



The top 10 fraud scams to avoid

Microsoft Scam- aka Malware. You receive a call which suggests that your computer is running slow because of a virus and you are advised to log onto a site to fix this problem. In reality, logging onto the site allows the scammers to spread a virus onto your PC – and they then charge you an unlocking fee.

Online Dating Scam- in these scams the victim is tricked into paying airfares and other "expenses" for their "date" to come meet them.

Working from home scam- Paid work from home is advertised in a local newspaper, shop or on a lamppost offering the promise of fast cash for minimal effort. But you have to pay an up-front fee - perhaps for 'training material' – which never turns up.

Lottery/ Prize Draws- In 2013 some victims ended up paying six figure sums to try to get hold of their non-existent "winnings".

Doorstep Electricity credit- If you use a pre-payment meter then a scammer may approach you to offer cut-price electricity. The scammer will then use cloned keys to top up energy credit illegally. Electricity companies don't get paid for energy used, and you end up paying for the energy twice – first to the fraudsters and then to the company at the correct rate.

Charity collection- check that once you fill up the charity bag that is pushed through your door that all money actually go towards the appropriate charity.

Telephone scam- 'Vishing' involves a fraudster posing on the phone as someone from a bank, a fraud investigation team, the police or another legitimate organisation such as a telephone or internet provider. They attempt to get financial information which often includes card and bank account details, pin numbers, as well as information about the victim, such as their full name, date of birth and address, which they can then use to plunder the victim's account or commit identity fraud.



Loan Scams- fraudsters cold call homes offering a loan and request upfront arrangement payment of usually around £100 by bank transfer. The loan never turns up - but the fees

have been taken from your bank account!

Fake pooches- A seller will claim to have a pet and offer to ship it to you. The 'pets' are usually rare or sought-after breeds such as Chihuahuas, English bulldogs and Yorkshire terriers. You pay the money up-front but the pet doesn't exist.

Scam emails from HMRC- Don't get too excited if you get an email from securemail@hmrc.gov.uk saying you're owed a tax rebate. These bogus emails are not from the HMRC - which would never inform you of a rebate via email - but from fraudsters trying to get hold of your bank details.