



WA
**digital
inclusion**
project

Welcome

**Community Champions
Conversation: *Scams***



Acknowledgement of Country

Overview

- How to spot and avoid scams
 - Text Messages
 - Phishing
 - Fake Websites and Reviews
 - Social Media
- Reporting scams



How to **spot and avoid scams**

Community Champion conversation

Adapted from the *Little Book of Scams: How to spot and avoid scams* by the Australian Competition and Consumer Commission, 2024, Copyright Commonwealth of Australia, licensed under CC BY 4.0

Help is at hand

If you have been the target of a scammer, you are not alone – but you must act quickly.

- Contact your bank or card provider
- Contact IDCare on 1800 595 160 or www.idcare.org

Adapted from the *Little Book of Scams: How to spot and avoid scams* by the Australian Competition and Consumer Commission, 2024, Copyright Commonwealth of Australia, licensed under CC BY 4.0

Protect yourself with these three steps:

1. Stop



Don't give **money** or **personal information** to anyone if unsure.

2. Check



Ask yourself could the message or call be **fake?**

3. Protect



Act quickly if **something feels wrong.**

What is a scam?

When someone deceives you to steal money or personal information.

Scams

- ✓ are run by criminals
- ✓ look real
- ✓ come with believable stories
- ✓ pressure you to take action

A scam is NOT:

X Computer hacking X Unfair Contract terms X Harassing marketing approaches

How to **spot and avoid scams**

Adapted from the *Little Book of Scams: How to spot and avoid scams* by the Australian Competition and Consumer Commission, 2024, Copyright

How to spot and avoid scams:

- 1. Opportunities to make or save money**
- 2. Sad stories and cries for help**
- 3. Links and attachments**
- 4. Pressure to act quickly**
- 5. Requests that you pay in unusual or specific ways**
- 6. Request to set up new accounts or PayIDs**

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Text or SMS scams

Messages will sound **urgent**
and try to get you to **act quickly.**

Scam Test!

Which one of these do you think is real?

Warning: Your toll bill is past due. Protect your credit, get processed immediately <https://linksizz.life/au>

Your Kmart parcel is coming today. Not home? We'll leave it in a safe place. Track: AusPost website or app, tracking no. 33AEW3411903540631500

WARNING: Your parking ticket is overdue, process it immediately to avoid additional fees <https://linksmfj.life/au>

Scam Test!

Which one of these do you think is real?

Warning: Your toll bill is past due. Protect your credit, get processed immediately <https://linksizz.life/au>

Your Kmart parcel is coming today. Not home? We'll leave it in a safe place. Track: AusPost website or app, tracking no. 33AEW3411903540631500

WARNING: Your parking ticket is overdue, process it immediately to avoid additional fees <https://linksmfj.life/au>

This is the real message, and we can check in other ways!

SMS Scams – More examples!

Australia post: We are unable to deliver your parcel as your address doesn't match the system. Simply update <https://parcelsendau.vip>

I'm at the checkout at Coles and brought the wrong card with me. Can you please send me \$150. I will pay you back when I get home. BSB 633 123 acc [196 902 985](https://196902985)

From ANZ: Your account is being checked for suspected fraudulent funds. Your account will be frozen immediately, please click the link below to complete verification: www.anzau.com

Your Coles account (3022 points) is about to expire, please redeem your rewards quickly <https://coles-su.life/au>

