

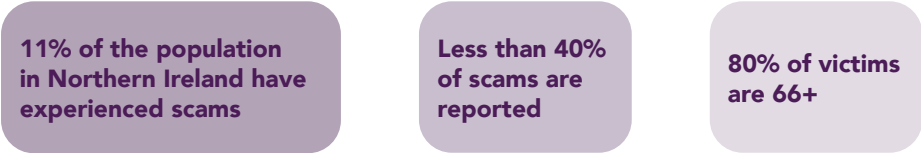


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PROTECTING YOURSELF FROM SCAMS

WHAT IS A SCAM?

A scam is when someone tricks you into giving them money. We call them a scammer. You usually get nothing in return and lose your money. Scams are getting more sophisticated and difficult to spot so it's important to know what to look for.



Type of Scam	How they try to scam
Email Scams	You receive an email claiming that you bought or won an item and ask you to call a number or click a link. The scammer is trying to obtain your personal information or your bank details.
Phone Scams	Scammers will call pretending to be from your bank and claim there has been fraudulent activity on your account. They request you to share your pin number or banking details over the phone to block the transaction going through. No financial institution will ask you to move money to a 'safe account'.
Post Scams	You receive a letter claiming you've won a prize or raffle, but you don't remember entering. You are asked to pay a fee or provide more personal information before your winnings are released.
Tech Scams	Scammers may call, email, or send pop-up notifications claiming your computer is infected or at risk of a security breach. They offer to fix the problem if you give them remote access to your computer – this is so they can install unwanted programmes to steal your personal information, passwords, or financial details.
Romance Scams	Scammers create a fake online identity and build trust with the person they are interacting with. They ask a lot of personal questions about you but avoid answering personal questions about themselves. They will ask for money stating their bank account has frozen and they have no other access to funds.
Cold Calling	When someone knocks on your door, pretending to be a legitimate company or individual, with the intention of deceiving you into giving them money, personal information, or access to your home, often by offering unnecessary services or repairs at inflated prices, or by claiming to be from a utility company or government agency requiring immediate action.
AI Scams	AI phone scams involve scammers using AI-generated voices to mimic real people, like a loved one or a trusted official. These calls sound incredibly convincing, aiming to steal personal information or money. Be cautious and verify any unusual requests.

HOW TO SPOT A SCAM

Here are some signs that should set alarm bells ringing whenever you see or hear them.

- S** If it seems to be good to be true – it normally is
- C** If you are contacted out of the blue with a sense of urgency
- A** If they asked for bank or personal details
- M** If money is requested

If you've been scammed or suspect that someone is attempting to scam you or someone you know, it is important that you always report it.

THIS IS A CRIME NOT JUST A SCAM

Here are a few tips to protect yourself from scams:

- Never give out personal information. This can be used to steal your identity and access accounts.
- If they state that they are from your bank, hang up and call your bank back to check.
- Never click on links or files in emails if you are unsure of the sender.
- Never respond to social media adverts or click on links unless you are sure of the source.
- If someone calls to your door, ask to see identification.
- Don't let people put pressure on you to buy or part with your money.

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

PERSONAL STORY

Mary has lived in Derry and Strabane Council area her whole life. At 72, she was still independent and uses her smartphone to keep in touch with her grandchildren in Australia.

One evening her phone rang with an unfamiliar number but she answered anyway. A polite young man introduced himself as "David from the bank." He spoke with urgency, telling her that her bank account had been compromised. Someone had tried to withdraw £1,500, but luckily, the bank had stopped it in time.

Mary was unsure if this was genuine but David reassured her and confirmed her name, her address, even her bank's name. Fear took over Mary and she followed his instructions, transferring £3,000 to the "safe account" he provided. Afterwards, David thanked her and promised to call back with updates.

The next morning, Mary still felt something wasn't right. She walked to her bank and explained everything but unfortunately for Mary, she was informed that this was a very sophisticated scam. Mary felt embarrassed, she had always thought she was too smart to fall for scams. Mary reported it to the police and an investigation is currently underway.

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**SCAMMERS ARE
CLEVER, AND
THEY PREYED ON
FEAR AND TRUST**

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USEFUL CONTACTS

Here are some ways you can report a scam:

You can report frauds and scams 24/7 at www.psnipolice.uk/makeareport/ or by calling **101**

You can also report to **Action Fraud** via www.actionfraud.police.uk or by calling **0300 123 2040**.

You can also report to **Consumerline** at www.nidirect.gov.uk/consumerline or by calling **0300 123 6262**

Text messages can be forwarded, free of charge to **7726** - the free scam text reporting service.

Text **BoxContact** your financial institution on **159**, the emergency hotline to report and check financial scams.