

Fraud Safeguarding Advice and Support Information



If you have (or think you may have) been the victim of a scam or fraud **please try not to blame yourself**. You were tricked into giving someone your money, just as a victim of robbery was threatened into giving someone their money. The scammers are **highly professional**, often Organised Crime Groups who use all the same sales and marketing techniques that legitimate businesses use to lull you into a false sense of security to get you to part with your money and valuables. What we know is that if you have been the victim of one scam, you are **highly likely to be targeted again**. The information below is designed to help to keep you **safe and well**, and help you to cope with what's happened – **there is a lot of support available, you are not alone**.

Phone 999 NOW if the scammer or bogus/rogue trader is **at your house now** (or has recently visited you in person).

Phone 999 NOW if someone is on the phone asking you/someone you live with/a neighbour **to go to the bank to get money or go to buy valuables**.

Phone 999 NOW if you are being **blackmailed** – being threatened by someone that they will send or share personal information or images to someone else unless you pay money to stop them sharing it.

Phone 999 NOW if you are **in fear for yourself or someone else**.

Otherwise, if you haven't already, please report it to **Report Fraud phone 0300 123 2040** or online at <https://www.reportfraud.police.uk/>

A. Can I get my money back? Probably, and it's definitely worth trying. However, **DO NOT** respond to any calls/texts/emails from people/organisations offering to recover your money for you, it will be a follow up scam called a "Recovery Room Scam".

If you paid by **bank transfer**, the money has gone to the scammers, however:

1. Phone **159** and chose the option for your bank/building society – be honest and explain to them what's happened and they may decide, as gesture of goodwill, to reimburse you, if they can't, then try:
2. Google (other search engines are available) the sort code of the account you transferred the money to and find out the name of the bank/building society, phone **159** and chose the option for that bank/building society – explain to them what's happened and ask them to reimburse you, if they can't help either, then it's highly recommended that you try:
3. Contact the **Financial Ombudsman**, it may take some time, but they can direct a financial institution to reimburse you <https://www.financial-ombudsman.org.uk/>

If you paid between £100 and £30,000 by **credit card** you should contact your credit card issuer (the number will be on the back of your card) be honest and explain to them what has happened and say you want to invoke, where applicable, Section 75 of the Consumer Credit Act which holds the card issuer jointly liable for breach of contract. Also, ask for your card to be replaced so it cannot be used again by scammers.

If you paid by **debit card**, phone **159** and chose the option for your bank/building society – be honest and explain to them what’s happened and ask them to help you get your money back under the Chargeback Scheme. Also, ask for your card to be replaced so it cannot be used again by scammers. If you need money or need to make payments while you are waiting for your replacement cards, phone 159 in the first instance and speak to your bank, they will be able to assist you.

If you paid by **PayPal or similar** those organisations have their own protection schemes for purchases who do not get what they pay for.

If you are still not successful – contact the **Financial Ombudsman** (see step 3 above). However, there is no guarantee that you will get your money back – and it’s unlikely that the banks/building society/Financial Ombudsman will refund you if you are scammed again, so there are more steps you need to take to protect yourself – see below:

B. Why does it matter if someone has my bank details, I’ve given them to loads of people? Criminals can **apply for loans or credit** in your name without your knowledge which could mean you could be liable for those repayments and it could negatively affect your credit score, so it is advisable to: Conduct a **credit report search**, there are various organisations that do this (some will charge you so shop around) TransUnion <https://www.transunion.co.uk/> Equifax, only free for 30 days www.equifax.com Experian <https://www.experian.co.uk/> ClearScore: <https://www.clearscore.com/> CreditKarma (previously Noodle): <https://www.creditkarma.co.uk/>

Consider **registering with CIFAS** it costs £30 for 2yrs at <https://www.cifas.org.uk/> who can offer enhanced identity security checks on your personal details to help protect you should anyone try and take out finance agreements in your name.

