

Banks:

Someone may call claiming to be from your bank telling you there's a problem with your card or account.

The caller will often sound professional and try to convince you that your card has been cloned or that your money is at risk.



They may ask for your account details, including your PIN, and even offer to send a courier to collect your card. They may also advise transferring your money to a 'safe account' to protect it. **This is a common scam and your bank would never ask to do this.**

Pensions & Investments:



This is a call about an 'unmissable' investment opportunity, or offering you the opportunity to access your pension cash earlier.

Nuisance calls about pensions are now illegal.

Computer Repair:



A scammer may call you claiming to be from the helpdesk of a well-known IT firm, such as Microsoft. They'll tell you that your computer has a virus and will ask you to download 'anti-virus software', possibly at a cost. This turns out to be spyware, used to get your personal details.

Legitimate IT companies don't contact customers this way.

HMRC:

You may get a call from someone claiming to be from HMRC saying there is an issue with your tax refund or an unpaid tax bill. They may leave a message and ask you to call back. Again, don't be fooled by this.

HMRC would never contact you this way and would never ask you to reveal personal financial information such as your bank account details.

Compensation Calls:



This is a call from a company asking about a car accident you've supposedly had claiming you may be entitled to compensation. Some of these could be genuine companies looking for business but others are scammers. Don't engage in these calls. **If you've had an accident, call your own insurance company on the phone number provided on your policy.**

Number Spoofing:

Scammers now have the technology to mimic an official telephone number so it comes up on your caller ID display. This can trick you into thinking the caller is from a legitimate organisation, such as a bank or utility

company. If you're in any doubt, hang up and call the organisation directly. If possible, call them from different phone as scammers can keep the phone line open, so that even if you hang up and call the organisation directly, the line may still be connected to the scammer. If it's not possible to use another phone, then wait for at least 10 minutes before you call.

Anti-Scam:

This is a call from someone claiming to be from a charity supporting scam victims, a company selling anti-scam technology, or from someone demanding money to renew your Telephone Preference Service registration, which is actually free. **Be alert to all of these.**

What is a cold call?



Cold calls are phone calls from companies trying to sell you something, even though they have had no business with you previously. Cold calls aren't usually illegal and don't necessarily count as a scam although they can be annoying, frustrating and even frightening.

How can I avoid scams & cold calls?

You can block or prevent some cold calls. Try these simple things:

- Talk to your phone provider to see what other privacy services and call blocking services are available, although you may need to pay for some of these services.

- Register with the Telephone Preference Service (TPS) – it's free and it allows you to opt out of any unsolicited live telesales calls. This should reduce the number of cold calls you receive but may not block scammers. To register call 0345 070 0707 or visit www.tpsonline.org.uk

- If you have a smartphone, you can use the settings on the phone to block unwanted numbers. If you're not sure how to do this, you could visit your local mobile phone shop for assistance.



- There are products to block some calls. Some local councils provide call blockers through their trading standards.