



# Talkin' about *LAW*

An Aboriginal and Torres Strait Islander Legal Service (QLD) project

## > About the project

Talkin' About Law is a community legal education project aimed at the Aboriginal and Torres Strait Islander community in Queensland.

Its purpose is to provide general legal advice on criminal and civil matters affecting Indigenous Queenslanders and promote the services provided by the Aboriginal and Torres Strait Islander Legal Service throughout the state.

## > Tracklist

1. Mental Health Review
2. Missed call scam
3. Skimming devices
4. Spousal maintenance
5. Victims of crime

## WHO DIS? TXT ME.....

**Do you have a mobile phone? If so, how much do you know about the types of scams targeting mobile phone users.**

### *Missed calls scam*

Do you ever get a phone call where the caller has hung up too quickly for you to answer? That's how the missed call scam starts. Most mobile phones have a missed call register which logs a number. If you don't recognise the number from the call you just missed you might be tempted to call it to find out who it is. Your call could be redirected to a premium rate service such those starting with 190 without your knowledge.

### *Text messaging scam*

This scam works by sending you a message from a number you may not recognise but the contents of the message sound like it's from a friend. For example:

*"Hi, how have you been. How's everything going?"*

Or sometimes this type of scam starts out with a text message that sounds like someone is flirting with you. People who reply to find out who it is may end up engaging in a very lengthy SMS exchange and later find out they've been charged at a higher rate for messages they've sent or received during the chat.

To protect yourself and others from scams remember not to respond to text messages or missed calls from numbers you don't recognise. Be wary of numbers beginning with 190, these are premium rate and can be expensive. Watch out for SMS or MMS numbers that start with 19 as they are premium rate as well.

# DID YOU KNOW?

"It takes as little as 45 seconds for an offender to attach a skimming device to an ATM to access your finances."

QPS Facebook page

# MONEY

# SCAMS



When you go to an ATM do you check it out before you insert your card?

If you don't you could become a victim of ATM skimming.

ATM skimming is a form of fraud where an electronic device is used to scan the details of your bank card or credit card details. The device is typically mounted on the outside of a teller machine and will skim the details of your card as you insert it. Sometimes the device is coupled with a camera in an attempt to get your PIN as well.

Next time you're at an ATM here's a few things to help you spot the scam.

If you use a particular ATM regularly look for any changes in the appearance. A new front plate with a small hole above the keypad could be a sign of a camera ready to capture your PIN. Be suspicious of any breaks in the seal on the front of an ATM or any loose or protruding card entry devices. The same applies if any new devices are mounted to the wall next to the machine.

To protect yourself further, cover your hand when entering your PIN and check your bank statements regularly for any unusual activity on your account. Contact your bank immediately if this happens.



Pictured: A skimming device discovered on an ATM in Victoria recently.



HANDY TIP: Cover your hand when entering your PIN

## > Directory of Offices

### Beenleigh (Regional Office)

Address Suite 11B, 101A Main Street, Beenleigh 4207  
Telephone (07) 3804 5033 Facsimile (07) 3804 5202

### Palm Island (Satellite Office)

Address Lot 47, Cnr Main Street and Police Lane  
Telephone (07) 4770 1222 Facsimile (07) 4770 1501

### Charleville (Regional Office)

Address 51 Wills Street, Charleville 4470 (PO Box 51)  
Telephone (07) 4654 1721 Facsimile (07) 4654 3182

### Brisbane (Head Office)

Address 183 North Quay, Brisbane 4000  
Telephone (07) 3025 3888 Facsimile (07) 3025 3800

### Cairns (Regional Office)

Address 78 Spence Street, Cairns 4870  
Telephone (07) 4046 6400 Facsimile (07) 4031 5397

### Rockhampton (Regional Office)

Address 89 Bolsover Street, Rockhampton 4700  
Telephone (07) 4927 5711 Facsimile (07) 4922 4487



Aboriginal & Torres Strait Islander  
Legal Service (Qld) Ltd

Queensland-wide Freecall  
1800 012 255



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