

Be Scam Aware

We're all worried
about money.
Don't let scammers
take yours.



citizens
advice



Chartered Trading
Standards Institute



Department for
Business, Energy
& Industrial Strategy

**NATIONAL
TRADING
STANDARDS**

Protecting Consumers
Safeguarding Businesses

What are scams?

Scams can affect anyone, at any age, and happen online or in person. Lots of us are facing higher bills and worrying about money, and scammers are trying to take advantage of this.

Examples of scams are someone:

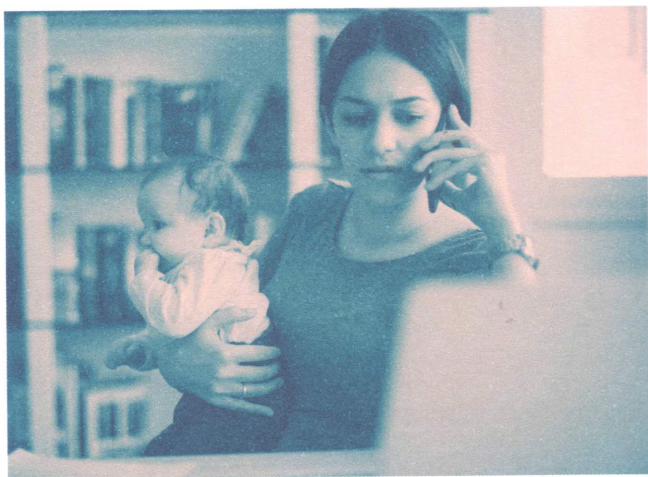
- Pretending to be an energy company offering 'too good to be true' deals on gas or electricity costs, in person or online
- Doing work on your house or garden that you didn't ask for or agree to, and then demanding payment

How can I spot scams?

- 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
- You've been asked to pay for something urgently
- You've been asked to give away personal information
- Be suspicious. Scammers 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 an official phone number

How can I protect myself?

- Don't rush into making decisions. If someone pressures you, it's probably a scam
- Never give money or personal details, like passwords or bank details, to anyone you don't know, trust or have only met online
- Pay by debit or credit card. This gives you extra protection if things go wrong



- 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
- If you're not sure about something, get advice from a trusted source

What else can I do to stop online scams?

- Don't click on or download anything you don't 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. Try choosing 3 random words and adding symbols or numbers
 - Some websites let you add a second step when you log in to your account. This is known as '2-factor authentication'. This makes it harder for scammers to access your accounts

What can I do if I've been scammed?

- Tell your bank straight away. They may be able to help you get your money back
- Protect yourself by changing your online passwords and checking your computer for viruses
- Report the scam. There's information on how to report them in this leaflet

How to get help and report scams

If you or someone you know has been scammed, you should:

Call the Citizens Advice consumer service if you need support:

0808 223 1133 (England)

0808 223 1144 (Wales)

We'll report it to Trading Standards, and can offer further advice.

Report the scam to Action Fraud:

0300 123 2040

You can read all our scams advice here:

citizensadvice.org.uk/ScamsAdvice

Sign up for Trading Standards scams alerts:

FriendsAgainstScams.org.uk/Scam-Alert

Sign up for Action Fraud scams alerts:

Actionfraud.police.uk

Citizens Advice helps people find a way forward.

We provide free, confidential and independent advice to help people overcome their problems. We are a voice for our clients and consumers on the issues that matter to them.

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.

Scan the code for all our scams advice:



citizensadvice.org.uk



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