



Telephone scams – Beware!

Do you know how to protect yourself from fraudulent telephone calls? Would you recognise such a phone call? Here is a common example:

You receive a call from somebody who claims to be from an organisation you trust, such as your bank or the police. They inform you that there is a safety or security problem associated with your bank account or payment cards, and you need to take some kind of immediate action. Typically, this involves confirming your confidential login details, security question, or your debit or credit card PIN.

You may also be asked to give your payment cards to a courier sent by the 'bank' or 'police' to ensure that they have been stopped, or for evidence.

So, what should you do?

- The police, your bank or payment card company will **never** ask you to confirm your banking or security details over the phone, so hang up immediately.
- If you do think that the call may be authentic and you choose to call your bank or card issuer, call the number on your bank statement or other document from your bank – or on the back of your card, and **NOT** a number given to you by the caller or the one you were called from.
- Don't try to ring your bank immediately as fraudsters can sometimes stay on the line then pretend to be your bank and continue to try to get you to provide confidential information or type in your PIN. Call someone you know first, or wait 5 minutes to ensure the line is safe. You could also use a different phone to make that call.
- **Never** hand over your payment cards to anyone sent to your house. If you find yourself in such a situation don't answer the door, and call a relative, friend or neighbour for help.

Other examples of unsolicited and fraudulent calls include:

Caller claims to be from an IT company saying you have a computer virus and wants to access your computer remotely to fix it. Don't risk them installing malicious software to steal your information - **Put the phone down on such calls!**

Caller says you have been involved in a recent car accident and want to help you to claim. Typically they cannot say what car you were in or when it happened - **Put the phone down!**

Calls from someone offering to help you to reclaim bank charges - **Put the phone down!**

Caller tries to get you interested in investment or pension schemes – **Just put the phone down!**

What can you do to stop such calls?

Register your phone numbers with the [Telephone Preference Service](#) - they'll add you to their list of numbers that don't want to receive sales and marketing calls. You can also call them to register on 0345 070 0707. Whilst this won't guarantee you never receive such calls it will help to reduce them.

Consider caller identification and blocking services available from telephone companies, see: [Nuisance calls - services that can help](#)

For advice on other scams such as via email and the internet see: <https://www.getsafeonline.org/>