

[REDACTED]

---

**From:** [REDACTED]  
**Sent:** Tuesday, 24 September 2024 9:12 PM  
**To:** Scams Policy  
**Subject:** Scams Prevention Framework – exposure draft legislation

[REDACTED] [REDACTED]

[REDACTED]

Dear Scams Taskforce,

I would like to commend the proposed Scams Prevention Framework as a positive step toward addressing the growing threat of scams in Australia. The focus on prevention, detection, and disruption of scams is crucial in this digital age, and I support the measures outlined to ensure greater responsibility from banks, telecommunication providers, and digital platforms.

However, as someone who has personally been a victim of a scam, and currently fighting for fairness via AFCA, I believe the framework should go further in protecting consumers. Specifically, I strongly urge that the legislation include an explicit requirement for banks to reimburse scam victims, rather than allowing them to hide behind technicalities or procedural loopholes. Currently, many victims are left bearing the financial burden of a crime, despite clear evidence that systemic failures in detection and prevention played a role.

Making reimbursement mandatory would compel banks to fully comply with the obligations set out in the draft legislation, particularly in terms of prevention and detection. If failing to meet these requirements carries immediate significant financial consequences in the form of reimbursements, it would provide strong incentives for banks to invest in better protections for consumers. At the same time, automatic remediation for victims would restore trust in the financial system, ensuring that consumers do not suffer due to institutional shortcomings.

I appreciate your consideration of this suggestion and hope that the final framework delivers the strong protections that Australian consumers deserve.

Kind regards,  
John Stavrakis

Sent from my iPhone