





# Scams Awareness Week 2024 - key messages

# "Share a story, stop a scam"

#### The impact of scams

- Scammers are criminals who manipulate and deceive you into giving them your money or personal information. They deliberately induce feelings of shame, guilt, self-doubt and distrust.
- Scammers create and take advantage of different situations, including when you are distracted, busy, fearful, anxious or stressed.
- Being scammed can cause significant emotional distress and financial hardship.
- Scammers isolate you from your real-life support networks. They want to create a situation where you rely entirely upon them.
- People are less likely to report scams when they feel ashamed.<sup>1</sup>

### The important role of sharing stories in scam prevention

- Almost everyone you know has encountered a scam.<sup>2</sup> By talking to each other, we can make sure no one is alone in the fight against scams.
- If you have identified or encountered a scam, it is important that you share your story with someone – it could be your mates, family, colleagues, social networks, or community.
- By sharing your scam story, you can prevent someone else from having their money or personal information taken by a scammer. The more stories we hear, the better equipped we are to protect ourselves.
- Through sharing stories about scams, we can help to prevent Australians from being scammed.

#### How to share your story

- Post a photo, video, or text on your social media profiles about a time you avoided or encountered a scam, using the hashtag #ShareAScamStory.
- Talk to someone you know about scams. Some ways that you can start the conversation include:

In a CHOICE survey of 280 scam victims, 30% of respondents who did not contact their bank did not do so because they felt like it was their own fault. (Source: CHOICE, <u>Passing the Buck: how businesses leave scam victims feeling alone and ashamed May 2024)</u>

<sup>&</sup>lt;sup>2</sup> 2.5% of people have experienced a scam (Source: Australian Bureau of Statistics, Personal Fraud Survey, March 2024), while 65% of people have been exposed to a scam (Source: Australian Bureau of Statistics, Personal Fraud Survey, February 2023).

- Have I ever told you about the time I was manipulated into giving away my personal information? There was a scam that...
- o A scammer almost stole my money when...
- I came across a scam message/email/fake website. I noticed some warning signs...
- o Have you ever been scammed? What happened? How did you feel?
- Have you ever avoided a scam? How did you realise it was a scam? What were the signs?

## How to identify and avoid scams

- Consumers are urged to 'Stop, check, report'.
  - Stop Don't give money or personal information to anyone if unsure. Say no, hang up, delete.
  - Check Scammers pretend to be from organisations you know and trust like myGov, your bank, the police or government. If you're not sure, call the official phone number of the organisation to check.
  - o Report The more we talk, the less power they have. Report scams to scamwatch.gov.au when you see them.
  - Go to Scamwatch for scam alerts and information to help you spot and avoid scams.

#### Victim support

- Scammers want you to hide or deny your experiences. Reaching out to support services not only helps you to understand what happened but informs authorities about scammer activities so that they can make it harder for scams to occur.
- The National Anti-Scam Centre and support agencies have heard thousands of stories of scams. When you report your scam, the people who read your report understand how you are feeling. You are not alone.
- If a scammer has taken your money or personal details, contact your bank or card provider immediately to report the scam. Ask them to stop any transactions.
- IDCARE is Australia and New Zealand's national identity and cyber support service.
  They can help you make a plan (for free) to limit the damage. Call them on 1800 595 160 or visit ideare.org to find out more.
- If a scam is causing you problems with debt, talk to a financial counsellor.
  Moneysmart provides a list of free and confidential services to help you get your finances back on track.
- Being scammed is a horrible experience, and it can happen to anyone. If you need someone to talk to, reach out to family and friends or you can contact Lifeline (13 11 14) or Beyond Blue (1300 22 4636).

#### Reporting scams

You can help us try to stop the scam or warn others by reporting the scam to the National Anti-Scam Centre via Scamwatch.gov.au/report-a-scam.

 By reporting scams to Scamwatch you help us to protect others and disrupt and stop scammers – 30% of the most serious scams currently go unreported.<sup>3</sup>

<sup>&</sup>lt;sup>3</sup> 69.4% of people who experienced a scam notified (or were notified by) an authority about the most serious scam (Source: Australian Bureau of Statistics, <u>Personal Fraud Survey</u>, March 2024).

- Your reports help the National Anti-Scam Centre to identify the scams that are causing the most harm to Australians. We use scam reports to understand how scammers work, who they harm and who we need to work with to disrupt and stop them.
- If you provide your consent, we can share your scam report with industry and government partners to help disrupt scams, and with law enforcement partners both here and overseas to help investigate scammers and prevent further harm.
- 93% of people who report to Scamwatch don't suffer a financial loss at all. Help increase this number as every piece of information about scammers matters.
- You can make a report via Scamwatch anonymously or on behalf of another person.
- You can also make an official report to the police via cyber.gov.au/report.
- Report scams to the digital platform where they were encountered to assist with removal of the offending content.

#### Working together

- Businesses, community organisations, law enforcement and technology services are working with the National Anti-Scam Centre to develop tools and processes to target specific scams and inform innovative solutions.
- Even with the best efforts by industry and government, some consumers will inevitably be impacted by scams. Let's join forces to stop scammers and protect our nation, now.