



# What is a scam?

## Protecting the NDIS

Easy Read guide



**ndis**

[ndis.gov.au](https://www.ndis.gov.au)

## How to use this guide



The National Disability Insurance Agency (NDIA) wrote this guide. When you see the word 'we', it means the NDIA.



This guide is written in an easy to read way. We use pictures to explain some ideas.

**Bold**

We have written some words in **bold**.

Not bold

This means the letters are thicker and darker.



We explain what these words mean.

There is a list of these words on page 27.



This Easy Read guide is a summary of another fact sheet.



You can find the other fact sheet on our website at [www.ndis.gov.au](http://www.ndis.gov.au)



You can ask for help to read this guide.

A friend, family member or support person may be able to help you.

## What's in this guide?

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# What is a scam?



We call it a **scam** when someone tries to:

- trick you
- take your money.



A **scammer** is a person who does a scam.



Scams target people from different:

- backgrounds
- age groups.



But anyone could get tricked by a scam.

Scams work because they can:



- seem to be real



- happen when you don't expect them.

Scams often use new:



- technology



- products or services.



Scammers tell you stories that seem real.

They do this so you give them your:



- money



- personal information.



When we find out about a scam, we share it on the news page of **our website**.

## Different scams



There are many different scams.



We explain some on the following pages.

## Pretending to be someone you can trust



This scam is very common.



The scammer will pretend to be someone you can trust.

They might say they are from a:



- government department



- business that you know



- organisation.



**Participants** are people with disability who take part in the NDIS.



Some participants have had calls from a scammer who said they work for the NDIA.

Scammers do not work for the NDIA.



The scammer might say you:

- owe money for your plan
- must pay money you owe.



They might tell you to give them your personal information or you can't use the NDIS anymore.



Sometimes scammers copy the phone number of a real **service provider**.

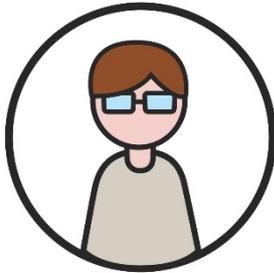


A service provider supports people with disability.

A service provider can be an:



- organisation

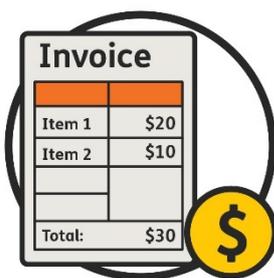


- individual.



We will never call you to say we will cancel your plan because you owe money.

## Sending a fake invoice



An **invoice** is a document that includes:

- a list of services that need to be paid for
- the amount that needs to be paid.



Sometimes a person will send an email with a fake invoice.



These emails can look real.



But they will ask you to pay money into a different bank account.



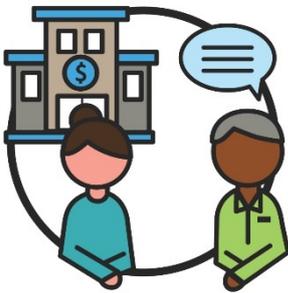
If you get an email like this, you should:

- call your service provider
- ask them if they sent the email.

If you pay a scam invoice by mistake, you should:



- change the password to your email account



- tell your bank about the scam



- ask your bank to cancel the payment and get your money back



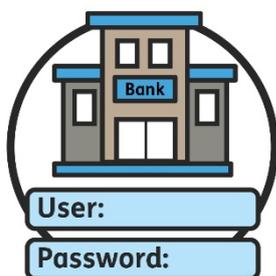
- check your NDIS records to see if anything else has happened.

## Trying to get your private information



Sometimes a scammer will try to get your personal information.

This could include:



- log in details for your online bank account



- your credit card information



- other passwords.



They can do this by sending you fake emails with a link in them.

The email might pretend to have important information, such as how to:



- protect yourself from COVID-19



- claim a payment.



When you use the link, it downloads a computer program.

That computer program collects your personal information.

This scam pretends to be from a government department, such as the:



- NDIA
- Department of Social Services
- Services Australia
- Australian Taxation Office.

## Pretending to be a charity



Some scammers pretend to be from a charity.

They might ask you:



- to use a link in an email
- give them money
- for your personal information.



Before you give money to a charity, you should make sure it is real.



You can find a list of real charities on this website.



[www.acnc.gov.au/charity](http://www.acnc.gov.au/charity)

## Someone else using your plan

Sometimes a scammer might:



- steal your personal information

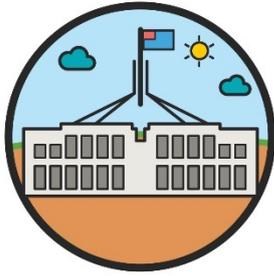


- use your **funding**.



Funding is the money in your plan that pays for supports and services.

