

BANK ACCOUNT FRAUD

Regular reports of bank account fraud are being received both locally and nationally.

The first sign that Bank Account Fraud has occurred is usually when transactions you have not made, show up on your bank statements.

Do not let criminals steal your identity, this may be done by taking personal documents thrown out with your rubbish, or contacting you by phone or email and posing as a legitimate organisation.

How do you protect yourself?

- Always shred any paperwork with your name, address, personal or financial details before throwing it out
- Beware of unsolicited emails or phone calls from callers claiming to be your bank or building society; most banks will not contact you this way
- Always hang up, wait 5 minutes and then ring back on a designated number on your bank statement or bank card to check; always check you have a dialling tone and where possible phone back on a different phone
- Check your bank statements regularly for unrecognised transactions
- If you move house make sure your post is redirected by Royal Mail
- Notify your bank immediately if you see any unusual activity on your bank account – you can call straight through to most major banks by dialling **159** as the fastest route

HMRC

A further short reminder as we approach the deadline for self-assessment returns. This is the key time to be aware of messages, or even phone calls, claiming to be from HMRC.

WHAT TO WATCH OUT FOR

- Scammers may text or email people to tell them they are due a Tax Rebate from HMRC; this may also include a link that asks for personal details which can be used for further scams
- Scammers are also using phone calls to gain people's details
- Automated phone calls may be used to say people owe tax, and arrest warrants may be issued by HMRC unless they pay the outstanding tax
- Fake web pages have also been used which can copy the genuine HMRC website

HOW TO PROTECT YOURSELF

Before you give out any personal details first consider:

- Were you expecting to be contacted? Check it is HMRC really contacting you
- Are you being pressured? If the request is for an urgent money transfer or for personal details be very wary
- Are you being threatened with arrest? HMRC will never call you and threaten arrest
- Is it sounding too good to be true? Are you really expecting a Tax rebate?
- Is the website or email address genuine? Always double check these details if you are unsure. Some more refined scams may use official details and logos so be aware
- Check your personal tax account online to see if there are any genuine messages
- If you think it is a scam, report it to HMRC as soon as possible for further investigations

Please feel free to share this information with any relatives, friends or neighbours you think may be vulnerable.

Take Five To Stop Fraud

- **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's okay to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.
- **Protect:** If you think you've been a victim of fraud, contact your bank immediately and report it to Action Fraud online at [actionfraud.police.uk](https://www.actionfraud.police.uk) or by calling 0300 123 2040.

For further information visit:

<https://www.actionfraud.police.uk/>

<https://takefive-stopfraud.org.uk/>