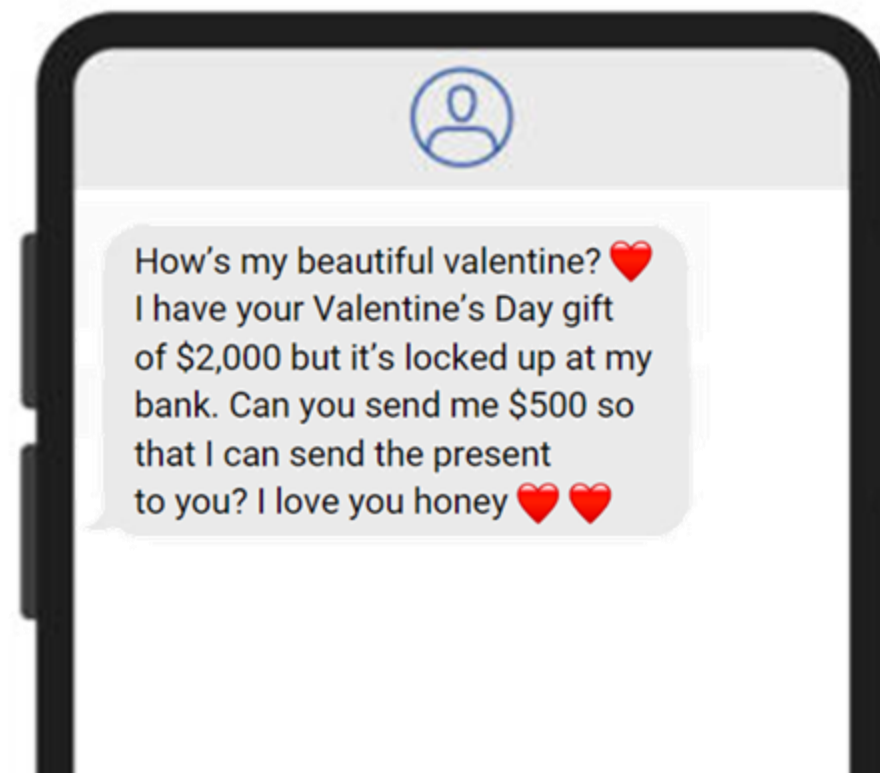
You have (1) New MyGov inbox message <https://review-auservices.cc/de/>

Important Update: Your health insurance reimbursement was unsuccessful. Please address this promptly: <https://utwga.space>



Romance Scams

- When a scammer takes advantage of people looking for love online.
- They often pretend to have feelings for you and then ask you for money once you trust them.
- If you are using dating apps or websites, make sure you **confirm someone's identity,**



Email scams

Scammers use the **same logo** and a **similar email** address as a real organisation

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Phishing Scams

- Scammers send fake emails from someone like the bank or Government.
- They will usually ask you to send them personal information.
- Once they have enough details, they can pretend to be you.

From: Australian Taxation Office <kazu-h@mve.biglobe.ne.jp>

Date: 4 May 2023 at 05:54:20 GMT +8

To: email@email.com

Subject: Your refund tax are now available for reviewing. (Ref: 00093-374290-000)



Australian Government

Australian Taxation Office

COMMUNICATION OF INCIDENCE IN THE 2021-2022 INCOME STATEMENT.

In relation to the resolution issued by this Provincial Directorate of the Australian Taxation Office, we have recalculated your last taxable income declaration (Model 100. Personal income tax. Annual declaration).

This resolution informs that it has pending receipt of \$520.64 AUD.

