

# WhatsApp Scams

There has been a huge increase in so-called "Hello Mum/Dad" scams, where fraudsters pose as a family member in need and send WhatsApp messages asking for financial help.

## what do WhatsApp scams look like?

The aim of these scam messages is to convince the target to transfer money to an account which they believe to belong to a family member. Here are some real examples:



Hi Dad, this is my new number - I dropped my phone yesterday. I took the car to the garage and need to pay more for repairs than I was expecting - would you be able to transfer £500 to me?

Hi Mum, this is my new number, please update your contacts. I can't access my mobile banking just now and the builders need me to pay an invoice - can you help me? I can pay you back as soon as I get things sorted with the bank.



Hi Mum, just got a new phone and the microphone's not working so I can't call you. I need to pay my course fees today and I'm a bit short - can you transfer £1,000 to the college's account? Here are the details...

Hi Dad, I lost my phone today and this is a temporary number. I really need to replace the phone - I hate to ask but could you lend me some money to get a new one? Here are my account details if you could transfer the money as soon as possible...



Hi Mum, can I ask a favour? I've just got a bill I wasn't expecting and can't pay it till the end of the month. Could you transfer me some money and I'll pay you back?

## how can I avoid "Hello Mum/Dad" scams on WhatsApp?

WhatsApp advise that you should **STOP, THINK** and **CALL** if you receive an unexpected message asking you to transfer money or purchase gift cards.

Verify that it really is your friend or family member by calling them directly, or asking them to share a voice note.

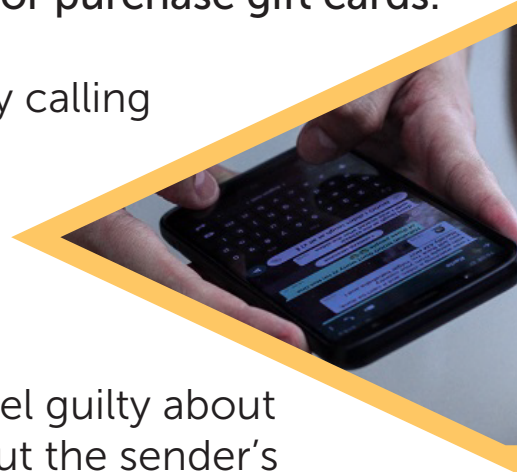
Only consider the request once you are certain that it is from someone you know and trust.

Only criminals will try to rush or panic you - don't feel guilty about refusing or ignoring requests if you are not sure about the sender's identity.

Never share your account's activation code with anyone.

Signs that a message which has supposedly been sent by a friend or family member may be a scam include:

- an unusual way of speaking to you
- unusual spelling or grammatical mistakes
- follow-up requests for more money



## what should I do if I get one of these messages?

You can report spam messages or block a sender within WhatsApp. Press and hold on the message bubble, select 'Report' and then follow the instructions.

Report all scams to **Advice Direct Scotland** using their free consumer helpline: **0808 164 6000** or via their website at **www.consumeradvice.scot**.

If you have lost money or are worried that you have given your bank details to scammers, contact **Police Scotland on 101**.

**Find more information and advice on avoiding scams:**

Advice Direct Scotland - [www.consumeradvice.scot](http://www.consumeradvice.scot)

Police Scotland - [www.scotland.police.uk/keep-safe](http://www.scotland.police.uk/keep-safe)

Trading Standards Scotland - [www.tsscot.co.uk/latest-scams](http://www.tsscot.co.uk/latest-scams)

The National Cyber Security Centre - [www.ncsc.co.uk](http://www.ncsc.co.uk)

