

Tips to avoid being scammed.

1. Be cautious and listen to your instincts. Do not be afraid to hang up, delete it, or shut the door. It is your home, your phone line, your email, your life – you have a right to say and do NOTHING.
2. Say no to ALL online/doorstep/phone requests to money/Amazon vouchers etc – even if they claim to be from a charity or friend/family member. If you are worried, contact the person mentioned at a known and trusted phone number, using a different phone – or even better go and speak to the person face to face.
3. If you are on-line, be aware of fake news and use trusted sources such as gov.uk or NHS.uk websites. Make sure you type the addresses into your computer yourself – DO NOT click on links in emails.
4. Only purchase goods from legitimate retailers and take a moment to think before parting with your money, or personal information. DO NOT be rushed by special offers or timed countdowns for special offers expiring soon.
5. Scammers also ask for payment for (fake) deliveries. DO NOT pay extra fees for deliveries unless it is a trusted company who have contacted you – i.e. The Post Office etc – but even then be careful as some scammers purport to be the Post Office.
6. Know who you are dealing with. If a name is mentioned, contact the named person yourself – or if they say that they are HMRC, TV licencing, or a Utility Company, hang up and phone or email the known trusted address/number that you have yourself **BUT** use a different phone line to do so – scammers often keep the phone line open so that you think you are calling a new outside number. If you only have one phone then put the phone down, pick it up and phone a friend before trying to contact HMRC etc as the scammer cannot then pretend to be your known friend. Keep trying different friends until you get to speak to one of them as the scammers will make you think that your friends' number is engaged.
7. Protect your financial information. **NEVER EVER EVER** give your bank/credit card details or PIN to anybody who contacts you online or on the phone. Scammers regularly pretend to be your bank/fraud investigators or even the Police to panic you. **The legitimate people will NEVER ask for your PIN number under any circumstance.**

If you do get scammed TELL SOMEBODY you trust and get advice.

It is NOT your fault.

Further information can be found at the following sites:

Action Fraud: this is the A-Z page, but it also has a phone number for people who are worried they have been a victim of fraud: <https://www.actionfraud.police.uk/a-z-of-fraud>

Gloria Hunniford's short 'Little Book of Big Scams' - audio 'booklet' for those who prefer to listen to information: <https://soundcloud.com/metropolitan-police/the-little-book-of-big-scams>

www.gov.uk/guidance/phishing-scams-how-you-can-avoid-them