

Useful Websites & Telephone Numbers

The Little Book of Big Scams- 4th Edition

<https://www.met.police.uk/globalassets/downloads/fraud/the-little-book-of-big-scams.pdf>

The little Book of Big Scams offers fraud prevention, explaining some of the most common fraud in existence

Action Fraud – 0300 123 2040 – Report Fraud / Internet Crime www.actionfraud.police.uk

This is a comprehensive website with a lot of help and guidance about all kinds of Fraud. You can also sign up to Action Fraud Alert.

Get Safe Online <https://www.getsafeonline.org/>

This is a comprehensive website that gives excellent help and guidance about your online presence and how to keep yourself safe whilst using the internet.

Crimestoppers <https://crimestoppers-uk.org/> or 0800 555 111

Crimestoppers is an independent charity which helps to find criminals and solve crimes across the UK. Anyone can call their phone number, anonymously, 24-hours a day, to pass on information about crime. Alternatively, you can send information anonymously via their website.

Cifas <https://www.cifas.org.uk/services/identity-protection/protective-registration> This is a not-for-profit fraud prevention membership organisation. For members of the public they offer increased security against identity fraud. They offer a protective registration. Find out about keeping personal details safe.

Citizens Advice <https://www.citizensadvice.org.uk/>

08454 04 05 06 (English language) or 08454 04 05 05 (Welsh language)

Citizens Advice Bureau can help solve legal, money and other problems providing a free, independent, and confidential advice.

Equifax www.Equifax.co.uk

Equifax is a credit reference agency. It provides up-to-date information about people applying for credit to organisations such as banks, building societies, mortgage companies, retailers and mobile phone providers to help them to decide whether or not to give credit. Equifax also makes credit information available to you online.

Experian <http://www.experian.co.uk> or 0344 481 0800

Experian is the leading global information services company, providing data and analytical tools to clients in more than 65 countries. The company helps businesses to manage credit risk, prevent fraud, target marketing offers and automate decision making. Experian also helps individuals to check their credit report and credit score, and protect against identity theft.

Financial Fraud Action UK (FFA UK) <http://www.financialfraudaction.org.uk/>

Raises awareness about all types of financial fraud in the UK. The Financial Fraud Action UK website includes information about different types of payment fraud and useful downloads.

Help for victims <https://www.helpforvictims.co.uk>

This website provides information about how victims and witnesses' should be treated within the Criminal Justice System and offers advice for those affected by crime

HMRC www.hmrc.gov.uk

Her Majesty's Revenue and Customs.

Identity Theft <https://www.getsafeonline.org/protecting-yourself/safeguarding-identity/>

Your identity and personal information are valuable. Criminals can find out your personal details and use them to open bank accounts and get credit cards, loans, state benefits and documents such as passports and driving licenses in your name. This website can help you protect yourself, advises what to do if it happens to you and suggests where to get further help. It has been produced in collaboration between the public and private sectors to combat the threat of identity theft.

ProtectMyID from Experian <http://www.protectmyid.co.uk/Home.aspx> or 0344 481 0001

ProtectMyID is an identity protection service that monitors your Experian credit report and alerts you to potential fraudulent activity via email or SMS. If you are a victim of identity fraud, a dedicated caseworker will work with you to help you resolve any problems.

Royal Mail scam.mail@royalmail.com or 0845 611 3413

This is for people who have received items of mail that you believed is a scam or from a fraudster.

The 'Opt Out' Service Optout@royalmail.com 08457 950 950

Companies can pass on your personal details to other companies unless you 'opt out'. To Opt Out from receiving Door to Door unaddressed mail delivered by Royal Mail you can contact Royal Mail.

The Telephone Preference Services (TPS) www.tpsonline.org.uk

0345 070 0707 - The Telephone Preference Service (TPS) is a central opt out register whereby individuals can register their wish not to receive unsolicited sales and marketing telephone calls. It is a legal requirement that companies do not make such calls to numbers registered on the TPS. Once a number has been registered it will become effective in 28 days.

The Fundraising Preference Service: <https://www.fundraisingregulator.org.uk/the-fundraising-preference-service/for-public/> - **0300 3033 517** - The Fundraising Preference Service is where members of the public can submit a request to charities to stop marketing/correspondence, without the need of going straight to the direct charity.

Think Jessica <http://www.thinkjessica.com/>

Think Jessica works to raise awareness about scams that use the postal service, also known as 'mass marketing fraud'. The Think Jessica website has information about how postal scams work, including 'Jessica's story'.

