

Report a scam

Think you have been scammed? Report it!

Type of scam	Where to report it
Financial and investment scams: <ul style="list-style-type: none"> ▶ superannuation ▶ managed funds ▶ financial advice ▶ loans ▶ insurance 	Australian Securities and Investments Commission phone: 1300 300 630 asic.gov.au
Banking and credit card scams	Your bank or financial institution, or your local police
Scams from overseas or interstate, or if you are not sure where to report it	Australian Competition and Consumer Commission scamwatch.gov.au
Frauds, thefts and other crimes	Your local police station or the Australian Federal Police

Remember, if the offer sounds too good to be true, it probably is.

Get guidance from ASIC's MoneySmart

ASIC's MoneySmart website has:

- ▶ A list of 'Companies you should not deal with'
- ▶ Information on scams and how to avoid them
- ▶ Free monthly enewsletter
- ▶ Free publications you can order



moneysmart.gov.au

Call ASIC: **1300 300 630**

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Protect yourself from scams

Spot the signs





Can you spot a scam?

Scammers try many tricks to convince you to part with your money. Remember, if the offer sounds too good to be true, it probably is.

Here are some tips on how to avoid different types of financial scams.



Credit card and bank account scams

Be wary of people who contact you pretending to be a bank, phone company or a government agency.

They will:

- ▶ Ask for your credit card or bank account details, personal identification number (PIN) or credit card security code
- ▶ Ask you to visit a website to download 'security software' (that is really a virus that installs spyware on your computer)
- ▶ Ask you to click on a link that requires you to enter your bank account details
- ▶ Say your details are needed for security upgrades or to 'verify' your account
- ▶ Say you are owed a refund or have won a prize for a competition you never entered



Investment scams

Watch out for investment offers that promise:

- ▶ High, quick returns with 'no risk'
- ▶ 'Tax-free' benefits
- ▶ Inside information or discounts for early bird investors

Before you invest:

- ▶ Check the company has an Australian Financial Services Licence
- ▶ Check if it is on the list of 'Companies you should not deal with'

Do these checks at moneysmart.gov.au or call ASIC on 1300 300 630.

Do your own checks

- ▶ Check your bank and credit card statements every month to make sure every transaction was made by you
- ▶ Destroy all documents with your personal information on them
- ▶ Choose passwords that are hard to work out and don't give your password to anyone
- ▶ Before you give callers any information, double check they are really from that company. Phone them back using a number listed for that company in the phone directory.

A real company will never ask you to disclose your PIN.

Smart tip



You can list your home phone, mobile phone or fax number on the **Do not call register** to reduce telemarketing calls. Registration is free.

Visit donotcall.gov.au or call 1300 792 958.