

My name is Kathy,

I have grown up in Australia and worked as a nurse my whole adult life.

I work hard and live a very simple life, I do not ask for much and felt appreciative of what I had.

It is only because I am a victim of a harrowing scam that I can advocate for scam victims. The absolute grief that I feel; invisible to my family and my friends as I bear the entire loss of my entire life savings is insurmountable and not quantifiable. The bank could recover nothing. Their current processes deny any responsibility.

This legislation needs to be passed to protect

members of the public. Already, so many innocent victims fall prey to malicious parties who craft their skills to bypass all the current securities. Prevention and education of scams is great, but it is not enough. The protections in place are extremely lacking.

The support for victims of scam, non existent.

My scam incident started with a spoofed call, already I was not protected by the telecommunications company and believed the number was a legitimate Amex number.

I am just an ordinary citizen, I try to be a good person and get through each day the best I can, I did not know the sophistication of scammers and their deceptive techniques until it happened to me. My life will never be the same.

The scammers put me into an emotional hell and isolated me for two months, they kept me in a state of fear. I was so anxious by the terrible things they threatened to do. They posed as the police, and because I am a law abiding citizen, I was deceived. They kept me in a state of absolute fear, I could not protect myself, I was under undue influence and not in the right state of mind, they robbed me of my life savings, every last dollar. All the money I earned from nursing. Emotionally, I was also wrecked and my loss is an invisible pain that only I am bearing.

Yet, I am a victim, I didn't ask to be scammed. No one was there to protect me at my most vulnerable. The banks will always absolve themselves of any responsibility as the victim of the scam, who has had their life shred to pieces, and carries the financial debt here on after, alone, "authorised" the transaction.

The level of my scam was so intense, I feared for my life, I would not have wished that experience on any other human being. I am also just a human being, but the bank does not care. They have not experienced any loss. The scammers knew all the ways to make me pass all the bank security screens, every questions, every detail, every process. They kept their victim in a state of fear so that they would follow their commands and threatened to take away their life. The scammers stole my money and they were overseas, so only I bear the trauma and the loss as the police will not make a case.

Scammers are highly skilled, they also face zero consequences. They will keep finding victims in the general public. The banks are their targets, and they know how to siphon money from them through innocent people who work hard for their living.

Banks need to take more accountability for the changing presentation and operations of scams. A push payment scam is as bad, if not worse than any other scam. No human should have to be subjected to the pain I had to bear alone as my scammers isolated me mentally and manipulated me, and then proceeded to con me out of my money through my bank. Banks will not take any accountability for that money with current policies. There is no urgency to track down the loss because they have lost nothing.

Scammers target banks, and banks need to protect their customers better to disrupt the scams. Scam victims need to be supported, please let this new legislation help us suffer a bit less. We are victims, we did not ask to be targeted by deceptive people. Please help protect the general public from scams, there are no longer vulnerable groups, everyone is vulnerable, anyone can be their next victim. I

do believe this may change if this new legislation can help create change by having more protective measures and resolution policies in place in the banking/telecommunications sector.

I lost 320,000 AUD, to some it may not count as much, but for me, I lost everything.