

Fraud Protection Guide

How to keep yourself safe from financial fraud

Financial fraud is on the rise in the UK. But if you think it's unlikely you'd be affected by it, think again. Conmen target people of all ages and from all walks of life. And they're getting more and more clever about how they take your money from you.

Thankfully there are fraud specialists in this country who are fighting the scammers in an attempt to make your money safer. But it's also up to all of us to be on our guard too. Many financial scams look and sound completely genuine, which explains why so many people are conned out of their hard-earned cash. That's why keeping up with the scammers' tricks is a good way of keeping your money where it belongs – in your pocket.

Did you know?

Bournemouth residents report more scams than people anywhere else in England and Wales, followed by those from Lancaster, Tonbridge, Redhill and Salisbury. (Source: *Citizens Advice*)

What to look out for

Here are just a few of the common scams criminals are using these days...

Doorstep scams: Fraudsters come to your door with the intention of getting into your house and stealing from you or getting money from you in other ways. This might be a tradesperson telling you your house needs some work, someone saying they're collecting for charity or someone posing as a meter reader from your gas or electricity company.

Phone scams: Scammers try to con you out of money by getting your personal or financial information over the phone. They have a huge variety of tricks up their sleeve, including posing as someone from your bank, someone from the tax office or even someone from a charity.

Lottery scams: If you receive a letter, email or text saying you've won a jackpot in a UK or overseas lottery, it could be an attempt to steal your details or get you to hand over an advance fee to release your winnings.

Upfront payment scams: Scammers posing as builders or other tradesmen ask you to pay a deposit to pay for the materials for a job, then never return to start the work.

Freebie scams: If you see an offer for a free trial offer for products or services but have to enter your card details to qualify, you may be signing up to an expensive monthly subscription

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that could be very difficult to get out of.

Romance scams: Fraudsters make fake profiles on dating websites and, when they've won your trust, they ask you to send them money.

Online shopping and auction scams: This is when something you buy from an online auction or marketplace website never arrives, or when it does arrive it's of poor quality – and there's no way of getting a refund.

- To find out more, Action Fraud has an A-Z of many other fraud types on its website www.actionfraud.police.uk/a-z_of_fraud.

How to stop it happening to you

While conmen may be coming up with more ways of getting your money, there are things you can do to protect yourself from falling for their tricks, including the following:

- When someone you don't know knocks on your door, make sure they are who they say they are – if they can't prove their identity or if you're not sure, don't open the door.
- Never send or give money to anyone you don't know well or trust.
- If you have people other than family or those you trust in your home regularly, try not to keep large sums of cash in the house.
- Never give out any of your personal or financial

information to people you don't know, including people who call you unexpectedly (cold callers).

- Never respond to any organisation telling you you've won a competition or lottery you haven't entered.
- Be suspicious of all emails you get from unknown senders and never click on any links in emails or text messages from people or organisations you don't know or trust.
- If you're buying something from an online auction or marketplace website, only pay via the site – don't click on links the seller sends you (always pay by PayPal or another recognised service).
- Never share your PIN number with anyone – whether in person, online or over the phone – or enter your PIN into a telephone (your bank or the police will never ask you for your PIN).
- Also never confirm your personal details by email or by clicking a link in an email you've received, even if the email looks like it's from your bank or another company you know.
- Finally, remember that if something sounds too good to be true, it probably is.

Staying safe online

Millions are lost each year by victims of common online scams. Here are some extra safeguards to bear in mind when you use the internet:

- Protect your computer against viruses that

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criminals use to steal your private information by installing anti-virus software and keeping it up to date.

- Always use strong passwords with letters, numbers and symbols for all your online accounts and – most importantly – don't use the same password for everything.
- When shopping online, make sure the website is secure before putting in your personal and bank/card details (there should be a padlock in the address bar or the top part of the browser page – not on the web display page itself – and the address should start with https).
- Try to only use well-known online stores such as websites of established high-street shops.
- If you use social media websites to keep in touch with people you know, never post personal information such as your full name, date of birth, telephone number and address.

Where to get help

If you've spotted a scam or suspect you've been scammed yourself, contact Action Fraud on 0300 123 2040 to report it. Action Fraud is the UK's national fraud reporting centre, and all of its cases are passed on to the National Fraud Intelligence Bureau (NFIB), which is part of the City of London Police.

The NFIB then reviews your report and decides whether there's enough evidence for your fraud to be investigated by the police or another law enforcement organisation, such as Trading

Standards.

If you make a crime report to Action Fraud, you'll also receive a police crime reference number.

Meanwhile, contact your bank or credit card company immediately if you suspect your account or card details have been used or stolen.

Useful links

If you are experiencing any of the issues covered in this guide, in the first instance call our free helpline on 0808 801 0550. Our Advisors will listen without judging and will work with you as best they can to achieve a positive outcome. If you prefer you can email: support@ltcharity.org.uk.

Visit our website: www.licensedtradecharity.org.uk. It's full of useful information about the kind of issues we know people who work in the licensed trade face.

Other sources of information:

Action Fraud

www.actionfraud.police.uk

Action Fraud is the UK's national fraud and cybercrime reporting centre and its website has lots of information on frauds and how to report them.

The Little Book of Big Scams

<https://www.met.police.uk/SysSiteAssets/media/downloads/central/advice/met/fraud/the-little-book->

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[of-big-scams.pdf](#)

There's plenty of information about scams here, written by the Metropolitan Police.

The Little Book of Cyber Scams

www.met.police.uk/SysSiteAssets/media/downloads/central/advice/met/fraud/little-book-of-cyberscams.pdf

Also from the Metropolitan Police, this has lots of information about online scams.

Think Jessica

www.thinkjessica.com

A useful charity-run website for older people about scams that come through the postal system and telephone fraud.

Citizens Advice

<https://www.citizensadvice.org.uk/consumer/scams/common-scams/>

The Citizens Advice website also has details of many common scams.