



# ပလိပ်ပဒီသးဒီးတၢ်လီတၢ်ဝုၤတဖၣ်တက့ၢ်

ပုၤလီတၢ်တဖၣ်ညီၣ်န့ၢ်ဟံၣ်မၤအသးဒီးသိးပုၤမၤတၢ်လၢတၢ်ကရၢကရိတဖၣ်လၢတၢ်န့ၢ်အီၤသ့တဖၣ်အပူၤ,အဒိဒိသိး **Services Australia** န့ၣ်လီၤ.

အဝဲသ့ၣ်ဘၣ်တဘျီကလီၤန့ၢ်န့ၣ်လၢတၢ်ကဟ့ၣ်ကွံၣ်စ့မ့ၢ်တၢ်ဂ့ၢ်တၢ်ကျိၤလၢတၢ်ကဟ့ၣ်ကဒါစ့တဖၣ်,တၢ်မၤစၢၤအတၢ်ဖဲးတၢ်မၤတဖၣ်ဒီးတၢ်ဆိၣ်ထွဲမၤစၢၤန့ၣ်လီၤ.

ဖဲပုၤလီတၢ်တဖၣ်မ့ၢ်ဒီးန့ၢ်ဘၣ်န့ၣ်တၢ်ဂ့ၢ်တၢ်ကျိၤအခါ,အဝဲသ့ၣ်-

- သမံသမိးန့ၣ်တၢ်အစရိဒီးထုးထီၣ်ဆုၢ်ကွံၣ်စ့လၢန့ၣ်စရိအပူၤ
- သူနမံၤလၢတၢ်ကဆိလီၤလီၤတဲစိအတၢ်ရဲၣ်တၢ်ကျိၤဒီးလံာ်ဃံးဃာ်လၢအဂၤတဖၣ်
- ဟ့ၣ်န့ၢ်န့ၣ်ပၢၣ်အဲန့ၣ်ဂ့ၢ်
- မၤန့ၢ်သူနအံမုၢ်လီၤဒီးပုၤဂ့ၢ်ဝီအမံဒယၣ်အစရိ
- လၢအဟံၣ်မၤအသးဒီးသိးန့ၣ်န့ၣ်သ့ဝဲလီၤ.

ဖဲန့ၣ်မ့ၢ်ဟါမၤကွံၣ်မ့ၢ်လၢတၢ်လီတၢ်ဝုၤတခါအဃိန့ၣ်,ဘၣ်တဘျီန့ၣ်တမၤန့ၢ်လၢစ့ဘၣ်.

## တၢ်ဂ့ၢ်တၢ်ကျိၤလၢပုၤလီတၢ်ဝုၤတၢ်အဲၣ်ဒီးတဖၣ်

ပုၤလီတၢ်တဖၣ်ဘၣ်တဘျီကကျဲးစးမၤန့ၢ်တၢ်လၢန့ၣ်အိၣ်ဒိသိး-

- မံၤအလၢအပဲၤ
- အိၣ်ဖျဲၣ်မုၢ်နံၤမုၢ်သီ
- တၢ်အိၣ်တၢ်ဆိးအလီၤနီၢ်ဂံၢ်
- Medicare ကးအဂ့ၢ်လီၤတၢ်တဖၣ်
- Centrelink Customer Reference Number (CRN)
- က့ၢ်ပနီၣ်အလံာ်တီလံာ်မိတဖၣ်
- myGov တၢ်ဆဲးလီၤမံၤအဂ့ၢ်လီၤတၢ်တဖၣ်မ့ၢ်တမ့ၢ်တၢ်ဘျးစဲအနီၢ်ဂံၢ်တဖၣ်
- စ့တၢ်အဂ့ၢ်လီၤတၢ်တဖၣ်
- နီၢ်ဂံၢ်ခူသ့ၣ်တဖၣ်န့ၣ်လီၤ.

