**What is a phishing scam video transcript**

There are a lot of phishing scams around.

Phishing is when a scammer pretends to be someone they're not, like a trusted person or company.

But why are they called phishing scams?

Just like using bait to catch a fish, scammers lure you in so they can catch your personal information.

Phishing scams that pretend to be us might say you're eligible for a refund or there's a problem with your account with a link to a fake website.

One trick they like to use is to make a fake myGov sign in website.

Scammers make these fake myGov websites look real by copying our name, logo and colours, so it can be hard to spot the difference.

If you click on the link and provide your information like your myGov sign in details, the scammer can use your details to sign into your real myGov account and access your linked services.

Then they can claim government payments in your name or steal payments you were meant to get.

This is called identity theft.

For more information go to servicesaustralia.gov.au/scams