



Study scammers' ways and beat them – Citizens Advice

Much as we hate them, we must concede that today's scammers are thoroughly up to date and quick off the mark. In very recent months scammers have pretended to be energy companies offering great deals; local councils speeding up Council Tax rebates; and government departments tendering financial support– each attempt closely following on the heels of breaking news and timed to exploit any sign of vulnerability or need.

Be on your guard generally. To help you defend yourself, here are a few things which should ring alarm bells:

- Someone you don't know contacts you unexpectedly
- An entity that you normally deal with contacts you in an unusual way (for instance, DVLA emailing you when it has never done so before – this actually happened in one scam)
- A telephone caller asks for you by your last name, mumbles the name of his business and adds "how are you?" (watch out for callers who end every phrase with a question)

If worst comes to worst and you think that you have been tricked (or if you simply want to report an attempted scam), contact your bank right away to stop any payments, change your computer log-in details if appropriate, and report the scam to Action Fraud on 0300 123 2040. You can also use their online reporting tool at <https://www.actionfraud.police.uk> Action Fraud can sign you up for email alerts so you will know what scams are on the way. And lastly, they can also give you a useful crime reference number. Another source of help is the National Trading Standards scams team: their website has lots of useful information.

Citizens Advice can help, and our advice is free and impartial. For online scams you can talk to our specialist scams action advisers on 0808 250-5050, or by webchat; or you can call our Consumer Service on 0808 223-1133; or visit www.citizensadvice.org.uk for more information.