

What is a Scam?



Read over this information with someone you trust.



A scam is when someone tries to trick you out of money or get your bank details.



Scams can happen on the telephone, by post, by email and sometimes face to face.

The person who carries out scams is called a scammer.



A scammer will have a story that is not true.

They will be someone you do not know.

You will not be expecting them to call or email you or turn up at your door.



A scammer will try to rush you into making a decision quickly.



A scammer will tell you a story which could:

- frighten you.



- sound good by promising you something special like a prize.

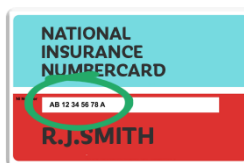


- trick you by sounding like they are a helpful friend when they are not.



The scammer will ask you for things like your money or personal details.

These are things like your bank details, date of birth, passwords or National Insurance number.



Examples of Scams.

Can you spot how each scammer is using their story to trick you?



Scam Story 1

You are due them money for a big item you did not order.

How is the scammer making you feel?

The scammer is trying to make you feel worried and embarrassed.

This is a cruel trick to get you to give them your money.



Scam Story 2

The scammer will tell you are going to get a lot of money.

This is a big surprise to you.

You must tell them your bank details so they can put the money into your bank account.

How is the scammer making you feel?

The scammer is pretending to be helpful.

They are telling you lies so they can get your personal information.





Scam Story 3

There is an investigation into your bank. You have to move all your money into another bank account so you do not lose it.

How is the scammer making you feel?

The scammer is trying to make you feel scared.

They are pretending to help you but trick you out of your money.

Your bank or building society will never ask you to move money to another account.



Remember:

It is OK to not reply to a scammer.

It is the safe thing to do.



If the scammer is at your doorstep, then say "I'm not interested" and lock the door.



If you can, phone the company they are from and ask if they have sent someone to your house.



It can be difficult to check this type of information so you could ask a trusted friend for help.

What to do if you think you have been scammed?



Tell your bank straight away.

Tell your credit or debit card company straightaway.

The phone number is on the back of your card.



Call Police Scotland on **101** to report it.

Call **999** if you are in danger or the scammer has threatened you.



You can get free advice from Advice Direct Scotland by calling 0808 164 6000.



If someone you know is at risk of financial harm call the Adult Protection phone line on **01383 602 200**.

How do I find out about new scams?



New scams are appearing all the time.

Scammers are always changing their stories and the ways they trick people.

Read the 'Scam Share Bulletin' which comes out every week from Trading Standards Scotland.



You can trust this information and it will help to keep you safe.

It is online at:

www.tsscot.co.uk/news/scam-share/



The website also has 'Scam Share Podcasts' so you can listen to information about scams.



If you want your own bulletin to be sent to you, then you can send an email to <https://mailchi.mp/79a5dd06fd6a/scams> [here](#)



You can also find information about financial harm online at: www.fife.gov.uk/adultprotectioneasyread