

# THE PIGGY BANK

# FRAUD AND SCAMS

A practical guide for the Cumbria and North Lancashire community

[www.thepiggybank.org.uk](http://www.thepiggybank.org.uk)



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# FRAUD AND SCAMS

Scams are schemes to con you out of your money. They can arrive by post, phone call, text message, email or from someone coming to your home.

**If something sounds too good to be true, it probably is!**

## HOW TO SPOT A SCAM:



**1** You get a call, text, or letter that you were not expecting.



**2** You are asked to give personal details or passwords. Your bank will never ask for full passwords, or your PIN code.



**3** You are pushed to make a quick decision. Scammers don't want to give you time to think.



**4** You are asked to make an advance payment.



**5** You are told to keep the payment a secret.



**6** You've never heard of the competition you are told that you have won.

### Reporting a scam

You can report scams on the Action Fraud website at:  
[www.actionfraud.police.uk](http://www.actionfraud.police.uk)

### Other useful websites.

Get safe online [www.getsafeonline.org](http://www.getsafeonline.org)  
Google online safety  
[www.google.co.uk/goodtoknow](http://www.google.co.uk/goodtoknow)

[www.thepiggybank.org.uk](http://www.thepiggybank.org.uk)



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