

Fraud Awareness

Fraudulent schemes can fool people into parting with their personal details and/or cash. They've been around for as long as we can remember, but modern scams are often far harder to spot than in the past.

Scammers now frequently target people through emails, online banking systems, text messages and online transactions. While fraud is becoming ever more sophisticated, people are still getting caught out by traditional scam letters and phone calls. Being vigilant is key.

What kinds of scam can affect you?

- Email scams
- Text scams
- Telephone scams
- Postal scams



How can you protect yourself against fraudsters?

- Ensure your passwords cannot be easily guessed, using letters and numbers
- Do not reuse the same password for multiple accounts
- Never give out your PIN or passwords to anyone
- Watch out for poor grammar or spelling
- Watch out for extra letters or numbers in web addresses
- Hover over hyperlinks before you open them to see the actual web address
- Never click a link or enter a password if you have any doubts
- Never transfer money until you are sure the request is legitimate.
- Don't be pressured into acting quickly, a legitimate contact will not rush you.
- If you are in doubt, contact them separately, via details that you know to be genuine.

user **C.Obvious**

password **Password123**

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What should you do if you get scammed?

- If you've already responded to a scam, end all further communication immediately
- Call your bank directly and cancel any payments
- Report the scam to the police through **Action Fraud** on **0300 123 2040**
- If you wish to seek further advice, contact **Citizens Advice** via their website, or call their online scams helpline on **0300 330 3003**.
- Alternatively, consult the **Financial Conduct Authority's 'Scam Smart'** website, or call their helpline on **0800 111 6768**.