

STAYING SAFE ONLINE: AVOIDING SCAMS

This document is a reference for students and staff within Monash University. It is designed to assist you with information and guidelines on how you can stay safe online and avoid scams.

WHAT IS A SCAM?

A scam is a crime where someone uses a trick to get you to send, transfer, deposit or give them your money, or where someone uses your identity without permission. Scams are illegal, including where they simply try but are unsuccessful.

Please remember: If it seems too good to be true, it probably is.

HOW DO SCAMS WORK?

Everyone is vulnerable to scams, and scammers can succeed because they make the information appear real. Scammers target people of all backgrounds, ages and income levels. Scams often appear in places you trust and are familiar and generally involve organisations or individuals operating under unregistered names. Scammers almost always prey on people's vulnerability, using lies and tricks to convince you they are legitimate.

People who scam students can be very clever in the way they do it and can even recruit other students to do it for them. They may say that they are partnering with (working with) your University – this is not true.

Scammers may try to deceive you by:

- ▶ pretending to be from contacting you from a government agency
- ▶ impersonating someone they're not
- ▶ manipulating and threatening you
- ▶ using realistic looking links and attachments to try and request for your personal information

WARNING SIGNS

There are common warning signs which indicate someone may be trying to scam you:

- ▶ **Unrealistic prices:** people or organisations offering surprisingly low prices or big discounts.
- ▶ **Lack of details:** fake organisations usually do not have clear contact information, and may be based overseas.
- ▶ **Inflexible payment options:** Often they will request full payment and with quick timelines, and via funds transfer instead of using a secure payment service such as PayPal or Bank based credit card transaction.

TYPES OF SCAMS

There are many different types of scams and most scams rely on building your trust by starting small. Some common examples of scams are:

Accessing personal information

- ▶ Using hacking, identity theft or phishing scams to try and access your private information

Buying or selling

- ▶ Impersonate legitimate sellers through fake websites
- ▶ Requesting for you to pay fake invoices

Dating and romance

- ▶ Impersonating others by creating fake profiles to start a relationship through social media applications, once they have your trust, they may ask for for money.

Fake charities

- ▶ Requesting you to donate money to a charity organisation through third party links that may appear real

Jobs and investments

- ▶ Requesting your money by offering a 'guaranteed' way to make fast money

Threats and extortion

- ▶ Using threatening techniques to life or arrest by demanding you to cooperate and pay money
- ▶ Using malware and ransomware to access your files on your computer

Unexpected money/winnings

- ▶ Advising you've won money or a prize, usually through an email or text message

Discount scams

- ▶ Offering you a discount on your University fees if you pay through them not to the University directly.

HOW YOU CAN MINIMISE YOUR RISK

- ▶ be alert to the fact that scams exist
- ▶ know who you're dealing with and research the legitimacy of the business
- ▶ do not open suspicious texts, popup windows or click on the links or attachments in emails; make sure you delete suspicious emails and texts
- ▶ don't respond to phone calls about your computer asking for remote access
- ▶ keep your personal details, mobile devices and computers secure
- ▶ review your privacy and security settings on social media
- ▶ be wary of unusual payment requests and be careful when shopping online

STAYING SAFE ONLINE

To protect yourself when you're away from home, speaking a foreign language or aren't always sure what's official and who's trustworthy, please remember:

- ▶ **Monash University Australia does not provide fee discounts to any third party:** Always pay fees directly to the University.
- ▶ **If you're contacted by anyone claiming to represent a university, the Australian government or other organisations, make no commitments:** Source contact details for the organisation yourself then call them directly and ask if the information is true.
- ▶ **Stay connected with your friends and classmates:** They will usually be the first people to hear about scams.
- ▶ **Stay engaged with Monash University:** Orientation programs include information about common scams, and support staff can give you advice if you are unsure.
- ▶ **Conduct business through reputable websites and organisations:** steer away from forums and social media.

If you suspect something is a scam or that you have been scammed yourself, don't be afraid to ask for help. If you need advice, or have been scammed and need support, please just get in touch, you are not in trouble and Monash University will assist you wherever possible.

IF YOU HAVE EXPERIENCED THIS

If you think you have been scammed or are ever concerned for your personal safety, report the matter to your local police station straight away and advise the university. You can also report a scam through:

Australian Cyber Security Centre

Use ReportCyber online platform to report cybercrime.

 www.acorn.gov.au

Scamwatch

Information for consumers and small businesses about how to recognise, avoid and report scams.

 www.scamwatch.gov.au

RESPOND/REPORT

Security Services

For emergency assistance on campus, or to request a security escort.

 03 9905 3333 (Emergency)

03 9902 7777 (Non-Urgent)

 monash.edu/safety

 download the Monash bSafe app from the Apple or Google Play stores

SUPPORT

Monash Counselling

Health and counselling services, programs and resources to keep your health in mind and body.

 monash.edu/health/counselling

Students in Australia

 03 9905 3020

1300 788 336

Students outside of Australia

 Malaysia 1800 818 356 (toll free)

Italy 800 791 847 (toll free)

Elsewhere outside Australia

 +61 2 8295 2917

International Student Engagement

 03 9905 6267

 iss@monash.edu

Monash Connect

 1800 666 274