

FRAUD

ISSUE 62

SCAMS AWARENESS NEWSLETTER

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WELCOME TO OUR Monthly Newsletter

Reporting Fraud



In this newsletter:

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Happy New Year!

We hope you have had a positive start to 2026. As always, our project is here to support you. Whether you have questions, need advice, or simply want to stay informed about the latest scams, we are here to help you stay safe and confident.

Why reporting fraud matters (and why it's worth doing). Scams are increasing, and unfortunately older people are often targeted. These scams can arrive as phone calls, text messages, emails, or even doorstep visits. They are becoming more convincing every year. Many people do not report fraud because they feel embarrassed, think it will take too long, or believe it won't make a difference. This is completely understandable - but reporting fraud really does help.

In 2026, Action Fraud is changing its name to Report Fraud. This change is designed to make reporting fraud clearer, simpler, and more supportive for everyone. The new Report Fraud service has been developed by the City of London Police to improve the experience for people who have been affected by scams, and to make sure the right information reaches the police more quickly.

What does this mean for you?

- You can report fraud through a new online reporting system or speak to someone at the Report Fraud Contact Centre.
- Reports are analysed using a new national system, meaning police forces across the country can access and act on the information.
- Specialist victim support continues to be available, offering advice and reassurance after a report is made.

Although the name has changed, the purpose remains the same: to help victims, stop scammers, and prevent others from being targeted.

Reporting fraud is now easier, more joined-up, and more focused on supporting people who have been affected by scams.

If money is involved, contact your bank first



If a scam involves money or bank details, it's important to contact your bank immediately - then report the incident to Report Fraud. Acting quickly can help stop payments and, in some cases, recover lost funds.

How to contact your bank safely:

- Use the telephone number on the back of your bank card
- Or call 159 – a free, secure number that connects you directly to your bank

Never use a phone number or link provided by someone who contacts you unexpectedly, even if they claim to be from your bank.

If you are already on the phone to a scammer:

- Hang up
- Wait a few minutes or use a different phone
- Then call your bank using a trusted number or 159

Why this matters: Banks can put immediate protection on accounts, stop payments, monitor suspicious activity, and provide further advice.

Common Scams - what they look like and how to report them

Phone Scams

These include calls pretending to be from banks, HMRC, utility companies, or technical support. They often create urgency or fear.

What to do:

- Report suspicious calls and text messages for free by texting 7726

To report a phone call:

- Send a text to 7726
- Write the word CALL, followed by the scam caller's number

To report a text:

- Press and hold → Forward → type 7726 → send
- Reply with the sender's number when requested - it's safe

For messages received via WhatsApp or other messaging apps:

- Block the sender
- Use the app's built-in reporting feature

Why report it: Providers can trace and block malicious numbers.

Email Scams (Phishing)

These may look like invoices, delivery notices, prize winnings, or security alerts asking you to click a link or share personal details.

What to do:

- Before deleting the email, forward it to report@phishing.gov.uk

Why report it: Your report helps stop criminal activity and protect others.



Online Shopping Scams

Fake websites or adverts may offer popular items at very low prices. You may never receive the goods, or your payment details may be stolen.

What to do:

- Report fake adverts to the Advertising Standards Authority (ASA).
- Report the advert on the platform where you saw it (such as social media)
- Report suspicious websites to the National Cyber Security Centre (NCSC).

Why report it: ASA and NCSC remove fake adverts and websites, helping protect others.

Doorstep and Rogue Trader Scams

Doorstep and Rogue Trader Scams

Scammers may visit your home offering services like roofing, gardening, or home repairs. Rogue traders can overcharge, perform shoddy work, or disappear without completing the job.

What to do:

- Do not pay upfront or give personal information
- Ask for ID and take time to verify
- Keep notes, receipts, or photos if something seems wrong

Reporting:

- Report incidents via Citizens Advice (0808 223 1133), who pass information to Trading Standards
- Report aggressive selling, substandard or incomplete work, or demands for unnecessary repairs

Why report it: This helps protect others in your community.



How to Report Fraud: Step by Step



Reporting fraud does not have to be difficult.

Step 1: Save the evidence

- Keep emails, texts, screenshots, letters, or notes from phone calls
- Write down dates, times, phone numbers, and what happened

Step 2: Report online

- Visit <https://www.reportfraud.police.uk/>
- The website guides you through each step
- It is designed to be clear and easy to use

Step 3: If you need extra help

- Ask a trusted friend or family member to help you report
- You can also contact your local police for advice

Step 4: What Happens Next

- Your report is reviewed and added to national intelligence
- Even if you don't hear back, your information may help stop future scams

Tips to Make Reporting Easier

TOP
TIPS



- Keep a simple notebook for suspicious calls or messages
- Don't delete messages until you have reported them
- Ask for help - reporting does not have to be done alone
- Stay calm - reporting is confidential and safe
- Talk to friends and neighbours about scams you've seen
- Scammers rely on secrecy and silence. Reporting breaks that cycle.

When you report a scam, you are:

- Helping authorities understand what scammers are doing
- Preventing others from becoming victims
- Increasing the chance that criminals are stopped

Reporting fraud is not just about protecting yourself - it helps protect others too. Every report builds a clearer picture of scam activity and helps authorities act. Remember: By reporting fraud, you are helping protect yourself, your family, and others. Your report matters.

Useful Contacts



- Report Fraud – Online reporting and telephone advice 0300 123 2040
- Your bank (159) – If money has been lost or accounts accessed
- Citizens Advice – Support and guidance
- 101 for local police – 999 urgent situations

If you are affected by the content of this bulletin, you can talk to us. Our Scams Awareness and Aftercare Team can offer free support, advice and guidance. Contact our team today on:



scams@ageukcheshire.org.uk



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