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MEDIA RELEASE

NAB removes links in text messages to protect customers

In an Australian banking first, NAB is stopping the use of links in unexpected texts to customers in a major crack down to reduce the impact of scams and fraud.

This is the latest move in NAB's fight against criminals, with 64 projects completed or underway across the bank to help address the global scam epidemic.

It follows NAB's actions to stop criminals infiltrating phone numbers and spoofing scams by working together with telecommunications providers. The initiative had immediate impact and has seen a 29% reduction in reports of NAB-branded spoofing scams this year.

NAB CEO Ross McEwan said the bank was 95% of the way through removing the use of links in unexpected text messages and was aiming to complete the project by the end of July.

"Our aim is to make it as simple as we can for customers to know whether a message from NAB is legitimate," Mr McEwan said

"My advice is don't click on a link. If you get an unexpected text message that looks like it's from NAB and it contains a link, don't click on it.

"We want to make it as hard as possible for these criminals to steal money from hard-working Australians."

NAB sent 112 million text messages to customers last year, many of which contained links intending to helpfully notify customers of things like when an account is about to be overdrawn or a new debit card has been posted.

As part of the change, links in text messages have been replaced with advice directing customers to the bank's website, to call the bank, or head to Internet Banking or the NAB App, to take a specific action.

Mr McEwan said a 'Team Australia' approach across business sectors, government and the community was urgently needed to tackle scams.

"We welcome the Government's focus in this area through initiatives like the establishment of the National Anti-Scam Centre and a new SMS registry. Singapore has a similar SMS registry and it's proved an important step, so I look forward to seeing it implemented here in Australia," Mr McEwan said.

"We've already seen positive results from the action we've taken on spoofing and by introducing proactive payments alerts to digital banking, and we won't stop there.

"While we're doing whatever we can, these scammers are part of transnational, organised crime gangs and will always look for new ways to rip people off.

"That's why we continue to encourage all Australians to stay alert, curious and educated."

NAB is urging the public to contact their bank and Scamwatch immediately if they think they've been scammed.

If you receive an unexpected request for payment, think before you click and pause before you pay.

Top tips for customers:

- NAB will never ask you to confirm, update or disclose personal or banking details via a link in a text message.
- NAB will never ask you to click a link to log in to Internet Banking or NAB Connect.
- NAB will never ask you to transfer money into another account to keep it safe.
- NAB will never ask you for access to your computer or online bank accounts.

NAB operates 24/7 customer account monitoring for signs of suspicious activity and has added more than 50 dedicated scam and fraud team members since October 2022 so that customers can speak with someone faster. Free monthly webinars are available to all Australians, and the bank offers free and discounted anti-virus software offers from leading providers for customers.

For more information about the latest scams, advice and education visit NAB's security hub website at www.nab.com.au/security

ENDS**Note to editors:**

- Text messages from Ubank, JBWere or Citi Consumer Bank are not currently included.
- 29% reduction in spoofing scam reports is based on period August 2022 – December 2022 against January 2023 – May 2023.
- Customers may still receive a link in an expected text message from an individual NAB representative (e.g. where they have recently spoken to a NAB banker) in some instances. For example, this could include instances such as domestic violence or hardship support for a vulnerable customer, where other channels of communication may not be possible or appropriate.

For more information on NAB's action to reduce scams and fraud, as well as recent news and alerts, visit the dedicated page on NAB News: [Cyber Security – NAB News](#)

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