## မ့ၢ်တၢ်ကဒိသဒါန့ၣ်သးဒိလဲၣ်

လၢတၢ်ကဒိသဒါန့ၣ်တၢ်ဂ့ၢ်တၢ်ကျိၤ-

- သ့ၣ်ညါတၢ်ကကွံၣ်နီၣ်ထံၣ်န့ၢ်တၢ်လီတၢ်ဝုၤတခါဒိလဲၣ်
- ပလိပ်ပဒီသးဖဲပုၤတဂၤ,လၢတၢ်တမ့ၢ်လၢဟံၣ်အပူၤဆဲးကျိးန့ၢ်,လီၤဆိဒဲၣ်တၢ်ဖဲအဝဲသ့ၣ်အိၣ်ဒိးတၢ်ဟံၣ်ပနီၣ်မုၢ်နံၤတၢ်ဆၢကတီၢ်လၢအရ့ၤဒိၣ်တခါအခါန့ၣ်တက့ၢ်

- နဘဉ်တဲဘဉ်နတၢ်ဘျးစဲအနီၣ်ဂံၢ်တဖၣ်,နီၣ်ဂံၢ်ခူသ့ၣ်တဖၣ်မ့တမ့ၢ်တၢ်စံးဆၢတဖၣ်လၢနတၢ်သံကွၢ်ခူသ့ၣ်အဂီၢ်ဆူပုၤတဂၤဂၤနီၣ်တဘျီတဂၤ
- တဘဉ်ပျဲပုၤအဂၤတဖၣ်သ့မ့တမ့ၢ်ကွၢ်န myGov, မ့တမ့ၢ်လီၤအပုၤယဲၤအဖီခိၣ်အစရီၤတဖၣ်တဂၤ
- သ့ဘဉ်တၢ်ကတိၤခူသ့ၣ်တခါလၢအညီဝဲဒၣ်လၢနကသ့ၣ်နီၣ်ထီၣ်အဂီၢ်,သနၢ်က့ကီဝဲဒၣ်လၢပုၤအဂၤတဖၣ်တယၢ်ဝဲဒၣ်ကသ့အဂီၢ်တက့ၢ်
- ဒီသဒၢနလီၤတဲစိပီးလီၤခိဖျိတၢ်တံၢ်အခဲန့ၢ်တသ့အီၤအခါန့ၢ်တက့ၢ်
- မၤလီၤတၢ်နလံာ်ပရၢအဒါခိဖျိတၢ်တံၢ်ဘၢနလံာ်ပရၢအဒါဒီးဆုၤဃီၤကဒါအသးဆူတၢ်လီၤအသီတခါဖဲန့ၢ်သ့ဟံၣ်သ့ဃီအခါတက့ၢ်.

## ဖဲတၢ်န့ၢ်မ့ၢ်တၢ်လီၤတၢ်ဝဲၤဂၤန့ၢ်မ့ၢ်နတဲကသ့လၢကျဲဒ်လဲၣ်

နကွၢ်နီၣ်တၢ်လီၤတၢ်ဝဲၤတခါခိဖျိတၢ်သ့ၣ်ညါတၢ်လၢပမၤအီၤဒီးတၢ်လၢပတမၤအီၤန့ၢ်သ့လီၤ.

### တၢ်လၢပမၤအီၤ

ပကဆုၤန့ၢ်နၤဒီးအံၤမ့ၢ်တဘျီမ့တမ့ၢ်လီၤပရၢဖျိဖျိဖိတခါလီၤ.ပတၢ်ကစီၣ်တဟံၣ်ဃုာ်နမ့ၢ်မ့တမ့ၢ်တၢ်ဆဲးကျိးနီၣ်ဂံၢ်လီၤတံၢ်တဖၣ်ဘဉ်,ဘဉ်ဆဉ်ဘဉ်သ့ၣ်သ့ၣ်-

- ကမၤနဟံးန့ၢ်တၢ်ဆၢကတီၢ်မ့တမ့ၢ်တဲသ့ၣ်နီၣ်ဘဉ်ဃး,တၢ်သ့ၣ်န့ၢ်ဖးသီတခါ
- တဲနၤဘဉ်ဃးနတၢ်ဟ့ၣ်လီၤအလဲတဖၣ်
- မၤလီၤတၢ်လၢနဆိတလဲနတၢ်ဂ့ၢ်တၢ်ကျိၤလီၤတံၢ်တဖၣ်
- တဲဘဉ်နၤဖဲန့ၢ်ဒီးတၢ်ကစီၣ်အသီတခါလၢန myGov အစရီၤအပူၤန့ၢ်လီၤ.

ဖဲန့ၢ်မ့ၢ်ကဘဉ်ဟ့ၣ်ပုၤစ့န့ၢ်,ပကဆုၤန့ၢ်နၤဒီးလံာ်ပရၢတဘျီလီၤ.

