

What can I do to protect myself from being scammed?

- Never click on links that are sent to you from unknown senders.
- Never respond to unexpected messages even if it seems like it's from your bank or phone company.
- Never continue a phone call with someone who asks for your details - hang up. Your bank already knows your details.
- Never send money, or share your bank details or your home address.
- Always check back with your bank - online or in person.
- Look for suspicious tell-tale signs, like dodgy email addresses or typos and bad grammar.
- Instead of answering a call from an unknown person, type it into a search engine to see if there has been a lot of reported scam activity around it. For example '[Who Called Me?](#)' lets you know if other people have had the same experience with that number.
- Try to call them out if you do answer a call and get stuck into it. For example, if they say "We caught your card being used for dodgy stuff in Glasgow", say something like: "Yeah that was me, I'm a dodgy person". That throws scammers completely off-script and puts them on the back foot.
- Never give into fast-pressure tactics like "you have to act NOW".

How do I report an online scam?

There are many ways to report a scam.

If you have been the VICTIM, phone the helpline as soon as you can.

If you are just reporting one that you have seen or come across, then the best way is to use a company website. Most organisations, such as the Post Office, delivery companies, and banks and building societies, have sections on their websites where you can report a scam that is relevant to them or if their name has been used in a potential scam.

You can also report it to your local police force, i.e. [Met Police](https://www.met.police.uk/ro/report): [met.police.uk/ro/report](https://www.met.police.uk/ro/report) or to the financial services regulator, the [Financial Conduct Authority](https://www.fca.org.uk/scamsmart): [FCA.org.uk/scamsmart](https://www.fca.org.uk/scamsmart).

What do I do if I suspect I have fallen for a scam?

- Call your bank immediately. The longer you leave it, the less time the bank has to stop the money being transferred. Sometimes they can claw it back within minutes - so do not delay.
- You may also have to file a police report if there is a lot of money stolen and the bank cannot do something about it without one.
- Let people know - share an alert with friends and family to protect them from being scammed, especially if you suspect someone has stolen your identity - they may be using clone Facebook or WhatsApp accounts to tap your loved ones up for money.
- Do not keep quiet about it. Talking about it and dealing with it as soon as possible is better for you and for other potential victims.