What are scams?
SCAMS ARE FRAUD AND FRAUD IS A CRIME!
Scams make people part with their money and personal details by intimidating them or promising cash, prizes, services and fictitious high returns on investment.
Their aim is to get people to reveal their personal details, steal their information or even get them to willingly make a payment or hand over cash.

Do you know how to spot a scam?
Not all communications that contain the items below are scams, but if you do receive something telling you to carry out one of these actions, you should be wary and get a second opinion from a trusted friend or relative:

Things to look out for
- The person contacting you is asking you for money to access your winnings.
- Too good to be true offers such as guaranteed lottery winnings.
- Pressure to respond quickly, “limited offer respond now, don’t delay.”
- Encouraged to keep communication secret from family or friends.
- Told to send money abroad or move your money into someone else’s bank account.
- Encouraged to click on links or open attachments in emails.
- Phone calls that come from unknown or foreign phone numbers.

Scam facts
£5-10 BILLION A YEAR
Scams cost the UK economy £5-10 Billion a year

53% of people aged 65 or over have been targeted by a scam
5% of scam victims report the matter to law enforcement

Anyone can be a victim of a scam no matter what their background.

The people behind scams are ruthless predatory criminals.
How to protect yourself and others

**Say ‘No’ to unwanted, uninvited callers.**
If an offer seems too good to be true, it probably is.
Don’t feel pressured to make a decision, take your time and seek advice.
Be wise to postal scams, no genuine company will ask for money to claim a prize.
Keep your personal details safe, always make sure the person you are talking to is genuine and from a legitimate company.
Be online savvy, criminals can replicate genuine companies, if your unsure, don’t open links or attachments in emails.
Talk to someone you trust if you’re suspicious.

Anyone can be a scam victim. If you spot a scam, always report it.

**For more information**
Visit [www.FriendsAgainstScams.org.uk](http://www.FriendsAgainstScams.org.uk)
To report a fraud, contact: **Action Fraud** on 0300 123 2040
To get advice, contact: **Citizen Advice Consumer Helpline** on 03454 04 05 06
If someone is in immediate danger call the **Police** on 999