

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:** someone knocks on your door and says they can help you access cash or a loan - usually more than \$5,000.
- **Personal information or bank logins:** they ask for your personal information, including identity documents, or internet banking logins.
- **Commission payment:** the person takes some of the cash and says they will use it to make more investments for you.
- **Promoting loans to others:** sometimes the person will ask you to help promote the cash payment to other people in your community.

What you should know

If someone comes to your door and you are concerned for your safety, please call **000** or go to your local police station.

- **Keep your information safe:**
 - never share your bank account logins or passwords
 - never share your 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.

Support and recovery

If you have given your personal information or bank details to someone, act quickly:

- **Contact your bank:** if you have provided any bank account details or passwords to anyone, contact your bank immediately. Ask them to stop any transactions.
- **Protect your identity:** If you have shared any personal information, you can contact IDCARE for advice. IDCARE can assist to help you recover from the scam and protect you in the future. You can contact IDCARE on (1800 595 160).
- **Financial counselling:** If you're having problems with money and need help with what to do next, contact the National Debt Helpline on (1800 007 007) for free support from a financial counsellor.
- **Crisis support:** If you have been affected by this scam and you would like to speak to someone about how you are feeling, please contact:
 - Lifeline - call (131 114), available 24 hours a day, 7 days a week or you can access an online crisis support chat at (<https://www.lifeline.org.au/>).
 - Beyond Blue - you can chat to a counsellor online at (<https://www.beyondblue.org.au/support-service/chat>).