

PHISHING

Threat

Phishing is the attempt to acquire sensitive information such as usernames, passwords, and credit card details by masquerading as a trustworthy entity in an electronic communication.

Description

Phishing is typically carried out by email spoofing and it often directs users to enter details at a fake website whose look and feel are almost identical to the legitimate one.

Phishing emails may contain links to websites that are infected with malware.

Other variations of phishing include "Vishing", where Fraudsters claim to be calling from a reputable company (e.g. Bank, Utility provider, Government Agency) and seek to extract personal information from the victim. Typically used to steal credit card numbers or other information used in identity theft schemes.

Another variation is "Smishing" which is the use of SMS (short messaging services) technology to 'phish' for individual's sensitive personal information.

Consequences

All variants may lead to fraud occurring on Bank accounts via Internet Banking, Credit Cards or the information used for identity takeovers.

Awareness

- If you receive a hoax email, delete the email immediately. Do not click on any links and do not open any attachments in a hoax email.
- ANZ will not send you an email or SMS asking you to verify or provide your account details, financial details, or login details for ANZ Phone Banking, ANZ Mobile Banking or ANZ Internet Banking.
- Scan your computer for viruses. ANZ recommends that you perform virus scans on your computer regularly.
- Make regular back-ups of important files and documents.

For more information, please contact your ANZ representative.

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