



CITY OF
LOGAN

Protect yourself against frauds and scams

What is a scam?

A scam is a way of tricking people into handing over money or personal details.

Scams constantly change as scammers take advantage of new technology, new products and services, and local events or crises. Scammers are getting smarter, and anyone can be a victim of a scam.

How do I protect myself against a scam?

The golden rule to protect yourself is to be alert to the fact that scams exist. When dealing with uninvited contacts from people or businesses, whether it's over the phone, by mail, email, in person or on a social networking site, always consider the possibility that the approach may be a scam.

If it looks too good to be true, it probably is

- › Always use password protection, don't share access with others.
- › Protect your WiFi network with a password and avoid using public computers or WiFi hotspots to access online banking or provide personal information.
- › Be very careful about how much personal information you share on social media sites.
- › Beware of any requests for your details or money.
- › Know who you're dealing with. If you've only ever met someone online or are unsure of the legitimacy of a business, take some time to do a bit more research. Do a Google image search on photos or search the internet for others who may have had dealings with them.
- › Don't use the contact details provided in the message sent to you.
- › Always use an online shopping service that you know and trust.
- › Beware of unusual payment methods. Scammers often ask for payment by wire transfers, preloaded cards and even Google Play, Steam, or iTunes cards and Bitcoin.
- › Think twice before using virtual currencies (like Bitcoin) – they do not have the same protections as other transaction methods.
- › Don't agree to transfer money or goods for someone else – money laundering is a criminal offence.
- › Put a lock on your mailbox and shred your bills and other important documents before throwing them out.



**Be careful
with personal
information**



**Keep your
devices
locked**



**Create
complex
passwords**



**Store digital
data securely**



**Shop online
carefully**



**Shred paper
documents**



**If in doubt
– check**

How do I report a scam?

| Type of scam | Agency |
|---|---|
| Cyber crime | Australian Cyber Security Centre  lccqld.com/ReportCyberScam  1300 CYBER1 (1300 292 371) |
| Centrelink, Medicare, Child Support and myGov related scams | Services Australia  lccqld.com/ServicesAustScams  1800 941 126 |
| Financial and investment scams | Australian Securities and Investments Commission  lccqld.com/FinanceScams  1300 300 630 |
| Fraud and theft | Your local police  131 444 |
| Image based abuse (sextortion), cyberbullying and illegal content | eSafety Commissioner  lccqld.com/Cyber-Report |
| Facebook, Messenger, Instagram or WhatsApp | Facebook reporting For a step-by-step guide, see the <i>How you can report scams on Facebook services – guidance for Australians</i> from Facebook.  lccqld.com/FacebookServicesScams |
| Identity crime | IDCARE IDCARE is a national support centre for victims of identity crime. IDCARE offers a free service to assist victims with repairing the damage to their reputation, credit history and identity information.  lccqld.com/IdentityCrimeSupport  1800 595 160 Victims of Commonwealth identity crime certificate The certificate helps support your claim that you have been the victim of Commonwealth identity crime. You can present the certificate to an organisation such as a government agency or a business (such as a financial institution or credit agency).  lccqld.com/VictimIdentityCert |
| Tax related scam | Australian Taxation Office  1800 008 540 or forward your email tax scam to  lccqld.com/TaxScam-Report |
| Banking scam | Your bank or financial institution |


You can help others by reporting a scam to the appropriate authorities.

Your information will help these organisations build a better picture of the latest scams and warn other people about what to lookout for. You should report the scam to Scamwatch and any other agency that specifically deal with certain types of scams.

Scamwatch



[lccqld.com/ReportaScam](https://www.lccqld.com/ReportaScam)

Register with the Scamwatch subscription service to receive free email alerts on current new scams
 [lccqld.com/ScamAlerts](https://www.lccqld.com/ScamAlerts)

Further information

For further information download the **Little Black Book of Scams**. The resource is also available in multiple languages.