The Cyber Helpline - (including a Cyber Helpline Chatbox)

<https://www.yhrocu.org.uk/departments/regional-cyber-crime-unit/protect/the-cyber-helpline/>

The Yorkshire & Humber Regional Cyber Crime Unit partnered with Cyber Helpline to provide FREE expert help to victims of cybercrime. It is a non-profit organisation set up to provide free, impartial expert advice to individuals over the age of 13 in the UK as well as sole trader.

Trading Standards Institute <http://www.tradingstandards.uk>

The Trading Standards Institute is a one-stop shop for useful consumer protection information in the UK, for instance, product recall information, and advice leaflets you can read online, print or save to read later.

Trading Standards 0113 535 0000 – Work with consumers to prevent them from becoming victims. The WYFEAT team investigate frauds and doors step crimes, rouge traders and cases involving financial exploitation by family members, carers and people in a position of trust

Common Frauds

Abuse of position of trust

<https://www.actionfraud.police.uk/a-z-of-fraud/abuse-of-position-of-trust>

When someone abuses their position of authority or trust for personal or financial gain, or so that someone else loses money or status.

Courier Fraud

<https://www.actionfraud.police.uk/a-z-of-fraud/courier-fraud> . When you're called by someone pretending to be from your bank, building society or police and convinced to tell them your card details over the phone. They arrange for a courier to pick up your card to take it away for evidence, or to have it destroyed.

Investment Fraud

<https://www.actionfraud.police.uk/a-z-of-fraud/investment-fraud>

Investment fraudsters may make contact by telephone, letter or email using high-quality literature to make them appear genuine. They will offer opportunity to invest in a variety of schemes or products that are either worthless or do not exist. Most common being shares in land, wine, fine art, diamonds, energy and cryptocurrencies such as Bitcoin.

Mandate Fraud

<https://www.actionfraud.police.uk/a-z-of-fraud/mandate-fraud> Mandate fraud is when someone gets you to change a direct debit, standing order or bank transfer mandate, by purporting to be an organisation you make regular payments to, for example a subscription, or membership organisation, or your business supplier.

Money Mules <https://www.moneymules.co.uk/>

Fraudsters may ask you to receive money into your bank account and transfer it into another account, keeping some of the cash for yourself. If you let this happen, you're a money mule. You're involved in money laundering, which is a crime.

Online Shopping Fraud

<https://www.actionfraud.police.uk/a-z-of-fraud/online-shopping-fraud> Shopping and auction fraud involves fraudulent shopping scams that rely on the anonymity of the internet.

Phishing Fraud <https://www.actionfraud.police.uk/a-z-of-fraud/phishing> Phishing is the act of sending an email falsely claiming to be from a legitimate source (like your bank or building society). It generally attempts to get you to reveal personal, sensitive information such as passwords, credit card numbers, and bank account information after getting you to click on a link which direct you to a specified (spoofed) website. These details are then picked up by the criminals who will use them to steal money from your account.

Romance Fraud

<https://www.actionfraud.police.uk/a-z-of-fraud/dating-fraud>. When you think you've met the perfect partner through an online dating website or app, but the other person is using a fake profile to form a relationship with you. They're using the site to gain your trust and ask you for money or enough personal information to steal your identity. This can lead on to them being a money mule which ultimately is Money Laundering.

UK - Safer Internet Centre <http://www.saferinternet.org.uk/>

Internet Centre, where you can find e-safety tips, advice and resources to help children and young people stay safe on the internet.

Victim Support <https://www.victimsupport.org.uk/> or 0808 1689 111

The charity Victim Support gives free and confidential help to victims of crime, witnesses, their family, friends, and anyone affected across England and Wales. Everyone who reports fraud to Action Fraud is given the option to receive support from Victim Support.

National Crime Agency <http://www.nationalcrimeagency.gov.uk/> or 0370 496 7622

The NCA is a new crime-fighting agency with national and international reach and the mandate and powers to work in partnership with other law enforcement organisations to bring the full weight of the law to bear in cutting serious and organised crime.

Age UK <http://www.ageuk.org.uk> telephone – Age UK Advice Line 0800 055 6112 (free to call 8am to 7pm 365 days). Age UK is the largest charity for older people offering a range of services and support.

Stepchange <http://stepchange.org> – telephone 0800 138111 (Mon to Friday 8am to 8pm – Sat 8am to 4pm). Stepchange is the UK's leading debt charity to get expert advice and fee-free debt management.

CYBER AWARE 

cyberaware.gov.uk



National Cyber Security Centre

a part of GCHQ

ncsc.gov.uk

 **@cyberprotectuk**

Follow @CyberProtectUK on social media for simple and practical advice on how to protect yourself from fraud and cybercrime.



TO STOP FRAUD™

takefive-stopfraud.org.uk