



# Employment scams

People's  
Choice

Banking for life

Scammers target individuals by offering employment opportunities so they can steal money and personal information. These jobs often offer a high income with low or minimal effort – and sometimes the job does not exist at all. The scam often starts with a request for payment to start the role – be wary of any role that requires you to pay money to make money. These funds are often impossible to recover.

## How to spot an employment scam

The recruitment process is quick, with little focus on your qualifications, experience or references.

You are told to top up an account with your own money or crypto currency to complete tasks.

The job involves transferring money, making purchases or receiving packages on behalf of someone else.

You are required to pay a 'recruitment fee' or pay for training materials before you begin the job.

A recruiter contacts you out of the blue via text message or instant message service.

- Don't be pressured to act quickly. A legitimate offer won't require you to make a fast decision.
- Never send your passport or identity documents to an employer or recruitment agency unless you are certain they are genuine.

Scams continue to evolve and grow more sophisticated in their attempts to gain personal, banking information or access to devices. Remember to:



## STOP

**Take a moment to stop and assess the request.** Most scams will aim to generate a sense of panic and urgency. Don't share personal or banking information if you're unsure.



## THINK

**Ask yourself if the request makes sense.** If you provide the requested information will you be granting access to your devices, accounts or money?



## CHALLENGE

**Refuse to provide information, access and ignore requests.** Hang up and call the organisation directly.

## How to protect yourself

- Never send money or give your personal information, credit card or banking details or crypto currency account details to anyone you have only met online, through email or over the phone.
- Verify the employment opportunity by contacting their recruitment agency representative or via phone numbers you have sourced independently. Be aware that scammers often use trusted websites to post fake ads.

**People's Choice will never contact you to request your passwords, VISA card or account details.**

We will not send you SMS containing links. Never share your password or Internet Banking login credentials.

If you have been contacted or are concerned about your privacy, please call us directly on **13 11 82** or visit a branch.

Scan the QR code to learn more about digital banking security.

BRC\_8.6.226 V1.1-0524 Peoples Choice Credit Union (People's Choice).





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