








As COVID continues, it is important that as well as helping our neighbours we stay aware of people who might not have our best interest at heart.

Impersonation scams occur when a person is convinced to make a payment to a criminal claiming to be from a trusted organisation. Scams have included impersonations of:

 Police and  Banks. Scams often begin with a phone call or message claiming fraud on your account. They may ask you to transfer money to a 'safe account' belonging to the fraudster.

 Utility companies. It might involve messages or emails claiming you must settle a fine, pay overdue tax or return a refund that was given by mistake.

 Government departments. Recently there have been scams where fraudsters send emails or text messages pretending to be the government and offering grants related to Covid-19.

 Holiday Companies. Criminals may claim to be from an airline or travel agency, offering refunds for flights or holidays that have been cancelled due to the pandemic.

Or they could be claiming to work for your companies IT department, and demand payment to fix or improve your internet for home working.

Remember, scams may sound genuine – Criminals have been known to research targets first and could have information from data leaks or previous scams. They will often try to rush or panic their victims into making a payment.

Good advice is to:

- **Stop:** Taking a moment to stop and think before parting with your money or information could keep you safe.

- 👉 **Challenge:** Could it be fake? It is ok to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.

- ♡ **Protect:** Contact your bank immediately if you think you've fallen for a scam and report it to Action Fraud.

Customers can report suspected scam texts to their mobile network provider by forwarding them to 7726, and forward any suspicious emails to report@phishing.gov.uk, the National Cyber Security Centre's (NCSC) suspicious email reporting service.

