



## **BEWARE OF CORONAVIRUS SCAMS**

The ten scams to be on the lookout for and how to spot them

### **Covid-19 financial support scams**

Official-looking emails offering a 'council tax reduction'. These emails, which use government branding, contain links which lead to a fake government website which is used to access personal and financial information.

Fraudsters are also preying on benefit recipients, offering to help apply for Universal Credit, while taking some of the payment as an advance for their "services".

### **Health scams**

One of the most shocking scams that has appeared during the pandemic has involved using the NHS Test and Trace service. Criminals are preying on an anxious public by sending phishing emails and links claiming that the recipient has been in contact with someone diagnosed with Covid-19. These lead to fake websites that are used to steal personal and financial information or infect devices with malware.

Victims are also being targeted by fake adverts for Covid-related products such as hand sanitizer and face masks which do not exist.

### **Lockdown scams**

Criminals are sending fake emails and texts claiming to be from TV Licensing, telling people they are eligible for six months of free TV license because of the coronavirus pandemic. Victims are told there has been a problem with their direct debit and are asked to click on a link that takes them to a fake website used to steal personal and financial information.

Amid a rise in the use of online TV subscription services during the lockdown, customers have been targeted by criminals sending convincing emails asking them to update their payment details by clicking on a link which is then used to steal credit card information.

Fraudsters are also exploiting those using online dating websites by creating fake profiles on social media sites used to manipulate victims into handing over their money. Often criminals will use the identities of real people to strike up relationships with their targets.

Criminals are using social media websites to advertise fake investment opportunities, encouraging victims to "take advantage of the financial downturn". Bitcoin platforms are using emails and adverts on social media platforms to encourage unsuspecting victims to put money into fake investment companies using fake websites.



The banking and finance sector is working with the government and law enforcement to help identify scams and prevent people becoming victims of fraud. The industry is also encouraging everyone to remain vigilant and to follow the advice of the Take Five to Stop Fraud campaign, and to Stop, Challenge and Protect when they receive any messages out of the blue:

- **Stop:** Taking a moment to stop and think before parting with your money or information could keep you safe.
- **Challenge:** Could it be fake? It's ok to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.
- **Protect:** Contact your bank immediately if you think you've fallen for a scam and report it to Action Fraud.
- In order to spot a Covid-19 scam, people should be on high alert if:
- The website address is inconsistent with that of the legitimate organisation
- The phone call, text or emails asks for financial information such as PIN, passwords
- You receive a call or email out of the blue with an urgent request for your personal or financial information, or to make an immediate payment
- You're offered a heavily discounted or considerably cheaper product compared to the original price
- There are spelling and grammar mistakes, or inconsistencies in the story you're given

**Managing Director of Economic Crime at UK Finance, Katy Worobec, said:**

*"During this pandemic we have seen criminals using sophisticated methods to callously exploit people's financial concerns, impersonating trusted organisations like the NHS or HMRC, to trick them into giving away their money or information.*

*"The banking and finance industry is tackling fraud on every front, investing millions in advance technology to protect customers and working closely with the government and law enforcement to stop the criminal gangs responsible and neutralise the threat.*

*"We would always urge people to follow the advice of the Take Five to Stop Fraud campaign to keep their money and personal information safe from fraudsters."*

### **From Cambridge City police**

Due to an increase in reports of dog thefts and attempted dog thefts, we are offering advice around crime prevention and home security.

We would encourage you to be vigilant and cautious of suspicious people or markings seen around addresses, as well as cold callers and if you are approached by strangers while out on a dog walk.



Please report such activity, with descriptions of the individuals and their vehicles, to police before sharing with social media and local watch groups.

Anyone with information should call police on 101 or report online via <http://www.contactcambspolice.uk/Report/>.. Alternatively, contact Crimestoppers, anonymously, on 0800 555111 or via [www.crimestoppers-uk.org](http://www.crimestoppers-uk.org). In the event of an emergency, call 999.

Ensure your dog is microchipped and registered with up to date information and has a collar and dog tag (use your surname rather than the dog's name and your telephone contact).

Take plenty of clear photographs of your dog and especially of any distinctive markings

Never leave a dog unattended in the garden, car or outside shops

Don't give details of your pets, your location or your favourite walking spots on social media and make sure your security settings are set to friends only

When out, always know where your dog is. Be mindful of anyone who may be trying to distract your attention from your dog or attract your dog's attention away from you

Avoid leaving dogs in outside kennels if at all possible, if not possible then make sure the kennels are alarmed – padlocks alone will not stop thieves!

Ensure all gates are locked at top and bottom with a shoot bolt and padlock and consider fitting a bell or gate alarm as well

Make sure your garden boundaries (fence, hedge etc) are secure so no one can gain entry or pull your dog out and to ensure your dog cannot escape through any gaps

Consider driveway alarms to alert you to intruders and combine this with the use of monitored CCTV that will alert you via your phone or tablet instantly

For more rural locations, think about <https://uwatch.co.uk/>

a great multi-purpose security device that does not require Wi-Fi or additional lighting

Don't buy dogs from social media sites or any person where appropriate documentation (ownership, health check, pedigree papers etc.) cannot be provided, and always view puppies with the mother in their home environment.

If your dog is stolen report it to police on 101 and to your local authority dog warden. Notify your microchip database provider immediately and advise [www.Doglost.co.uk](http://www.Doglost.co.uk) or via their Facebook page. They will offer help, support and advice.