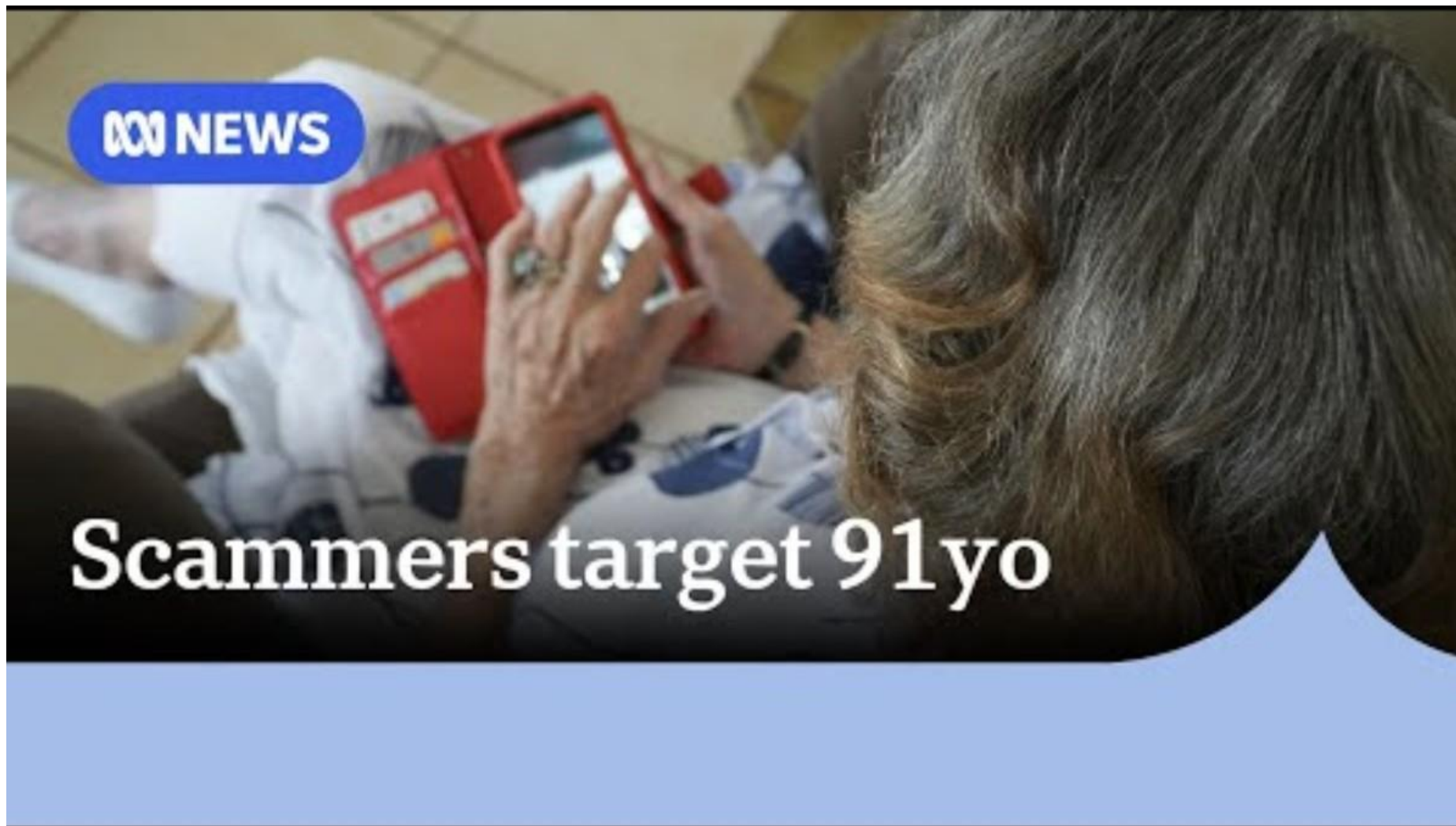
You must request it within 10 business days confirming your bank account with IBAN by email at refund@review-ato-office-australia.com.

You must attach the IBAN number along with proof that you are the owner of said account, attaching a photocopy of both sides of the Driver's Licence and Medicare Card.

After said term, the corresponding resolution will be issued.

Phone Scams

A caller may already have some details about you, such as **your name or address.**



Mundy, Garrett (2024, October 30). Elderly Perth woman targeted in \$2,000 gift card scam. ABC News.

<https://www.abc.net.au/news/2024-10-30/woman-in-gift-card-scam-taken-to-shop-by-taxi/104528608>

