

# Scams – What you need to know

There has been an increase in scams across the UK, some of which relate to the current Covid-19 situation.

Many of these scams claim to be from organisations you know and trust.

We are working with agencies including Action Fraud, National Trading Standards and HM Government to promote the latest scam alerts.

We are also encouraging the public to report incidents of fraud through the appropriate channels and have provided the following guidance to help you reduce the risk of being scammed.

## What are scams?

Scams could reach you by post, phone, email, text, when you are using the internet or on social media.

They will look and sound genuine and usually claim to be from a reputable company, service provider, bank, the police or a government service such as HMRC. They could even be someone asking for help.

They will ask you to click a link, call a high-rate telephone number or encourage you to hand over personal information, bank details, bank cards or even cash. **Don't do it.**

## How to avoid scams

Remember:

- You do not have to open your door to anyone you don't know and aren't expecting.
- No one from the police or your bank will contact you and ask you to provide your PIN and bank card – or ask you to withdraw and hand over cash.
- Never respond to unexpected emails or text messages, click on links or attachments, or provide bank details or personal information – no matter how tempting or convincing the message may seem.
- Always install the latest software and app updates to protect your device.
- Only use reputable websites that you know and trust, make sure you see a padlock symbol when making a purchase, and where possible use a credit card which has insurance for online payments.

## Use the A, B, C of scam awareness:

- never **Assume** a caller, email or text is genuine.
- never **Believe** a caller, email or text is genuine.
- always **Confirm** by contacting a trusted number or team like Action Fraud, a family member, friend or your bank's fraud department to check if it's genuine.



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## **Follow guidance from the National Take Five campaign:**

- **Stop** – Take a moment to stop and think before parting with your money or information.
- **Challenge** – Could it be fake? It's 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.

## **Get the latest scam updates and advice**

- Follow **@KentPoliceECU** and **@kent\_police** on twitter
- Find **Kent Police** on Facebook
- Visit **www.actionfraud.police.uk**

## **Fraud prevention advice**

- Take Five: **www.takefive-stopfraud.org.uk/advice/general-advice**
- Action Fraud: **www.actionfraud.police.uk**
- National Fraud Intelligence Bureau: **www.actionfraud.police.uk/what-is-national-fraud-intelligence-bureau**
- CIFAs: **www.cifas.org.uk**
- Kent Police: **www.kent.police.uk/fraud**
- Protect Kent: **@kentprotect** on twitter
- Medway Council: **@medway\_council** on twitter
- Kent Cyber Team: **@kentpolicecyber** on twitter
- Your own bank's website

## **Reporting a scam**

If you think you, or someone you know, have been a victim of a scam, report it immediately at **www.actionfraud.police.uk**

If you have paid money or shared your bank details, contact your bank's fraud team straight away.