

TOWN HALL

# Scam Awareness and Protection

Protecting our community and the people we care for from the rising threat of scams

**Saturday 20 June 2026**

Hosted by Co.As.It in partnership with the National Anti-Scam Centre, Dr Kate Gould (Monash University), Burwood Police Area Command and Custodio



## Scams are now one of the biggest threats to our community

**\$2+ billion**

lost to scams by Australians in 2025

**\$575+ million**

of those losses hit Australians aged  
65+

**Most at Risk**

older people, those with cognitive  
or language challenges, and people  
living alone

That is why we are here to help you, and the people you care for, stay one step ahead



EXPERT ADVICE

# The police perspective

The view from the front line



# Denise Bozikis

Detective Senior Constable



Denise Bozikis is a Detective Senior Constable with Burwood Police Area Command.



# The scams we see most often locally

Scams are a crime. Across the Burwood Police Area Command, these five are reported to us most often — and almost all of them rely on the same thing: catching you off guard.



## Phone

Impersonation calls & texts



## Romance

Trust built, then exploited



## Investment

“Guaranteed” high returns



## Family Trust & Inheritance

Pressure, forgery, estates



## Building & Roof Contractors

Door-knock “repairs”

**If something feels wrong, stop.** You can always check with family, call the Police Assistance Line on 131 444, or report it at [scamwatch.gov.au](https://www.scamwatch.gov.au) — in an emergency, call 000

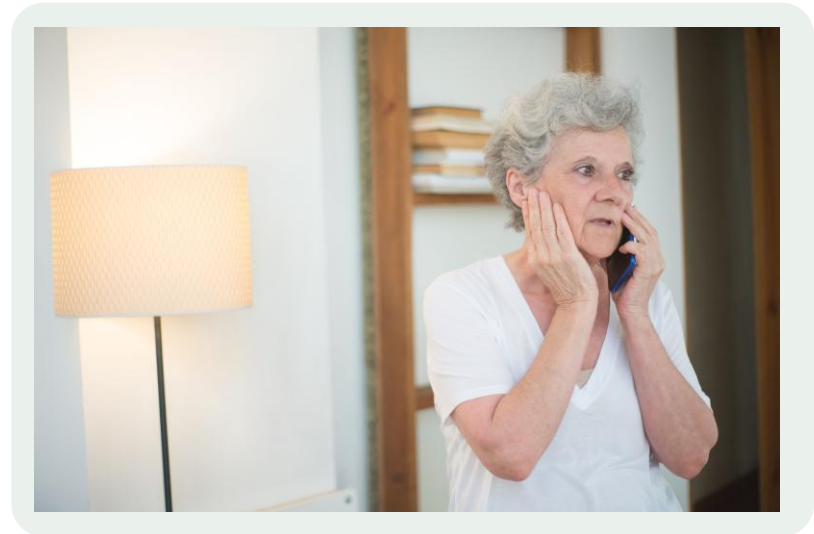


# Phone scams



## HOW IT WORKS

Scammers call or text pretending to be your bank, the ATO, the police, or a relative in trouble. They make the number look official, create panic, and push you to act before you can think — moving money or sharing security codes.



## WARNING SIGNS

- An unexpected “urgent” call about your account or a debt
- Pressure to act now — and to keep it secret
- Asked to transfer money or buy gift cards
- Asked to read out a one-time passcode

## HOW TO PROTECT YOURSELF

- ✓ Hang up — you don’t have to stay on the line
- ✓ Call back on a number from your card or bill
- ✓ Never share one-time passcodes with anyone
- ✓ Your bank & police will never ask you to “move money to keep it safe”



# Romance scams



## HOW IT WORKS

Online or in person, the offender gains your affection and trust, then uses the illusion of a romantic relationship to manipulate you into sending or transferring money.

They invest significant time — sometimes even moving in together — building trust before executing elaborate cons such as fake investments, sudden emergencies or identity theft.



