

Avoiding personal fraud



How to avoid personal fraud

Fraud or scams are sadly on the increase, especially online fraud. There are ways that you can stop this happening to you and other people. If there was a good time to be cautious then this is it.

Scams come in all shapes and sizes and scammers target anyone that they can think of to obtain money or information about you fraudulently.

Scammers can contact you via email, phone, or in person either on the street or on your doorstep. They can also pretend to be from somewhere official such as police, HMRC, your bank/building society, gas company etc.

Types of fraud

- Holiday fraud
- Door to door fraud
- Identity fraud
- Investment fraud
- Recruitment Fraud
- Romance and Dating Fraud
- Ticketing Fraud
- Sextortion Fraud
- Scam mail
- Online shopping fraud
- Courier fraud
- Banking and cash card fraud
- Online banking fraud
- Computer software fraud
- Advance fee fraud
- HMRC/benefit fraud



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Basically, scammers will try anything to steal your hard-earned money any way they can. Before accepting into an agreement or making a decision that involves parting with money or giving personal information away, look at the top golden rules below.

Top golden rules to prevent fraud

- Be suspicious of all 'too good to be true' offers and deals. There are no guaranteed get-rich-quick schemes
- Don't agree to offers or deals at once. Insist on time to get independent or legal advice before deciding
- Don't hand over money or sign anything until you've checked someone's credentials and their company's
- Never send money to anyone you don't know or trust, whether in the UK or abroad, or use methods of payment you're not comfortable with
- Never give banking or personal details to anyone you don't know or trust. This information is valuable so make sure you protect it
- Always log on to a website directly rather than clicking on links in an email
- Don't just rely on glowing testimonials. Find solid, independent evidence of a company's success
- Always get independent or legal advice if an offer involves money, time or commitment
- If you spot a scam or have been scammed, report it and get help
- Don't be embarrassed about reporting a scam. Because the scammers are cunning and clever, there's no shame in being deceived. By reporting it, you'll make it more difficult for them to deceive others

If you have been scammed report it to Action Fraud as the more information they obtain about different frauds, the more chance they have of warning other people so that it does not happen to them. Visit www.actionfraud.police.uk

Other sources of information

For more detailed information on different types of frauds or scams please click on the link below.

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



The Licensed Trade Charity are available 24/7, if you'd like to talk about your situation, we can help you. Contact us for confidential, free of charge support. If you are experiencing any of the issues covered in this fact sheet, in the first instance call our helpline on:

0808 801 0550

Our Helpline Team will listen without judging and will work with you as best they can to achieve a positive outcome. If you prefer, you can email: enquiries@ltcharity.org.uk or visit our website at 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.

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Note: This guide is not exhaustive. It has been produced by the Licensed Trade Charity to provide you with an overview of the issue in question. We are grateful to all specialist organisations who support our charity and are available to you should you be experiencing this particular issue.
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