



Fraud and Scams Advice – April 2020

The COVID-19 pandemic is being increasingly exploited by malicious cyber criminals.

Example scams include the targeting of people looking to buy medical supplies, those looking for health advice, and encouraging people to donate money to fake charities. **Criminals are experts at impersonating people, organisations and the police.**

Advice to help prevent these scams

Do Not: open the door to anyone you don't know or anyone calling 'out of the blue'. **Stay safe by only speaking to people you know and trust.**

- 1** A genuine bank or organisation **will never ask you for details such as your PIN or card number over the phone or in writing.** Before you share anything with anyone, stop and think. Unless you're 100% sure who you're talking to, don't disclose any personal or financial details. Instead, hang up and contact the organisation yourself using the number on the back of your bank card or on their website.
- 2.** Just because someone knows your basic details (such as your name and address or even your mother's maiden name), **it doesn't mean they are genuine.** Criminals will use a range of techniques to get your details and may even say you've been a victim of fraud to scare you into action.
- 3.** Under no circumstances would a genuine bank or another trusted organisation force you to make a financial transaction on the spot; they would never ask you to transfer money into another account even if they say it is for fraud reasons. **They will always let you call them back on a number you know is real** – if they try and stop you doing this, it's a fraudster and you should hang up.
- 4.** Have the confidence to refuse unusual requests for personal or financial information. It's easy to feel overwhelmed when faced with unexpected or complex conversations.
Remember that it's ok to stop the discussion if you do not feel in control of it.

- ✓ **Challenge:** Could it be fake? **It's ok to reject,** refuse or ignore any requests. Only criminals will try to rush or panic you.
- ✓ **Protect:** Contact your bank immediately if you think you've fallen for a scam and report it to **Action Fraud** - **Contact them on 0300 123 2040.**
- ✓ **Stop:** Taking a moment to stop and think before parting with your money or information could keep you safe.