

Advance fee fraud

FACT SHEET

How does advance fee fraud work?

Advance fee fraud occurs when fraudsters ask victims to make advance or upfront payments for goods, services and/or financial gains that do not materialise. Fraudsters contact victims through mail, phone, email and social media.

What can be done if you are a victim?

- ▲ If you paid via bank transfer or money transfer, consumer rights organisation *Which?* explains how you might be able to get your money back after you have been scammed.
www.which.co.uk/consumer-rights/advice/how-to-get-your-money-back-after-a-scam.
Action Fraud cannot help you recover any money lost to fraud.

Reporting to Action Fraud

Reporting to Action Fraud enables intelligence to be gathered and preventative action to be taken by police. For example, suspending websites used to commit fraud.

It is difficult for police to investigate every instance of fraud – prevention and protection is a far better method of dealing with it. By taking some simple steps, you can avoid falling victim in the future.

In some cases, the police and other law enforcement agencies may want to contact you for further details so it is important that you keep any relevant information about the crime.

Some examples of advance fee fraud include:

- ▲ You've won a cash prize or a lottery jackpot and, in order to claim the money, you must send a payment as a release fee in order for you to receive your prize.
- ▲ You've struck up a relationship with someone online and they invent a reason to ask for cash, using the emotional attachment you've built with them to get you to send money.
- ▲ You are a would-be tenant and are tricked into paying an upfront fee to rent a property that doesn't exist.
- ▲ You are contacted by someone who says they are from the HM Revenue & Customs (HMRC) and you are owed a tax rebate, but you have to pay a fee in order to receive it.



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- ▲ You are told that someone very rich has died and you are in line to receive a huge inheritance, but you have to pay taxes, legal fees or banking charges to release the inheritance.
- ▲ Your help is required in getting money out of a country which will normally involve making a series of payments.
- ▲ When someone who has been a victim of fraud in the past is contacted again by fraudsters. They pretend to be a government, police or law agency offering to help recover the money that was lost, but ask for a fee to get it back.
- ▲ A clairvoyant, for a small fee, will increase your wealth, happiness, love life, professional or personal success.
- ▲ You've got your dream job and must make payments for background checks or visas.

How to protect yourself:

- ▲ Never send money via direct bank or money transfer to someone that you have never met.
- ▲ Do not respond to any approaches like this – you could be put on a 'suckers' list which fraudsters will share with other fraudsters.
- ▲ If the promise seems too good to be true, it probably is.
- ▲ Read about advance fee fraud on our website and learn how to protect yourself
<http://www.actionfraud.police.uk/fraud-az-advance-fee-fraud>

Report and get advice at:

www.actionfraud.police.uk

Other places for help and advice:

www.getsafeonline.org

www.cyberaware.gov.uk