## WARNING SIGNS

- Quick, intense declarations of love
- Won't meet in person or on video call
- Always an emergency that needs money
- Stories of fake investments or sudden crises

## HOW TO PROTECT YOURSELF

- ✓ Never send money to someone you haven't met in person
- ✓ Talk to family or friends about a new partner
- ✓ Be wary of anyone moving you to private chat
- ✓ Slow down — real relationships aren't built on urgency



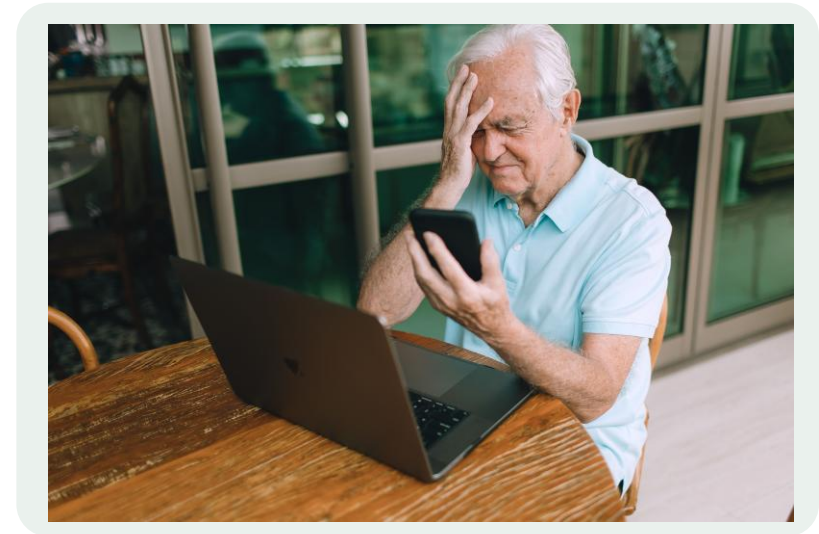
# Investment scams



## HOW IT WORKS

You're offered "guaranteed" high returns with little or no risk — often in crypto, shares or property, and sometimes after meeting on social media or a dating app.

Slick websites and dashboards show fake "growth", small early payouts build confidence, then you're pressured to invest more or pay "fees" to release funds that never arrive.



## WARNING SIGNS

- Promises of guaranteed or unusually high returns
- Pressure to invest quickly, or to keep it private
- Unlicensed "advisers" found online or via social media
- Fees demanded before you can withdraw

## HOW TO PROTECT YOURSELF

- ✓ Check the adviser holds an ASIC licence
- ✓ If it sounds too good to be true, it is
- ✓ Use Moneysmart's "check before you invest"
- ✓ Get advice from a licensed, independent adviser



# Family trust & inheritance scams

## HOW IT WORKS

When large estates are at stake, underhanded tactics can emerge from coercion to outright forgery.

Usually targeting an ageing or vulnerable family member.



## HOW IT APPEARS

**Undue influence & coercion** — relatives or carers may manipulate, threaten or isolate a vulnerable person into changing their will

**Executor / trustee misuse** — the person handling the estate self-deals, siphons assets, fails to communicate with rightful beneficiaries

**Forged documents** — faked signatures or “newer” fake wills to disinherit siblings and claim entire fortune

## HOW TO PROTECT YOURSELF

- ✓ Use an independent solicitor for any will changes
- ✓ Keep more than one trusted person informed
- ✓ Be alert if one person isolates an elderly relative
- ✓ Report suspected coercion or forgery to police



# Building & roof scams



## HOW IT WORKS

A knock at the door: the scammer will say they were “working in the area” and “noticed a problem” with your roof.

They may cause damage during a “free inspection”, warn the roof will collapse without urgent work, then demand cash or a bank transfer.

Once “paid”, they block your number and vanish.



## WARNING SIGNS

- An unsolicited door-knock about your roof or home
- Often a father-and-son duo; may have an accent
- High-pressure “it can’t wait” claims
- Wants cash, or to go to the bank with you

## HOW TO PROTECT YOURSELF

- ✓ Never pay cash or go to the bank with them
- ✓ Never let them into your home
- ✓ Ask for ID, credentials and a phone number or see a work car
- ✓ Always say you’ll check with your family first



EXPERT ADVICE

# The psychology of scams

Dr Kate Gould — a global expert on what makes us vulnerable, and how scammers exploit it.

# Dr Kate Gould

Senior Research Fellow, Monash University



Dr Kate Gould is an internationally recognised leader in acquired brain injury research and a world-leading pioneer on the intersection with cyberscams.

In 2014 she founded CyberAbility, the only research group globally focused on brain injury research, cyberscams and recovery interventions.



