

# A guide to scams and fraud

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Easy English



**Easy English**

## Hard words



This book has some hard words.

The first time we write a hard word

- the word is in **blue**
- we write what the hard word means.

## You can get help with this book



You can get someone to help you

- read this book
- know what this book is about
- find more information.



## About this book



This book is from Suncorp Bank.



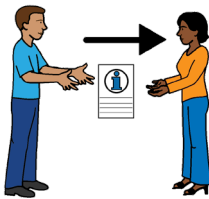
This book is about **scams** and **fraud**.



A scam is when someone tries to trick you to

- give your money

or



- share your personal details.



Someone who tries to scam you is called a scammer.



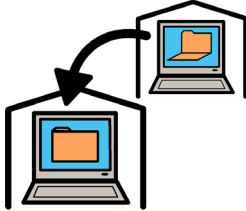
Fraud is when someone does **not** tell the truth.



For example, someone might tell you they are someone they are **not**.

# Types of scams and fraud

## Remote access scams



Remote access scams mean the scammer tries to access your device.

For example, your computer or phone.



Someone might pretend to be an expert who can fix your computer to get remote access.



When someone has remote access they can see everything on your device.

For example, your personal details.



If you give someone remote access they might put a **virus** on your computer.

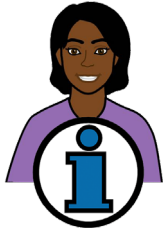


A virus is a program that can stop your computer from working.

## Employment scams

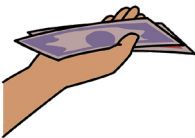


Employment scams mean the scammer pretends to offer you a job.



A scammer might try to

- get your personal details



- get you to pay money.



A scammer might try to steal money from your bank account.

## Romance scams



Romance scams mean the scammer pretends to be in love with you.



A scammer might try to get money or gifts from you.



A scammer might make you put money or **assets** under their name.



Assets are things you own that are worth money.  
For example, your car or house.



A scammer might ask to use your bank account so that they can get their **inheritance**.



Inheritance is money or property you receive from someone when they die.



Scammers will often say they are too young to open a bank account to get their inheritance.



A scammer might ask to be in your **Will**.



A Will is a document that says what someone would like done with their money and assets when they die.

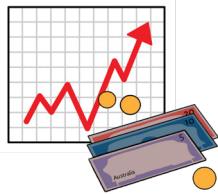
## Investment scams



Investment scams mean the scammer pretends to be a money expert.



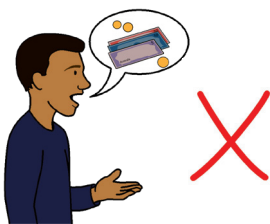
A scammer might give you bad advice about how to **invest** your money.



Invest is when you buy something in the hope that you will get more money back in the future.

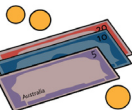


For example, buying a house.



A scammer might

- pretend to have good advice about what to do with your money



- ask you for money



- promise you money that they do **not** have.



## Online shopping scams



Online shopping scams mean the scammer might get money from people

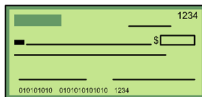
- by using a fake website



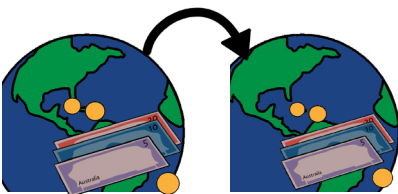
- by selling a fake item on a website.

A scammer might ask you to pay for something a different way.

For example, a scammer might ask you to pay through



- a wire transfer



- an international funds transfer.

A scammer might also ask you to pay through a

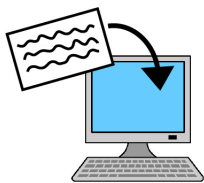
**cryptocurrency** transfer.



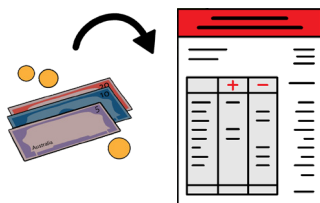
Cryptocurrency is a form of digital money.

For example, bitcoin.

## Workplace scams



Workplace scams mean the scammer might send you an email that looks like it is from your workplace.



A scammer might ask you to pay for a work invoice to a different bank account.



A scammer might pretend to be someone from your work.

## SMS and email scams



A scammer might

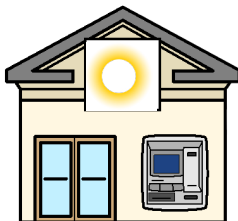
- send you an SMS or email



- send you a link to a fake website



- collect your personal details from a fake website.



A scammer might pretend to be someone you trust.

For example, your bank.

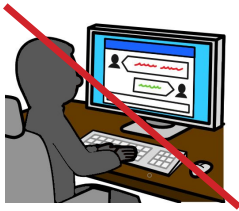
They might use **threats** to get you to pay them money.



