

Remember if you **SPOT IT**, help us **STOP IT**. To report a fraud or for more information visit

[www.actionfraud.police.uk](http://www.actionfraud.police.uk)  
or call **0300 123 2040**

**For additional advice contact:**

- **Citizens Advice Consumer Service** on 08454 04 05 06 (Citizens Advice provides self-help information to help solve your problems at [www.adviceguide.org.uk](http://www.adviceguide.org.uk))
- **Age UK** on 0800 169 6565 or visit [www.ageuk.org.uk](http://www.ageuk.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

**Fraudsters can target anyone... but it doesn't have to be you**

Fraud is a crime that can happen to anyone. You might hear people call it a scam, con, fiddle, swindle, hoax or rip off. They vary from complex scams like offers of investment to letters claiming you've won a prize draw.

There are simple steps that you can take to protect yourself from fraud. Learn the warning signs, know when to say no and where to report it.

**Don't become a victim of fraud. Learn how to SPOT IT and STOP IT.**

If you think you've been targeted by a fraudster, report it to Action Fraud, the UK's national reporting centre for fraud and internet crime.

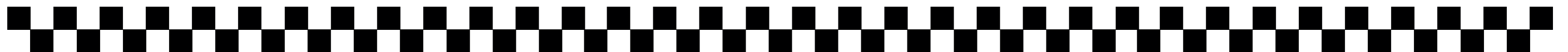


**0300 123 2040**



**[www.actionfraud.police.uk](http://www.actionfraud.police.uk)**

All calls are charged at the local rate including from mobile phones.  
Our phone lines are open: Mon to Fri – 8am to 9pm,  
Sat to Sun - 9am to 5pm, Closed Bank Holidays



# HOW TO...

## Spot it and stop it

### Cold calls, spam texts or letters

- ✓ Don't be afraid to put the phone down to cold callers or end the call with a brief 'No, thank you'
- ✓ Opt out of many cold calls by registering with the Telephone Preference Service on 0845 070707
- ✓ Don't reply to spam texts
- ✓ Remove your name from direct mailing lists by calling the Mailing Preference Service on 020 7291 3300

### Pushy sales techniques

- ✓ Take your time – don't be pressured into a commitment. Why not 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.

- ✓ Never send money to anyone you don't know or pay fees, however small, to claim prizes or lottery winnings

### Lack of or unfamiliar contact details.

- ✓ Don't call unfamiliar numbers or reply to unsolicited texts as these may charge at premium rates. These numbers usually start with 09 or 447

### Being asked for personal information.

- ✓ Never give your bank card or card PIN to anyone. The only time you should use your card and PIN is at a cash machine or when using a Chip and PIN machine in a bank or shop
- ✓ Never give out personal information, such as your bank details or date of birth, to an individual or organisation.

