# How to avoid phone and internet scams

## Types of scams

Many scams attempt to take your money. Others try to access your personal information or passwords. For example:

* You get an email from an overseas relative you do not know asking you for money or bank details.
* You get a call from someone claiming to be from Microsoft. They tell you there is a problem with your computer and that you should download software that can fix it.
* You get a call from someone claiming to be from your bank or telco asking for your account details or personal information.
* A website pops up telling you your computer has been infected with a virus and you should click a button to clean it.

## How these scams work

* Emails and websites can include links that say they will take you to one page, but in fact take you to another.
* Some scam websites look like real websites. They copy logos, colours and text — this is called 'spoofing.’
* Some 'missed call' scammers try to trick people into returning a missed call or answering a call that hangs up as soon as it is answered.

## Watch out for these common signs of scams

* A phone call or email from someone asking you for money or personal information.
* An offer in an email that sounds 'too good to be true.’
* An email or call from someone you do not know, about a product you have never heard of or from a company you have never dealt with.
* An email or text message that asks you to click a link or download software.
* An email or text message from someone who is unlikely to make personal contact.
* An email that contains a suspicious attachment.

## What to do

* Hang up on suspicious calls.
* Do not open suspicious emails. Delete them.
* Reply ‘STOP’ to suspicious text messages.
* Regularly update your computer with anti-virus and anti-spyware software.

## Further information

The Australian Government runs [Scamwatch](https://www.scamwatch.gov.au/), which contains information about different types of scams and what you can do if you think you have been scammed.

Many banks, phone companies and other service providers include information on their website about how to detect and avoid scams.