A threat means they tell you something bad will happen if you do **not** do what they ask.

For example, that they will take legal action.

# How to stay safe



To stay safe

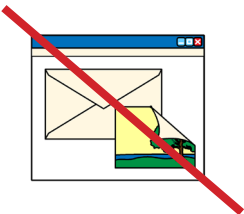
- do **not** give anyone remote access to your device



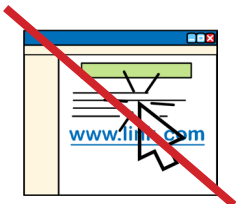
- do **not** share your online banking details
  - for example, your customer ID or password



- do **not** open emails from people or organisations that you do **not** know



- do **not** open attachments in an email from people or organisations you do **not** know



- do **not** click on a website link in an email from people or organisations you do **not** know.



You should delete emails from people or organisations you do **not** know.

## Internet banking



To stay safe always click **log off** when you have finished using internet banking.

To stay safe do **not** give another person your **token code**.

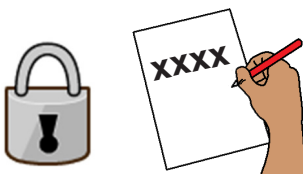


A token code is a PIN number made by your security pass.

To stay safe do **not** give another person your **one time password**.

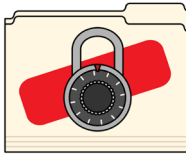


A one time password is a code you use once to let you make changes to your bank account.



If you need to write down your internet banking details somewhere make sure it is private.

## Anti virus software



To stay safe always use **anti virus software** on your computer.



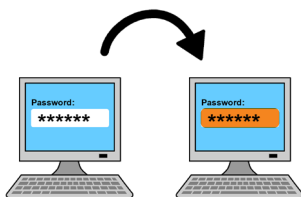
Anti virus software is a computer program that will tell you if you have a **computer virus**.



Computer viruses are small programs that can damage your computer.



You should always scan any new programs or files on your computer before you open them.



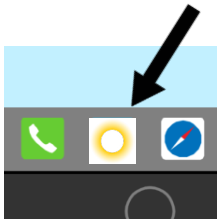
You should change your passwords if your antivirus software finds viruses on your computer.



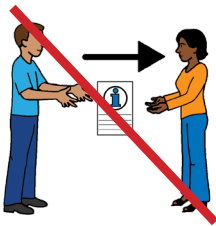
You should **only** use our website and mobile app to access your internet banking.



You should use the website  
[suncorpbank.com.au](http://suncorpbank.com.au)



You should **only** use the Suncorp Bank app.  
[suncorpbank.com.au/help-support/ways-to-bank/suncorp-app](http://suncorpbank.com.au/help-support/ways-to-bank/suncorp-app)



If you are **not** expecting a call from us, do **not** share your personal information over the phone.



You can hang up and call us back using the number at the end of this book.

## What we might ask you



Sometimes we will ask you for personal information to help us **identify** you over the phone.



Identify means to check who you are.



We might ask you to tell us

- your date of birth



- your address.



## What we will not ask you

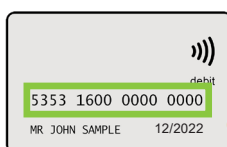
We will **never** ask for



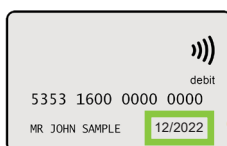
- your PIN number



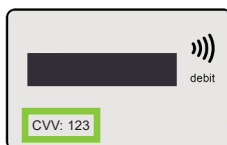
- your internet banking password



- your full bank card number



- the expiry date on your bank card



- the CVV number on your bank card.

## What to do if a scam happens



You should check your bank account for any payments that you did **not** make.



You should call us straight away if you think a scam has happened.



Call 13 11 75



Report the scam to the government.

[cyber.gov.au/acsc/report](https://cyber.gov.au/acsc/report)

## More information



For more information contact Suncorp Bank.



Call            13 11 75



Website    [suncorpbank.com.au](http://suncorpbank.com.au)



Online form

[suncorpbank.com.au/banking/help-support/  
contact-us](http://suncorpbank.com.au/banking/help-support/contact-us)



You can learn more on the IDCARE website.

[idcare.org](http://idcare.org)



You can learn more on the Australian Competition  
and Consumer Commission ScamWatch website.

[scamwatch.gov.au](http://scamwatch.gov.au)



You can learn more on the  
Australian Banking Association website.  
[ausbanking.org.au/for-customers/scams](https://ausbanking.org.au/for-customers/scams)



**If you need help to speak or listen use the  
National Relay Service.**



Call            1800 555 660



Website  
[communications.gov.au/accesshub/nrs](https://communications.gov.au/accesshub/nrs)

Give the relay officer the phone number you  
want to call.

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## Notes

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## Notes

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