ဘဉ်တဘျီပကကိးနၤ,ဘဉ်ဆဉ်ပလီၢ်ပဒိသးဖဲန့ၢ်မ့ၢ်တမ့ၢ်လၢဟံၣ်တၢ်ကိးလီၤတဲစိတခါလၢပအိၣ်န့ၢ်တက့ၢ်.နကြၢးသံကွၢ်ပုၤကိးတၢ်တဂၤအမံၤဒီးအတၢ်ဆဲးကျိးလီၤတံၢ်တဖၣ်န့ၢ်လီၤ.

ဖဲန့ၢ်မ့ၢ်ဆိကမိၣ်လၢပုၤကိးတၢ်တမ့ၢ်ပုၤဘဉ်အခါ,ဆိၣ်သံကွၢ်လီၤတၢ်ကိးဒီးကိးကဒါက့ၤပုၤလၢပတၢ်ဟ့ၣ်လီၤအလဲအလီၤကျိၤတခါတက့ၢ်.

### တၢ်လၢပတမၤတဖၣ်

ပတမၤန့ၢ်တဘျီလၢတၢ်က-

- တဲဘဉ်ပုၤဒီးနတၢ်ခူသ့ၣ်အနီၣ်ဂံၢ်မ့တမ့ၢ် **Personal Identification Number (PIN)**
- ဟ့ၣ်ပုၤအလဲလၢတၢ်ကမၤစၢၤနၤ
- ဆုၤမ့တမ့ၢ်ဆုၤဃီၤစ့ဆူပအိၣ်လၢတၢ်ကမၤန့ၢ်တၢ်အလဲတခါ
- ပုၤတၢ်ဟ့ၣ်အကးတဖၣ်မ့တမ့ၢ်စ့ဖျိတံာ်တဖၣ်
- ဆိၣ်လီၤလှဲးခဲမ့တမ့ၢ်အိးထီၣ်တၢ်ဘျးစဲထၢန့ၢ်လီၤလၢအံၤမ့ၢ်တဖၣ်အပူၤမ့တမ့ၢ်လီၤတၢ်ကစီၣ်အဖျိ
- ဟ့ၣ်ပုၤဒီးနနီၣ်တဂၤအတၢ်ဂ့ၢ်တၢ်ကျိၤတဖၣ်လၢပုၤဂ့ၢ်ဝီအမံၤဒယုာ်အဂီၢ်,ဒ်သိးဒီး **Facebook** မ့တမ့ၢ် **Twitter**

- ဟုတ်ပုဒ်ခွဲယာ်လၢတၢ်ကသုနုခိၣ်ဖျါထၢၣ်မ့တမ့ၢ်နီၣ်တၢ်ကသုပီးလီၤတဖၣ်န့ၣ်လီၤ.
- ပတမၤစ့ၢ်ကိးတၢ်ဒီးခိပန့ၣ်အၤတဖၣ်လၢတၢ်ကဟ့ၣ်န့ၣ်ဒီးတၢ်အၢၣ်လီၤတူၢ်လိာ်လီၤဆီဆိတဖၣ်န့ၣ်ဘၣ်.

### ဖဲန့ၣ်မ့ၢ်ဘၣ်တၢ်လီၤတၢ်ဂ့ၢ်အခါဘၣ်မၤတၢ်မနုၤလဲၣ်.

ဖဲန့ၣ်မ့ၢ်မ့တမ့ၢ်ဟ့ၣ်ဘၣ်နီၣ်တၢ်ကအတၢ်ဂ့ၢ်တၢ်ကျိၤအခါ,နကြး-

- ဟံဃာ်တၢ်မၤနီၣ်မၤယါလၢတၢ်လၢအကဲထီၣ်
- ကိးပ Scams and Identity Theft Helpdesk တဘျီယီလၢလီၤတဲစိနီၣ်ဂံၢ် **1800 941 126** န့ၣ်တက့ၢ်. ဒုးသ့ၣ်ညါဘၣ်ပုၤဖဲန့ၣ်မ့ၢ်လိာ်ဘၣ်ပုၤကတိၤကျိးထံတၢ်တၢ်ဒီးပကရဲၣ်ကျဲၤကလီၤန့ၣ်ဒီးပုၤကတိၤကျိးထံတၢ်တၢ်လီၤ.
- ဟံဖျါထီၣ်တၢ်ကဲထီၣ်အသးလၢအဲးကလံးအကျိၣ်ဖဲ [scamwatch.gov.au](http://scamwatch.gov.au)

