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Notorious 'Hi Mum and Dad' scam spreads from WhatsApp to text message

Scammers continue to prey on parents as the heartless 'friend in need scam' begins to appear on text message. Find out what this scam looks like.

Scammers impersonating your family members, particularly adult children, in order to ask you for money are now targeting you through text messages.

Earlier this year, Action Fraud warned that it had received 1,235 reports of criminals posing as loved ones in need on WhatsApp between 3 February and 21 June this year, amounting to a total financial loss of £1.5m.

This heartless scam comes at a time when hearing that a loved one is in need of some financial support to pay urgent bills may not be too much of a surprise.

Which? has now seen evidence that scammers are using text message to target victims. Here, we show you what this scam typically looks like, how to avoid it and how to report it.

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WhatsApp 'mum and dad' scam



A scammer pretending to be someone's child on WhatsApp

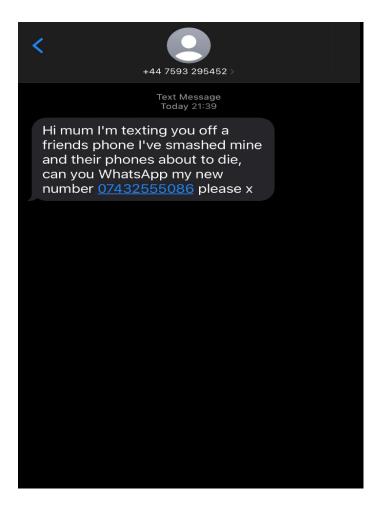
Which? first became aware of this scam at the end of 2021 when a victim told us that a fraudster impersonating his sister had a convincing

conversation with her which led to her transferring money for 'car repairs'.

We soon received multiple reports of people getting messages from scammers claiming to be children and other family members. In one instance, a mother was contacted by a fraudster pretending to be her son. In this case, the scammer tricked their victim out of £3,600 after telling a believable story claiming it was her son needing help paying a bill.

There have also been cases where fraudsters managed to access chat history and continued ongoing conversations to appear more convincing.

'Hi mum' scam text messages



A scam text message impersonating someone's child

This scam appears to have moved onto other communications channels now. We've seen two examples of these new versions of the scam sent via text message. One reads:

'Hello mum, I've broken my phone and I'm using a friends old one. I need to talk its urgent can you text me on WhatsApp on my new number please.'

It's sent from 07726760652 which, according to the phone number search website Who Called Me, has been searched 179 times since 28 August 2022. Reports on Who Called Me also linked the number to fake Evri redelivery text messages.

Another version of this text we came across reads:

'Hi mum I'm texting you off a friends phone I've smashed mine and their phones about to die, can you WhatsApp my new number please.'

This one was sent from 07593295452, with recipients reporting being contacted by this number from 5 September 2022 on Who Calls Me.

How the impersonation scam works

The message will typically start with saying the sender has lost their phone, it's damaged or they can't access it.

The fraudsters will mostly go on to ask you for money by pointing out an imaginary difficult financial situation they're in and playing on the close relationship you have to the person they're impersonating.

The bank details they give will probably not match those of your loved one and it's likely the scammer will tell you it's because they can't access their bank account. If you receive a message like this don't be tempted to transfer money immediately, enquire further by asking who specifically it is by name and by calling them or asking for a voice note.

WhatsApp has warned that its users should ensure that two-factor authentication is set up on their account and never to share their six-digit pin code with others.

Reporting scam text messages

If you receive a suspicious text message, you can report it by forwarding it to 7726 before blocking the number.

If you're concerned you've given money to a possible scam, contact your bank straight away and report the scam to Action Fraud.

You can report scam messages on WhatsApp by opening up the WhatsApp chat with the unknown number and selecting Block and Report.