

# SIX SCAMS TO WATCH OUT FOR THIS WINTER





#### **Winter Fuel Payment Texts**

Text messages have been circulating inviting older people to apply for their Winter Fuel Payment. If you are eligible, you don't need to apply - these payments are made automatically. The Government will never ask you for your bank details by text.



#### **Online Shopping Fraud**

Stay alert of cyber scams during the festive shopping season. Check if the online shop is legitimate, and read reviews on trusted websites before you buy. Scammers may manipulate people by, for example, claiming offers are only available for a limited time.



#### **Suspicious Texts and Emails**

You may receive increasing numbers of texts and emails - this could be an email asking you to "verify" your bank details, or a text stating you need to pay for a parcel re-delivery. Do not reply, and forward any scam text messages to 7726 which is free of charge.



#### **Parcel Delivery Scams**

Keep an eye out for 'missed parcel' text messages, particularly with the increase in deliveries. Don't click on any links, and if you're expecting a parcel, check out the official website of the delivery company.



#### **Charity Fraud**

In the lead-up to Christmas, fraudsters may take advantage of generosity when it comes to donating to charity. Pause and check before donating, and don't respond to any messages or calls that ask you for your personal information.



#### **QR Code Fraud**

Fraudsters are increasingly exploiting QR codes to direct people to malicious websites. In the run up to Christmas, while shopping or socialising, QR codes in public spaces (stations or car parks) may be risky. If in doubt, do not scan them.

# What can you do to protect yourself from fraudsters?



### Protect Your Online Accounts

Use different
passwords for your
online accounts, and
create strong
passwords with
random words.



#### Do Your Research

Do a thorough check online about the authenticity of a company or organisation.



# Be Cautious About Sending Money

Avoid paying via bank transfer, and don't be pressurised into transferring large sums of money.



# Be Wary of Suspicious Messages

Always check how authentic deals or prices are on items advertised before making a purchase.

Our Scams Awareness Team can provide you with free one-to-one support, or group talks, if you need advice or help regarding scams.



Call: 01670 784 800 Email: scams@ageuk-northumberland.org.uk

