

## Be on the watch for Romance and Lottery Scams

SCAMwatch is urging individuals to be on the lookout for romance and lottery scams as data shows these scams are rapidly increasing.

How the scams work :

### Romance Scam

- Usually contact is through social media and dating apps, begin by establishing a relationship and trust.
- From there a conversation arises about needing money to help cover costs associated with illness, injury, legal costs, family costs, duty or customs fees and travel.
- If you don't send money straight away, they become more persistent or direct. If you do send money, they continue to ask for more.
- The messages are often poorly written, vague and escalate quickly from introduction to love.
- Always consider the possibility that the approach may be a scam and try to remove any emotion from your decision making.
- Be very careful about how much personal information you share on social network sites.
- If you think you have been scammed, report it to the website, app, or social media site where the scammer first approached you.

### Lottery Scam

- Involve some form of contact being made, by mail, telephone, email, text message or social media, informing you that you have won a lot of money or a fantastic prize in a competition, lottery or sweep stake.
- In order to claim your prize, you are asked to pay a fee for insurance costs, taxes, bank fees or courier charges.
- You may be asked to provide personal details and bank account details so the prize can be sent to you.
- The sender claims you are a winner from your email address or account being chosen at random. They may say the offer is 'legal' or 'legitimate', and has 'government approval'.
- Use your logic: If you have not entered a lottery or competition you can not win.
- If you think you have provided your account details to a scammer, contact SWSCU immediately.

SWSCU want to stress to members to never send money or give credit card, online account details, or copies of important personal documents to anyone you don't know or trust.

**Report all possible scams and fraud to SCAMwatch.**

For more information visit [www.scamwatch.gov.au](http://www.scamwatch.gov.au)



# Mobile Banking App

The SWSCU App provides a secure and convenient way to bank 24/7.

With the SWSCU App you can:

- Get quick account balances with a single tap
- Transfer funds and pay bills
- Manage payees
- View transactions
- View interest rates and products
- Unlock and lock a card
- Use calculators
- Apply online for various loans
- Set up future and recurring payments



Download it now.  
Our Mobile Banking App is available to download from the App Store and Google Play. Best of all it is FREE for members.

SWSCU Members now have access to 10,000 + ATMs, fee free.

Card holders can now use CBA, Westpac, ANZ, NAB and St George ATMs fee free for withdrawals.



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