### မ့ၢ်တၢ်ကမၤန့ၢ်တၢ်ဂ့ၢ်တၢ်ကျိၤအါထီၣ်လၢတၢ်လီၤဖဲလဲၣ်.

- ကိးဘၣ် **131 202** လၢတၢ်ကကတိၤတၢ်ဒီးပုၤ လၢန့ၣ်ကျိၣ် ဒၣ်နဲဘၣ်ဃး **Centrelink** တၢ်ဟ့ၣ်ဒီးတၢ်မၤစၢၤအတၢ်ဖဲတၢ်မၤတဖၣ်အဂီၢ်တက့ၢ်
- ကိးဘၣ် **Translating and Interpreting Service (TIS National)** လၢ **131 450** လၢတၢ်ကကတိၤတၢ်ဒီးပုၤလၢန့ၣ်ကျိၣ်ဒၣ်နဲဘၣ်ဃး **Medicare** ဒီး **Child Support** အတၢ်ဟ့ၣ်အလဲဒီးတၢ်မၤစၢၤအတၢ်ဖဲတၢ်မၤတဖၣ်အဂီၢ်န့ၣ်တက့ၢ်
- လဲၤဆူ [servicesaustralia.gov.au/yourlanguage](http://servicesaustralia.gov.au/yourlanguage) တၢ်လီၤလၢနဖး,ကန့ၣ်တၢ်မ့တမ့ၢ်ကျိၣ်တၢ်ဂ့ၢ်တၢ်ကျိၤလၢန့ၣ်ကျိၣ်သ့ဝဲဒၣ်အလီၤန့ၣ်တက့ၢ်
- လဲၤဘၣ်ဆူ [servicesaustralia.gov.au/scams](http://servicesaustralia.gov.au/scams) လၢတၢ်ဂ့ၢ်တၢ်ကျိၤဆူညါလၢအအိၣ်ဝဲဒၣ်လၢအဲးကလံးကျိၣ်အဂီၢ်န့ၣ်တက့ၢ်
- လဲၤအိၣ်သကိးဘၣ်တၢ်မၤစၢၤအတၢ်ဖဲတၢ်မၤအလီၤခါသးတခါတက့ၢ်.

တၢ်ဂ့ၢ်-တၢ်ကိးလီၤတဲစိလၢန့ၣ်ဟံၣ်အလီၤကျိၤဆူ '13' အနီၣ်ဂံၢ်တဖၣ်လၢအိးစတြဲလယါတၢ်လီၤတခါလၢလၢန့ၣ်တၢ်ဃုအပူၤ လၢအယုာ်လၢတၢ်ဟံပနီၣ်ဃာ်အိၣ်အသိးအဖီခိၣ်လီၤ.တၢ်ဃုအယုာ်ဘၣ်တဘျီကလီၤဆီလိာ်အသးလၢတၢ်အပူၤလၢလီၤကတိၤပူၤအဖီခိၣ်ဒီးဘၣ်တဘျီကလီၤဆီစ့ၢ်ကိးလၢပုၤဟ့ၣ်လီၤတဲစိအတၢ်မၤစၢၤအတၢ်ဖဲတၢ်မၤတဖၣ်အဘၣ်စၢၤန့ၣ်လီၤ. တၢ်ကိးလီၤတဲစိဆူ '1800' အနီၣ်ဂံၢ်လၢန့ၣ်ဟံၣ်အလီၤတဲစိန့ၣ်အပူၤတအိၣ်ဘၣ်.တၢ်ကိးလၢကမျါၢ်အလီၤတဲစိဒီးလီၤတဲစိစိာ်စုတဖၣ်ဘၣ်တဘျီတၢ်ဟံပနီၣ်ဃာ်တၢ်ဆၢကတီၢ်ဒီးတၢ်ဃုအပူၤလၢအယုာ်လၢအအါသ့ဝဲဒၣ်လီၤ.