## How do you report a scam?



The **Australian Competition and Consumer Commission** (ACCC) is part of the Australian government.



The ACCC tells people how to:

- know if something is a scam
- avoid scams
- report scams.



You can report a scam on the Scam Watch website.



[www.scamwatch.gov.au](http://www.scamwatch.gov.au)

You should tell us if a person pretends to work for:



- the NDIA



- a NDIS service provider.



You can contact the NDIS Fraud Reporting and Scams Helpline.



**1800 650 717**



**[fraudreporting@ndis.gov.au](mailto:fraudreporting@ndis.gov.au)**

## What if someone uses funding in the wrong way?



You should contact the NDIS Fraud Reporting and Scams Helpline if you think someone uses NDIS funding in the wrong way.



Before you contact us, you need to collect some information.

We might ask you:



- who is doing the wrong thing, such as a service provider or a participant
- when it happened and for how long
- what happened
- where it happened.



We might also ask you:

- why you think they did the wrong thing
- how you found out
- who else you have told.

## What happens after you tell us



After you tell us, we will look into the problem.



Sometimes we can't do anything about the problem.



This might be because we can't:

- work out who you are talking about
- find proof of what happened.

Or it might be because the person you're talking about:



- isn't part of the NDIS



- doesn't have an NDIS plan.



If we find proof that someone did the wrong thing with NDIS funding, we might:

- find out more
- ask them to pay back the funding.



Or we might tell another organisation that is in charge of fixing these problems, such as the **NDIS Quality and Safeguards Commission** (NDIS Commission).



The NDIS Commission makes sure people with disability who take part in the NDIS:

- are safe
- get good services.



## Where can you get help?

If you have questions about how to use your NDIS funding the right way, you can talk to your:



- NDIA Planner – someone who makes new plans



- Local Area Coordinator (LAC) – someone who helps people with disability find and use services and supports.



We made some examples of what supports the NDIS can fund.



You can find the examples on the 'Would we fund it' page on our website.

[www.ndis.gov.au/understanding/supports-funded-ndis/reasonable-and-necessary-supports/would-we-fund-it](http://www.ndis.gov.au/understanding/supports-funded-ndis/reasonable-and-necessary-supports/would-we-fund-it)



We also wrote some guidelines that explain how we should make decisions.



[ourguidelines.ndis.gov.au](http://ourguidelines.ndis.gov.au)

## Information for service providers

We have lots of information on our website for service providers, including how to:



- make service agreements



- keep records.



[ndis.gov.au/providers/provider-compliance](http://ndis.gov.au/providers/provider-compliance)



The NDIS Quality and Safeguards Commission website also has information to help service providers do the right thing.



[www.ndiscommission.gov.au/providers](http://www.ndiscommission.gov.au/providers)

## More information

For more information about this guide,  
please contact us.



[www.ndis.gov.au](http://www.ndis.gov.au)



1800 800 110



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Follow us on Twitter.

@NDIS

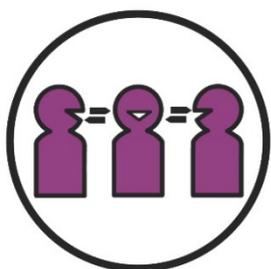
## Support to talk to us



You can talk to us online using our webchat feature.

[nccchat.ndis.gov.au/i3root](https://nccchat.ndis.gov.au/i3root)

If you speak a language other than English, you can call:



Translating and Interpreting Service (TIS)

**131 450**

If you have a speech or hearing impairment, you can call:



TTY

**1800 555 677**



Speak and Listen

**1800 555 727**



National Relay Service

**133 677**

[www.relayservice.gov.au](https://www.relayservice.gov.au)

## Word list

### Australian Competition and Consumer Commission (ACCC)



The ACCC is part of the Australian government.

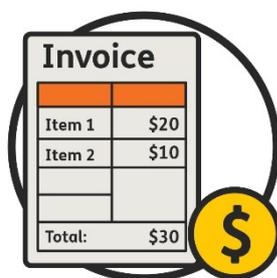
The ACCC tells people how to:

- know if something is a scam
- avoid scams
- report scams.



### Funding

Funding is the money in your plan that pays for supports and services.



### Invoice

An invoice is a document that includes:

- a list of services that need to be paid for
- the amount that needs to be paid.

### NDIS Quality and Safeguards Commission (NDIS Commission)



The NDIS Commission makes sure people with disability who take part in the NDIS:

- are safe
- get good services.



## Participants

Participants are people with disability who take part in the NDIS.



## Scam

We call it a scam when someone tries to:

- trick you
- take your money.



## Scammer

A scammer is a person who does a scam.



## Service provider

A service provider supports people with disability.

A service provider can be an:

- organisation
- individual.



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