

## TOP TIPS FOR AVOIDING SCAMS



### SUSPICIOUS LINKS



Be cautious of unexpected links in emails/texts/DMs. Also look out for spelling/grammar mistakes or email addresses with random numbers and letters. Scam messages may also use time pressure to make you click on links so always remember to take your time.

### PHONE SCAMS

Legitimate companies will NEVER ask for personal information such as your PIN or account details over the phone. If in doubt, call back using the company's official number from their website or a register such as the Financial Services Register, for banks and insurance providers.



### MONITOR YOUR ACCOUNTS

Limit the amount of personal information you share online. Adjust your privacy settings to control who can see your posts.



### ONLINE SHOPPING SAFETY

Shop from secure websites with 'https' in the URL. If something goes wrong with an online purchase, you may be able to get your money back through the [Chargeback scheme](#).



### MATE CRIME

Be careful of strangers trying to befriend you out of the blue, especially if they ask you for money. If someone is pressuring you to do something you don't want to do, speak to someone you trust.



By following these tips, you can protect yourself and your personal information.

FOR MORE INFORMATION VISIT  
[The Metropolitan Police's Personal Fraud Website](#)

## WHAT SHOULD I DO IF I THINK I HAVE BEEN SCAMMED?



### 1. DON'T PANIC



Anyone can become a victim of a scam. There are many resources available if you think you may have been scammed so you are not alone in this situation. Although it may feel overwhelming, reacting quickly can be key to rectifying the situation.

### 2. REPORT IT TO YOUR BANK

Often this is by phone but if you find phone calls stressful, many banks now have online chats or an email address where you can report this. It's important to set out clearly what has happened, in as much detail as you can.



### 3. REPORT IT TO ACTION FRAUD



Action Fraud is an organisation dedicated to addressing scams and fraud. Report scams through their [online reporting tool](#) or phone 0300 123 2040.

### 4. NEXT STEPS

If your bank can't help you, you or your guardian can also contact the Financial Ombudsman Service (FOS). FOS will review your complaint and may be able to award compensation.



### 5. BE VIGILANT



Hopefully this situation will now be resolved. But scams and fraud are constantly evolving so it's important to always think critically about calls, messages and other content on the internet.

FOR MORE INFORMATION VISIT:  
[THE FINANCIAL OMBUDSMAN SERVICE'S WEBSITE](#)