

Every year, scams cost Australians, businesses and the economy hundreds of millions of dollars and cause emotional harm to victims and their families.

The best way to protect yourself is through awareness and education. **The little book of scams** is recognised internationally as an important tool for consumers and small businesses to learn about scams.

Click the link below to download a copy of **The little book of scams**.

This is a must read for every Australian. It describes different types of scams and lists how to spot, avoid and protect yourself against scams.

This document is from the Australian Competition & Consumer Commission website – www.accc.gov.au

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[Click here for a copy of **The little book of scams**.](#)

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At times our customers can be a target of scams. Scams are getting increasingly sophisticated in their attempts to get your money or personal information. If an offer seems too good to be true, it probably is.

Common Scams Include:-

Romance scam

A criminal pretends to be a potential partner who is romantically interested in you, gaining your affection and then abusing your goodwill to persuade you to send them money.

Government scam

Criminals send you a letter or email inviting you to take part in a fake scheme to get large amounts of money out of a foreign country often posing as government officials. In return for a cut of the money, they ask you to give them your bank account details and tens of thousands of dollars in “advance fees”.

Lottery scam

Criminals send you a letter claiming you have won a large prize in an overseas lottery – but to collect the prize, you must send them money to cover the cost of bank fees, delivery and insurance.

Avoiding scams

Be alert for suspicious letters and emails. Here are some signs to look for:

- *Urgent and confidential requests.*
- *Requests to ignore standard payment authorisation processes’*
- *Grammatical and spelling errors.*
- *Messages whose language, formatting and content are unusual for the apparent sender.*
- *Messages where the “reply to” email address is different to the sender’s address.*
- *Requests to provide your bank account details. Don’t provide bank account details to a prospective employer until you are satisfied they are legitimate and you have signed an employment contract.*

If you are unsure, we are available 24/7 on 13 2221.

Yours sincerely, CommBank