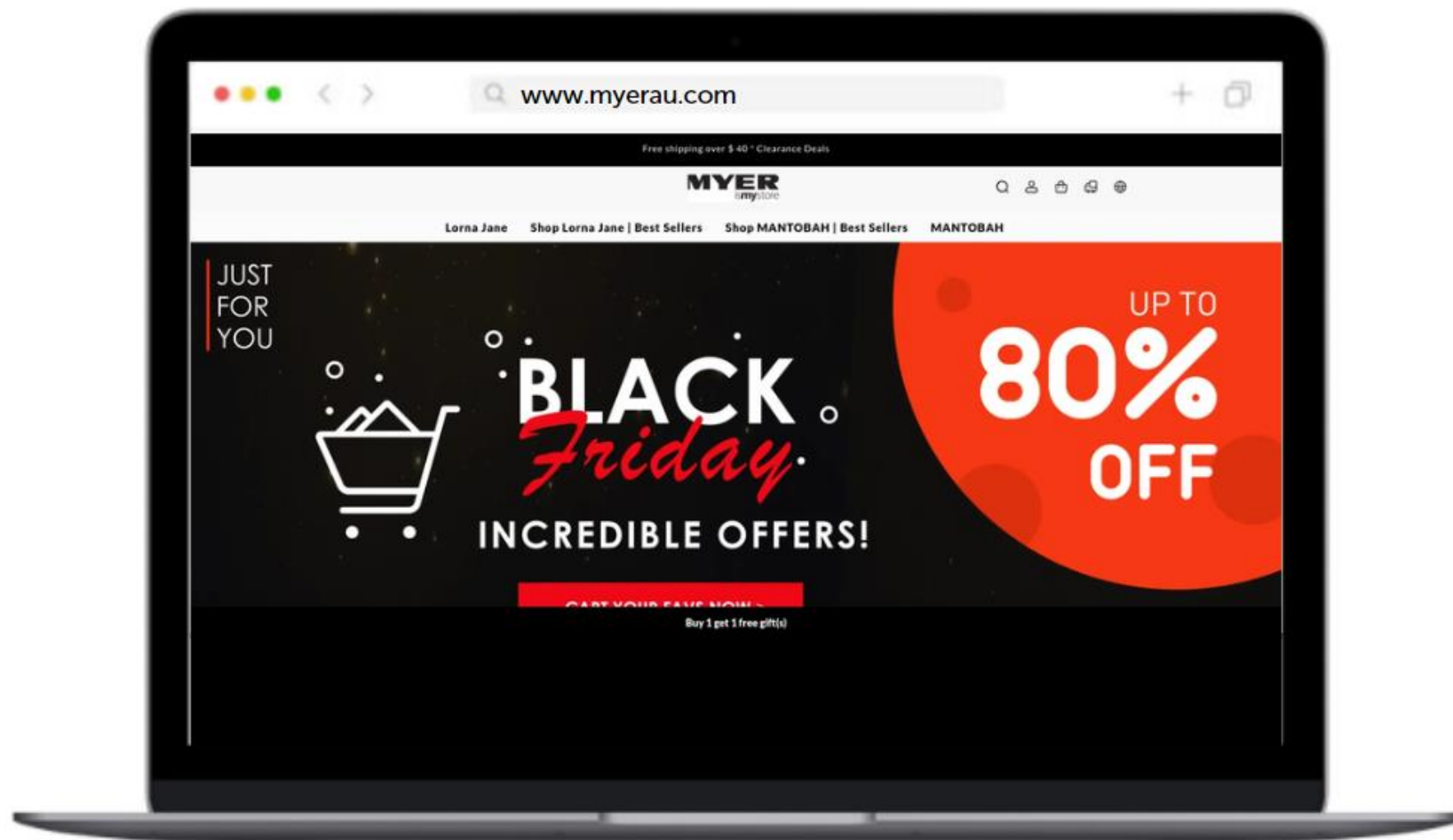
Website scams

Websites can contain **fake reviews** to make you trust them



Fake Websites have been created

- Scammers create fake ads or websites selling products.
- They will take your money and never provide you with the product.
- Always check you're on the right site.





Scambling: Online gambling scams

- **Scams** disguised as gambling apps or games.
- **Fake jackpots** and free spins trick people into giving money or personal details.
- **Don't share sensitive information or transfer money**, check apps before downloading and report anything suspicious.

