

Scams: Watch out!

Scams are schemes to con you out of your money.

They usually come by post, phone or email.

There are hundreds of scams – fake lotteries and prize draws, get-rich-quick schemes, bogus health cures, investment scams, pyramid selling. The list goes on.

Every year, three million people fall victim in the UK, often losing hundreds or even thousands of pounds. The scammers are clever, and all kinds of people from all walks of life get duped. There's a scam for everyone – no matter how alert or clued up you think you are.

Spotted a scam?

If in doubt, don't reply. Instead, bin it, delete it or hang up.

You can also report the scam to www.actionfraud.police.uk, tel 0300 123 2040.

If you think you've been caught by a scam, call Citizens Advice Consumer Help Line for advice on 08454 04 05 06.

Don't let them con you

Don't let the scammers con you. Follow these tips to avoid getting tricked out of your money.

Be sceptical

Beware of extravagant promises. **Remember: If it sounds too good to be true, it probably is.** Don't be afraid to bin it, delete it or hang up.

Take your time

Scammers don't like to give you time to think. They will try to pressure you into making a decision by telling you that if you don't act now, you'll miss out. Resist any pressure to make a decision right away. Consider asking a friend or family member for advice, or even an accountant or solicitor if big sums of money are involved.

Know who you're dealing with

Be suspicious if you're contacted out of the blue by someone you've never heard of. This is often a clear warning sign that it's a scam. And don't be fooled by official looking websites and marketing materials. Scammers are very good at making their scams look authentic.

Protect your financial information

Never give your bank account details and passwords to someone you don't know. Trustworthy firms will never contact you to ask for this information.

Report suspected scams

If you suspect a scam, report it online at www.actionfraud.police.uk. It'll provide vital information to the Police, Office of Fair Trading and local authority trading standards services so they can take action to stop scams that are causing widespread harm.

Ask for help

If you think you've been caught by a scam, don't let embarrassment or fear stop you asking for help. Millions of people are taken in every year. Call Citizens Advice Consumer Help Line for advice on **08454 04 05 06**.