

# Scam Phone Calls

## What is a scam phone call?

Have you received an offer that seems too good to be true, a phone call to help fix your computer or a threat to pay money you do not owe, an alert from your bank or telecommunications provider about a problem with your account?

These are some of the most common tactics used by scammers to convince you to part with your money or personal details.

## Signs that you are on a scam call

### You did not initiate the call

Scam calls usually start with a scammer contacting YOU and posing as someone else.

### Scammers use “shock” tactics

Scammers create extreme scenarios to put you in a state of panic, so you drop your guard.

### Scammers create a sense of urgency

They do not want to give you time to think critically about the situation.

### It is a secret

By asking you to keep it a secret, scammers know you won't consult with family, friends, or colleagues to confirm if the call seems legitimate.

### It sounds too good to be true

If it seems too good to be true, it probably is!

### Threats

Intimidation through arrest or fines is a common tactic used by scammers to get you to comply with their requests.

“Trust your instinct. If it feels like a scam, it probably is!”

## Common scams to avoid

- Investment scams
- Threat and penalty scams
- Unexpected money scams
- Prize and lottery scams
- Online shopping, classifieds, and auction scams
- Scams targeting computers and mobile devices
- Identity theft
- Job and employment scams
- Charity and medical scams
- Small business scams

For more details regarding these scams, please click [here](#) for access to “The little black book of scams” made available by the ACCC(Australian Competition & Consumer commission).

## Now that you understand what scam calls are, and the common scams used, what should you do next?

- If you do not trust the person on the other end of the call, hang up and call the organization using their published contact details.
- Do not share personal information, credit card or online account details over the phone unless you made the call using published contact details.
- Do not respond to missed calls from numbers you do not recognize.
- Be wary of phone numbers beginning with '190'.
- If you think something is not quite right, just hang up. If it is an SMS, delete it and do not reply.
- Stay up to date with the latest information on scams. There are many resources available online to help protect you against scammers.
- Report it.

## Additional resources on scam awareness

<https://www.scamwatch.gov.au/types-of-scams>

<https://www.cyber.gov.au/>

<https://www.accc.gov.au/business/business-rights-protections/avoiding-scams>

## We're here to help

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