

## Scams

### Scam Awareness

Sadly, unscrupulous people will often try to prey on the vulnerable during times of crisis, especially those who are isolated. In some cases individuals may be pressured on their own doorsteps to buy antivirus kits or persuaded into purchasing products that are advertised on their social media feeds. In addition, some call centres that previously targeted UK consumers with dubious health products are now offering supplements that supposedly prevent COVID-19.

### Examples of scams

*Doorstep scamming* - people will knock on your door and offer help with shopping or other practical assistance, but will take the money and not come back.

*Online scams* - aside from the usual malicious email attachment tricks people have seen examples of emails promising coronavirus mapping kits, or fake resource packs. These often include a trojan or data-stealing code that can infect an individual's computer.

*Fake refunds* - some people have been contacted by companies offering refunds on previously booked holidays, but then using their data to commit fraud.

*Counterfeit goods* - Fake sanitisers, facemasks, and 'test kits' have been sold all over the world. In many cases these can be dangerously unsafe or harmful.

*Telephone scams* - The typical telephone scams still operate at this time, as people are isolated and possibly more vulnerable, people can call claiming to be from a bank or other lender and seeking to steal information.

*False donations* - There has been a rise in reported misrepresentation, where people are asking for donations for a vaccine or local community activity and using this to extort money from vulnerable people.

### How to protect yourself

- Don't be rushed into decision-making. If it sounds too good to be true it probably is!
- Consider who you are purchasing goods and services from. If they don't seem legitimate, consider buying elsewhere.
- It's okay to say 'no' if you're not sure! Don't assume everyone is genuine.
- Anyone representing a charity or professional organisation should carry ID. Be particularly wary of anyone asking for an up-front payment, particularly in cash.
- Talk to trusted family or friends if you're not sure.
- Got an email from your bank/lender? Don't click on the links in the email. Navigate to their website via search engine to avoid potentially harmful code.

Worried about scams? Think you might have been misled fraudulently?

Contact: Citizens Advice Consumer Helpline: 0808 223 1133 or Action Fraud: 0300 1232040

More information on scams during the current outbreak can be found [here](#).

If you think you have been scammed it is important that you speak to your bank as soon as possible.