

Video transcript – Safe and Savvy with Bankwest

[Female voice over]

So, how can you protect yourself from fraud?

Here's some basic, helpful hints and tips.

Firstly, if you shop online, always use secure websites with an address which starts with 'https' and has a padlock symbol at the start.

Also, if you use sites like Gumtree or eBay, never send anyone a copy of a cheque, money order or your card.

Next, try to avoid swiping your card when you're shopping.

Inserting your card into the EFTPOS machine or tapping your card is a more secure way to pay. Or insist on using your PIN rather than signing your name.

Always keep your personal and account information safe. Don't write down your PIN or password. And don't tell them to anyone else - if you do you may nullify the Bank's Guarantee to refund you for any losses.

Check your bank account and statements regularly. You'll be able to see a record of every purchase you've made - keep an eye out for anything that doesn't look right.

And finally, if you're going abroad or away for a holiday - tell your bank.

The bank's security systems will know to expect to see your card being used in foreign locations and will block it when something seems amiss.

But of course, the best option is always prevention.

So, what are some of the warning signs to look out for?

If you receive an offer via email, text or in the post for an incredible way to make easy money – be aware. If it sounds too good to be true, it usually is.

Likewise, if you receive unsolicited calls, texts or emails – even if they are correctly addressed to you – keep your wits about you.

Never give remote access to your computer to anyone, even if they claim to be from Microsoft or your phone company and claim to be trying to ‘fix’ a problem they’ve detected.

It’s not nice to feel pressured by salesman in a shop, is it? Well, the same goes for when you’re online.

Be sceptical of anyone claiming to be from a big and legitimate organisation who’s trying to rush you into anything.

And finally keep an eye out for unusual and unknown transactions, particularly if they’re just for a dollar.

These small amounts are sometimes used to test if your account is active before taking out larger sums of money.

If the worst does happen and you think you or someone you know may be a victim of a scam or fraud, here’s some advice on where to go for help.

First of all contact your bank immediately.

They may be able to stop the money transfer or close an account if you believe a scammer has your details.

If you suspect your security has been compromised, change your passwords and PIN immediately.

Report your suspicions to a government agency such as [scamwatch.gov.au](https://www.scamwatch.gov.au) to help them identify the scammer and prevent the scam from spreading.

And for fraud, you can contact the police on 13 14 44.

And finally, it’s important you apply for a Commonwealth victims’ certificate to help regain your identity credentials with different government and financial institutions.

For more information search online for Commonwealth victims’ certificate.

This is the end of this presentation and we hope you've learned a few useful hints and tips about what to look out for and how to stay safe online.

It's also important to remember that not everyone online is trying to scam you and that by following just those few straightforward bits of advice we've given, you should be fine.

Please do get your own copy of the [Bankwest Safe and Savvy guide \(PDF\)](#) which has much more information.

Thank you for watching and we hope you now feel a little more safe and a little more savvy about looking after your money online.