

# SaferCommunity

## SCAMS & FRAUD

Fraud is when someone pretends to be someone they're not. A scam is when someone pretends to be someone they're not in order to take your money or something else valuable from you.

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### How do scams work?

All scams are slightly different, but they are all deceitful ways of taking your money or tricking you into doing something you don't want to do.

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### Types of scams:

- University fees – often targeting international students, they offer you a discount on your fees; e.g. you pay a person at a 20% discount and they pay your full fees directly to the Uni. Often they pay with stolen credit cards, so the payment is later declined, you lose the money you paid them and still owe your full fees.
- Penalty – threatening you with arrest or legal ramifications if you don't pay the amount they are asking for. These scammers may scare you into thinking that you will get a criminal conviction or be deported.
- Fraudulent agents – offering to assist you with things, such as a job or fraudulent documents/certificates, if you pay them a large sum of money upfront.
- Prize/Lottery – advising you've won a competition/prize via text message or email.

- Dating & romance – using fake profiles to start a relationship on different apps or social media. Once they have your trust, they might start to ask you for money.
- Unexpected Money - these can come in many different forms, e.g. pretending to be the Australian Taxation Office (ATO) advising that you have an unclaimed tax return. These scams ask for your personal details or tell you to click on a link to steal your details.
- Accommodation – offering to find you a house if you pay them money upfront which they state will be a bond, the house is often not as described or may not exist at all.

### SAFER COMMUNITY

Safer Community provides advice, support and referrals if you witness or experience unacceptable or concerning behaviour.

P: 03 9479 8988

E: [safercommunity@latrobe.edu.au](mailto:safercommunity@latrobe.edu.au)

W: [latrobe.edu.au/safercommunity](http://latrobe.edu.au/safercommunity)


Offices: Bundoora PE level 2, Bendigo SSC


## KEY FACTS


- There were over 150,000 scams reported Australia-wide in 2019
- Phishing is the most common type of scam reported in Australia. Phishing is fraudulently sending e-mails in order to trick people into revealing their personal details, e.g. accounts, passwords and banking details
- Statistics show that men and women are equally impacted by scams
- People aged 18-34 were scammed out of over \$21M dollars in Australia in 2019
- In 2019 over 110,000 people in Australia lost over \$81M dollars via Phone, Internet and E-mail scams


Facts sourced from [scamwatch.gov.au](http://scamwatch.gov.au)


## What to do if you think you've been scammed?


 **Do not** pay any money, click on any suspicious links or give out your banking details.


 Let a trusted friend, family member or colleague know what is going on for you.

 Reach out to formal supports in the University: Safer Community, International Student Services, Counselling or Student Union.

 Report this to your local police station, in person or by phone. Safer Community can help.

 If you have paid money or someone has your bank details, report this to your bank immediately. All banks will have an emergency number where you can contact them 24/7.

 Report the scam to the Australian Government via the ScamWatch website.

 Support yourself, remember that this is not your fault and you shouldn't feel ashamed.

## IMPORTANT: SUPPORT AND REFERRALS

### On campus

**Safer Community:** advice, support and referrals if you or someone you know has been targeted by a scammer.

P: 9479 8988

E: [safercommunity@latrobe.edu.au](mailto:safercommunity@latrobe.edu.au)

W: [latrobe.edu.au/safercommunity](http://latrobe.edu.au/safercommunity)

**International Student Services:** advice, information and support for International students.

P: 9479 1199

After hours: 1800 758 360

W: [www.latrobe.edu.au/international](http://www.latrobe.edu.au/international)

**Counselling:** personal psychological, social, and emotional support. Find your local campus service online.

P: 9479 2956

W: [www.latrobe.edu.au/counselling](http://www.latrobe.edu.au/counselling)

**Crisis Line:** after hours personal support.

P: 1300 146 307

Text: 0488 884 100

**Student Association:** offers a range of student supports, including free legal advice, advocacy and financial counselling.

W: [www.ltsa.com.au](http://www.ltsa.com.au)

### Off campus

**Victoria Police:** find your local police station online or contact Victoria Police on their non-urgent phone line.

P: 131 444

W: [www.police.vic.gov.au](http://www.police.vic.gov.au)

**ScamWatch:** information on how to recognise, avoid and report scams to the Australian Government.

W: [www.scamwatch.gov.au](http://www.scamwatch.gov.au)