C. This seems like a lot of hassle, why do I need to do anything else? Your financial and personal details will have been **sold or shared** with criminals along with a short explanation of what happened on this occasion. The purchasing criminals will, in time, maybe days, weeks, months or years later, contact you claiming to be police/solicitors/government officials/private companies/friends and family etc. Some will claim they can get them their money back or similar (for a fee....they cannot) or asking for your help, or to donate money. This is known as the 'follow up scam'. The banks may not be able to keep giving you your money back if you continue to be scammed. To help you **understand some of the other scams** it is recommended you familiarise yourself with “The Little Book of Big Scams” [The Little Book of Big Scams – 5th Edition \(met.police.uk\)](http://The Little Book of Big Scams – 5th Edition (met.police.uk)) if you prefer to listen to an audio version: Stream The Little Book Of Big Scams from Metropolitan Police | Listen online for free on SoundCloud

D. I’m fed up with the relentless calls/texts - how can I stop the scammers contacting me? If you start to receive **numerous calls or texts** with requests for money, consider the following:

- Ideally change your phone number – but if that is not possible:
- Consider going ex-directory if you change your landline number
- If you can see the incoming phone numbers, placing the numbers in the blocked calls folder in your settings on your phone
- If the numbers are coming from abroad, you can contact your phone provider and ask them to block these numbers
- Contact your landline provider and ask about a “call guardian” type service that can field calls before they are answered

Purchase a call blocker device such as “True Call” <https://www.truecall.co.uk>

- At the very least field calls using an answerphone or voicemail - any genuine person trying to you will always leave a message – **if they can’t contact you, they can’t scam you.**

- **Forward any suspected scam texts to 7762 and then delete them from your phone.**
 - Find out more, The Little Booklet of Phone Scams: [The Little Booklet of Phone Scams \(met.police.uk\)](https://www.met.police.uk/little-booklet-of-phone-scams/)
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E. This is far too complicated, I'm not very tech-savvy, who can help me? If you need **technical advice** with any of these suggestions consider contacting any of the following:

If you live in **Hampshire** (including **Portsmouth** and **Southampton**) contact The Blue Lamp Trust, phone 0300 777 0157 or online at: <https://www.bluelamptrust.org.uk/safe-online/> who can provide **in-person** technical advice for Hampshire (including Portsmouth and Southampton)

If you live on the **Isle of Wight**, contact Age UK, phone 0800 678 1602 or online at: www.ageuk.org.uk [Age UK | The UK's leading charity helping every older person who needs us](https://www.ageuk.org.uk) and enquire about their Digital Buddy service

Hampshire CyberWatch <https://hampshirecyberwatch.org/>

If you are under 18 please contact **Childline** 0800 1111 or online at: www.childline.org.uk [Childline | Childline](https://www.childline.org.uk)

F. The scammer clearly has a lot of your **personal information, please consider the below:**

- If possible, change all of your contact details - email address, landline and mobile numbers and shut down all social media accounts - if only for a short period of time until you can get your devices cleaned up.
 - Do not to engage with anyone who makes unsolicited contact.
 - Get your devices "cleaned" – if you have an iPhone/iPad etc take them to your nearest Apple Store and they can clean up your devices for you www.apple.com/uk Otherwise, take your devices to a reputable organisation who will be able to ensure your devices are free of virus/spyware etc eg: www.currys.co.uk [Computer Maintenance | Currys](https://www.currys.co.uk)
 - At the very least, change all your passwords, for more advice watch: [Little Guide to PERSONAL INFORMATION 2022 UPDATE \(subtitles & sign\).mp4 on Vimeo](https://www.youtube.com/watch?v=LittleGuidetoPERSONALINFORMATION2022UPDATE)
 - Consider installing a Ring doorbell (or similar) or CCTV so if bogus/rogue traders or other doorstep criminals call at your address you will have video evidence to help identify the criminals.
 - If you shared any personal documents eg: driving licence, passport, National Insurance number etc – you will need to contact the relevant agencies and advise them of the scam, they will tell you what you need to do. DVLA Licence Enquiries 0300 790 6801 <https://www.gov.uk/government/organisations/driver-and-vehicle-licensing-agency> Passport Office 0300 222 0000 <https://www.gov.uk/government/organisations/hm-passport-office> National Insurance Number <https://www.gov.uk/government/organisations/department-for-work-pensions>
 - **Forward any suspected scam emails to report@phishing.gov.uk or your email provider and then delete the email.**
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G. Please remember to update the police, your bank, your GP, and your friends and family with any new contact details.

