS!

# SCAMS

## TARGET YOU

### PROTECT YOURSELF

To find out more about scams  
and to report scams visit  
[www.scamwatch.gov.au](http://www.scamwatch.gov.au) or call  
1300 795 995  
For TTY service call 1300 303 609



AUSTRALASIAN  
**CONSUMER FRAUD**  
TASKFORCE

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



## SCAMS TARGET YOU

Scams cost everyone and anyone can be a target—you may already have been scammed.

That surprise lottery win in the mail, the email from your bank, the ‘free’ holiday, the ‘guaranteed income’, the ‘amazing’ share offer over the phone—all these can be fronts for SCAMS.

Some are very easy to spot while others are so sneaky you may not know they are scams.

## You can protect yourself

Most scams need you to do something before they can work, like:

- sending money based on promises that turn out to be false
- giving out your personal details to people who turn out to be scammers
- agreeing to deals without getting advice or buying a product without checking it out properly.

## Protect yourself

You can protect yourself by following the steps below.

Remember the golden rule: if it sounds too good to be true, it probably is!

## Protect your

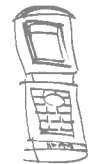
### MONEY

- ✓ 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.



### PHONE

- ✓ Be suspicious of unexpected calls and text messages.
- ✓ Hang up. Or text ‘STOP’ to unwanted messages.
- ✓ Don't give out your number to just anyone.



### COMPUTER

- ✓ Keep your protection software up to date.
- ✓ Don't respond in any way to unsolicited emails.
- ✓ If in doubt, delete.



### IDENTITY

- ✓ Never give out your personal information to someone you don't know or trust.
- ✓ Don't just bin it—destroy it (old bills, records or expired cards).
- ✓ Check your credit report at least once a year.

