



How to spot scams and keep your money safe



We are Citizens Advice.
We give people free support and advice to help them solve their problems.



Part of what we do is help people with their money.



This leaflet is to help people learn about scams and keep their money safe.

About scams



A **scam** is when someone tricks you into giving them some money. The people who do this are called **scammers**.



A scammer promises you something for the money you pay them. But you don't get what they promised you.



There are 4 ways that scams happen:

- by post or by phone



- using the internet



- someone coming to your door



Different types of scams

It can be really hard to tell if something is a scam or not.



Scammers are very clever and know the right things to say.

Some examples of scams are:



- somebody coming to your door saying they can save you money on your bills



- doing work in your house or garden that you didn't want



- somebody phoning you up saying money has taken out of your bank account



- emails saying you have won a prize or money



- somebody asking you to let them into your computer or give your bank details

Things to look out for



Sometimes scammers will lie and say they are from somewhere you trust like your bank or the government.



They might say they are from a business you use, like your phone company or the tax office.



It could be a scam if:

- you are asked to make a decision really quickly about something



- somebody you don't know contacts you



- somebody asks you for your personal information. Things like:

- where you live



- your bank account numbers or passwords



- the date you were born

Things you can do to stop scams happening to you



If you feel something is not right or someone is putting pressure on you tell them you are not interested.



Never click on any links on your computer or email unless you are sure it is not a scam.



If you are not sure about any phone call just end the call by hanging up.



If you are not sure about an email or text delete it straight away.



Pay for anything you buy with your bank cards. This gives you extra protection if things go wrong.



If someone you don't know calls at your door without warning, they may be a **bogus caller**.



A **bogus caller** is a criminal pretending to be from somewhere official like an electricity company.



Always ask to see **ID** before you let them in.

ID is proof they are who they say they are.



Look online at any reviews. Reviews are things people have written about the company.

Our top tips for staying safe online



Make sure your computer has anti virus software that is up to date.



Never share your passwords or pin numbers.



Make sure your passwords are strong and hard to guess.

What to do if you have been scammed



Tell your bank straight away.



Change any passwords you have.

Report the scam to Citizens Advice straight away.



If you live in **England** call:

0808 223 1133



If you live in **Wales** call:

0808 223 1144



We pass your information on to Trading Standards so they can stop scammers.

You can also report the scam to
Action Fraud.



Phone:
03001232040



You can find all our information about
scams on our website:

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



You can sign up to see what the latest
scams are on these websites:

**[www.friendsagainstscams.org.uk/
Scam-Alert](http://www.friendsagainstscams.org.uk/Scam-Alert)**

or



www.actionfraud.police.uk