



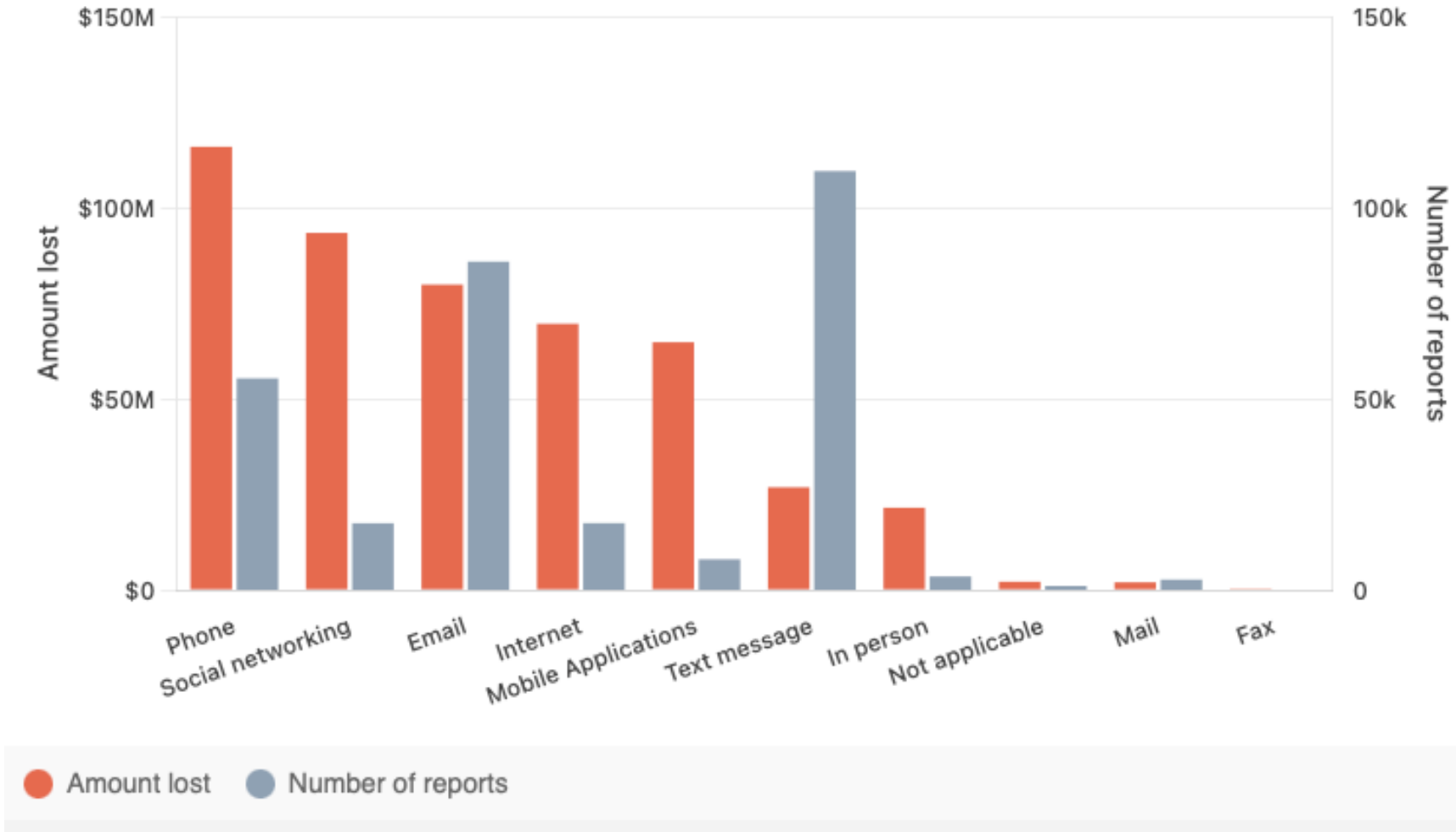
**AVPALS**

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**FOR SENIORS**

# Outwitting the Scammers

# How do scammers reach you?



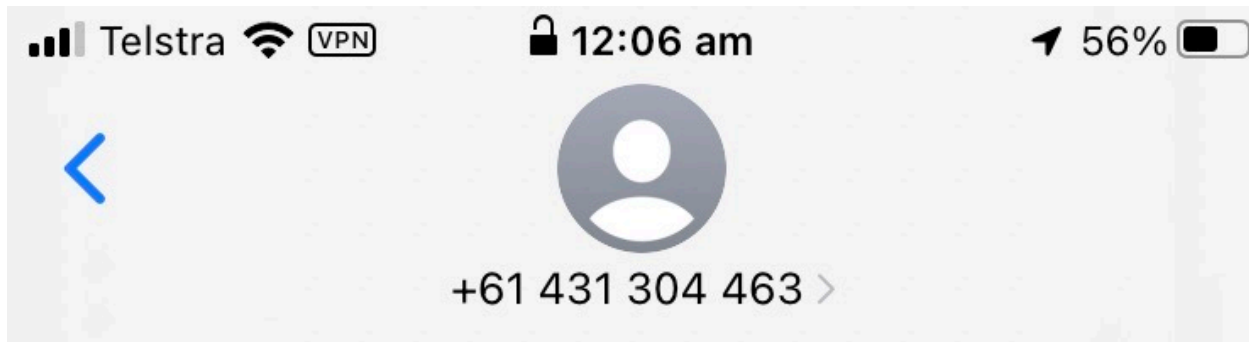
