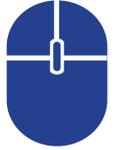


TIPS FOR AVOIDING EMAIL SCAMS

1

THINK TWICE BEFORE YOU CLICK

Look at the information of the email i.e. the sender, their signature and the actual email address. If necessary, Google the name / business to get more information.



2

DO REGULAR CHECKS

Make it a habit to check your bank accounts regularly to identify any possible suspicious activity. Change your passwords regularly.



3

CHECK THE LINKS

Hover over any links included in the email and check where it will take you.



4

NEVER GIVE OUT PERSONAL INFORMATION

Think twice before providing personal or financial information. When in doubt, get in direct contact with the company / individual to verify the email. Never send your account or credit card details via email.



5

LISTEN TO YOURSELF

If you think the email sounds / looks suspicious, slow down and re-read the email. Don't click on emails from people you don't know.



6

IDENTIFY SECURE WEBSITES

A secure website always starts with "https". Look for a closed padlock on your web browser - each browser has it in a different area.



7

PRIVACY & SECURITY POLICY

Consider drafting a Privacy & Security Policy for your P&C Association to inform others and have procedures in place. Review the policy at regular intervals.



Below is an example of a scam email. The conversation should be read from the bottom up, as you would a normal email. The scam emails have been marked in blue.

It is suspected that the scammers accessed certain information from public websites such as ACNC, where names are displayed and made available to the general public.

Hi Kim,

Oops! i am in a meeting Kim, hope that is not a problem?

Sense of urgency suddenly disappears when asked to be contacted.

I await your response.

Tanya xx

On Thu, Jul 26, 2018 at 12:46 AM, Kim Porter <kim@porter.com.au> wrote:

can you please give me a quick call

Regards,

Kim Porter
Director
P: 0400 000 000

Take note of the email address. Is it legitimate?

On Thu, Jul 26, 2018 at 5:45 PM, Tanya Smith <presidentemailofficial0@gmail.com> wrote:

Hi Kim,

Here is the account details;

Name of Bank: CITIBANK AUSTRALIA
Account name: John Napier
Account number: 430624825
Bsb: 242200

As soon as payment is complete Kim, attach confirmation slip to me for documentation purpose.

Tanya xx

Change in sign-off

On Thu, Jul 26, 2018 at 12:39 AM, Kim Porter <kim@porter.com.au> wrote:

Hi Tanya,

Can you please send me the details of who I have to pay.

Regards,

Kim Porter
Director
P: 0400 000 000

On Thu, Jul 26, 2018 at 5:12 PM, Tanya Smith <presidentemailofficial0@gmail.com> wrote:

Hi Kim,

The payment is for the vendor, can you make the payment now in order for me to forward you account you will pay to.

Tanya Smith

↑ Lack of information provided. Note sense of urgency.

On Wed, Jul 25, 2018 at 10:20 PM, Kim Porter <kim@porter.com.au> wrote:

sure what is it for

Regards,

Kim Porter
Director
P: 0400 000 000

On Thu, Jul 26, 2018 at 3:17 PM, Tanya Smith <presidentemailofficial0@gmail.com> wrote:

Hi Kim,

the transfer is in amount of \$4670, let me know if you can handle it now in order for me to forward you account details you will pay to.

I don't have an internet access at the moment to do that, better still you can make payment from your personal account and you will be reimbursed later Kim.

Request for transfer from PERSONAL account. ↑

I await your response.

Tanya Smith

On Wed, Jul 25, 2018 at 10:03 PM, Kim Porter <kim@porter.com.au> wrote:

Hi Tania,

Sure I can do that.

Will need to get tom to second it though. (you could if you had internet access!!!!!!!!!!)

Regards,

Kim Porter
Director
P: 0400 000 000

↑ Claims to NOT have internet access. Emails are being sent, which requires internet access.

On Thu, Jul 26, 2018 at 3:02 PM, Tanya Smith <presidentemailofficial0@gmail.com> wrote:

Hello Kim,

Are you available? I'll need you to send out a payment(transfer), let me know if you can handle this Today so I can forward you the account details to pay to.

I await your reply,

Tanya Smith