

A familiar voice deserves a real check.

Prepare a callback habit before an urgent request arrives. The lead advice is Scamwatch's: call back on a number you already know. A private safe-word is our suggested additional precaution — not a guarantee or a claim that Scamwatch prescribes it.

- 1** Pause. A familiar voice, personal detail or urgent story does not verify identity.
- 2** Say: "I want to help. I will hang up and call you on the number I already have." Do not use a new number supplied by the caller.
- 3** Check independently with the person or another trusted contact before sending money or changing account access.
- 4** If there appears to be immediate danger, contact emergency services through official channels. If money moved, contact your bank immediately through its official app or number.

A private extra check

You may agree a safe-word offline with your family. Never put it into an AI tool or a public post. If it is exposed, change it. It does not replace callbacks or payment controls.

Our private plan

Where we keep trusted contact numbers (fill offline):

Who else we can contact to verify an urgent request:

Where to find our bank's official app or contact number:

Keep a completed plan privately. Share only the blank resource — not your numbers or safe-word. There is no online form for these details.

Sources & scope

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- [Scamwatch: how scammers use technology and AI ↗](#)
- [Scamwatch: report a scam ↗](#)
- [IDCARE: identity and cyber support ↗](#)

[HOW WE PUBLISH AND CORRECT →](#)