The Fridge Scam Checklist

Stick this on your fridge. Read it **before** you click, pay or share anything.

PAUSE	CHECK	ASK

Pause – don't rush. **Check** – is it real? **Ask** – talk to someone you trust.

It's probably a scam if someone...

- ☐ Contacts you **out of the blue** by phone, text, email or social media.
- ☐ Says it's **urgent** – your account will close, you owe a fine, or a parcel is stuck.
- ☐ Asks for the **6-digit code** sent to your phone. Never give this code to anyone.
- ☐ Wants payment by **gift card, cryptocurrency or bank transfer** to a new account.
- ☐ Asks you to move your money to a **“safe account”**. Banks never ask this.
- ☐ Wants to **take control of your computer** to “fix” it (Telstra, NBN, Microsoft).
- ☐ Says you've **won a prize** but must pay a fee first.

myGov, Medicare & Centrelink

- ✔ Don't tap links in texts or emails that say they're from myGov, Medicare or Centrelink. Type **my.gov.au** yourself.
- ✔ If the caller ID says myGov, Medicare or Centrelink, Services Australia says it's not them.

Not sure? Hang up. Then call back on a number **you** find yourself – the back of your bank card, a bill, or the official website. Never use a number the caller gives you.

My Password & Account Log

Write your logins here so you're not locked out. Keep this page somewhere safe at home.

Keep it safe: store this page away from your computer and phone, never photograph it, and never read it out to anyone who calls you.

Account / app	Username or email	Password	Notes

Example: Account: myGov · Username: jan.smith@email.com · Notes: code goes to my mobile
Tip: a good password is three or four random words, like pelican-teapot-sunrise. Use a different one for your email and your bank.

Easy iPad & Phone Tips

Five settings that make your device safer and easier to use. Menus can differ a little between models.

1. Keep it up to date (fixes security holes)

iPhone / iPad: Settings → General → Software Update → turn on Automatic Updates.

Android (Samsung, Oppo etc.): Settings → Software update (or System → System update).

2. Make the writing bigger

iPhone / iPad: Settings → Display & Brightness → Text Size. Drag the slider right.

Android (Samsung, Oppo etc.): Settings → Display → Font size and style.

3. Lock your screen with a passcode

iPhone / iPad: Settings → Face ID (or Touch ID) & Passcode → Turn Passcode On.

Android (Samsung, Oppo etc.): Settings → Lock screen (or Security) → Screen lock type.

4. Quiet calls from numbers you don't know

iPhone / iPad: Settings → Phone (newer models: Settings → Apps → Phone) → Silence or Screen Unknown Callers.

Android (Samsung, Oppo etc.): Open the Phone app → ⋮ menu → Settings → Caller ID & spam protection.

5. Take a picture of the screen to show family

iPhone / iPad: Press the side button and volume-up together (models with a Home button: Home + side button).

Android (Samsung, Oppo etc.): Press the power button and volume-down together.

Who to Call for Help

Free help lines for Mornington Peninsula and all Australians.

Emergency – danger right now	**000**	24/7
Your bank – if money has gone	**Number on the back of your card**	Call straight away
Victoria Police Assistance Line (non-urgent)	**131 444**	24/7
Australian Cyber Security Hotline (hacking, scams)	**1300 292 371 (1300 CYBER1)**	24/7
IDCARE – identity theft & scam support	**1800 595 160**	Mon–Fri
Services Australia Scams & Identity Theft Helpdesk (myGov, Medicare, Centrelink)	**1800 941 126**	Mon–Fri 8am–5pm
Seniors Rights Victoria – elder abuse, incl. money pressure from people you know	**1300 368 821**	Mon–Fri
Mornington Peninsula Libraries – free tech help sessions	**(03) 5950 1710**	Bookings
Kids Helpline – for kids and teens	**1800 55 1800**	24/7

Websites

scamwatch.gov.au – report a scam and see the latest warnings.
cyber.gov.au/report – report cybercrime to police.

Been scammed? Do this now: 1. Call your bank. 2. Change your passwords. 3. Call IDCARE or the Cyber Hotline. 4. Report it at scamwatch.gov.au. **It is not your fault** – scammers fool smart people every day.