# Messaging scams



**City-Link**

5/12/2022

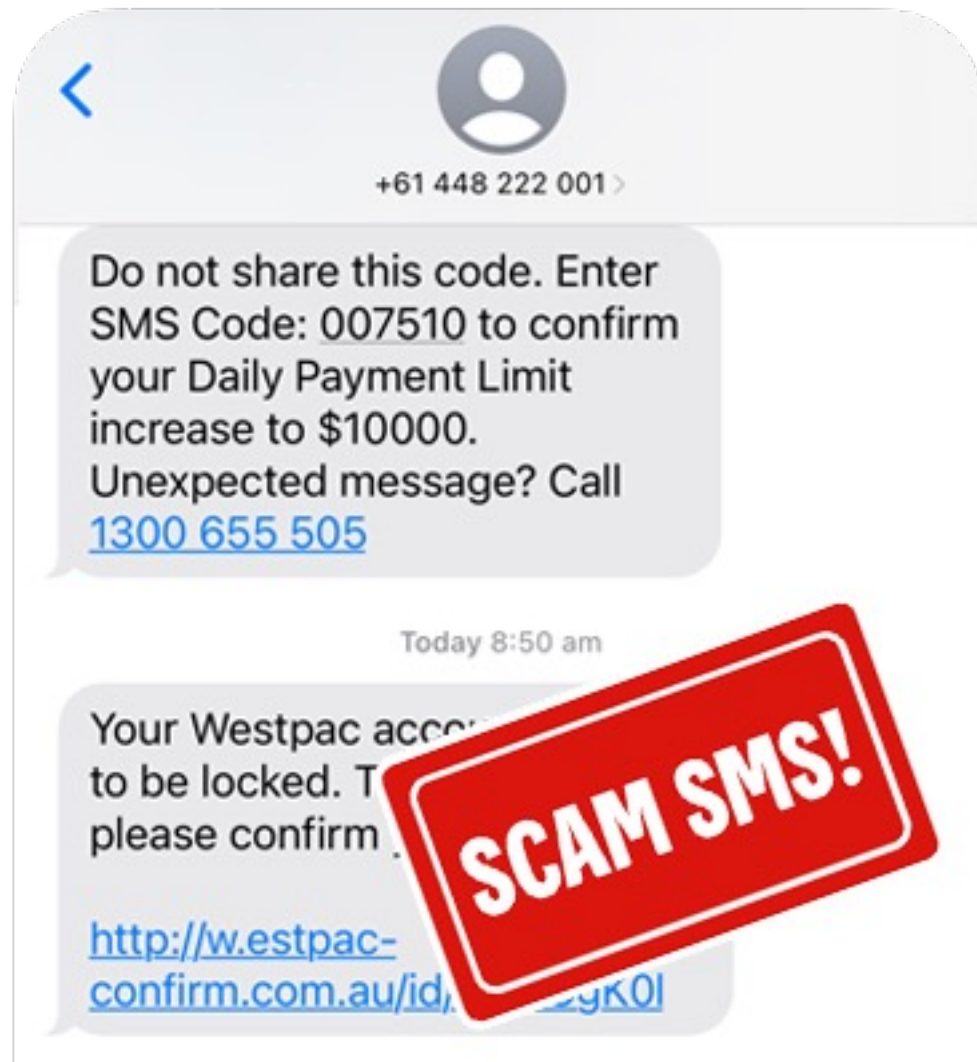
-November road bill has been overdue for a long time. please handle it within today, otherwise it will affect your travel. <https://zcsd.live/linkt>



