

## TAKE 5 TO TALK FRAUD



### TELEPHONE FRAUD

Phone calls or text messages from someone pretending to be official. They may say they are your Bank, Police, NHS, Action Fraud and you need to move your money to another bank account quickly, need to pay now or consequences or ask for your pin number or other information. This is Fraud, Say NO.



### EMAIL FRAUD

Emails that might seem real, but are from fake accounts pretending to be real. It often has a link in it and needs you to Act Quickly! - Don't Do IT - DELETE it! It might say it is from TV License, HMRC, Amazon, Netflix or your Bank and your account has been hacked or you have a huge bill. This is Fraud they are known as Phishing emails.



### ONLINE SHOPPING FRAUD

Bought something on-line, but they don't arrive, or are not as described. You bought something new and it was used or broken or fake when it arrived. This is Fraud be aware. Don't rush to buy, if it is too good to be true it usually is.



### ROMANCE FRAUD

When someone makes friends with you online but after a while starts asking you for money, this might be on a dating site, or a friendship site like Facebook, they may be saying they will pay you back. They WONT!



### POSTAL FRAUD

Receiving lots of subscription requests, charitable donations, catalogues and other junk mail? These are often overpriced and bogus companies selling things you may not need. Talk to someone you trust if you are interested before buying or BIN IT.

## WHERE TO GET HELP

Report to Action Fraud

# Action Fraud

National Fraud & Cyber Crime Reporting Centre

0300 123 2040

Phishing email - forward to [report@phishing.gov.uk](mailto:report@phishing.gov.uk)

Phishing text - forward to 7726 (SPAM)

Call Victim Support

**VS VICTIM SUPPORT**  
**0808 1689 111**

If you are worried or threatened contact  
**Humberside Police 101**  
Or **999** if in immediate danger



**HUMBERSIDE**  
POLICE & CRIME  
COMMISSIONER



VISIT OUR NEW FRAUD ADVICE WEBSITE

[www.saynotofraud.uk](http://www.saynotofraud.uk)

# THIS LEAFLET CAME

# TO YOUR DOOR

# YOU DIDN'T ASK FOR

# IT, WE DIDN'T ASK

# PERMISSION TO

# SEND YOU IT.

## IT IS THAT EASY TO GET IN TOUCH WITH YOU.

Ask yourself - What else is coming through my door or the door of people I care about? Who is turning up at the door? Are there...

- Letters asking for money?
- Fake competition entries?
- Fake Bills?
- Traders demanding ridiculous payment for simple jobs?
- People offering fake goods?

**TAKE 5** to protect yourself and those you care for from fraud. Talk about it, decide what to do or say when it next happens.

#SAYNOTOFRAUD



TO STOP FRAUD™



## HOW TO TAKE CARE WHEN SHOPPING ONLINE

There are so many online buying opportunities you need to be sure you are going to genuine websites. If you have bought from sellers you trust, save them to your favourites so they are easy to find again.

- Don't follow links in texts or emails they may be taking you to a fake website.
- Take care when buying from auction sites as the goods may not exist or be fake. You can ask for extra photographs that are not already on the site. If they cannot provide them the goods may not exist.
- Ask if collection is available for bigger items, if they wont let you collect ask yourself why. (you can still opt for delivery after checking).
- See how long the seller has been trading and do they have any customer reviews.
- Pay only through a secure site, look for the padlock on the payment page , do not pay by bank transfer.
- Use a credit card when possible as items over £100 carry additional insurance.
- If you do become a victim of fraud, post feedback on their website, inform Action Fraud, inform the organisation you thought you were buying from if it was a fake copycat website. Inform your bank, you might not be their only victim. Tell your family and friends so that they are aware and don't become victims too.

**TAKE 5 TO TALK FRAUD WITH FAMILY AND FRIENDS.**



## HOW TO AVOID ROMANCE FRAUD

Don't give away too many personal details if you're dating online. Something as simple as telling someone your name, date of birth and address may result in your identity being stolen.

- Only ever use a reputable dating website and only chat on their site. Be wary of anyone asking you to chat via social media or text.
- Someone's asking you a lot about you but revealing very little about themselves. Ask yourself why?
- Suddenly a reason appears for them to ask for your help. They will play on the fact that you have feelings for them. They may ask you to pay a bill for them.
- Take a close look at the photos they've sent you. They may be a little too perfect. You can do a reverse image search on google to find out if the pictures have been taken from somewhere else.
- Try to call them at a time you haven't specifically arranged, so that you know the number is genuine.
- Video call so that you can see what they look like and where they live.
- If you've arranged to meet they may start asking for money for the journey. They may also play on your sympathies by saying a relative is sick and they need money for an operation.

**NEVER GIVE MONEY OR BANK DETAILS TO SOMEONE YOU HAVE NEVER MET IN PERSON.**



## HOW TO AVOID PHONE AND EMAIL FRAUD

Unless you know the person on the phone or via email well, consider them to be a stranger who you cannot trust. Some fraudsters will pretend to be people you trust such as banks and solicitors or even the police.

- Don't let them rush you. Fraudsters generally make something sound urgent so that you don't have time to think about what they are asking you to do. Take 5 minutes. Say No or if it is something you were expecting, say you will call back.
- Check their identity—On the phone say you will call them back and ring the number you already know, not the number they give you. If it is an email try to forward it, when you do this it shows the email address of the email you are forwarding. If it is a text ignore it, genuine organisations NEVER ask anyone to move money, pay a bill or share bank details by text.
- Before sharing any information or sending any money ask yourself if you really owe the money? Do you really think the police or tax office or TV license are going to be ringing you or contacting you by email or text to say you must pay immediately and this is the first you know about it?
- If your account was compromised the bank would freeze it. They would wait for you to contact them to tell them that you cannot access your money. They may write to you to go into a branch or to contact them.

**POLICE AND BANKS WILL NEVER ASK YOU TO MOVE MONEY OR ASK FOR YOUR FULL PIN OR PASSWORD.**

**If you are thinking 'I am not on the internet so Fraud is not my problem', THINK AGAIN!**

**Fraudsters ring landlines, mobile phones, send texts, send letters and bills through the post as well as turning up at the door. Take five minutes to talk about fraud.**

**ITS OK TO SAY NO TO FRAUD**

**[www.saynotofraud.uk](http://www.saynotofraud.uk)**

