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Types of Scams

Hacking -

Hacking occurs when an individual uses technology to gain access to your data or personal information. This is the most well-known form of scam and is sometimes very hard to identify.

Phishing

Phishing scams are attempts to gain your information through tricks and deception. These will often involve posing as a company in order to get you to release your information. This can be done via phone, email, text or even social media.

A common example of this involves scammers claiming to be from a financial institution or utility provider. They will ask for personal details by claiming to be preventing any fraudulent activity on your account.

Identity theft

Identity theft allows a scammer to take your information and pretend to be you. This means that the scammer could access bank accounts, take out loans in your name, purchase goods and even access superannuation. Identity thieves will usually ask for your personal information by having you confirm details via an email or text, similar to phishing.

Malware / Ransomware

Malware and Ransomware are computer viruses that are programmed to allow scammers access to your computer. Malware (malicious software) is when clicking or selecting an ad, then downloads software to your device which the scammer can then use to access your files and information.

Ransomware is a type of malware that limits your access to your computer or files until a "ransom" is paid. Sometimes the scammers will convince individuals they are the police and that they have detected illegal activity and force them to pay a fine.

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