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Sent: Wednesday, 18 September 2024 11:17 AM
To: Scams Policy
Subject: Scams Prevention Framework – exposure draft legislation

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Dear sir/madam,

I am writing in regard to the exposure draft legislation.

I have been scammed multiple times over the last 6 years using supposedly secure iPhones. They are not secure! I had scammers trying to access my phone and phone calls for years. Over these years I have tried multiple different phones iPhone 11,12,14,15. All had software bugs that allow hackers to access your phone as soon as you connect to the internet. A VPN does not prevent exposure as much as the companies who sell them tell the public.

The first scam affected my mobile network tethering. This caused my windows 10 PC to be infected with malware a ransomware attack. Although my bitdefender anti-virus stopped the encryption of my computer. Strange files were encrypted and therefore the PC had to be reimaged. The hackers during this process gained access to my CourtSA account and my deceased mother's NAB account. I was able to freeze the account and move the funds so as not to lose any money. I acted very rapidly to prevent losses. Court SA information systems were also affected by this situation. And grant of probate took years to finalise.

The second scam was different I was at my local library when an advertisement for stock trading featuring David Koch encouraged those reading the advertisement to invest with as little as \$250 USD. I was hesitant but after calling the number I was convinced that it was legitimate. But no it was a scam. Because I used a credit card and the scammers closed my supposedly trading account removing my funds. I was able to report it to scam watch and the bank. All took action. As it was a credit card and I didn't receive any goods or services the bank allowed me to initiate a charge back. Had I transferred the money from my bank account I would've lost the money. I was lucky.

Therefore after my experience I suggest that the banking regulator and banking industry need to be responsible for the loss. Not me! In my case the bank had to act under the rules governing credit cards. These don't apply to debit cards or bank transfers.

This draft regulation should reflect laws passed in the House of Common's United Kingdom.

The draft regulations should reflect the best practices of reimbursement of funds lost by scammers who have the resources and ability to retrieve the funds and legally take these criminal's to court. Most individuals do not have the resources to recover their money back when scammed.

Regards,

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