

IDENTITY THEFT: SPAM AND CHIPS



Identity fraud is when a person's personal details are used in order to commit a crime.

Be extremely wary of unsolicited phone calls, letters and emails pretending to be from your bank asking you to confirm your personal details, PIN number and passwords.

Never reply to unsolicited emails, even to unsubscribe, as this will simply confirm the address is active and the number of emails will increase. Never click on a link within an unsolicited email

If you think someone is misusing your bank account details then report it to your bank.

LOTTERY SCAMS: YOU'VE GOT TO BE IN IT TO WIN IT



You may be contacted by phone, email or letter and told you've won a large sum of money or a prize in a lottery you don't remember entering.

This is a scam and often involves paying a fee to claim the prize. Even if you receive a prize it may be poor quality or not what was promised.

Never respond. Destroy the letter or delete the email. A single response will result in your details being added to a "sucker's list" and you will receive large amounts of mail daily.

WHAT TO DO IF YOU GET SCAMMED

Get help and report a scam

It is distressing to learn or think that you have been a victim of this type of crime. Some people don't report it as they feel ashamed that they have fallen for a scam, but fraudsters are clever and manipulative and look to employ new ways of trying to scam you out of your money.

If you think you have uncovered a scam, have been targeted or fallen victim to a scam, you can report it in a number of ways;

- By calling **Action Fraud** on **0300 123 2040** or online at **www.actionfraud.police.uk**
- Call **999** if a crime is in progress or you are in immediate danger. Call police on **101** to report an incident
- If you have any information on any crime and you would prefer not to speak to police, you can call **Crimestoppers** anonymously on **0800 555 111** or visit **www.crimestoppers-uk.org**
- **Citizens Advice Bureau** can help you solve your legal, money and other problems by providing free, independent and confidential advice. For more information visit **www.citizensadvice.org.uk** or call the helpline on **03454 04 05 06**

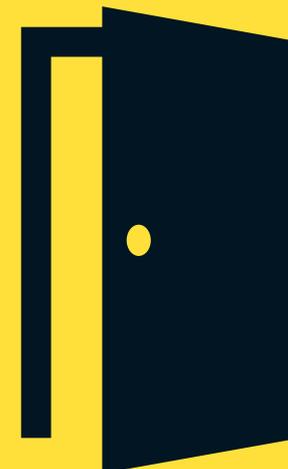


0123 4567 8912 3456

Name Last name

HOW TO SPOT A SCAM

All you need
to know about
spotting and
avoiding
fraudsters and
their scams



THE BEST WAY TO AVOID BEING SCAMMED IS TO SEE IT COMING.

HERE'S WHAT TO LOOK OUT FOR.

DATING SCAMS: THEY'LL STEAL MORE THAN YOUR HEART



Many dating websites operate legitimately in the UK, but some individuals can use these to try to scam you.

Scammers will make conversation more personal to draw information from you but will never tell you much about themselves that can be checked or traced.

They will target your emotions to get you to part with your money. Never send money or give your bank details to a person you've never met.

Scammers may try to steer you away from communicating on legitimate dating websites or tell you to keep your online relationship a secret. Never agree to this.

COLD CALLER SCAMS: KNOCK, KNOCK. WHO'S THERE?



They might tell you your roof needs fixing or your trees trimming. They may try to sell you goods or say they are here to read the meter or check your water.

No matter what they say, never let callers in to your home without checking their ID. You can do this by telephoning the company they say they are from, using the number listed in your phone directory. Shut the door on them while you make the call. Never feel embarrassed about asking for ID. Legitimate callers won't be offended.

Don't immediately agree to any offer or work without speaking to a family member, friend or seeking independent advice first.

INVESTMENT SCAMS: TOO GOOD TO BE TRUE?



You may of had a cold call offering you the chance to invest in stocks and shares, land, gold, wine or art with the potential to make a huge investment. A scammer will

often call you a number of times to try and develop a relationship with you.

Be suspicious of all unsolicited calls and emails. Don't be pressurised into making important financial decisions, if an investment offer sounds too good to be true it probably is. Always seek independent financial advice and speak to a family member or friend before making any decisions.

CARD CRIME: PROTECT YOUR PIN



Scammers may call you and pretend to be from your bank or the police. They will try to convince you that a fraudulent payment has been spotted

on your account. They will ask you for your PIN and then send a courier or taxi to pick up your bank card.

Police and banks will NEVER ask for your PIN, your bank card or ask you to withdraw money.

Never share your PIN with anyone - the only times you should use your PIN is at a cash machine or when you use a shop's chip and PIN machine.

If you get a call like this, hang up and wait at least 5 minutes to clear your line from the fraudster before making any calls.

HEALTH SCAMS: A BITTER PILL TO SWALLOW



A so called "cure" product may not be the real thing and in some cases can damage your health. Never buy medicines or treatments without seeking advice from your GP or pharmacist.

If you are being sold a product, check the company is reputable or if buying online that the site displays the internet pharmacy logo.