

What to do if you've been scammed

If you've lost money or personal details to a scammer, you're not alone. Hundreds of thousands of Australians are scammed out of their money or personal information every year.

There are a few important things you should do straight away to limit the damage and protect yourself from further loss.



1. Act fast to prevent further losses

Contact your bank or card provider immediately to report the scam. Ask them to stop any transactions.

If you're not sure if you're being scammed, stop sending money. Scammers will keep asking for more money until you stop.

2. Get help to recover

IDCARE is Australia and New Zealand's national identity and cyber support service. They can help you make a plan (for free) to limit the damage.

Call them on 1800 595 160 or visit their website, <https://www.idcare.org/> to find out more.

If you're not happy with how your bank has responded to your situation, you can complain to the Australian Financial Complaints Authority, <https://www.afca.org.au/make-a-complaint>.

3. Warn others and report the scam

Once you have secured your details, you can help us try to stop the scam or to warn others by reporting the scam to us. You can also warn people around you.

You can also make an official report to the police online, <https://www.cyber.gov.au/report-and-recover/report>.

4. Watch out for follow up scams

If scammers have stolen money from you, they often come back for more. Unfortunately, 1 in 3 victims of a scam have been scammed more than once.

If you've lost money to a scam, look out for new scams – especially someone offering to help you get your money back.

5. Get support

Being scammed is a horrible experience, and it can happen to anyone.

If a scam is causing you problems with debt, talk to a financial counsellor, <https://moneysmart.gov.au/managing-debt/financial-counselling>. This is a free and confidential service to help you get your finances back on track.

If you need someone to talk to, reach out to family and friends or contact Lifeline or Beyond Blue to speak to someone online or over the phone.

Beyond Blue: 1300 22 4636 or online chat (24 hours a day, 7 days a week), <https://www.beyondblue.org.au/support-service/chat>.

Lifeline: 13 11 14 or online crisis support chat (24 hours a day, 7 days a week), <https://www.lifeline.org.au/crisis-chat/>.

Further information

For further information please contact Gavin Knight on (02) 4341 8440 or admin@paladinwealthgroup.com.au.

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