'Scambling' is an online gambling scam targeting First Nations communities

By the Indigenous Affairs Team's Stephanie Boltje

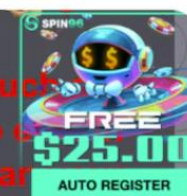
Scams and Fraud

Fri 29 Aug



⚠ Please do not put sensitive words such as Pokies, Slots, Gambling, Poker, Crypto on the banking receipt, if caught we will bar your account without notice

⚠ Gentle Reminder, Kindly Check our bank accounts before deposit as we will change our bank account from time to time without notice



Boltje, S., (2025, August 29). 'Scambling is an online gambling scam targeting First Nations communities. <https://www.abc.net.au/news/2025-08-29/scambling-the-online-gambling-scam-targeting-first-nations-communities/105709290>

Social media, app-based and online messaging scams.

Scammers can learn a lot about you from your social media accounts.

Sharing on social media

Consider what information the bank uses to identify you. Or your passwords.

- **Your date of birth**
- **Address**
- **Pet names**
- **Anything else personal?**

Be careful what you share on social media as this information could be gathered from the images and the information you share.



Marketplace Scams - Fake Ads

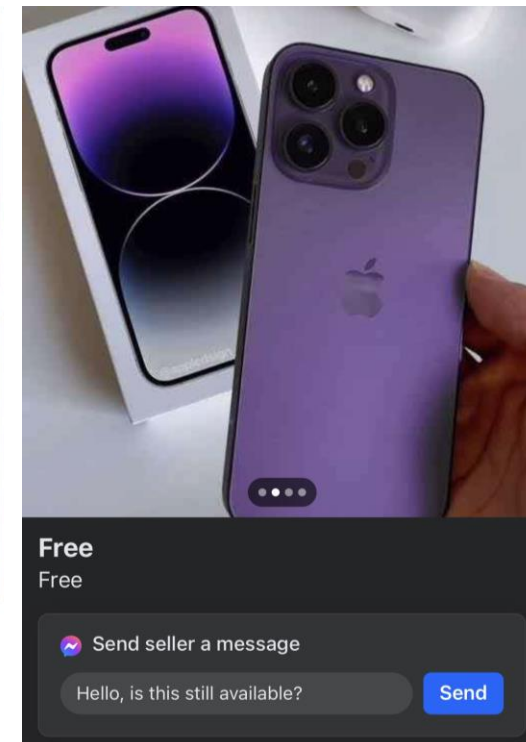
Protect yourself from scams and misunderstandings, keep these tips in mind:

Never pay for an item, especially a deposit, until you've seen it

Don't hand over an item until you've received full payment



Sony Playstation 5 PS5 Disc Version *In Hand & Ready To Ship*** 🚚**
\$300 ~~\$440~~ · In Stock



Scammers use technology to make their calls or messages appear to come from a legitimate phone number.



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Common scams

Impersonation Scams

Investment Scams

Jobs and employment scams

Products and services scams

Romance scams

Threats and extortion scams

Unexpected money scams

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Tips to stay safe online



Beware of suspicious phone calls.



Be cautious with texts you receive.



Make your passwords strong.



Be careful on Social Media.



Trust your gut!



It is important to report if you have been scammed.

**Reports can be made
anonymously or on behalf of
another person.**

Where to report scams

Report to:

scamwatch.gov.au

1300 303 143

If a scammer has stolen your money or identity, contact your bank and

ID CARE 1800 595 160 idcare.org

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Help and support

Lifeline: 13 11 14 | lifeline.org.au

Beyond Blue: 1300 22 4636 | beyondblue.org.au

13YARN: 13 92 76 | 13yarn.org.au

Experiencing financial hardship?

Speak with a **free financial counsellor** through the **National Debt Helpline** on **1800 007 007** (9:30am – 4:30pm Monday to Friday)

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Looking for Digital Skills training?

- **Find your local library** and ask what they offer. Many offer one-on-one tech training and support or regular small group sessions.

These websites have digital skills training and resources online:

- Good Things Foundation website goodthings.org.au and click on “Learn Digital Skills”
- Be Connected beconnected.esafety.gov.au

Would you like to become a Community Champion

- **You can become a Community Champion** and facilitate conversations with your friends, families and communities
- Learn more at digitalinclusionwa.org.au/get-involved/champions-program

or scan the QR Code:



Thank you

WA Digital Inclusion Project

crcchampions@wacoss.org.au

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