ISSUE 69

SCAMS AWARENESS NEWSLETTER

AUGUST 2026

WELCOME TO OUR

Monthly Newsletter

In this newsletter:

Gift Cards: The Payment Method No Genuine Organisation Will Ever Ask For

Imagine receiving a phone call from someone claiming to be from your bank... They sound professional. They know your name and tell you that criminals are trying to steal money from your account. Thankfully, they say, there's a way to keep your money safe – but you need to act immediately.

They ask you to go to your nearest supermarket, buy several Apple gift cards and read the numbers on the back over the phone.

It sounds unbelievable, yet every year thousands of people are persuaded to do exactly that, losing anything from a few hundred pounds to many thousands. It's one of the most common payment methods requested by scammers because, once the code has been shared, the money is usually impossible to recover.

So why are gift cards so attractive to criminals, and how can you make sure you never become one of their victims?

Cheshire Age UK Let's change how we age
Cheshire West and Chester
Report Fraud
Cheshire East Council Trading Standards

What is a gift card scam?

Gift cards are intended to be exactly what they say on the tin – a thoughtful gift for birthdays, Christmas or special occasions.

To a scammer, a gift card is as good as cash. Once they have the code hidden beneath the scratch-off panel, they can spend or sell it almost instantly.

A gift card scam happens when someone persuades you to buy gift cards and reveal the code hidden beneath the scratch-off panel. Once you've shared that code, the money is usually gone. It doesn't matter whether the card is for Apple, Amazon, Google Play, Steam, PlayStation, Xbox or another retailer. The moment the code is revealed, the scammer can redeem it almost instantly.

Why don't scammers simply ask for cash?

Gift cards are quick, difficult to trace and can be used almost immediately. Scammers either redeem the cards themselves or sell the codes online at a discount. Unlike a bank transfer, which may be questioned or delayed, a gift card code can often be used within seconds.

It doesn't matter whether someone claims to be from your bank, the police, HMRC or Microsoft. Genuine organisations will never ask you to buy gift cards to solve a problem.

How do intelligent people fall for gift card scams?

It's a question many people ask – and it's often the wrong one.
Criminals don't begin the conversation by asking someone to buy gift cards. They spend time building trust, creating panic or exploiting emotions until the request feels like the only sensible option.

They may claim to be:

- Your bank, warning that someone has hacked your account.
- The police, asking you to help with a secret investigation.
- HMRC, saying you owe tax.
- Microsoft or another technology company, claiming your computer has been infected with a virus.
- An online retailer, offering a refund.
- A new online friend or romantic partner who says they desperately need your help.

The story changes, but the tactics remain the same. Their aim is to stop you thinking clearly. They create urgency, fear and a false sense that there isn't time to check with anyone else. Before you know it, you're standing at a supermarket checkout buying gift cards that were never meant to be used as payment.

Why are victims often told to stay on the phone?

One of the most worrying aspects of gift card scams is that criminals frequently keep victims on the telephone throughout the entire process.

They may direct you to several different shops and keep you on the phone throughout, preventing you from speaking to family, friends or shop staff who might recognise what's happening.

Many supermarkets and retailers now train their staff to recognise suspicious purchases and may refuse to sell large quantities of gift cards if they believe someone is being exploited.

If a member of staff asks whether someone has instructed you to buy gift cards, they're not being nosey – they may be trying to save you thousands of pounds.

The warning signs

Be suspicious if someone:

- Asks you to pay using gift cards.
- Tells you to buy several cards.
- Wants photographs of the cards or the numbers hidden beneath the scratch-off panel.
- Insists you stay on the phone while shopping.
- Pressures you to act immediately.
- Tells you to keep the payment secret.
- Says your bank account is "at risk" unless you act now.

If you're ever unsure, remember:
Gift cards are for gifts – never for payments.

What should you do if someone asks for gift cards?

Stop.
Don't buy them.

If you've already bought the cards but haven't shared the codes, contact the retailer as soon as possible. Depending on the circumstances, they may be able to advise you before the cards are redeemed.

If you've already shared the codes, report the scam immediately to your bank (if any other payments have been made), the retailer that issued the gift card, and Report Fraud. Although recovering the money can be difficult, reporting the scam helps protect others from becoming victims.

Remember...

Scammers are very good at inventing convincing stories. Whether they claim to be your bank, the police, HMRC, a technology company or even someone you care about, one rule never changes:

Gift cards are for gifts – never for payments.

No genuine organisation will ever ask you to use gift cards to pay a bill, protect your bank account, claim a prize, fix your computer or avoid arrest.

If someone asks you to do that:

Stop.
Hang up.
Speak to someone you trust.

If you're ever unsure whether something is genuine, we'd much rather you asked for advice than took a risk. A five-minute conversation with a family member, friend or neighbour could save you thousands of pounds.

Fancy Stepping Out of Your Comfort Zone?

Are you looking for a new challenge while raising money for a fantastic cause?

Why not take part in Age UK Cheshire's Charity Firewalk and experience the thrill of walking barefoot across hot coals – all to improve support for people as they grow older in Cheshire.

Don't worry if you've never done anything like this before. No experience is required, and full training will be provided before the event, so you'll be supported every step of the way.

Event Details

- **Date: Thursday 1 October**
- **Time: 6.00pm**
- **Venue: Castle Community Centre, Northwich CW8 1DT**
- **Registration: £20**
- **Fundraising Target: £175**

Whether you're taking part yourself, cheering someone on, or sponsoring a friend, every pound raised will help Age UK Cheshire continue supporting older people across the county.
For more information or to sign up, contact the Fundraising Team on 07718480242 or email fundraising@ageukcheshire.org.uk.

If you are affected by the content of this bulletin, you can talk to us. Our Scams Awareness and Aftercare Team can offer free support, advice and guidance. Contact our team today on:

01625 612958 (OPTION 5)

scams@ageukcheshire.org.uk