**Podcast text updated**

PODCAST: STAYING SAFE ONLINE

Listen to Episode 4 of *The Pay It Forward Podcast* — where Manhal sits down with Daisy Wong, Head of Cybersecurity Awareness at Medibank, to unpack the red flags, real stories, and simple ways to stay one step ahead of digital scams.

Plug in on the train, on the go, or from the comfort of your own home — and learn how small steps can protect those who come after you.

Data Mentioned In Podcast:

Murphy ( 20 August 2024) ‘Only 7pc of scam victims are getting their money back from Australia’s banks’, *ABC News*, accessed 19 October 2025. <https://www.abc.net.au/news/2024-08-20/asic-report-finds-most-bank-scam-victims-bear-the-burden/104247426>

ABS (Australian Bureau of Statistics) (2025) *Personal Fraud 2023-2024*, ABS, website, accessed 21 October 2025. <https://www.abs.gov.au/statistics/people/crime-and-justice/personal-fraud/latest-release#cite-window1>

**Infographic Text Updated**

**Delve into the lives of Everyday Australia**

A visual guide highlighting how scams affect Australians and the simple steps you can take to stay secure.

Keep an Eye out for Me at your local Tram Stops and Shopping Centres!

Or Take The Plunge: Share this with your Friends & Family to help keep all Australian’s safe in the digital world.

**CAMPAIGN VISUAL**

Our campaign visual brings the message of *“Pay It Forward”* to life, showing how awareness flows from one person to another, just like information does online.

Digital safety is something we share, not just something we practise alone.

*For Those Who Come After*

Help Us, Help You! Share our Image with your friends & family on social media with #payitforward and encourage them to speak up, when its not right. It Starts With Us.

**Key Insights**

💸 Australians lost over **$2 billion** to scams in 2024 (Scamwatch 2024).

💻 **1 in** 30 Australians experienced a scam in 2023–24 (AIC 2025).

📱 Most scams happen via **text messages, emails, and social media** (Scamwatch 2024).

👤 People aged **40–65** are increasingly targeted by online scams (ABS 2025).

📉 Only **7%** of victims successfully recover their lost funds (ABC 2024).

🧮 More than four in ten Australians who fall victim to scams face multiple types of cyber-crime in the same year (AIC 2025).

**How To Protect Yourself**

Australians are doing it tough across the country — and the last thing anyone needs is to lose their hard-earned savings to a scam.  
Digital scams can happen to anyone, but with a few small habits, you can stay one step ahead.

🛡️ **Stay Sceptical:** Double-check any message or call about money, deliveries, or prizes before responding.

Stop.Check.Protect.

(ScamWatch 2025a)

📣 **Talk About It:** Share scam alerts with family and friends — awareness spreads faster than scams (CBA 2025).

📁 **Report And Recover:** If *you* or someone *you know*, has been targeted, contact your bank and **report it to Scamwatch** immediately (ScamWatch 2025b).

💬 **Keep Learning:** Scam tactics evolve every year — visit official government sites like **scamwatch.gov.au** for the latest updates.

Together, we can all do our part; protecting ourselves and those we care about, one honest conversation at a time.

**References**

Website

AIC ( Australian Institute of Criminology) (13 October 2025) *Scam and fraud victims the most vulnerable as cybercriminals revictimize Australians* [media release], AIC website, accessed 23 October 2025. <https://www.aic.gov.au/media-centre/news/scam-and-fraud-victims-most-vulnerable-cybercriminals-revictimise-australians>

CBA (Commonwealth Bank of Australia) (24 March 2025) *Less than 10% of Aussies would discuss their scam experience with family* [media release], CBA website, accessed 20 October 2025. <https://www.commbank.com.au/articles/newsroom/2025/03/scams-talk-to-a-loved-one.html?utm_source=nationaltribune&utm_medium=nationaltribune&utm_campaign=news>

Voce I and Anthony M (2024) ‘*Cybercrime in Australia 2024’,* statistical report 53 report number, Australian Institute of Criminology, Australian Government, accessed 20 October 2025. <https://www.aic.gov.au/publications/sr/sr53>

ScamWatch (2025b) *Stop.Check.Protect.*, ScamWatch website, accessed 20 October 2025. <https://www.scamwatch.gov.au/stop-check-protect/what-to-do-if-youve-been-scammed>

ScamWatch (2025b) *What to Do if you’ve been scammed*, ScamWatch website, accessed 20 October 2025. <https://www.scamwatch.gov.au/stop-check-protect>

Infographic

ASIC (2024) *‘Anti-scam practices of banks outside the four major banks’*, report number 790, Australian Securities & Investments Commission, Australian Government, accessed 17 October 2025. <https://www.asic.gov.au/regulatory-resources/find-a-document/reports/rep-790-anti-scam-practices-of-banks-outside-the-four-major-banks/>

Devine, A (26 August 2025) *‘*Popular Property scam on rise as nearly every Aussie Fooled’, *Real Estate*, accessed 18 October 2025.  
<https://www.realestate.com.au/news/popular-property-scam-on-rise-as-nearly-every-aussie-fooled/>

NASC (2025) *Targeting scams: report of the National Anti-Scam Centre on scams data and activity*, NASC5/25 report number, National Anti-Scam Centre, Australian Government, accessed 17 October 2025.  
<https://www.nasc.gov.au/reports-and-publications/targeting-scams-report-of-the-national-anti-scam-centre-on-scams-data-and-activity-2024>

Podcast

ABS (Australian Bureau of Statistics) (2025) *Personal Fraud 2023-2024*, ABS, website, accessed 21 October 2025. <https://www.abs.gov.au/statistics/people/crime-and-justice/personal-fraud/latest-release#cite-window1>

Murphy ( 20 August 2024) ‘Only 7pc of scam victims are getting their money back from Australia’s banks’, *ABC News*, accessed 19 October 2025. <https://www.abc.net.au/news/2024-08-20/asic-report-finds-most-bank-scam-victims-bear-the-burden/104247426>