

Scams Awareness Fortnight 2022

Key messages and advice

This document can be used to help inform your campaign work, for example if you're doing a radio interview or want to write your own content. Topics covered are:

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Top 3 messages

- **With many people facing increased financial pressures, there is a high chance that scammers will take advantage of this.** For example, we've already seen instances of scammers pretending to be energy companies offering "too good to be true" deals and others sending out phishing emails offering fake government rebates.
- **Anyone can fall victim to a scam.** People of all ages and backgrounds get scammed. It's important to be on your guard - if you're not sure about something, take your time and get advice.
- **If you think someone might be trying to scam you, it's important to act straight away.** If you need advice and support you can call the Citizens Advice consumer service on 0808 223 1133 or visit www.citizensadvice.org.uk. You should also report scams or suspected scams to Action Fraud.

Scams and the Cost of Living

This year's campaign will focus on scams and the cost of living crisis. We've seen time and again that scammers seek to exploit vulnerability - from the coronavirus pandemic to recessions, times of difficulty often see a corresponding increase in related scams. From early data, the cost of living crisis seems to be no different.

The increased financial pressure many will be facing has put more people into difficult situations, with many facing issues with debt and being unable to afford essential goods

and services. Scammers are likely to exploit these issues, so empowering the public to protect themselves and others from scams will have heightened importance.

There are lots of different types of scams emerging. Some examples to look out for include:

- Scammers pretending to be energy companies, luring people with “too good to be true” deals in order to steal their money
- Fake sales representatives selling counterfeit shopping vouchers
- Fraudsters sending out phishing emails pretending to offer an energy rebate or government support to steal people’s personal information

Quick scam facts

What is a scam?

A scam is a scheme to try to steal money, personal information or data from a person or organisation. Other names for a scam include fraud, hoax, con, swindle and cheat.

The stats on scams

- Estimates from the Crime Survey for England and Wales (CSEW) suggest there were 5.1 million fraud offences in the year ending Sept 2021. This is a 36% increase compared to the year ending Sept 2019.¹
- Citizens Advice found in the first 5 months of 2021 more than two thirds of adults (36 million) had been targeted by a scam.
 - Within this, while over 55s were most likely to be targeted, those 34 and under were almost 5 times more likely to fall victim to a scam than their older counterparts.
- In the first half of 2021, criminals stole a total of £753.9 million through fraud, an increase of 30% compared to the year before.²
 - In the first half of 2021, criminals focused their activity on authorised push payment (APP) fraud, where the customer is tricked into authorising a payment to an account controlled by a criminal. They use things like scam calls, texts, emails, social media and fake websites to trick people into handing over personal details, which is then used to target victims and convince them to authorise payments.
 - There were significant increases in impersonation scams and purchase scams, and investment scams were also highlighted as of concern.
 - What often unites these scams is the use of online platforms - UK Finance analysis found 70% of APP scams originated on an online platform.
- The CSEW suggests that only 1 in 6 (17%) of incidents of fraud either come to the attention of the police or are reported by the victim to Action Fraud.

¹ [Crime in England and Wales: year ending September 2021](#)

² [UK Finance. Half Year Fraud Update 2021](#)

General scams advice

Spotting a scam

It's important to always keep an eye out for scams. They can and do affect anyone. 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 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 someone thinks they might be being scammed, they should get advice immediately. They can contact the Citizens Advice consumer service for help with what to do next, and report scams or suspected scams to Action Fraud.

How to protect yourself from scams

There are some simple steps people can take to help protect themselves from scams:

- 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, trust or have only met online. If someone pressures you for these, it's most likely a scam
- Before you buy anything, check the company or website you're using. Read reviews from different websites, search for the company's details on Companies House, 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 can be very smart. They can appear like a trusted business or government official, have a professional website and say all the right things. Take your time to work out if this is a real organisation. Ask them for ID or contact the organisation on a number you know and trust
- Don't click on or download anything you don't trust
- Make sure your antivirus software is up to date
- Keep your online accounts secure:
 - Use a strong password for email accounts that you don't use anywhere else. Choosing three random words is a good way to create a strong and easy to remember password. You can also add in numbers and symbols. If you're

worried about remembering lots of different passwords you can use a password manager

- Some websites let you add a second step when you log in to your account - this is known as 'two-factor authentication'. This makes it harder for scammers to access your accounts.
- If you're not sure about something, get advice from a trusted source

What to do if someone has been scammed

If someone has been scammed, there are 3 steps they need to take:

1. Protect themselves from further risks

There are things they can do to stop things getting worse. They should contact their bank immediately to let them know what's happened. They should also change any relevant log-in details, and check for viruses if they were scammed on a computer.

2. Check if they can get their money back

If they've lost money because of a scam, there might be ways they can get it back. Again, make sure they tell their bank what happened straight away. If they've paid for something by card, bank transfer, Direct Debit or PayPal, then depending on the circumstances they might be able to help them get their money back.

3. Report the scam

Reporting scams helps authorities stop the criminals responsible, and protects others from being scammed. Anyone who's been scammed should:

- Call the Citizens Advice consumer service on 0808 223 1133, or on 0808 223 1144 for a Welsh-speaking adviser. We'll pass on details of the scam to Trading Standards, and can offer further advice
- Report the scam to Action Fraud, the national reporting centre for fraud. They'll also give them a crime reference number, which can be helpful if you need to tell your bank you've been scammed

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

Where to go for more help

- If someone has been scammed, or thinks they've been scammed, they can contact the consumer service by calling 0808 223 1133 (or 0808 223 1144 for a Welsh speaking advisor)
- If they've been scammed online they can also get advice from a Scams Action adviser (Monday to Friday 9am to 5pm) on 0808 250 5050 or via webchat.
- You can also use our online scams helper to work out if something is a scam and see the next steps to take.
- There's lot of advice on the Citizens Advice website at www.citizensadvice.org.uk/scamsadvice, including how to:
 - [Check if something might be a scam](#)
 - [Check if you can get your money back after a scam](#)
 - [What to do if you've been scammed](#)
 - [Report a scam](#)
 - [Get emotional support if you've been scammed](#)
 - [Get help with online scams](#)
- 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

Working with the media

Spreading our messages through media coverage is a great way to reach more people than we might be able to reach in person or online. It's an effective way to give advice on a large scale and raise awareness of scams.

A template local press release will be available on cablink a week before the campaign, but if you want to do any further media work or just want some tips on how to work with the press, we've pulled together [some guidance for you](#). This includes advice on using case studies and doing broadcast interviews.