Lessons from the frontline of scam prevention

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Scammers are becoming increasingly sophisticated, using new technology and carefully crafted tactics to target Australians every day. But despite the changing methods, one thing remains constant: scams are designed to exploit human behaviour.

As part of Scams Awareness Week, we spoke with three members of ANZ's Customer Protection team about the scams they're seeing, why anyone can become a victim, and what to do if you think you've been caught out.

Watch the videos below for practical advice on staying one step ahead.

It could happen to any of us

One of the biggest misconceptions about scams is that only certain types of people fall victim to them.

ANZ Cyber Services Lead, Erica Hardinge, says the reality is very different. Scammers target everyday human behaviours, including our desire to help, respond quickly or seize an opportunity. They can catch people during busy or stressful moments when a small detail slips through unnoticed.

She recalls the story of a friend managing a major home renovation who unknowingly paid a scammer after receiving an invoice with altered bank account details. Similar tactics can also affect businesses through compromised supplier invoices or payment requests.

The scams we're seeing right now

AI is a gamechanger for scammers. It has increased the pace and scale of attacks, helping criminals create convincing fake voices, videos and messages that appear to come from trusted people and organisations.

ANZ Senior Manager of Complex Investigations, Marc Broome, says scammers are constantly adapting their tactics to different targets and situations. Whether it's a too-good-to-be-true investment return, a bargain on an online marketplace, or a phone call that appears to come from a trusted organisation, the goal is the same: gaining trust before stealing money or information.

If you've been scammed, don't stay silent

ANZ's scam specialists work with customers who may be distressed, confused or struggling to accept what has happened. Their role is not just to investigate, but also to provide support and guidance during a difficult time.

ANZ Scams Portfolio Lead, Ben Verhoef, says the first step is to stop and avoid making any further transactions or decisions driven by urgency. Customers should contact their bank, lean on trusted family or friends, report the incident and seek support services where appropriate.

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