

Scam awareness



Common types of scams and top tips



Email/Phishing and Text/Smishing

- **Looks** genuine but contains spelling mistakes.
- **Not titled** personally to you. E.g. Dear Receiver.
- **Asking** you to confirm personal or security details.
- **Contains** links to fake websites/containing virus.



Impersonation

- **Never** transfer or withdraw your money out of your account if you're instructed to do so, not even by your bank!
- **Never** return an overpayment or payment you have received in error before checking that it isn't part of a scam.
- **Never** download any software or apps that allow remote access to any of your devices unless you are 100% sure that you are speaking to a genuine organisation that you have asked for support.



Invoice

- **Never** set up new, or amend existing payment details without verifying the request directly with the person or company you're paying - be sure to use an existing or publicly available contact number for them and not the one in the correspondence.



Purchase

- **Avoid** paying in cash or by money transfer, always pay by card.
- **Take time** to check the seller is genuine, if you're buying a large item such as a car, make sure you see it in person before making any payment.



Investments

- **Research** the company in full using the FCA ScamSmart website so you know who you are dealing with.
- **Don't** feel rushed or pressured to part with your money.



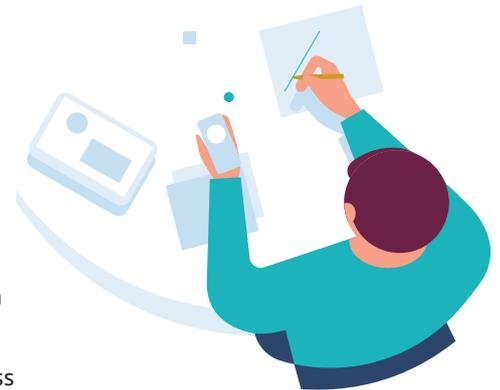
Friendship and Romance

- **The profile** on the dating website or Facebook is not consistent with what they tell you.
- **Not keeping** their promises and always having an excuse for why they can't travel to meet you and always asking for money.



Doorstep scam

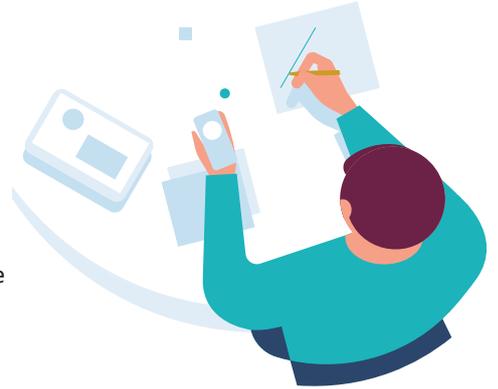
- **Be careful** of cold callers offering help like shopping or maintenance work. Don't feel pressured.
- **Asking** for your card and/or pin details to be able to pay for your shopping.
- **Make sure** you are aware of the official volunteering companies or charities.





Protect your devices

- Keep your **software up to date** through reputable sources.
- Make sure your **device auto locks**.
- Activate Find My Phone features to **find, lock and erase your device remotely** should you lose it.
- Make sure you have the **right privacy settings** in place.
- You should **never download any software or apps** that allow **remote access** to any of your devices unless you are 100% sure that you are speaking to a genuine organisation.



Protect your information

- Take **basic security measures** to protect your online profiles.
- Check what **information is out there**.
- It's not just what you share online. Be careful with what you are **sharing with strangers** in person, or over the phone.
- If you click on a link in a social media post or via a search engine, play Sherlock. **Check the URL** is secure and compare it to the **official brand website**.
- **Protect** your privacy and **don't reveal too much information online**, especially on social networks.



Protect your money

- If you are not sure, call/text/email the sender using the **information you already have, or that is publicly available**, not the details provided.
- **Never transfer or withdraw** your money out of your account if you're instructed to do so, not even by your bank, and **never send money to anyone you don't know and trust**.
- **Never return an overpayment**, or a payment you have received in error **before checking that it isn't part of a scam**.
- **Avoid paying in cash**, or by direct money transfer when buying online. Instead pay by card or through PayPal.
- If you're buying a large item, such as a car, **we strongly recommend you carry out the necessary checks** to satisfy yourself the goods are real and as described in the advert.



Useful website searches

- [Takefive-stopfraud.org.uk](https://takefive-stopfraud.org.uk)
- [Moneyadvice.service.org.uk](https://moneyadvice.service.org.uk)
- [Actionfraud.police.uk](https://actionfraud.police.uk)
- [Gov.uk/coronavirus](https://gov.uk/coronavirus)
- [Citizensadvice.org.uk/health/coronavirus-what-it-means-for-you/](https://citizensadvice.org.uk/health/coronavirus-what-it-means-for-you/)
- [Santander.co.uk](https://santander.co.uk)