

# FRAUD

## HOW TO REPORT IT

### The Police

The Police may take reports of fraud cases if:

- The victim is vulnerable or at risk
- If there is a known local offender
- The suspect could be caught with immediate response

### Action Fraud

All victims of fraud should report fraud to Action Fraud if they have been scammed, defrauded or experienced cyber-crime. Action Fraud is the UK's national reporting centre for fraud and cybercrime.

You can report fraud or cybercrime 24/7 using the online reporting service. The service enables you to report a fraud, update previously made reports and find help and support. Website: <https://reporting.actionfraud.police.uk/login>

Reports can also be made over the phone through the Action Fraud contact centre on 0300 123 2040, where you will have the opportunity to talk to fraud and internet crime specialists.

Action Fraud does not investigate the cases and cannot advise you on the progress of a case. Action Fraud will look at your report. When their analysts see opportunities for law enforcement or partner agencies to act, crime packages are disseminated to the appropriate law enforcement and partner agencies e.g. Police Force or Trading Standards.

The receiving agency then decide on the next most appropriate action and take responsibility for any resultant investigation. **Not all fraud reports can result in an investigation.**

### Banks

If your card has been lost/stolen or you discover unauthorised payments on your account, you should report this immediately to your bank.

You must act promptly when you discover either the unauthorised use of your card or any unauthorised payments or transactions. If you do not do so this could affect where you stand legally in terms of recouping any financial loss.

Your card provider/bank should always refund you in full for any transactions that take place after you've reported your card lost/stolen or for any subsequent unauthorised transactions after they have been notified.

## Financial Ombudsman Service (FOS)

The Financial Ombudsman Service settles individual disputes between consumers and businesses that provide financial services. You can make a claim here if you are having a problem with a company that offers a financial service for example the bank.

You must first make a formal complaint to the financial provider and allow them 8 weeks to address your complaint before the Ombudsman will entertain your claim.

The FOS has a form where you can complete and submit a claim online.  
<https://www.financial-ombudsman.org.uk/contact-us/complain-online>

The FOS will consider all the circumstances around the transaction and will make a decision.

## Computer Hacking

If you believe you have been targeted consider taking the following steps:

1. Call Your Financial Institution and Tell Them What Happened  
DO NOT WAIT TO CALL YOUR BANK, tell them as soon as possible. If you wait too long, then they might not be able to help you with the bogus charges. They will likely put a fraud alert on your accounts and issue you a new card. If they don't offer to do this, insist on it.
2. Isolate and Quarantine Your Computer  
Unplug the affected computer's network cord and turn off its wireless connection. If you installed the remote admin tool as they directed, then they could be rooting around on your computer accessing your personal files, even after the phone call is over.
3. Get your device cleaned

Take your computer/device to a trusted organisation who can clean it professionally for example, pc world.

#### 4. Change Your Passwords

After you ensure that your system is free of the intrusive malware change all your important passwords. Make sure to choose strong passwords when creating new ones.

## Nuisance phone calls

Unwanted phone calls can be a real nuisance and the caller may have criminal intent.

### Telephone Preference Service (TPS)

If you're receiving unsolicited phone calls, you can register with the Telephone Preference Service (TPS). It is free to use and is a register which records your preference not to receive unsolicited sales or marketing calls.

If you've registered with the TPS and still receive unwanted calls, you can make a complaint and it will be investigated. It doesn't have enforcement powers so it can't penalise the company responsible for bombarding you with unsolicited calls.

<https://www.tpsonline.org.uk/>

### Talk to your phone company

If you're still receiving harassing or unsolicited phone calls, you can talk to your phone company to report the phone number. Most providers offer products, services and advice much of which is free to block unwanted calls or reduce nuisance calls.

### Consider call blocking technology

Phone companies offer several services that can help block unwanted nuisance calls. Some of these services are free but for some, monthly charges can apply, and may vary depending on what package you're signed up to.

Services include caller display, which shows you the number of the person calling; incoming call blocking, which prevents selected numbers from getting through; and caller identification - or 1471.

Systems cost between £40 and £120 and can be very effective. In a recent trial by Trading Standards the TrueCall system blocked 98% of unwanted phone calls. For more information on the different types of services available to block unwanted calls visit Which?

Website: <https://www.which.co.uk/consumer-rights/advice/how-to-stop-nuisance-phone-calls>

## Financial advice and other agencies

Citizens Advice – offer free advice about almost anything including financial problems Website: <https://www.citizensadvice.org.uk/>

Step Change – they offer expert advice to help you deal with your debts and get the support you need. You can get advice online or over the phone, and they will recommend a range of practical debt solutions based on your situation. Website: <https://www.stepchange.org/how-we-help/debt-advice.aspx>

Money Advice Service – This is set up by the government and they give you free and impartial money advice Website: <https://www.moneyadviceservice.org.uk/en>

Age UK – they help with spotting and avoiding the latest scams targeting your money. Website: <https://www.ageuk.org.uk/information-advice/money-legal/scams-fraud/>

CIFAS – Protected Registration - Are you worried your personal details have been stolen? Have you noticed any unusual account activity? By signing up to the protective registration CIFAS will protect you by placing a flag alongside your name and personal details in our secure National Fraud Database. Companies and organisations who are signed up as members of the database will see you're at risk and take extra steps to protect you, preventing fraudsters from using your details to apply for products and services. Website: <https://www.cifas.org.uk/services/identity-protection/protective-registration>