



# Impersonation scams

**People's  
Choice**

Banking for life

Impersonation scams can occur via email, social media, phone call or SMS and attempt to gain your personal or banking information by pretending to be a trusted organisation such as government, telecommunications providers, financial institutions, and other well-known businesses.

## How to spot an impersonation scam

Messages look incredibly genuine by using the same branding or formats.

Messages appear in in the same conversation thread or use the same phone number or sender ID.

You receive a verification code you have not requested.

The message contains a suspicious looking website link.

You receive a generic notice of suspicious activity or fraudulent transactions.

You're directed to a website via an unfamiliar looking link and asked for information you do not usually need to provide.

The scammer requests personal or banking details or asks to confirm information they have (obtained fraudulently) such as full name, phone number, email address or residential address to imply legitimacy.

## How to protect yourself

- Do not click on any links or open emails claiming to be from your bank or another trusted organisation.
- 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.