

Staying Safe Online – PHISHING SCAMS

A phishing scam happens when emails or text messages are sent to trick people into giving their personal and banking information.

How this scam works:

Messages or emails come from what looks like a real business. The message could be from your bank, phone company, Australia Post, a courier service or toll company.

Scammers also use social media to hook people into scams through articles of interest, or games. They have attention-grabbing headlines to get your interest and tempt you into clicking on a link.

If you click on a link, you may risk exposing your personal and financial information and ultimately lose your money or even your identity.



3 warning signs

- 1 You receive an email or text message that looks like a company you know, requesting you click on a link.
- 2 Be wary of messages or emails about late payments, undeliverable packages, or requests to confirm your details by clicking on a link.
- 3 Text messages and websites with grammatical or spelling mistakes are likely to be fake.

3 ways to protect yourself

- 1 Be cautious clicking on a hyperlink in a text, social media post or email, even if it appears to come from a trusted source. Go directly to the website through your browser. For example, to reach the Heritage website type "heritage.com.au" into your browser.
- 2 Never give your personal, credit card or online account details over the phone, by email, via text or by social media, unless you know it is from a trusted source.
- 3 Make sure your computer is protected with regularly updated anti-virus and anti-spyware software, and a good firewall. Research first and only purchase software from a source that you know and trust.



Think twice before clicking links in texts, social media posts or emails – even if the company is familiar. It could result in your information being exposed to a scam, and funds may not be recoverable

Think you've been scammed?



If you think you have been a victim of a scam it's important to call **Heritage on 13 14 22 (available 24/7)** promptly to limit any further loss and to see if the transactions can be reversed or disputed. If you are overseas please call +61 7 4694 9000.

DO NOT make further payments to the scammer.

Please ensure you change your passwords to secure your account and report the scam to [ACCC \(www.accc.gov.au\)](http://www.accc.gov.au) via the report a scam page. For more information on how to protect yourself from scam visit the [Scamwatch website \(www.scamwatch.gov.au\)](http://www.scamwatch.gov.au).



Go to our website to download more information about scams: www.heritage.com.au/scams

Heritage Bank
People first.