### တၢ်ဘိးဘၣ်သ့ၣ်ညါ

တၢ်ဂ့ၢ်တၢ်ကျိၤဟံဃုာ်လၢတၢ်ထုးထီၣ်ရၢလီၤတခါအံၤအပူၤအတၢ်ပညိၣ်ထဲဒၣ်လၢတၢ်ကဟ့ၣ်တၢ်နဲၣ်ကျဲၤတခါလၢအဘၣ်ထွဲဒီးတၢ်ဟ့ၣ်လီၤစ့ဒီးတၢ်မၤစၢၤအတၢ်ဖဲတၢ်မၤတဖၣ်အိၣ်လီၤ.တၢ်အံၤမ့ၢ်ဒၣ်န့ၣ်မ့ၢ်န့ၣ်ဒါဖဲန့ၣ်မ့ၢ်ကဆၢတၢ်လၢမ့ၢ်န့ၣ်အဲၣ်ဒီးပတံထီၣ်တၢ်လၢကျိၣ်စုတၢ်ဟ့ၣ်လီၤအဂီၢ်ခါဒီးမ့ၢ်တၢ်ကမၤလံာ်ပတံထီၣ်တခါလၢအဘၣ်ထွဲလိာ်အသးဒီးနတၢ်အိၣ်သးအဖီခိၣ်န့ၣ်လီၤ.



## Beware of scams

Scammers often pretend to be from trusted organisations, like Services Australia.

They may trick you into giving away money or information in return for payments, services and help.

If a scammer gets your information, they can:

- access your bank account and transfer money from it
- use your name to set up a phone plan and other contracts
- steal your superannuation
- access your email and social media accounts
- pretend to be you.

**If you lose money because of a scam, you may not get it back.**

## Information scammers want

Scammers may try to get your:

- full name
- date of birth
- address
- Medicare card details
- Centrelink Customer Reference Number (CRN)
- identity documents
- myGov sign in details or linking codes
- bank details
- passwords.

## How to protect yourself

To protect your information:

- know how to identify a scam
- be careful when someone unexpectedly contacts you, especially if they have an urgent deadline
- never tell anyone your linking codes, passwords or answers to your secret questions
- do not let others use or see your myGov, or other online accounts
- use a password that is easy for you to remember, but hard for others to guess
- protect your mobile device by locking it when you are not using it
- secure your mail by having a lock on your letterbox and redirecting your mail if you move.

## How to tell if it is a scam

You can identify a scam by knowing what we do and what we do not do.

### Things we do

We may send you an email or text message. Our messages will not include your name or contact details, but may:

- ask you to book, or remind you about, an appointment
- tell you about your payments
- confirm when you have changed your details
- tell you if you have a new message in your myGov Inbox.

If you owe us money, we will send you a letter.

We may call you, but be careful if you are not expecting a phone call from us. You should ask for the caller's name and contact details. If you do not think the caller is us, hang up and call back on one of our payment lines.

### Things we do not do

We will **never** ask you to:

- tell us your password or Personal Identification Number (PIN)
- pay us to help you
- send or transfer money to us to get a payment
- buy gift cards or vouchers
- click on links or open attachments in emails or text messages
- give us your personal details on social media, like Facebook or Twitter
- give us access to your computer or personal devices.

We also do not work with other companies to give you special deals.

### What to do if you have been scammed

If you have lost money or given away personal information, you should:

- keep a record of what happened
- call our Scams and Identity Theft Helpdesk straight away on **1800 941 126**. Let us know if you need an interpreter and we will arrange one for free.
- report the incident in English at [scamwatch.gov.au](https://www.scamwatch.gov.au)

### Where to get more information

- call **131 202** to speak with us in your language about Centrelink payments and services
- call the Translating and Interpreting Service (TIS National) on **131 450** to speak with us in your language about Medicare and Child Support payments and services

- go to **[servicesaustralia.gov.au/yourlanguage](https://servicesaustralia.gov.au/yourlanguage)** where you can read, listen to or watch information in your language
- go to **[servicesaustralia.gov.au/scams](https://servicesaustralia.gov.au/scams)** for more information in English
- visit a service centre.

Note: calls from your home phone to '13' numbers from anywhere in Australia are charged at a fixed rate. That rate may vary from the price of a local call and may also vary between telephone service providers. Calls to '1800' numbers from your home phone are free. Calls from public and mobile phones may be timed and charged at a higher rate.

## **Disclaimer**

The information contained in this publication is intended only as a guide to payments and services. It's your responsibility to decide if you wish to apply for a payment and to make an application with regard to your particular circumstances.