CYBEA PARK



AFRICAN SENIORS CLUB – AUSTRALIA INCORPORATED

A.S.C.A – Brisbanc

"Africans Ageing with Grace and Dignity in Queensland"

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## SUMISSION TO PARLIAMENTARY COMMITTEE: CYBER SAFETY FOR OLDER AUSTRALIANS

Committee Secretariat; Federal Parliaments' Joint Select Committee Cyber Safety for Older Australians

I wish to make this submission on behalf of the members of the older African Australians belonging to an organization called *African Seniors Club-Australia Inc. (ASCA)* and based in Queensland.

It is a formally incorporated and registered organization (2008) with central focus of helping to look after, plan and provide for the *welfare* needs and interests of the aged, ageing and retiring African population living in Queensland (also commonly known as *Seniors* and *Elders*).

The organization also plays the significant social and cultural role of taking care of and guiding the entire African community membership (young and old, men and women) through advocacy and networking with different organizations, groups and agencies including government for adequate information and service delivery, socio-cultural integration and peaceful co-existence with other community groups within the country's multicultural policy.

We sincerely thank the government (and indeed Hon. Graham Perrett) for inviting our organization in particular to make this submission to your Committee – and on a topic which is of increasing concern to especially the older people of our community.

It is indeed a great indicator of how the government truly understands the aspirations of our older people and is always willing to help.

During the 2009-10 period, our organization conducted a *Needs Study and Analysis (NSA)* community research on its members (the older Africans in the Brisbanc area) and in which high levels of literacy and numeracy – one of the greatest impediments to communication - was it identified a major issue with majority of the aged Africans.

Most African migrants and refugees come from heavily *troubled* past (war traumas and long detentions in camps etc) and with relatively little or no education at all.

Learning is also generally a great difficulty for this age group and so online communication (for example) with technologies such as computers even a greater challenge.

Nonctheless, with increasing pressure and exciting experience to learn (including moving at the same pace with today's world), older people are finding themselves trapped into computer usage (in various forms) and are actually enjoying using it.



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Today online communication (for instance) has become the most accepted (hence popular) method of sharing information even among the amatcurish users such as the older Africans - replacing the conventional word of mouth or mail.

But because of the unprofessional level at which the older people (in particular) are involved with these technologies (including inability to quickly grasp/learn the rapid changes that normally take place), most of our older Africans remain open, liable and subject to forms of vulnerability and consequences that are noticed today as cyber fraud, scams, rip-offs or hacking.

They cannot protect themselves against any kinds system interference and frauds thus leading to unexpected impacts. They find it hard to guard their personal identities, passwords or change them as they should or are advised.

## Examples of the kind of cyber scams mostly reported include:

- hacking into personal passwords hence into messages and content
- fraudulent billing, discounts and marketing information
- fraudulent prize wins, lotteries and awards requiring disclosure of personal detail (bank accounts and passwords etc)
- . fraudulent claims of payments and /or release of unpaid funds
- fraudulent business proposals, loans and joint investment
- ATM cards delivery scams
- moncy transfer scams
- fraudulent request for financial assistance, help and appeals
- fraudulent beneficiary notices
- fraudulent health advice
- fraudulent job opportunities
- subject to forms of vulnerability and consequences that are · fraudulent financial contributions based religious appeals etc

•etc

Some immediate impacts and concerns to the old people include: Loss of privacy (personal identity, message and content) 0

- Costly rip-offs especially financially from various frauds 0
- Viral damage and destruction to the system and message and content (cost of replacement) 0
- System crash due to overload requiring new replacement completely 0
- Loss of confidence in the system and process by the users (development of fear and less trust) 0

In our appeal, some of the recommendations/actions that need to be immediately undertaken include:

- continuous documentation of all types of scamming and hacking incurred by older Australians
- constant education and awareness of older Australians on the types of cyber problems to expect
- cducation (information and training) on how to avoid/reduce cyber attacks
- effective protection against cyber fraud including procedures and soft ware technologies (such as
- anti-virus) that older people can use
- protected computer systems for older people only
- include computer protection against cyber risks as an old age requirement
- avail constant help for older people (ie special aged community workers and volunteers)
- older people's organizations to work closely with relevant authorities against all forms of cyber fraud (including police)

## NB:

Older people normally keep quiet rather than complain.

Also - especially for the older Africans - they usually take everything they receive through computer to be genuine (never question it).

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Finally, The African Seniors Club - Australia Inc. (ASCA) is ready and willing to conduct small group workshops in which the members are constantly educated and trained on how best to use computers including the online and internet services - with limited risks from various forms of fraud scams and hacking.

We wish your Joint Select Committee the best of the outcomes and hope to hear the feedback.

Yours sincerely,

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