

## Spotting a scam

It's important to always keep an eye out for scams. They can and do affect anyone.

People can be especially vulnerable at times like this when they're worried about their families, health, money and work. It might take longer than usual to realise something isn't right, so here are some of the main warning signs of scams to look out for:

- It seems too good to be true – like an email saying you've won a competition you don't remember entering
- Someone you don't know contacts you unexpectedly
- You're being urged to respond quickly so you don't get time to think about it or talk to family and friends
- You've been asked to pay in an unusual way – for example by bank transfer or gift vouchers
- You've been asked to give away personal information

If you think someone might be trying to scam you, get advice. You can contact the Citizens Advice consumer service for help with what to do next, and report scams or suspected scams to Action Fraud.

You can check recent scams on Action Fraud's website, and sign up for email alerts to find out about scams in your area at [www.actionfraud.police.uk/news](http://www.actionfraud.police.uk/news).

You can also find out about common financial scams on the Financial Conduct Authority's website at [www.fca.org.uk/consumers/protect-yourself-scams](http://www.fca.org.uk/consumers/protect-yourself-scams).

## How to protect yourself from scams

There are some simple steps you can take to help protect yourself from scams.

### If you're not sure about something, seek advice from a trusted source.

- Don't be rushed into making any quick decisions
- Never give your personal details or money to anyone you don't know or trust. If someone pressures you for money or sensitive information, like passwords or bank details, it is most likely a scam
- Before you buy anything, spend a few minutes checking the company or website you're using. You can read reviews from different websites, search for the company's details on gov.uk, and take a look at their terms and conditions
- Pay by debit or credit card. This gives you extra protection if things go wrong
- Be suspicious. Scammers may appear like a trusted business, have a professional website and say all the right things. Take your time to work out if they're genuine. Ask them for ID or contact the organisation on a number you know and trust
- Make sure your antivirus software is up-to-date
- Make your online accounts secure. Make sure you have a strong password for your email accounts that you don't use anywhere else

## What to do if you think you've been scammed

If you've been scammed, there are 3 steps you need to take:

### 1. Protect yourself from further risks.

If you've been scammed, there are steps you can take to stop things getting worse. Contact your bank immediately to let them know what's happened. You should also change any relevant log-in details, and check for viruses if you were scammed on a computer.

### 2. Check if you can get your money back.

If you've lost money because of a scam, there might be things you can do to get it back. Again, make sure you tell your bank what happened straight away. If you've paid for something by card or PayPal, depending on the circumstances they might be able to help you get your money back.

### 3. Report the scam.

Reporting a scam helps enforcement authorities track down and stop the criminals responsible, and protects others from being scammed.

- Call the Citizens Advice consumer service on 0808 223 1133. We'll pass on details of the scam to Trading Standards, and be able to provide further advice
- Report all types of scams to Action Fraud, the UK's national reporting centre for fraud. They'll also give you a crime reference number, which can be helpful if you need to tell your bank you've been scammed

If you want more advice and support visit [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk).

Watch  
out for  
Corona  
Virus



Lots of scammers are using coronavirus to trick people into giving them money or personal information they can use to commit fraud. Help stop them in your community by talking to your friends and family about scams, and what they can do to protect themselves.

### Scams to look out for include:

- Advertising face masks or medical equipment at high prices
- Emails or texts pretending to be from the government
- Emails offering life insurance against coronavirus
- People knocking at your door and asking for money for a fake charity

### Protect yourself against coronavirus scams:

- Make sure you only use trusted sources of information about coronavirus
- If you see emails about coronavirus from someone you don't know, don't click on any links or buy anything
- Don't give money or personal details to anyone you don't know or trust – for example, if someone knocks on your door and offers to help

Citizens Advice helps give people the knowledge and confidence they need to find their way forward – whoever they are, and whatever their problem.

Our network of charities offers confidential advice online, over the phone, and in person, for free.

We use our evidence to show big organisations – from companies right up to the government – how they can make things better for people.

[citizensadvice.org.uk](https://citizensadvice.org.uk)



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# Could it be a scam?

## Be #ScamAware



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advice**

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