H. If the scammers have your **home address or could easily find it out say, from your landline, consider enhancing your **physical security**, for example:**

- Consider installing a "Ring" style doorbell (other makes are available), CCTV, dashcam etc – The Blue Lamp Trust can supply and fit a battery operated Ring doorbell for £115 (see below)
- Consider adding a door chain or spyhole to your doors
- Consider adding locks to your doors

If you need assistance with any of the above, and you live in Hampshire or the Isle of Wight contact The Blue Lamp Trust phone 0300 777 0157 or online at <https://www.bluelamptrust.org.uk/safe-home/> explain you are the victim of a crime and they may be able to assist.

I. If you need **emotional support or someone to talk to**, contact:

Your **GP** surgery

I-talk: a free NHS talking therapy service for residents of **Hampshire** (including **Southampton**) phone 023 8038 3920 or online at: italk.org.uk [italk, Hampshire's NHS Talking Therapy Service](http://italk.org.uk)

NHS Talking Therapies Isle of Wight: a free NHS talking therapy service for residents of the **Isle of Wight** phone 01983 532860 or online at: [Isle of Wight NHS Trust - Isle Talk \(iow.nhs.uk\)](http://isleofwightnhs.uk)

Talking Change: a free NHS talking therapy service for residents of **Portsmouth** phone 0300 123 3934 or online at: www.talkingchange.nhs.uk [Talking Change – Homepage](http://www.talkingchange.nhs.uk)

Victim Care Hub/Victim Support phone 0808 178 1641 email hub.hiow@victimsupport.org.uk online at: [Home - Hampshire Victim Care Hub \(hampshireiowvictimcare.co.uk\)](http://Home-HampshireVictimCareHub(hampshireiowvictimcare.co.uk)) <https://www.hampshireiowvictimcare.co.uk/> where you will find options for Live Chat, Relay UK app or contact in BSL.

If you are aged **under 18** please you can contact the Victim Care Hub and/or contact **Childline** phone 0800 1111 or online: www.childline.org.uk [Childline | Childline](http://www.childline.org.uk)

Also refer to the “Other Contacts” section in “The Little Book of Big Scams” for specific support organisations who can help you.

J. If you are in **financial difficulty**, **avoid** any debt help or loan consolidation companies that advertise online, on TV or in some newspapers. Their job is to make money out of you, plain and simple. However you can contact the organisations below, MoneySavingExpert website has a lot of useful, free advice: <https://www.moneysavingexpert.com/loans/debt-help-plan/> but please remember, Martin Lewis DOES NOT advertise products online so do not click on links containing his image that you might see on social media. The MoneySavingExpert website lists the following useful sources of advice and support:

Citizens Advice: Full debt and consumer advice service in England and Wales (similar local services exist in Scotland and Northern Ireland, see below). Many bureaux have specialist caseworkers to deal with any type of debt, including repossessions and negotiation with creditors. If you live in England or Wales, get in touch by Telephone: 0800 240 4420 (option 3) or web chat: www.citizensadvice.or.uk The [web chat](http://www.citizensadvice.or.uk) service is open Monday to Friday, 8am and 7pm (except bank holidays).

StepChange Debt Charity: A full debt help service is available across the UK. Online support is also available via its [debt advice tool](http://www.stepchange.org) at www.stepchange.org where you can create a budget and get a personal action plan with practical next steps. Telephone: **0800 138 1111**

National Debtline provides free advice and resources to help people deal with their debts. Advice is available over the phone, online and via webchat at www.nationaldebtline.org. Telephone: 0808 808 4000

Christians Against Poverty: Provide debt help and also specialises in supporting those who are struggling emotionally. The religious focus is why they do it, not how they do it, regardless of religious belief/religion at capuk.org [CAP UK | Debt information](http://capuk.org)

Civil Legal Advice: Legal advice on a small range of issues, including debt where your home is at risk www.gov.uk/civil-legal-advice [Civil Legal Advice \(CLA\) - GOV.UK \(www.gov.uk\)](http://www.gov.uk/civil-legal-advice)