Text Message  
Tue, 2 Nov, 4:26 pm

Dear user your Debit Card  
has been temporarily  
suspended due to  
suspicious transaction  
please update your details  
to activate it Helpline:

[\(02\)800-64-711](tel:(02)800-64-711)



Text Message  
Yesterday 11:47 pm

from/myGov: Important update,  
please go to: [https://  
govmessage.org/ret/sec](https://govmessage.org/ret/sec)





## AUDIT - REVISION 1

Tuesday the 9th January 2024

### INDIVIDUAL REFERENCE: SVG4759

The Australian Taxation Office have audited your most recent tax return and you are entitled to a further refund of **\$1,363.845 AUD**. The

Choose your bank

- Westpac
- Commonwealth
- ANZ
- NAB
- Bank of Queensland
- St. George
- Bendigo Bank
- Beyond Bank
- Suncorp

Choose your bank

direct deposit the amount mentioned above to your nominated financial institution on file. Unfortunately they were not using your current banking details.

Please select your nominated bank from the options below and follow the steps as required to confirm your up to date details.

Failure to provide up to date details may result in a penalty under the criminal act "Section 134.2(1)" and "Section 135.4(3)" which may result in a fine or carry a maximum term of 12 months imprisonment.

If you require assistance, please call 13 21 68.

For more information, contact the Australian Taxation Office.


### CHOOSE YOUR BANK AND FOLLOW THE STEPS AS REQUIRED

#### System information

- > [Maintenance](#)
- > [System requirements check](#)
- > [Technical support](#)
- > [Support material](#)
- > [Dashboard](#)
- > [myGovID](#)
- > [Relationship Authorisation Manager](#)

Browser tabs: Login - ANZ Internet Banl x

Address bar: https://mygov-login.publicvm.com/apo/internetbanking/ato



## Log in to ANZ Internet Banking

Customer Registration Number

Password


[Log in](#)

[Forgot login details?](#) [Help](#)

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New to Internet Banking? [Register](#)

By logging in, you accept our [Security and Privacy Statement](#).



**Have a question about a product or service of ours?**

[Visit ANZ Support](#)

**Further information**

- [What's new](#)
- [Find or change your CRN and Password](#)
- [View statements](#)
- [Get or change your card PIN](#)
- [Latest security alerts](#)
- [Contact us](#)

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# How avoid messaging scams

- ◆ Be alert for poor English
- ◆ Do not follow links in unexpected messages
- ◆ Do not reply to unexpected messages
- ◆ Keep your contacts up to date including entries for alert sources
- ◆ Separate known from unknown senders in your Messaging App
  
- ◆ Above all don't be rushed, stop and take your time

# Email scams

Fee Invoice

Purchase Date: March 7, 2024

Invoice Number: YG-OIT5YUGJ



Dear Customer,

Thank you for using PayPal.

Your Account has been charged with \$640.90 and will be going to deduct from your account within 24 hours. If you did not recognize this transaction or want to cancel these charges,

Please Contact Toll Free Customer Support Number: **+61 2 6100 3846**

### Order Information:

Product Name	Product Amount	Product Code
McAfee Anti-Virus	\$640.90	TR98UY7777

We encourage you to contact our customer support department immediately: **+61 2 6100 3846**

You're receiving this mail as you've registered on the Facebook updates.

