

# Fraud

## Self-help booklet

### What is Fraud?

Fraud occurs when an individual or group manipulates or deceives an individual or group to dishonestly take their property such as money, goods or services.

Fraud occurs in many forms, targeting individuals through deceptive schemes. Below is a list of common types of fraud that occur:

- Identity Theft is when someone uses your personal details, like your name or bank information, to open accounts or commit fraud in your name.
- Sextortion is when someone may coerce you to send images of yourself or encourage you to perform sexual acts which are filmed without your consent. This is then used to blackmail you for money.
- Romance Fraud is when someone develops a relationship with you, usually online and pretending to be someone they are not. Once they gain your trust, they will ask for money, claiming to be in trouble or in need of help.
- Pension or Investment Fraud is when someone contacts you about your pension or an investment opportunity and convinces you to move your money or invest in a scheme.
- Authorised Push Payment or Bank Transfer Fraud, is when someone convinces you to transfer money for a legitimate reason, this may be for buying an item online or convincing you to move money as your account has been compromised.
- Phishing and smishing is when someone attempts to get information about you through emails, links and phone messages.
- UK Cash Machine Fraud: This occurs when someone has access to your genuine bank or card details. They fraudsters might tamper with cash machines to steal your card details or money or might distract you while you're withdrawing cash.
- Ticket Scams are when someone sells fake tickets to concerts, events or sports matches.



## What can you do to prevent fraud?

Fraud can happen to anyone, but with the right resources and measures, you can protect yourself and your assets. Here are some tips to help you prevent fraud and stay secure:

- **Protect your personal information:** Do not share your sensitive personal information including your bank account details, address, to any unknown individuals or unverified online platforms. Always check the source and ensure that they can be trusted.
- **Create strong and unique passwords:** Always use a mix of uppercases, lowercases and special characters.
- **Stay updated on your financial activities:** Check your bank and credit card statements regularly.
- **Be wary of scams and phishing attempts:** Double check the caller ID or sender's email address and look for spelling errors in messages.

### After fraud has occurred:

**Report it:** Report the fraud to Action Fraud, which is the UK's national fraud and cybercrime reporting centre.

**Inform your bank:** If your bank or card details have been compromised, or there have been any unauthorised bank transactions, contact your bank's helpline to protect your account from any further fraud and get your stolen money reimbursed, if possible. It is also advised to block your compromised cards immediately and request a replacement.

**Seek Support:** If you feel that you need support, seek specialist support from victim services that are free and confidential, to help you navigate through your situation, or speak to your GP or any mental health professional. It could also be helpful to talk to a close friend or family, or even your employer, if the incident has affected your work.



## **What can Catch22 Victim Services do?**

Through our victim services, we are here to support anyone who has been affected by fraud. Our person-centred approach aims to empower and build resilience; we provide the necessary tools to navigate your recovery journey and move forward from the impact of crime. Support offered by our victims' services is free, independent and confidential, and available to victims and witnesses regardless of whether the crime has been reported or not.

## **We can help in the following ways:**

- Emotional support
- Advocacy
- Support through criminal justice processing
- Signposting and onward referrals
- Access to Restorative Justice
- Practical Support including crime prevention and safety advice



## Useful organisations

Banking – security and fraud - Citizens Advice: Provides information about what to do if you have been impacted by fraud.

Get Safe Online - It is an online source with easy-to-understand information about online safety and instructions about cyber fraud prevention. You can also check the authenticity of a website through this tool: Free Website Scam Checker

Scams advice – How to spot and avoid scams | Age UK provides free, independent and confidential information on fraud and online scams directed specifically at older adults.

Take Five-To Stop Fraud- This is a national campaign offering straightforward and impartial advice to help everyone protect themselves against fraud.

Stop! Think Fraud - How to stay safe from scams- Gives you the tools and knowledge to stay ahead of scams.

Action Fraud - Fraud reporting system and prevention advice

## Reporting

You can also report to the police:

- In an emergency always call 999.
- In a non-emergency call 101
- Report online - [Contact us](#) | [Police.uk](#)
- Visit a local police station
- To report a crime anonymously, contact Crimestoppers at 0800 555 111, or visit [Independent UK charity taking crime information anonymously](#) | [Crimestoppers](#)

