My scam-safe checklist

Tick each one when it's done. Pages 3 and 4 show you how. It's fine to ask family to help.

Set up once

- [ ] My phone and tablet have a screen lock: a PIN, fingerprint or face.
- [ ] Automatic updates are turned on.
- [ ] My email has a strong password, like three or four random words.
- [ ] Two-step login is on for my email and my bank.
- [ ] My bank's real phone number is saved in my phone as "My Bank".
- [ ] My bank app sends me an alert when money leaves my account.
- [ ] My family and I have agreed on a family safe word.

Every time, before I click, pay or share

- [ ] Am I being **rushed**?
- [ ] Are they asking for a **code** or a **password**?
- [ ] Do they want **gift cards**, **crypto** or a **bank transfer**?

If any answer is yes: hang up. Call back on a number I find myself.

If something goes wrong

It is not your fault. Scammers fool smart people every day. Do these in order.

- [ ] Call my bank on the number on the back of my card.
- [ ] Change my email password, then my bank and myGov passwords.
- [ ] Call IDCARE on 1800 595 160 for free help.
- [ ] Report it at scamwatch.gov.au.
- [ ] Tell someone I trust. I don't have to sort it out alone.

Who to call

Emergency, danger right now	**000**
My bank	**Back of my card**
IDCARE, scams and identity theft (Mon to Fri)	**1800 595 160**
Cyber Security Hotline (24/7)	**1300 292 371**
myGov, Medicare, Centrelink scams (Mon to Fri)	**1800 941 126**
Seniors Rights Victoria	**1300 368 821**
Police Assistance Line (non-urgent)	**131 444**

A family member to call: _____

Free lessons: beconnected.esafety.gov.au has free, easy lessons from the eSafety Commissioner on phones, tablets and spotting scams.

How to do it, step by step

Can't find a setting? Open **Settings** and type a word like "passcode", "update" or "location" into the search box at the top. Menus differ between phones and change with updates.

Put a screen lock on

So nobody can open your phone if it's lost.

iPhone or iPad

1. Open **Settings**.
2. Tap **Face ID & Passcode**.
3. Tap **Turn Passcode On**. Choose 6 numbers.

Android

1. Open **Settings**.
2. Search **Screen lock**.
3. Choose **PIN**. Choose 6 numbers.

Turn on automatic updates

Updates fix holes that scammers use.

iPhone or iPad

1. **Settings**, then **General**.
2. **Software Update**, then **Automatic Updates**.
3. Turn the switches on.

Android

1. Open **Settings**.
2. Search **Software update**.
3. Turn on automatic download.

Make a strong email password

Use three or four random words, like **pelican-teapot-sunrise-42**. No names or birthdays. Don't use it anywhere else. It's fine to write it in a book kept safely at home.

Turn on two-step login

Even with your password, nobody gets in without your phone.

Gmail

1. Go to **myaccount.google.com**.
2. Tap **Security**.
3. Tap **2-Step Verification** and follow the steps.

Other email

1. Sign in to your email on the web.
2. Open **Security** settings.
3. Find **two-step** and turn it on.

Save your bank's real number

1. Open **Phone**, then **Contacts**.
2. Tap **+** to add someone.
3. Name it **My Bank**. Type the number from the back of your card.

Turn on bank alerts

1. Open your bank's app.
2. Look for **Settings**, **Profile** or **Notifications**.
3. Turn on alerts for payments.

Stuck? Call your bank on the number on your card and ask them to help.

Agree on a family safe word

Pick a silly phrase together, like **Purple Dolphin Pickle**, not a pet's name. If someone calls asking for money in a hurry, ask for the word. No word? Hang up and call them back on the number you already have.

Never read out a login code to anyone who calls you. Codes are only for you.

peninsulatechmate.au — free to print and share. Numbers checked November 2026.