1. **Can you tell us more about your cross-industry national pilot that you have rolled out in conjunction with Vodafone?**

* As part of this new pilot program, both organisations are sharing real time scam-related intelligence in a bid to identify and disrupt scammers.
* Safety and security is a top priority for the CommBank and we’re highly focused on keeping our customers safe.
* While Vodafone are disrupting the scammers texts, we will be using the shared information to place proactive blocks on fraudulent payments.

1. **How will this collaboration with Vodafone protect CommBank’s customers?**

* By collaborating across the banking and telecommunication industries, we’re doing what we can to disrupt, detect and proactively block fraudulent payments.
* To give you an example, a fraudster tries to trick unsuspecting customers into clicking on a link that is embedded in a text or an email. Once the customer clicks on the link they are prompted to share online banking details and other personal information – information that can be used by the fraudster to scam the customer.

1. **What are the most common types of scams you see and is there an uptick in these types of scams at this time of the year?**

* In the lead up to Christmas a lot of people do their festive shopping online. And we recommend people stay extra vigilant for scams, especially when you are potentially expecting parcels to be delivered.
* Our data shows fraudulent text and email messages are currently the number one scam trend impacting our customers.
* As an example, fraudsters often send texts impersonating major courier or postal companies and ask you to click on a link from within a text.

1. **What advice would you give to Aussies this festive season to make sure they stay alert to potential scams?**

* We encourage everyone to remain cautious and to stop, check and reject, especially at this busy time of year.
* Stop, don’t rush. Take the time to read the SMS.
* Check, don’t click on links embedded in unexpected text messages.
* Reject, don’t share any card payment information and rather contact the company on their official website or app to confirm its authenticity.

1. **If someone feels as though they have been the victim of a scam, what’s the best course of action for them to take?**

* If you think you have been a victim of a fraud or scam, contact your bank immediately.
* If you want to learn how to keep yourself safe from scams, you can find more details at [www.commbank.com.au](http://www.commbank.com.au)/commbanksafe.