

Fraudsters can target anyone... but you can protect yourself and people you care for.

Fraud is a crime that can happen to anyone. It varies from complex scams like offers of investment to letters or emails claiming you've won a prize draw.

There are simple steps you can take to protect yourself or someone you care about, from fraud.

Learn the warning signs, know when to say no. But if it happens to you or someone you know, report it to Action Fraud.

Action Fraud

Report Fraud & Internet Crime

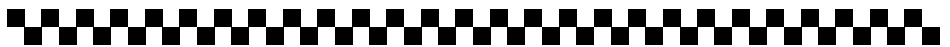
CALL 0300 123 2040

All calls are charged at your normal network rate.

Phone lines are open Mon to Fri – 9am – 6pm

Or you can report fraud or internet crime to Action Fraud any time of the day or night using the online fraud reporting tool at

www.actionfraud.police.uk



HOW TO...

SPOT IT and STOP IT.

Cold calls, spam texts, letters or emails

- ✓ Don't be afraid to put the phone down to cold callers or to end the call with a brief 'No, thank you'
- ✓ Don't reply to unsolicited letters, texts or emails
- ✓ Opt out of many cold calls by registering with the Telephone Preference Service on **0845 703 4599** or by texting **OPTOUT to 80057**
- ✓ Remove your name from direct mailing lists by registering your details with the Mailing Preference Service on **020 7291 3300** or visiting **www.mpsonline.org.uk**

Pushy sales techniques

- ✓ Take your time – don't be pressured into a commitment. Seek a second opinion from friends, family or neighbours
- ✓ Never let an unknown person into your home
- ✓ Schemes that require you to pay money up front are very likely to be fraud
- ✓ Never send money to anyone you don't know or pay fees, however small, to claim prizes or lottery winnings
- ✓ Don't call unfamiliar numbers or reply to unsolicited texts as these may charge at premium rates.

Being asked for personal information

- ✓ Never give your bank card or card PIN to anyone.
- ✓ Only use your card and PIN at a cash machine or when using a Chip and PIN machine in a bank or shop
- ✓ Never give out personal information such as bank details or date of birth to any individual or organisation

If you're worried about someone and believe they are a victim or potential victim of fraud , you can contact Action Fraud and speak to a specialist advisor on their behalf.

ActionFraud
Report Fraud & Internet Crime
CALL 0300 123 2040

Spot it

Warning signs that someone you know may be a target for fraudsters

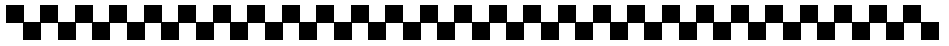
- ✓ Changes in behaviour, especially being more stressed about money
- ✓ Huge amounts of post or unsolicited phone calls to their house
- ✓ Withdrawal of large cash amounts

Talk about it:

- ✓ Raise the issue gently but be clear; they may not be aware the activity or purchase is taking advantage of them financially
- ✓ Be sensitive to the situation. Comfort the victim and ensure they don't feel foolish – fraud can be sophisticated and complex
- ✓ Speak to the person about protecting themselves and reporting the fraud to Action Fraud. Offer to help to do so if appropriate

Report it: 0300 123 20 40

www.actionfraud.police.uk



Remember if you **SPOT IT**, help to **STOP IT**. For more information about the different types of fraud, to register for alerts or to report a fraud visit

www.actionfraud.police.uk
or call **0300 123 2040**

For additional advice contact:

- **Citizens Advice Consumer Service**
on 03454 04 05 06 (Citizens Advice provides self-help information to help solve your problems at www.adviceguide.org.uk)
- **Age UK Notts** on 0115 844 0011 or visit www.ageuknotts.org.uk for advice and information for people in later life
- **Your bank or building society** to report lost or stolen cards, or if you suspect that someone may be using your identity fraudulently
- **Your local Neighbourhood Watch** representative for support and advice on staying safe in your local area
- **The Pensions Advisory Service** for impartial advice about your pension, and information on how to spot a pension scam
- **Nottinghamshire Police** - call your local police on 101

