

# Scams targeting PALM scheme workers

Some Pacific Australia Labour Mobility (PALM) scheme workers are incurring large debts after providing personal information and bank details to access cash.

## What to look out for

- **In-person visit:** a worker may mention a door-to-door visit from an 'Indian man'.
- **Sudden access to cash:** usually more than \$5,000.
- **Personal information or bank logins:** a worker may mention that they have shared their personal information, or internet banking logins.
- **Promoting loans to others:** sometimes the worker will promote the cash payment to other people in their community.
- **Debts:** workers may have substantial debts they are unable to service or are receiving debt collection notices.

## Advice for workers

- **Keep information safe:**
  - never share bank account logins or passwords
  - never share personal identity documents with someone you don't know.
- **Report:** contact your bank if you notice unusual activity or if a scammer gets your money or information.
- **Do not knock:** Print and display a 'do not knock' sign on your door.

## How you can help workers

Talk to workers about how to protect their identity and how to recognise scams.

Victims are often embarrassed or afraid to tell someone when they have a problem. Remain patient and supportive, and remember that they may be experiencing strong emotions, even if they do not immediately show it.

If the worker agrees, you should ensure that all contact with the scammer stops. Find out exactly what personal information has been revealed.

## Support and recovery

If you suspect a PALM scheme worker has been affected by this scam, they should act quickly:

- **Contact the bank:** if a worker has provided bank account details or passwords to anyone, they should contact their bank immediately.
- **Protect identity:** if a worker has shared personal information, they can contact IDCARE on (1800 595 160) for free advice on how to recover from the scam.
- **Financial counselling:** for help with money problems, workers can contact the National Debt Helpline on (1800 007 007) for free support from a financial counsellor.
- **Crisis support:**
  - Lifeline - call (131 114), available 24 hours a day, 7 days a week or access online crisis support chat at (<https://www.lifeline.org.au/>).
  - Beyond Blue - chat to a counsellor online at (<https://www.beyondblue.org.au/support-service/chat>).