

Spotting a scam

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

Something might be a scam if:

- 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 or pay quickly
- You've been asked to pay for something urgently or 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. Contact the Citizens Advice consumer service on **0808 223 1133** for help with what to do next, and report scams or suspected scams to Action Fraud, the national reporting centre for fraud on **0300 123 2040**.

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 [actionfraud.police.uk/news](https://www.actionfraud.police.uk/news)

How to protect yourself from scams

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

- Don't be rushed into making any quick decisions. It's okay to take your time
- Never give money or personal details, like passwords or bank details, to anyone you don't know or have only met online
- Pay by debit or credit card. This gives you extra protection if things go wrong
- Be suspicious. Scammers can be very smart. They can appear like a trusted business or government official, have a professional website and say all the right things
- Keep your online accounts secure. Use a strong password for email accounts that you don't use anywhere else

There is more information on how to protect yourself from scams on the Citizens Advice website.

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

Friends Against Scams also have advice on how to protect yourself and your loved ones from scams.

[friendsagainstscams.org.uk](https://www.friendsagainstscams.org.uk)

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

Don't be embarrassed - 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, depending on the circumstances you might be able to get your money back by getting in touch directly with the method you used to pay.

3. Report the scam

Reporting scams protects others from being scammed.

- Call the Citizens Advice consumer service on **0808 223 1133**
- Report the scam to Action 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

It's also important to talk about your experience with family and friends. By letting them know what's happened they can be prepared, and together we can put a stop to scams.

We've seen a rise in scammers posing as traders, or selling through online marketplaces.

You should look out for scams such as:

- Traders who knock on your door, asking for upfront payments. You should take the time to ensure all traders are trustworthy before confirming work with them
- Cold callers or door-sellers offering deals. Take time to explore the options available to you
- False online adverts. It's important that you take the time to check any claims are accurate before buying
- Emails or automated calls pretending to be from the government or an official company

Protect yourself:

- Don't give any money or bank details to anyone you don't know or have only met online. Be wary of unexpected contact
- Research any traders or companies before confirming any payments, particularly if they seem too good to be true
- If you think someone might be trying to scam you, it's important to act straight away

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.

citizensadvice.org.uk/scamsadvice



#ScamAware

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Citizens Advice is an operating name of The National Association of Citizens Advice Bureaux. Registered charity number 279057

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