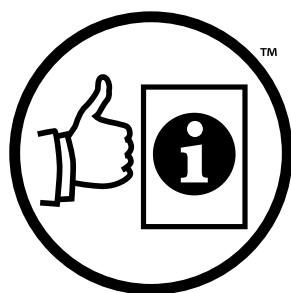


How to be safe from scams

West Justice



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.



We will write contact information at the end of this book.

Who we are



This book is from West Justice.



We give free legal help to people in the
Western suburbs of Melbourne.



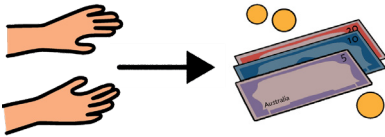
Western suburbs of Melbourne means the
council areas of

- Brimbank
- Hobsons Bay
- Maribyrnong
- Melton
- Wyndham.

About this book



This book is about **scams**.



A scam is when someone tries to trick you to get your money.

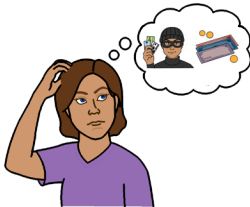


People who scam you are called **scammers**.



This book tells you

- how you can be safe from scammers
- what to do if a scam happens to you.



There are many types of scams



Scammers can try many different scams to take your money.



For example, you can get

- a text message



- an email



- a phone call.



The message can have a link to a **fake website**.

A fake website is a website that

- looks real
 - for example, like a bank website

but

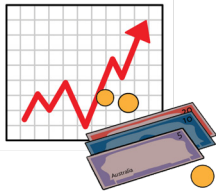


- is made by scammers to trick you.

Investment scams



A scammer can ask you to join an **investment**.

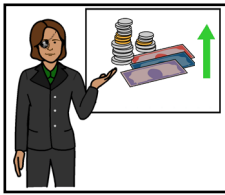


Investment means you put your money somewhere to make more money later.

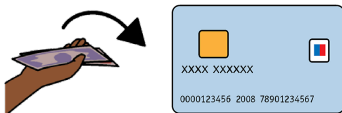


For example, the scammer says

- it is easy to make a lot of money



- they are a money expert

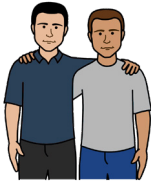


- you should send money to a bank account they control.

Trust scams

A scammer can pretend to be someone you should trust.

For example



- a friend



- the government



- a well known business
 - for example, a bank.

The scammer can say they need money to fix a problem.

For example, the scammer says



- you forgot to pay a bill

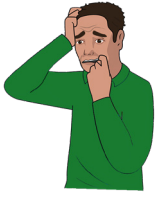


- they want to deliver a parcel



- they need money to pay for a doctor.

Fear scams

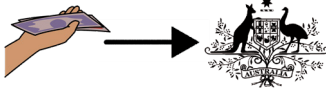


A scammer can try to make you feel afraid.



The scammer will say

- you **must** do what they want **now**
- something bad will happen if you do **not** do what they want.



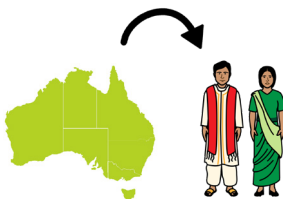
For example, you get a call from a scammer who says you **must** pay the tax office money.



The scammer can say if you do **not** pay

- you will go to prison

or



- the police will deport you from Australia.

How to know something is a scam



You can tell if something is a scam and **not** true.



It can be a scam if

- someone asks you for money who you do **not** know



- someone says you can make lots of money fast



- someone says you should download software to your phone to help them



- someone gets angry when you say **no** or ask questions



- you feel like you **must** do what the person says.



It can be a scam if someone wants you to do strange things you do **not** normally do.

For example

- send money to a person or place you do **not** know



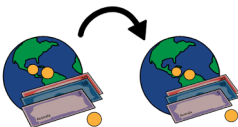
- share your bank card number and password in a text message or email



- pay in an unusual way. For example
 - with a gift card



- with bitcoin



- with international money transfer.



Wait before you do anything.



You should find more information first.

How to stay safe



1. Do not give money or personal details to someone you do not know



2. Do not click on links in a text message

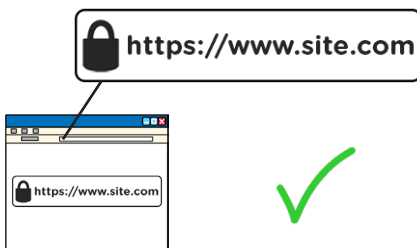
Scammers want you to open a fake website to get your personal information.



3. Check for mistakes

Fake websites often write names wrong.

4. Check if a website is safe



You are safe when you can see a lock symbol at the start of the website address.

How to stay safe

5. Call the real organisation



Call the real organisation to check if

- they really tried to contact you



- you really need to pay money.

6. Talk to someone you trust



Ask someone you trust to help you check for scams.



You can get help from

- your bank



- your case worker



- your community legal centre
 - for example, West Justice.

What if you have lost money in a scam?



As soon as you can you should contact

- your bank

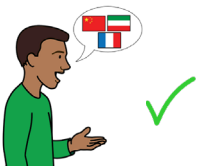


- the police.

Phone numbers are at the end of this book.



Your bank **must** give you a free **interpreter** if you need help with English.



An interpreter

- speaks your language



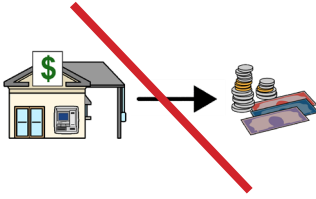
- will help you say what has happened to you.



The bank **must investigate**.

Investigate means find out what the problem is.

Can you get money back after a scam?



Your bank does **not** need to return money you lost in a scam.



You have **no** right to get your money back.



Sometimes a bank will give you money back if you

- can prove it is a scam



- call the bank as soon as you can.



You can ask the bank for help if you **cannot** pay bank bills after a scam.



You can ask someone to help you talk to the bank.

For example, your community worker.

People who can help you

If you are in danger



Call Triple Zero.

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How to tell the police



Go to Report Cyber to tell the police if a scam has happened to you.



Website cyber.gov.au/acsc/report



Call 1300 292 371

How to contact your bank

Westpac



Call 1300 364 294



Website

westpac.com.au/security/how-to-report

Commonwealth Bank



Call 1800 023 919



Website

[commbank.com.au/support.security.
report-a-scam.html](http://commbank.com.au/support.security.report-a-scam.html)

National Australia Bank



Call 1300 622 372



Website

nab.com.au/about-us/security/fraud-scams

ANZ



Call 13 13 14



Press **2** then say the word **scam**.



Website

anz.com.au/security/report-fraud/



More information

WEstjustice

For more information contact
West Justice.



Call 03 9749 7720



Website westjustice.org.au



Email admin@westjustice.org.au

Learn more about scams in your language



Website
[scamwatch.gov.au/about-scamwatch/
tools-resources/in-your-language](http://scamwatch.gov.au/about-scamwatch/tools-resources/in-your-language)

If you do not speak English



Call the Translating and Interpreting service or TIS.



Call 131 450

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



If you need help to speak or listen

Use the National Relay Service.



Website

infrastructure.gov.au/national-relay-service



Call 1800 555 660

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

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