Scams: Staying Safe & Getting Help

Redfern Legal Centre

This Fact Sheet explains what scams are, how to spot them and what to do if you are affected by a scam.

What is a scam?

A scam is when criminals illegally trick people into giving them money or personal information.

Scammers often pretend to be trusted people or organisations to make their request seem real.

People sometimes say they were "scammed" when they are unhappy with a product or service from a real business. This is usually not a scam. If you have a problem with something you bought, you may have rights under the Australian Consumer Law instead.

Common types of scams

Scams can look very real, especially online. Anyone can be affected, regardless of age, background, or income. Scammers often target people during stressful times or when they are expecting important messages.

Examples include:

- Requests for personal information – including hacking, phishing, remote access scams and identity theft.
- Phishing emails, texts and calls that trick you into giving out sensitive personal information. Scammers can make scam messages show up in the same SMS chain as real SMS messages.
- Dating and romance scams – where someone builds a relationship online and later asks for money.
- Fake jobs or investment offers promising high returns.
- Fake companies, online stores, products, and charities.
- Invoice fraud – where payment details are changed so money goes to scammers.
- Threats and extortion.
- Unexpected prizes or winnings that require payment or money first.
- Follow up scams, where someone pretends to help recover your money for a fee.

Stop & think – how to spot a scam

Here are some tips:

- If it sounds too good to be true, it probably is.
- Be cautious of unexpected contact asking you to pay money, or share details.
- Scammers often use urgency or threats to pressure you. Do not let strangers rush you.

- If a stranger contacts you claiming to be from a reputable organisation, contact the organisation directly on their official phone number.
- Reputable organisations will never ask for your passwords or verification codes.

Getting help

If you encounter a scam or think you've been misled, it's important to take action quickly. Reporting scams helps protect yourself and others by allowing authorities to warn the community and track scams. You can:

- Report scams to ScamWatch – Visit https://www.scamwatch.gov.au/ to report scams online.
- Report to the police at your local police station - You will not get in trouble for being a victim.

Falling victim to a scam can be stressful. If you need support, you can contact:

- Lifeline on 13 11 14
- Beyond Blue on 1300 224 636

If your identity was stolen

If your identity was stolen:

- Contact IDCARE on 1800 595 160.
- Replace compromised ID through Service NSW.
- Check your credit report (free from Equifax or Experian every 3 months). If there are loans or accounts in your name that you do not recognise, contact the relevant bank or lender.

If you lost money

If you lost money, contact your bank immediately using their scam priority line. Do not delay.

The sooner you tell them, the sooner the bank can act to protect your account and money.

Banks must follow rules about unauthorised transactions and fair treatment.

Banks are not responsible for identifying and stopping every fraudulent transaction. However, they may be responsible for your loss if they were involved in the transaction, knew or should have known about the scam, or delayed or failed to act in a way that contributed to your loss.

The Australian Financial Complaints Authority (AFCA) is a free consumer complaints service.

If you are unhappy with your bank's conduct, investigation, or response to your scam complaint, you may be able to complain to AFCA.

AFCA can review what the bank did and decide whether it acted fairly in the circumstances.

In terms of getting your money back from the scammer, legal action is only possible if you know the scammer's real identity.

Going to court is often expensive and risky, and there is no guarantee you will recover any money.

This fact sheet is for information only and is not legal advice.