Debt Advice Foundation: A debt advice and education charity offering one-to-one advice at: www.debtadvicefoundation.org [Debt Advice Foundation - Call Our Debt Advisers Free On 0800 043 40 50](http://www.debtadvicefoundation.org)

Business Debtline: Provides free advice and resources for both business and personal debts at: www.businessdebtline.org [Business debt advice | Free debt help | Business Debtline | Business Debtline](http://www.businessdebtline.org)

PayPlan: Free debt advice and solutions. It's a private company, but the advice is free at: www.payplan.com [PayPlan | Free Debt Advice and Free Debt Management. IVAs & DMPs](http://www.payplan.com)

K. **Why does it matter if I let someone else use my bank account?** You may be letting a criminal hide their proceeds of crime – that makes you a “Money Mule” and you can be prosecuted for money laundering offences, a serious offence which can carry lengthy prison sentence on conviction. To

understand more watch this: [Little Guide to not being a MONEY MULE \(subtitles & sign\).mp4 on Vimeo](#)
There is also another really good video but it does contain SWEARING – **caution advised – if you are going to be offended, don't watch it**, but does explain the consequences well and is aimed at young people or to help parents understand more about being a “Money Mule”:
<https://nationalcrimeagency.gov.uk/moneymuling>

- L. I want to buy something, or employ someone to do provide a service for me, or to do some work on my house, how do I find a reputable business?** Check the business is legitimate with your local Trading Standards Office or use the Trading Standards Approved “Buy With Confidence” website at:
www.buywithconfidence.gov.uk [Buy With Confidence – Trading Standards Approved](#)

Protect yourself against bogus trader fraud:

- Always ask for identification before letting anyone you don't know into your house.
- Check credentials, including a permanent business address and landline telephone number. The mobile phone numbers given on business cards are often pay-as-you-go numbers which are virtually impossible to trace.
- Take control by asking the questions. Ask for references from previous customers or to see examples of their work.
- Don't sign on the spot – shop around. Get at least three written quotes to make sure you're not being ripped off.
- If in any doubt, ask the person to leave, or call Citizens Advice on 0344 411 1444.
- If you're suspicious, why not ask the salesman if you can take their photograph – on your mobile phone, for example? If the person is legitimate, they probably won't mind.

If you do decide to buy:

- always get any agreement you make in writing
- beware when filling in forms or when speaking to the salesperson, that you don't reveal confidential details that a fraudster could use to assume your identity or take control of your finances. This may allow a fraudster to steal money from your account or order goods and services in your name
- usually, you have a fourteen-day cooling off period. So if you decide to cancel the contract, act fast
- think very carefully about having any work done or goods delivered during the cooling off period. You may have to pay, even if you change your mind.
- never pay for work before it has been completed, and only then if you are happy with it.

Before providing any company with your personal or banking information check if the company is legitimate by calling Trading Standards or the Financial Conduct Authority (FCA). Make sure that any website and company registration numbers match that provided by the FCA and Trading Standards. Check with your bank that any banking details you are provided with for payment match the company.

- M. I've got money to invest, how do I find a reputable financial organisation?** The Financial Conduct Authority provides a list of financial organisations that are allowed to provide financial services in the UK. They also provide lists of known financial scammers www.fca.org.uk [Financial Conduct Authority | FCA](#)
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- N. Do you own your own home?** You can take steps to protect your property from being fraudulently sold or mortgaged for more information please see the Land Registry website www.gov.uk/protect-land-property-from-fraud [Protect your land and property from fraud - GOV.UK \(www.gov.uk\)](#)
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- O. Are you caring for someone or have friends/family who have carers that look after them?** It can be difficult to protect someone who cannot get out and about to do their own shopping etc. **We are not able to recommend any particular banking product or service**, however, we have been made aware that some banks have started issuing a My Trusted Person Card. This is an additional debit card linked to your personal current account. The card has its own PIN and debit card number. The person using the card won't be able to make purchases online, abroad or over the phone, and won't be able to see your account balance, sort code or account number. The person you give your Trusted Person Card to

