



No Interest Loan Scheme scams

What you should know

- Scammers are impersonating charities and No Interest Loan Scheme providers, such as Good Shepherd or the Salvation Army, to target people who may need financial support.
- These scams are commonly seen on social media, using fake profiles and advertisements. Scammers may claim people can borrow different amounts of money, but the amount may vary.
- They often claim:
 - there are no fees or interest
 - people can apply by direct message or live chat
 - they can also provide other types of financial support.
- This is a scam. People can't apply for a No Interest Loan through social media, and No Interest Loans are not paid as cash into a bank account.

What you need to do

- Tell people who think they may have been targeted by a scam to:
 - not click on links or fill out forms sent through direct messages or live chats
 - be cautious of social media profiles or advertisements offering loans or financial support
 - stop engaging if they are asked for personal or financial information.
- If people see a social media profile or advertisement impersonating a charity or No Interest Loan provider, they can report it to Scamwatch using the [report a scam form](#) on Scamwatch's official website.
- If people see a profile pretending to be myGov or Services Australia, including Centrelink, Medicare or Child Support, they should email it to reportascam@servicesaustralia.gov.au

What customers need to know

- Scammers may try to get personal or financial information by asking customers to:
 - complete an online form sent through social media
 - share their myGov sign in details or the security code sent by SMS
 - provide identity documents, Medicare card details, or a Centrelink Customer Reference Number (CRN)
 - share bank details
 - open a new bank account and provide the username and password.
- Services Australia and legitimate No Interest Loan providers won't ask for this information through social media.

- Customers should never share personal information, including myGov sign in details, in social media posts, direct messages, live chats or private groups.

Where customers can get more information

- Find information about known scams at **servicesaustralia.gov.au/activescams**
- If someone has shared their myGov sign in details, tell them to call the Services Australia Scams and Identity Theft Helpdesk on **1800 941 126** as soon as possible. They can let us know if they need an interpreter and we'll provide one for free.
- Customers can talk to us in their language by calling our Multilingual Phone Services on **131 202** or our Indigenous Call Centre on **1800 136 380**.
- Customers can stay up to date with our latest news by:
- Subscribing to our news channel at **servicesaustralia.gov.au/news**
- Following us on social media at **servicesaustralia.gov.au/socialmedia**