

Scams Awareness Fortnight 2021

We've seen evidence that scammers are exploiting the pressures that the pandemic is putting people under, including **a significant increase in the number of scams relating to financial services reported in the past year**. These can include fake "Get Rich Quick" investment schemes or someone pretending to be your bank to get you to transfer money or personal details

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.

Quick scam facts and advice

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.

General facts

- The National Audit Office (NAO) have estimated that individuals lose £10 billion a year due to online fraud.¹

¹ <https://www.nao.org.uk/wp-content/uploads/2017/06/Online-Fraud-Summary.pdf>

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- Estimates from the Telephone-operated [Crime Survey for England and Wales](#) (TCSEW) showed that there were 4.4 million fraud offences in the last 12 months.
 - Citizens Advice found in June 2020 that in the first three months of the first lockdown over a third of British adults (36%) had been the target of a scam. Certain groups were at an increased risk of being contacted by a scammer, often those who could least afford it:
 - Of those with a disability or long term illness, 45% said they had been targeted
 - Half (50%) of those at an increased risk of coronavirus or shielding had been contacted
 - Over half (54%) of those who have lost personal income due to the virus had also been contacted.
- 64% of people said they were worried someone they know will fall foul of a con, and 90% reported they felt wary of scammers taking advantage of the situation.
- Research in Dec 2020 by the [Communications Consumer Panel](#) found that younger age groups (16-34 year olds) were the most susceptible to being scammed and accounted for over half of all the scams experienced (52%).
 - One in five (20%) of those aged 16-34 had been scammed in the past two years, compared with one in twenty-five (4%) of those aged 55+
 - The CSEW suggests that only 1 in 6 of incidents of fraud either come to the attention of the police or are reported by the victim to Action Fraud.

Financial scams

We've seen a rise in scammers targeting people with finance-related schemes. You should look out for scams like:

- Adverts offering fake "Get Rich Quick" schemes
- Phone calls, texts or emails pretending to be from your bank, asking you to move your money or to provide your personal details
- Scam emails or automated calls pretending to be from the government or an official company
- An offer of a pensions review out of the blue

When making financial decisions, there are some things people can do to minimise the risk of being scammed:

- Don't give any money or bank details to anyone you don't know or have only met online. Be wary of unexpected contact
- Be cautious of investment opportunities, particularly if they seem too good to be true. Seek professional advice before making any decisions

- Research whoever you're dealing with. Almost all financial services firms must be authorised by the Financial Conduct Authority (FCA) – if they're not, it's probably a scam
 - Check the FCA's Financial Services Register to see if a firm or individual is authorised or registered
 - Be extra careful if the contact is overseas. If you can't check the firm is authorised with a regulator in that country, don't transfer any money
 - Use the FCA Warning List to check the risks of a potential investment

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
- 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 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 in the consumer section of the Citizens Advice website, 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
- 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.