

# Avoiding Scams

A helpful guide to prevent scammers from accessing your information or money, and where you can find support if you have been a victim of a scam.



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# HOW TO SPOT A SCAM

Most scams are online, but scammers can also target people with a text message, a phone call, or by post.

Even if you recognise their name, number, or email address, remember that scammers have become so smart that they can make it look like their message is real and genuine.



If you are unsure whether it is a scam or not, ask yourself the following questions:



**1**

Does the message start with a general greeting?

If so, it's likely to be a scam. Trusted organisations will often use your name for messages because they know who you are.

**2**

Is the message asking for personal information?

Scammers don't always ask for money. Sometimes they're looking to get personal details so they can access your accounts.

**3**

Does the message have incorrect spellings and grammar?

These mistakes are a giveaway sign that the message is from a scammer, not a genuine organisation.

# REMEMBER!

Don't immediately click on links or open attachments. Doing so may install viruses that can take control of your device and steal your information.



Protect your personal details. Never give away any personal information like log in or bank details.



Don't transfer any money unless you're sure where it's going. Organisations like HMRC, DVLA and TV licensing will never message you to ask you to transfer money.



Use call blockers. These devices enable you to block calls you don't want.



If the scammer is threatening you, report this to the police immediately by calling 999.

Don't be pressured to act quickly. If someone uses words that make you feel panicked or scared, it's likely that person is a scammer.

# WHAT TO DO IF YOU HAVE BEEN SCAMMED



Being scammed is not a nice experience and it can make you feel upset and scared. It can also make you worried about how to stop it from happening again. If you have been scammed, it is important to seek help and report it as soon as possible.

Here are some handy tips to help if this happens to you.

## REPORT

- Contact your bank immediately
- If you transferred money to the scammer in the last 24 hours, tell the police straight away by calling 101.
- Report it to **Action Fraud**, a team of police dedicated to fraud

## CHECK

- Check your bank statement for any unusual transactions
- Check if your bank are able to refund the stolen money to you.
- Check whether the scammer has accessed any other information or finances

## PROTECT

- Reset your passwords
- Ignore the scammer if they try to contact you
- Change your card PIN
- Update the virus software on your computer

If you're stressed or worried about a scam, you can talk to someone from these organisations:

### Victim Support

Open 24/7

- ☎ 0808 168 9111 (free)
- ✉ Email form on the website
- 🌐 [www.victimsupport.org.uk](http://www.victimsupport.org.uk)

### The Samaritans

Open 24/7

- ☎ 116 123 (free)
- ✉ Email form on the website
- 🌐 [www.samaritans.org](http://www.samaritans.org)

### Age UK

Open 8am-7pm every day

- ☎ 0800 678 1602 (free)
- ✉ Email form on the website
- 🌐 [www.ageuk.org.uk](http://www.ageuk.org.uk)

### Action Fraud (to report a scam)

Open 8am-8pm Monday-Friday

- ☎ 0300 123 2040 (free)
- ✉ Email form on the website
- 🌐 [www.actionfraud.police.uk](http://www.actionfraud.police.uk)

You can also talk to a Creative Support staff member



Here are some useful websites with more information:

### Citizens Advice

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

### Money Helper

[www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

### The Financial Conduct Authority

[www.fca.org.uk](http://www.fca.org.uk)

### Barclays

[www.barclays.co.uk](http://www.barclays.co.uk)

### Money Saving Expert

[www.moneysavingexpert.com](http://www.moneysavingexpert.com)

