

# 12 SCAMS of Christmas 2022

**HMRC** – scam emails, texts and calls saying you are going to be arrested for not paying your tax, or there is a grant/refund, or your NI number is going to be suspended. They gain your personal details.

**DELIVERY SCAM** – text or email supposedly from your delivery company asking you to click on the link to rearrange delivery for the missed parcel or pay a fee for redelivery.

**BANK OR POLICE** – get a call from either of them trying to get your bank details or encouraging you to transfer your money to their ‘safe’ account because your account has been compromised.

**ENERGY GRANTS** telephone call saying you are eligible for the government grant for heating, energy or a free boiler or other energy efficiency measures.

**DOORSTEP** – coldcallers offering to do work/maintenance to your house. Overpriced or no work is needed or work is done badly or not at all. No paperwork.

**REMOTE ACCESS** – getting a phone call and ‘fixing’ your computer. They download a virus onto your computer or get you to download a programme where they get access to your personal details.

**PRIZE DRAW** – pop up ads, social media, email or postal scam. They ask you to give personal details whilst entering a large well known companies survey for a prize or free food etc. Some ask you to ‘like and share’ the posts to get one of the free boxes.

**WARRANTY** – getting a call about your white goods, SKY, TV etc selling you an insurance or warranty you don’t need.

**ILLEGAL PUPPY TRADE** – buying a puppy for Christmas from an online advert – these are illegal breeders who breed the puppies in poor conditions which causes serious health problems.

**COST OF LIVING** - Fake text messages and emails relating to cost of living and energy. The government is offering help for households but beware of criminals pretending to offer this. You don’t need to give your details to get the help.

**LOFT INSULATION** – cold callers telling you the previous company has gone into liquidation and the loft insulation you have is illegal or unsafe. They can put in new spray insulation – at a cost.

**FAMILY IN TROUBLE** – text or message from family saying their mobile is broken and this is their new one. ‘Please send money urgently’. An email saying they can’t get to the shop to buy a present, can you get them a voucher. Or they are abroad and have been mugged, can you send them money.

Don’t be rushed into making decisions. Talk to a friend or family to make sure it is genuine. Make your own checks – e.g with the company or family member – using your own contact details.

For more information on what to look out for become a **Friend Against Scams** at [www.friendsagainstscams.org.uk](http://www.friendsagainstscams.org.uk) or visit [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) or call **0808 223 1133**.

If you think you have been scammed contact your bank to stop any payments and report to **Action Fraud** at [www.actionfraud.police.uk](http://www.actionfraud.police.uk) Tel: **0300 123 2040**.

