

Romance scam call recording transcript

Speaker 1

Hi there, you've come through the CommBank safe team. I'm here to help you with making sure your accounts remain safe and in order to increase your daily withdrawal limit, I'll need to ask you a couple of questions this afternoon. It may seem a little bit personal, but they're based on some of the common features we're seeing occurring with scams at the moment. So you said that you need to transfer \$60,000, is that correct?

Speaker 2

Yes.

Speaker 1

And it's just to BSB and an account number inside of Australia.

Speaker 2

Yes.

Speaker 1

And what was the reason you needed to change for such a large amount of money?

Speaker 2

I'm just investing with someone online, OK? I've been investing small amounts and it's all legit so.

Speaker 1

OK, so you've already made investments over and into this account before, have you?

Speaker 2

Yeah, a few times.

Speaker 1

And is the investment going to be in your name or is it already in your name?

Speaker 2

It's in my name.

Speaker 1

OK. Did you open the investment account yourself or was it just through a trusted advisor?

Speaker 2

A trusted advisor?

Speaker 1

Have you met the person helping you in person?

Speaker 2

I haven't met them in person, no.

Speaker 1

Have you been communicating with them?

Speaker 2

She has talked to me.

Speaker 1

You speak on the phone or do you speak online?

Speaker 2

We haven't spoken on the phone.

Speaker 1

So you haven't spoken on the phone?

Speaker 2

No.

Speaker 1

OK. With this one, it's actually raised a couple of red flags with me in regards to the questions I've just asked you.

Speaker 2

Yeah?

Speaker 1

Would it be OK if I ask you just a couple more questions that might seem a little bit more personal, in regards to this one?

Speaker 2

Sure.

Speaker 1

How did you meet the person?

Speaker 2

Just on Facebook

Speaker 1

And did they approach you or did you approach them?

Speaker 2

I approached them.

Speaker 1

OK. How did the initial communication start?

Speaker 2

We just started chatting.

Speaker 1

Just chatting. Who was that had brought it up in regards to the financial investment?

Speaker 2

That was a long time later, a couple of months later.

Speaker 1

OK. And this is a female?

Speaker 2

Sorry?

Speaker 1

It's a female that's helping you with this?

Speaker 2

Female. Yes.

Speaker 1

Is it something that's personal?

Speaker 2

What do you mean by that?

Speaker 1

Is there a relationship, a personal relationship, formulating there?

Speaker 2

There's a personal relationship forming, but we don't talk about sex or anything.

Speaker 1

Do you think this could possibly be looking down towards the path of a relationship scam?

Speaker 2

There's a possibility, yeah.

Speaker 1

I can understand this could be quite confronting for you with the questions I'm asking, but we need to just be so cautious in regards to making large transactions.

Speaker 2

Well, yeah.

Speaker 1

OK. So with this one, have you done any research or anything pertaining to the investments that have been made?

Speaker 2

I probably don't know enough about it to do that.

Speaker 1

OK. Have you been provided with any documentation for the investments you've already made?

Speaker 2

No.

Speaker 1

OK, this is sounding very much like a scam to me.

Speaker 2

OK.

Speaker 1

OK. So just with the details you provided me, with the contact, they're coming through Facebook, the fact that you haven't actually been provided with any actual detailed records of the investment being made, or where the money is being held. How do you feel with me saying that to you?

Speaker 2

That probably could be correct, to be honest.