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Sent: Friday, 4 October 2024 1:08 PM
To: Scams Policy
Subject: Scams Prevention Framework Response Submission - Tracy Hall

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Hello

My name is Tracy Hall and I am a victim survivor of a romance & investment scam. I lost my life savings and career superannuation of \$317,000 and had to start again financially and emotionally as a single mother at 42 years old.

My story was made known by The Australian's hit podcast [WHO THE HELL IS HAMISH](#) back in 2019 and I have just released a memoir about my experiences and relationship with Hamish McLaren called [THE LAST VICTIM](#) in an effort to warn and educate others about romance and investment scams. This framework is something that I am passionate about due to my lived experience and desire to ensure that no one else goes through what I went through.

Firstly, I'm encouraged and have great hope that all the work and energy being dedicated to these issues will have an incredibly positive impact on the financial & digital resilience and security of Australians. Thank you for all the focus, resources and efforts to date.

I wanted to take this opportunity to highlight some items that I believe to be necessary as part of the Scams Prevention Framework from a victim's perspective that may not have been considered - as well as some suggested solutions.

I am keen to be a part of the solution and will offer whatever time, resource, skills and energy that might be required. I am keen to be involved in any way that might be useful to Treasury or Industry to protect all Australian's from these crimes.

1. Education

Prevention would need to include a holistic and well funded **education campaign**. This would require a full funnel approach to marketing and education - from TV and broadcast channels through to community education programs specifically designed for various vulnerable groups (ie CALD, First Nations, Seniors). I would encourage those creating the campaigns/programs to heavily invest in victim survivor feedback & research, understand the psychology of scams and create impactful work that gets cut through (think the speeding campaigns, smoking, drink driving etc). Organisations (including banks and telcos) have tried to warn consumers through watered down communications that say things like:

“Stop, check, validate”

“Things aren't always what they seem”

To be frank, these communications have become vanilla and consumers are desensitised to the messaging. Most brush past the messages way too easily because they are not memorable, they are not impactful and they don't elicit emotion. Following a 25 year career in marketing for some of the biggest tech companies in the world, I would be happy to assist in creating campaigns that work.

Hands on programs for our more vulnerable communities need to exist. You can't tell a 75 year old how to set up 2 factor authentication. You need to show them. Create pathways that have our seniors leaning into learning and feeling confident not scared.

2. **A clear, one path consumer journey for victims**

OK, I've been scammed - what do I do? I want recourse and I want to report, but how and where?

Do I go to my [bank](#)? [Another](#) bank? Or [another](#)?

Do I go to [Scamwatch](#)?

Do I go to [IDCARE](#)?

Do I go to [ASIC](#)?

Do I go to [NASC](#)?

Do I go to [Moneysmart](#)?

[ReportCyber](#)?

Australian Cyber Security Centre?

Police?

It's not entirely clear. There is no ONE PLACE to go. Each organisation recommends something different. As a victim I'm highly emotional because of what's happened and because of this I'm already not thinking clearly.

What is the consistent dispute resolution process, what can I expect and where does this information sit? It has to be in one place so all victims get the same information and experience. Is this NASC?

This one path needs to include a centralised reporting solution.

In clause 1.12 of the [explanatory materials](#) it suggests that "Australian consumers face inconsistent protections with differing service providers". I would suggest that we also face inconsistent processes and pathways to address the situation once its occurred.

I recommend you consult with victim survivors on this solution & pathway.

3. **Inclusion of Dating Apps as part of the Framework & Regulation**

I highly recommend **dating apps be included in this framework** by mandating an identification verification (IDV) on all profiles. Similar to how you have to prove who you are when you open a bank account with license and passport - the same should be mandatory for dating app profiles. Had this been in place in 2016 I never would have met Max Tavita, I would have met Hamish McLaren and I wouldn't have lost my life savings. This is not only a scam prevention action it will also reduce acts of violence towards dating app users by catfish profiles.

4. Victim Support Services

In clause 1.7 of the [explanatory materials](#) it states “Scams not only have a financial toll on victims, but also cause psychological and emotional harm. Regardless of the value stolen, the impacts on the victim can lead to undue stress, which can have long term impact”

Long term impact includes mental and physical health issues and challenges. It includes one's ability to work. It also includes loneliness and isolation. It includes relationship breakdowns. It also includes suicide. I have not seen a quant study in Australia conducted on impacts to victims (beyond financial losses) as we have been primarily focused on reducing financial impact, improving technology and tightening defense strategies. I would suggest that a **quantitative research study** could be a good place to start to get the data needed to support funding requests for victim support services. The only [research study](#) I have seen to date that relates to this suggestion is from the UK - and its pretty light on.

I did not see any strong reference and recommendation to victim support services being offered by a Government body in the documents. What we know is that most people who lose money to scams never get the money back. Whilst this code is about prevention, I think we can all agree that scams won't ever be fully eradicated.

This being the case, we need strong, clear and consistent **victim support services and frameworks in place to support victims of financial crimes**. We need education on what to do if you're scammed - from both a financial and psychological point of view.

I would argue that financial counsellors provided by religious groups might not be enough. I would argue that a mental health plan where you have to pay the gap for your sessions would be inaccessible to a lot of people that have lost money. I believe there is huge space for improvement here.

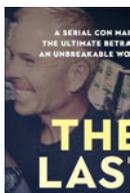
The pathway should also be clear and housed in one centralised space.

I had no idea what services were available to me after Hamish was arrested. I didn't receive any information from authorities. No one asked me if I was ok and this was a high profile case. I wasn't in the right frame of mind to spend hours trying to figure it out. I was barely getting out of bed every day to make sure my child got to school.

Victims of violent crimes have access to support services and in some cases compensation. This is not the case for Financial Crimes.

I would highly recommend consultation with victim survivors on what is needed in this space.

Thank you,
Tracy



Tracy Hall

Author + Keynote Speaker | [Order The Last Victim](#)



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