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## ANZ reports drop in scam losses as customers embrace new protections

This Scams Awareness Week, ANZ has shared new data revealing that, in nine months alone, the bank successfully prevented and recovered more than \$100 million in scam and fraud-related funds.

Between October 2024 and June 2025, ANZ customer financial losses to scam activity fell by 15% compared to the previous year. This is on top of a 49% reduction in customer losses for the same period last year, marking significant progress in the fight against cybercrime.

The results reflect the growing impact of ANZ's multi-layered scam prevention strategy, including the rollout of new tools, increased customer engagement with security features, and education opportunities.

Most recently, ANZ launched Digital Padlock – an Australian-first and global best-practice feature that instantly locks scammers out of customer accounts. Designed to act as a 'last resort' lock, ANZ customers will be the first Australians to access the technology.

The bank says the new feature is just one of many to keep customers safe, and that efforts are paying off.

From the period October 2024 to June 2025\* alone:

- ANZ customer scam losses fell by approximately 15%.
- ANZ successfully prevented and recovered over \$100 million in scam & fraud-related funds.
- ANZ's First Responders team played a critical role, resolving 93% of scam-related calls at first contact and handling nearly 150,000 calls during the reporting period.
- ANZ Plus customers who kept default ANZ Scam Safe protections enabled were 19 times less likely to fall victim to scams than those who disabled at least one feature.
- Since launching CallSafe in November 2024, ANZ has securely authenticated almost 30,000 customer calls, adding another layer of protection for customers engaging with the bank by phone.

ANZ Head of Customer Protection, Shaq Johnson, said: "Scams Awareness Week is a powerful reminder that staying ahead of cybercriminals requires constant work and vigilance. We're proud that our detection teams are intercepting threats faster than ever, and that our customers are becoming increasingly aware of how to protect themselves."

Despite the progress, ANZ warns against complacency and encourages all Australians to continue building their awareness through available education opportunities, like the recently launched MoneyMinded scams module, a free online workshop which equips participants with the skills needed to identify scams and seek support.

Victorian-based mum, Adriana, recently completed the module at a workshop hosted by the Brotherhood of St Laurence, after growing increasingly concerned about suspicious calls and text messages.

"I moved to Australia in 2015, and English is my second language. With scams becoming harder and harder to spot, I wanted to feel confident navigating online shopping and banking. The workshop gave me practical tools to spot common red flags, verify if a contact is legitimate, and know what steps to take if something doesn't feel right. I feel so much more confident in my understanding and know exactly what to look out for before entering any personal details," Adriana said.

ANZ also recently welcomed Confirmation of Payee, a new account name matching tool designed to help protect customers from scams and mistaken payments. The service confirms whether the account name matches the details held by the receiving bank, empowering customers to verify the payee details and either proceed or cancel the payment. Since CoP was launched, ANZ has seen over 140,000 payments abandoned by customers after being presented with a mismatch result.

The bank has completed all Australian Banking Association Scam-Safe Accord commitments, demonstrating continued commitment and progress in protecting Australian customers – including consumers and small businesses – from scams.

ANZ continues to invest in education and awareness initiatives as part of its broader strategy to improve financial wellbeing. The bank is supporting Scams Awareness Week through educational resources, community outreach, and insights into its ongoing efforts to combat cybercrime.

*\*Latest data from the ANZ Financial Year (1 October – 30 September)*

### For media enquiries contact:

**Alexandra La Sala**  
Public Relations Advisor  
Tel: +61 499 292 554

**Kate Power**  
Public Relations Manager  
Tel: + 61 481 547 556

ANZ's customer protection teams and systems operate 24/7. Customers who believe they may have been a victim of a scam should contact us immediately, on 13 13 14 or visit us at <http://www.anz.com.au/security/report-fraud/> for more information.

For more information on the types of scams and how to protect yourself visit <http://www.anz.com.au/security/types-of-scams>.



**About ANZ Scam Safe:** To assist the community in remaining aware and alert to the constantly changing scams and fraud environment, ANZ has launched *Scam Safe*.

*Scam Safe* highlights the latest cyber security and fraud issues impacting the community and what ANZ is doing to help protect our customers.

To stay *Scam Safe*, ANZ encourages customers to learn their security ANZ's:

**A:** Always be wary

**N:** Never share personal information, with anyone

**Z:** Zoom in on the details, they matter