Digitally Yours,

Customer Support: **+61 2 6100 .**



**Notification: Account Security Enhancement**

Hello,

As part of Westpac Bank's ongoing commitment to customer security, we're introducing several significant enhancements to our account protection services. Our goal is to ensure your personal and financial information remains secure, in line with the latest advancements in security technology.

**What's New:**

- Deployment of advanced security features for improved account safety.
- Updated access protocols for a more secure online banking experience.
- Integration with the newest standards for cybersecurity in the financial industry.

**Action Required:**

To take advantage of these security improvements, you'll need to update your account settings. You'll find easy-to-follow instructions for updating your account settings in the link below.

We recommend completing this in the next few days to ensure the highest level of security for your account. If you receive this message in error, please contact our support team immediately.

For further assistance, our customer support team is always available to help.





Ella Obrya <ellaobrya6688@gmail.com>  
Antivirus Subscription Plan E-Bill  
To: undisclosed-recipients;; Bcc: JimC <carmichael.jimc@gmail.com>

\*\*\* Opening day 2023 T1 26 January 2023 at 10:28 am

[Details](#)

Dear user



Date : 16-25-2023

**Dear consumer,**

We are glad to serve you as our registered customer.  
We have the premium security services ready for installation.  
As per our connect with you. Your plan will be auto renewed with in 24 hrs and it will charge you AU\$419.00

Invoice No	Product Code	Product Name	Product Amount
YH2VYU4A41SM	TFV3YU551ED	Security Services	AU\$419.00

If you didn't authorize this Charge, you have 24 Hrs. To cancel & get an instant refund of your annual subscription, please contact our customer care: **+61 2 6110 1478**

Regards  
McAfee Billing Team : **+61 2 6110 1478**  
Thanks for choosing McAfee.

From: Jim Carmichael [andre.army@alice.it](mailto:andre.army@alice.it)  
Sent: Wednesday, 12 January 2022 6:08 AM  
To: [xxxxxxx@ozemail.com.au](mailto:xxxxxxx@ozemail.com.au)  
Subject: Fw: Message from Jim Carmichael

On Tuesday, January 11, 2022 12:00 PM, Jim wrote:

I presume they're still to the point, even now - so here are the photographs <http://www.tp13a.txxwrefx.com/>





## Your delivery is on hold.



We noticed a parcel was left at our office and the address on file keeps showing wrong address.

We hereby advise that you get the receipt of the parcel and verify the correct address for us to bring your packet to you

[Schedule Delivery](#)

This link will expire 3 days from the date sent.

Thanks,  
The Australia Post team

# Handling email scams

- ◆ Do not click any links
- ◆ Do not unsubscribe
- ◆ If you are concerned it might be genuine
  
- ◆ Go to the website and get the phone number or link you need

# Phone scams



# Types of phone scams

## ◆ Live operator calls

- Sophisticated ones like the Westpac example
- Simpler ones like technical support or NBN faults

## ◆ Automated voice calls

- Payment confirmation scams
- Press 1 to connect to the operator

## ◆ Voice messages

- Want you to call back
- Threat of prosecution

# Handling phone scams

- ◆ Look at the Caller ID before answering
  - If you do not recognize the number don't answer
  - Put an entry in your contacts for all your friends
  - Block scam numbers
- ◆ If you do answer
  - Don't provide personal details
  - Don't provide access to your PC
- ◆ If you miss a call
  - Don't use call return
  - Don't call the number in the voice message

# Simple steps to protect yourself

# Protect your devices

- ◆ Use device lock options
  - Face Recognition
  - Fingerprint
  - 6-digit PIN
- ◆ Set screen timeout
- ◆ Keep software up to date
- ◆ Use trusted app store(s) only
- ◆ Back up your data
- ◆ Run security software

# Secure your services

## ◆ Use unique strong passwords

- 12 characters or more
- Random sequence of upper, lower case and special characters
- Use a password generator

## ◆ Use 2 factor authentication when available

- Email
- SMS
- A security program on a device you control
- Physical security key



# Summary

- ◆ Be alert to the risks
- ◆ Learn to identify scams
- ◆ Secure all your devices
- ◆ Secure your online services
- ◆ Take your time
- ◆ If you are not sure .....





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