



Threat and penalty scams: Protect yourself and stay CommBank Safe.

Threat and penalty scams occur when a scammer uses realistic and threatening tactics to frighten their victims into sending money.



CommBank
Safe





Here are warning signs and steps to safeguard your information if you think you're involved in a threat and penalty scam:

- **You're contacted without warning** on the phone or social media by someone claiming to be from a government agency, law enforcement, phone, utility company, or potential friend/partner.
- **The scammer creates a sense of urgency** by making threats of arrest, deportation, police investigation or serious penalty.
- **Verify the organisation** by calling them directly using contact details from an independent source.
- **Don't provide personal information** such as banking details, passport, or visa details.
- **Don't transfer any funds to scammers** through unusual methods such as cryptocurrencies, cardless cash, cash deposits, gift cards, store cards, or International money transfers.
- **Message us in the CommBank app** If you're worried about the security of your account. Our virtual assistant Ceba can help you lock your card or securely connect you to a specialist.
- **Never share suspicious links** to family or friends. Warn them if you come into contact with a scam, so they can take the necessary steps to protect themselves too.

Stop. Check. Reject

1. **Stop.** Does something seem off? If in doubt, the best thing to do is stop. Take a breath.
2. **Check.** Ask someone you trust or contact the organisation the message claims to be from
3. **Reject.** Block the text, delete the email, don't click the link or hang up on the caller. Change your passwords.



If English isn't your first language, the **government's free Translating and Interpreter Service** can help you to communicate with us. This service is available in over 150 languages. We can arrange this service when you call us or visit us in branch.

For more tips to help you stay safe including enabling alert notifications, keeping your details secure and registering for PayID, visit commbank.com.au/safe.

