



Phishing scams

**People's
Choice**

Banking for life

Phishing scams occur when a scammer pretends to be from a trusted organisation such as telecommunications or internet providers, financial institutions, online retail, courier and delivery services and more, in an attempt to gain personal or financial information.

How to spot a phishing scam

You receive an unsolicited email, phone call, text message or instant message asking you to confirm or verify personal details or alerting you to suspicious activity on an account.

You are asked to verify a payment that has been made from your account by verifying your credit card or bank details so the bank can investigate.

The scammer recites your credit card number and asks you to confirm the security code.

The message you receive has spelling or grammatical errors and the branding is slightly different from the legitimate organisation.

How to protect yourself

- If you receive an email or message from a bank or trusted organisation, be wary of clicking links, particularly if the communication seems urgent or unusual.
- Never provide your personal, banking or credit card details if you receive an unsolicited call regarding an account. If in doubt, hang up and call the organisation directly via contact details you have sourced independently.

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.

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.