

IT PAYS TO STOP AND THINK



TO STOP FRAUD™

Fraudsters can target anyone... but you can protect yourself and people you care for.

Fraud is a crime that can happen to anyone. It varies from complex scams like offers of investment to letters or emails claiming you've won a prize draw.

There are simple steps you can take to protect yourself or someone you care about, from fraud.

Learn the warning signs, know when to say no. But if it happens to you or someone you know, report it to Action Fraud.

CALL 0300 123 2040

All calls are charged at your normal network rate.
Phone lines are open Mon to Fri - 8am - 8pm

Or you can report fraud or internet crime to Action Fraud any time of the day or night using the online fraud reporting tool at

WWW.ACTIONFRAUD.POLICE.UK



HOW TO...

SPOT IT AND STOP IT.

Cold calls, spam texts, letters or emails

- ✓ Don't be afraid to put the phone down to cold callers or to end the call with a brief 'No, thank you'
- ✓ Don't reply to unsolicited letters, texts or emails
- ✓ Opt out of many cold calls by registering with the Telephone Preference Service for free on **0345 070 0707**.
For mobiles text **TPS** followed by **your email address to 85095**
- ✓ Remove your name from direct mailing lists by registering your details with the Mailing Preference Service on **020 7291 3310** or visiting **www.mpsonline.org.uk**

Pushy sales techniques

- ✓ Take your time - don't be pressured into a commitment. Seek a second opinion from friends, family or neighbours
- ✓ Never let an unknown person into your home
- ✓ Schemes that require you to pay money up front are very likely to be fraud
- ✓ Never send money to anyone you don't know or pay fees, however small, to claim prizes or lottery winnings
- ✓ Don't call unfamiliar numbers or reply to unsolicited texts as these may charge at premium rates.

Being asked for personal information

- ✓ Never give your bank card or card PIN to anyone.
- ✓ Only use your card and PIN at a cash machine or when using a Chip and PIN machine in a bank or shop
- ✓ Never give out personal information such as bank details or date of birth to any individual or organisation

If you're worried about someone and believe they are a victim or potential victim of fraud, you can contact Action Fraud and speak to a specialist advisor on their behalf.



SPOT IT

Warning signs that someone you know may be a target for fraudsters

- ✓ Changes in behaviour, especially being more stressed about money
- ✓ Huge amounts of post or unsolicited phone calls to their house
- ✓ Withdrawal of large cash amounts

TALK ABOUT IT:

- ✓ Raise the issue gently but be clear; they may not be aware the activity or purchase is taking advantage of them financially
- ✓ Be sensitive to the situation. Comfort the victim and ensure they don't feel foolish - fraud can be sophisticated and complex
- ✓ Speak to the person about protecting themselves and reporting the fraud to Action Fraud. Offer to help to do so if appropriate

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REMEMBER IF YOU SPOT IT HELP STOP IT

For further information:

Friends Against Scams is a National Trading Standards initiative to provide people with scams awareness advice and asks them to pledge to tell and support others in their community. Visit www.friendsagainstscams.org.uk and complete a scams awareness session online.



Think Jessica is a charity set up to help protect elderly & vulnerable people from scams which come through the post and criminals who contact them by telephone. For startling facts, stories, and information visit www.thinkjessica.com



For additional advice contact:

- **Citizens Advice Consumer Service** on 03454 04 05 06 or look online at www.citizensadvice.org.uk
- **Your bank or building society** to report lost or stolen cards, or if you suspect that someone has attempted to compromise your financial details
- **Your local Neighbourhood Watch** representative for support and advice on staying safe in your local area
- **The Pensions Advisory Service** on 0800 011 3797, for impartial advice about your pension, and information on how to spot a pension scam
- **West Midlands Police** - call your local police on 101

