

#### ARV Computer Club Member Resources First Aid Service



Try these actions for peace of mind if Computer Club help is not immediately available. Call Computer Club when open; **8853 1810** 

# I am worried about a scam

There are many types of scam and it is hard to cover all the details as they keep changing. This is general information only.

## **Important: Stop and Check**

If you are concerned that something might be a scam, or you have some message or phone call that the sender says is urgent, do not respond to them. Do something to check with your family, your bank, the business; before acting, or even just read below to see if the message/email/phone call fits the pattern of a scam.

## Common Scam Methods:

#### Phone Calls with 'Important Information'

They might say: 'Don't hang up' 'Urgent' 'Security' 'Internet Problem' If someone you don't know calls saying they are a help desk, Telstra, Optus, the bank, or some other business it is safer to just hang up and not listen.

**Do NOT pay any attention to claims** of viruses in your computer, modem failure, banking problems or other stories about urgent fines or family in trouble. Check with the bank by a known correct number if you are worried about your accounts. Ring the family and ask if there are any problems.

#### **Missed Calls**

If someone you don't know calls and you are not able to answer the call in time it is safer to just ignore the call. **Do not make a return call.** If they were a real caller they would leave a message.

# **Text, Email or Social Media**

The same applies if you are contacted by text message, email or social media. If there is no proper identification, delete the message without clicking on any links or images. If an email looks like it might be from a bank do not respond to it but contact the bank by phone using a known number or by internet banking (usually there is a secure mail option inside internet banking)

If you are still worried about something that might be real or a scam, come to the computer club and ask for advice.

If you have to wait before someone at the Computer Club is available, remember:

- Do not talk to unknown callers; hang up! It is not rude as you are likely talking to a criminal
- Do not click on unknown links or pictures in texts or emails when you don't know who sent it.
- Always be suspicious of urgency
- Any government department or business will not take legal action against you without at least one prior written warning. (Police, ATO, Centrelink, etc)
- Do not give anyone any personal details or account details unless you have made the contact yourself
- Never give <u>anyone</u> your passwords. If a family member acts for you as power of attorney only give passwords face to face. Never by email, texting or social media.
- Do not send money to anyone, even family members without checking that it is really who you think it is and on their normal phone number.
- Always think SCAM if someone wants payment with gift cards or cryptocurrency like Bitcoin.
- Never transfer money to a BSB and Account number sent by email without checking by phone or other means. Email can be intercepted and altered.
- Never allow anyone to have remote access to any of your devices unless you know it is someone you can trust and you have checked that it actually is that person. Computer Club will not ask for remote access.

# If you are confident online; Check Scamwatch

If you are concerned that something might be a scam, go to Scamwatch at this link to learn about types of scam:

https://www.scamwatch.gov.au