

# Financial Scams & Fraud

## Staying Safe Online

'It is estimated that £670 million is lost every year by victims of the most common online scams'

A scammer may try to approach you in different ways including, on your doorstep, over the phone, by post or online. As many of us are using the internet more and more for shopping, banking, emails and social media, online scams are happening more often, so it is good to know how to keep yourself safe online.

### What are online scams?

Online scams take place when criminals use the internet to try to con people into giving them money or personal information.

### What are the most common online scams?

- **Fake websites** – Scammers may set up false websites to obtain people's personal or financial details.
- **Online shopping** – Scammers may set up false items for sale in order to scam money out of people who pay for goods that they will never receive.
- **Email scams** – Scammers often send bogus emails claiming to be from genuine companies. These requests will often claim a payment you should have made has failed and ask you to enter your financial or request you click on web links.
- **Romance Scams** (See Romance Scams Guidance <https://www.tsab.org.uk/wp-content/uploads/2020/02/TSAB-Romance-Scams-Guidance.pdf> )
- **Computer viruses** – Sometimes called Malware, can spread from one computer to another most commonly through emails and attachments. Criminals can then take over your computer or may be able to scan it for personal information.

### Protecting your privacy on social media

Social networks (e.g. Facebook, Instagram and Twitter) are a great way to keep in touch with family and friends, make new friends, look at photos and much more. It is important to ensure that you use the privacy features to guard against people who want to steal your personal information. You can use the options on your account to choose who can see your profile and posts, and avoid publishing information that identifies you, such as your telephone number, address or date of birth and current location. Avoid accepting friend requests from people you do not know.

## Tips for staying safe online

- Make sure you have strong passwords with a mixture of letters, numbers and symbols and try to avoid using the same password for different accounts.
- Install security software on your computer such as anti-virus or a firewall, always use a reputable product such as McAfee or Norton, a computer retailer or internet provider may assist with this.
- Ensure your Wi-Fi network is secure and password protected, be careful when using public Wi-Fi and avoid entering any personal details whilst using this.
- When shopping online make sure the website address starts with 'https' – the 's' stands for secure.
- When using the internet, a padlock symbol in the address bar usually indicates that the site is secure, although not always, if unsure leave the website and do not submit personal or payment details.
- Do not click on any links or emails you do not recognise, ask someone for advice, or contact the company they are claiming to be from directly if the information relates to banking or failed payments and you are worried.
- Never give personal or financial details out online or via an email.
- Beware of pop-up messages and avoid clicking on these as they may direct you to fake websites.
- Be cautious of emails that offer 'free' offers, refunds and bonus codes, unless you are certain it is genuine, avoid clicking on email links as it could download a virus to your computer.

## What to do if you think you have been a victim of an online scam

You are not alone. Scammers are often finding new ways of conning people out of their money, you should not feel ashamed or embarrassed to tell someone and get help and support.

If you think you have been the victim of a scam, you should contact Cleveland Police on 101 or 999 in an emergency and Action Fraud who may be able to track down the scammer and prevent this from happening to anyone else.

If you think someone has accessed your debit/credit card details, alert your bank as soon as possible.

## Additional Information

Action Fraud - 0300 123 2040 (text 0300 123 2050) [https://www.actionfraud.police.uk/report\\_fraud](https://www.actionfraud.police.uk/report_fraud)

Citizens Advice Consumer Helpline - 0808 223 1133

Cleveland Police – 101 or 999 in an emergency

<https://www.friendsagainstscams.org.uk/>

<https://www.ncsc.gov.uk/cyberaware/home>