will only be able to make purchases up to £100 a week and withdraw cash of up to £100 a week. At the time of writing we are aware that the following banks are able to provide this service, no doubt other banks will soon be offering a similar product. Apparently, you can only apply for this card by phone or by booking an appointment in branch and must be an existing customer. Call the application phone line for each bank on: Lloyds: 0345 300 0000, Halifax: 0345 300 0041, Bank of Scotland: 0345 721 3141 or Find out more on the [LloydsOpens in a new window](#), [Bank of ScotlandOpens in a new window](#) and [Halifax sitesOpens in a new window](#). Currently Santander are offering a Carers Card Account - This is an entirely separate account rather than an additional debit card linked to an existing account. However, you must already have a Santander current or instant access savings account to be able to transfer money into it. The account allows you to give an individual card and PIN to up to two carers. Both you and your carer(s) will be able to see bank statements. The account can have a maximum balance of £1,500 but there are no other spending or cash withdrawal limit. You can find out more at [Santander](#). Paid-for Carer's Card accounts - these are usually [prepaid cards](#), not bank accounts. This means the money you put into the card might not be covered by the [Financial Services Compensation Scheme \(FSCS\)](#). Therefore, if the company goes bust you risk losing your money or taking a long time to get it back. Usually, you must pay a subscription of around £8 per month and you might have to pay extra charges for things like cash withdrawals. That's why the cheapest option is probably to use a Carer's Card account from one of the banks listed above. Make sure you read the terms and conditions on any cards before taking them out. Please do contact the bank or building society that the person receiving care uses as many banks are likely to offer similar services.

P. Have you been diagnosed with dementia, or are caring for someone who is? Again, we cannot recommend a particular product but we've been made aware of a bank card/app that is available for persons suffering with dementia called Sibstar. It comes in the form of a Debit or MasterCard. Sibstar's features, such as customisable spending limits, real-time notifications, and remote settings management via the app, can significantly enhance financial security for both the person with dementia and their care providers. The Alzheimer's Society are partnering with Sibstar to support families in need. [Sibstar: An innovative partnership with Alzheimer's Society | Alzheimer's Society \(alzheimers.org.uk\)](#)

Q. Have you set up a Lasting Power of Attorney (LPOA)? There are a lot of misconceptions around LPOA – you must have capacity to set one up so do not wait until you or someone you are looking after starts to lose capacity for financial decision making – it's too late at that stage. Be aware that if you are an attorney then you are legally responsible for any debts or losses incurred, so you need to make sure you really are controlling the finances with due care and attention. You will need to communicate with the banks and with DWP, utilities etc so they all know you are in control of the finances. You will also need to set up the banking so that only the attorneys can access the money, and think about what money your loved one needs and ensure it's in an account that does not have an overdraft or credit card function (to avoid further scams) For more information see: [Office of the Public Guardian - GOV.UK \(www.gov.uk\)](#) <https://www.gov.uk/government/organisations/office-of-the-public-guardian> For free advice for over 55s see: [Power of attorney – Setting up a lasting power of attorney \(LPA\) | Age UK](#) <https://www.ageuk.org.uk/information-advice/money-legal/legal-issues/power-of-attorney/> or For free advice to any age see: [Lasting power of attorney - Mind](#) <https://www.mind.org.uk/information-support/legal-rights/mental-capacity-act-2005/lasting-power-of-attorney-lpa/>

This document was created in order to provide safeguarding advice and support information to victims of fraud who live in Hampshire, including Southampton, Portsmouth, and the Isle of Wight. It was created by 17061 Penny Mason, Fraud Safeguarding Protect Officer, Central Fraud Unit, Hampshire & Isle of Wight Constabulary, based at the Eastern Police Investigation Centre. If you find any of the information in his document particularly useful or unhelpful please let her know, if you do not already have her email address, then you can contact her via [Contact an officer or member of police staff | Hampshire and Isle of Wight Constabulary](#) or www.hampshire.police.uk scroll to the bottom of the page and click on "Contact Us" then click on "Contacting a member of staff or team" then click on "contact an officer or member of police staff", then click start and use the details above to submit your comments. (Version 2.0)