*We will now play a short video from Dr Gould*

# Scams: a global threat



## Scams: Global Threat

- 25.5% of the world's population scammed
- \$1 trillion lost, costing \$6 trillion to the world economy
- 59% of victims report a substantial emotional toll

# Scammer techniques



## Scammer Techniques

### Social Engineering

Designed to make you **trust them** and believe they are real

- Impersonating a real or **trusted business or person** (job, website, phone number, photo, name, documents, email, accent)

### Emotional Manipulation

Take advantage of **natural human emotions**, desires and responses

- Fear, urgency
- Curiosity, excitement
- Generosity, care, love

# Romance scams

## Romance Scams

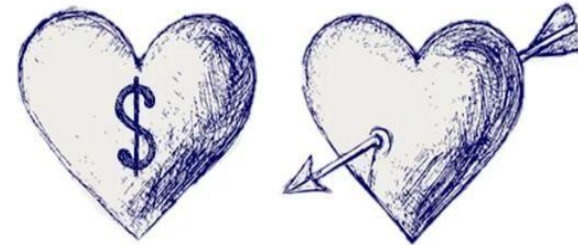
- Scammers build trust in victims by establishing romantic relationships or friendships
- They manipulate victims to give them money, personal information or make investments

The content of the discussions were romantic, he would express a lot of love for her and a lot of cutesy names, Emojis and stickers, and videos of a female person playing songs to him on guitar. And then it started to be scattered through quite often:

**“What about the money, babe?”**

**“What about the money?”**

Chew, Ponsford & Gould (2024)



## Grooming

A process of building a **trusting** personal relationship so that they can later abuse or scam you

- Sharing common interests or previous trauma
- Early and frequent exclamations of love and flattery
- Sending small gifts
- Intense contact 24/7
- Accepting of difficulties/disabilities

## Scams & AI

Incredibly easy for scammers to use Artificial Intelligence:

- Fake photos, audio and videos
- Automated grooming scripts
- Fake websites, documents and invoices
- Find potential victims
- Get rid of typos and grammatical errors

# Who can be scammed?



## Who can be scammed

- **Anyone** can become a victim of a cyber fraud or scam, if targeted in the right way at the right time by a highly skilled offender
- There's a scam designed for almost everyone



A NEW WEAPON AGAINST SCAMS

# The future of scam defence

Helping protect those vulnerable to scams by harnessing the power of family and trusted guardians.



# Today there is no easy way to stop a scam before the damage is done



## Banks cannot see the whole picture

Banks only see their own accounts, built for millions of customers, not for you and your situation

**Gaps remain, and a scam can move money across several banks**



## Individuals carry the burden alone

Current strategies rely on the individual spotting the scam

**Not knowing, shame, guilt or fear stop people seeking help in time**



## Family could help, if they knew

Family, friends and trusted carers play a crucial role as guardians

**Yet they usually find out only after the damage is done**

# A world-first service that helps people self-protect from scams

A scam happens when the payment is made. Custodio learns what normal looks like for you and speaks up, to you and an optional trusted guardian, when something looks out of character



## Defending

Quietly learns your normal habits, so it can spot a payment that doesn't fit or a concern



## Empowering

Flags the unusual payment or concern to you quickly as a chance to pause and check before the money is gone



## Enabling

With your say-so, a trusted family member or friend is alerted too so you are not facing the decision alone

## Built on the Australian Consumer Data Right



### The Consumer Data Right (CDR)

An **Australian Government legislated and regulated system** giving you the right to securely share your own banking data with accredited providers. Banking was the first sector to comply

The CDR enforces strict security and privacy, so your information remains safe and secure



**Works across all your banks** — not just one, so nothing slips through the gaps



**You stay fully in control** — only you can move money or change your accounts



**Bank-grade security** — your data is encrypted and protected under government regulation



**Guardians help** — they see alerts to support you, they can't see, move or access your money



**Switch it off anytime** — you can withdraw, disconnect and delete whenever you choose

# From a caring conversation to peace of mind

## A caring conversation

A chat with someone who cares



## Connect your bank

Securely consent via the Australian CDR



## Pay bills as normal

Just go about your day as usual



## Check it together

You and your guardian decide



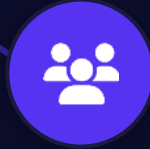
## Download & onboard

Quick, secure mobile app



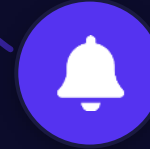
## Invite a guardian

A trusted family member or friend



## Custodio watches & alerts

Flagged if a payment looks off or a concern



## Peace of mind

Verified scams can alert everyone on Custodio



YOUR INVITATION

# Join the free community trial

If you are aged 50+ with a bank account, you are invited to a free 8-week trial. See how Custodio can give you and your family peace of mind from scams



## 8 weeks, free

A no-fee trial and support, with the app supporting Italian or English



## Set up a guardian

Optionally link a trusted family member or friend to receive alerts



## You're helping

Your experience is studied only to help protect the wider community



## \$50 gift card

A Coles or Woolworths gift card on completion of the trial, as a thank you

Join at the sign-up with Custodio today, or take a trial flyer home and set up later