



# Scam Calls and Scam SMS Safety Policy

Updated: 8 May 2026

Pennytel may update this information from time to time. The current version is published on our website.

Where a change materially affects your rights or obligations, we will provide any notice required by your agreement or applicable law.

## 1. What are scam calls and scam SMS?

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Scam calls and scam SMS are communications sent by people attempting to deceive you, steal your money, access your accounts, obtain your personal information or pressure you into taking an action that benefits the scammer.

Scammers may pretend to be:

- Pennytel or another telecommunications provider;
- your bank or financial institution;
- a government agency;
- a delivery company;
- a utility provider;
- a well-known business; or
- someone claiming there is an urgent problem with your account, device, tax, delivery or identity.

Scammers may ask you to:

- provide personal information, passwords or one-time passcodes;
- transfer money or buy gift cards;
- click a link in an SMS;
- install software or allow remote access to your device;
- confirm banking or identity details; or
- act quickly to avoid a threatened consequence.

Caller ID and sender names can be misleading or spoofed. A call or message that appears to come from a trusted organisation may not be genuine.

## 2. How to protect yourself

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You can reduce the risk of being caught by a scam by taking the following steps:

- Do not provide personal information, banking details, passwords or one-time passcodes to an unexpected caller or in response to an unexpected message.
- Do not click links in suspicious SMS messages.
- Hang up if a call feels suspicious or pressuring.
- If someone claims to be from Pennytel, your bank or another organisation, find the official contact number yourself from that organisation's website or app and contact them directly.
- Do not trust caller ID alone. Phone numbers can be spoofed.
- Block suspicious numbers on your mobile handset where possible.
- Let unknown calls go to voicemail if you are unsure.
- Use strong passwords or passcodes for your phone, voicemail and online accounts.
- Turn on multi-factor authentication where available for important accounts.
- If you operate business voice equipment, take steps to secure PBX, SIP and voicemail systems, including strong credentials and disabling unnecessary features.

### 3. What to do if you think you have been scammed

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If you think you may have responded to a scam call or scam SMS, act quickly.

You should:

- contact your bank or financial institution immediately if you have transferred money, disclosed card details or notice suspicious account activity;
- contact IDCARE if your personal information may have been stolen;
- contact the relevant government agency if the scam impersonated them and you provided sensitive government information;
- report scam activity to Scamwatch and ReportCyber; and
- contact Pennytel if the scam involved a Pennytel service, impersonated Pennytel, or was received through your Pennytel service.

ACMA's current guidance also recommends contacting your bank quickly, seeking help from IDCARE where identity details may have been compromised, and reporting scams to Scamwatch and ReportCyber.

### 4. Pennytel's role in reducing scam calls and scam SMS

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Pennytel takes scam prevention seriously.

Under the Reducing Scam Calls and Scam SMS Industry Code C661:2022, telcos are required to take steps to help identify, trace, block and otherwise disrupt scam calls and scam SMS.

Pennytel works within that industry framework and may, where appropriate:

- assess and act on suspected scam activity;
- cooperate with other telecommunications providers;
- share or receive relevant scam-disruption information;
- investigate suspected scam traffic involving Pennytel services; and
- take action in accordance with applicable scam disruption rules and legal obligations.

While Pennytel takes steps to help reduce scam calls and scam SMS, scammers continually change their tactics and not every scam communication can be prevented.

### 5. Reporting a suspected scam call or scam SMS to Pennytel

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Please contact Pennytel if:

- you receive a scam call or scam SMS through your Pennytel service;
- someone contacts you pretending to be from Pennytel;
- you believe a Pennytel number or service may be being misused for scam activity; or
- you believe your own phone number may have been spoofed.

When reporting a suspected scam call or scam SMS, it is helpful if you can provide:

- the calling number or SMS sender details shown;
- the date and approximate time of the call or message;
- what the caller said or what the message stated;
- whether any link was included;
- whether any personal information, banking information or one-time passcode was requested; and
- whether you responded, clicked a link or provided information.

You can contact Pennytel using the contact details below.

## 6. If you think your phone number has been spoofed

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Your phone number may have been spoofed if people contact you saying they missed a call from your number, or accuse you of calling them, when you did not make those calls.

If you think your number has been spoofed:

- contact Pennytel as soon as possible;
- let unknown return calls go to voicemail if you prefer;
- consider adding a temporary voicemail message explaining that your number may have been spoofed; and
- remain alert for any unusual account or service activity.

ACMA recommends contacting your telco immediately if you believe your number has been spoofed.

## 7. Other trusted scam information and support

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For more information about scams and how to protect yourself, visit:

- Scamwatch — information about current scams and how to report them;
- ReportCyber / Australian Cyber Security Centre — cybercrime and scam reporting support;
- ACMA — phone and SMS scam information and consumer guidance.

## 8. How to contact Pennytel

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You can contact Pennytel in the following ways:

- **Phone:** 1300 232 888 Monday to Friday, 9:00am to 5:00pm AET
- **Email:** [support@pennytel.com.au](mailto:support@pennytel.com.au)
- **Website chatbot:** Penny is available on the Pennytel website
- **Customer Portal:** Existing customers may also contact us directly through the Pennytel Customer Portal.

## 9. Complaints

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If you have a complaint about this information or how Pennytel has handled a scam-related report involving your service, please contact us:

- **Email:** [complaints@pennytel.com.au](mailto:complaints@pennytel.com.au)
- **Phone:** 1300 232 888

PennyTel will handle complaints in accordance with its Complaints Handling Process and applicable telecommunications complaints-handling requirements.

If you are not satisfied with how we have handled your complaint, you may contact the Telecommunications Industry Ombudsman, which is a free and independent dispute-resolution service for residential and small business customers:

- **Phone:** 1800 062 058
- **Online:** [tio.com.au](http://tio.com.au)
- **Post:** PO Box 276, Collins Street West, VIC 8007

## 10. Australian Consumer Law

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Our services come with guarantees under the Australian Consumer Law that cannot be excluded. Nothing in this information statement excludes, restricts or modifies your rights under the Australian Consumer Law.