

# Tips to avoid email scams and cyber theft

## Be alert!

Scammers are hoping to entice you to take action (reply to their email, click on a link, download files, send funds to their account, etc) before you check if the email is genuine.

## Defence!

If in doubt about the authenticity of an email don't click, don't download and don't accept new bank details. Instead, contact the organisation by another method that you know is legitimate.  
*Remember – read carefully, use common sense, and think before you click!*

## How to spot scam emails

<p><b>Inspect</b> the sender's email address for slight misspellings or oddities.</p>	<p>After intercepting your email correspondence, scammers can create a fake email address to look like the address of the person you have been dealing with.</p>
<p>Be wary of <b>generic</b> greetings.</p>	<p>E.g. "Dear Valued Member", or "Dear Customer" etc.</p>
<p>Be wary of <b>unexpected</b> emails or requests.</p>	<p>E.g. asking you to purchase and post gift cards</p>
<p>Be VERY wary of emails that suggest you act <b>urgently</b> because your bank/ internet/ account has been <b>compromised</b>.</p>	<p>E.g. "Click now" or "Log in immediately!"</p>
<p>Look out for <b>misspelt</b> words or poor grammar in the body of the email.</p>	<p>Writing not the expected quality?</p>
<p>Check the actual website address by <b>hovering</b> over the link (without clicking!).</p>	<p>Be wary of website addresses that are <b>not the</b> recognised and registered <b>domain</b> of the entity in question. E.g. "BankCBA.com" or "NSWGovernment.com"</p>
<p>Be very wary of any email with <b>new bank data</b> (Remember! Banks transfer funds based on the BSB and Account Number, the Account Name is not checked).</p>	<p>If bank data (BSB &amp; Account No.) has changed you <b>must</b> get independent verification using known channels (e.g., by phone, preferably through the corporate switchboard, to your usual contact).</p>
<p>Missed the warning signs and paid to wrong account?</p>	<p>Report to your bank as soon as possible.</p>