



What to do if you've
been scammed



**POLICE
SCOTLAND**

Keeping people safe

POILEAS ALBA



What to do if you've been scammed

Anyone can be the victim of a scam. Here are some steps you can take if you think you've fallen victim to scammers.

Don't panic

Take a deep breath and think clearly about what you can do next. You need to check if you can get your money back, report the scam and protect yourself from further risks.

Contact your bank immediately

If you think that you may have been scammed, it might not be too late to stop it if you act fast. They will also help you to freeze any cards or bank accounts if they've been compromised. Speak to your bank straight away by calling the number on the back of your card or by calling 159 and selecting your bank, for most major UK banks.

Gather all details of the scam, including who you have been in contact with (including names and any contact details they may have used), what information you have shared with them (including passwords or PINs), whether you've paid any money and what method you used to do this.

Report it

You can contact Police Scotland on the 101 non-emergency number to report it as a crime. If you feel threatened or unsafe because of your scammer you should call 999.

You can also read about different types of scams and frauds at www.scotland.police.uk

If the scam involves an investment, your pension, taking out a loan or credit, or insurance and warranty products, you can report it to the Financial Conduct Authority online at www.fca.org.uk or by calling 0800 111 6768 (freephone).

You can forward a suspicious email to report@phishing.gov.uk, and the National Cyber Security Centre (NCSC) will investigate it.

Forward suspicious text messages to 7726. It's a free service, and will report the message to your phone provider.

You can report scam or misleading adverts found online, including on social media, to the Advertising Standards Authority at www.asa.org.uk

If you receive a scam HMRC text, email, letter or phone call - you can email phishing@hmrc.gov.uk or forward a text to 60599 - you'll be charged at your network rate.

Check HMRC's guidance on recognising scams at www.gov.uk

Speak to someone

Perhaps a friend or family member who can support you. Don't be embarrassed to discuss it. Remember, scammers are very clever and anyone can fall victim to them. If you and those around you share information, it can really help prevent others becoming victims of fraud.

Passwords

Change your passwords if you think they may have been compromised, or if you use the same password for several sites. You can read advice on how to create a strong password by the NCSC at www.ncsc.gov.uk.

Credit reports

Monitor your credit report, particularly if you've been the victim of identity theft. This will help you to see if anyone tries to open accounts or take out credit in your name. Most of the main agencies will let you view your credit report and score for free, but you may need to sign up to a 30 day free trial and cancel it before you are charged a subscription fee.