

**HMRC – the tax man -  
will NEVER contact  
anyone by email about a  
tax refund. They only  
ever write to you**



**If you receive any such emails, forward it to  
[phishing@hmrc.gsi.gov.uk](mailto:phishing@hmrc.gsi.gov.uk) and then delete it**

Contact HMRC at [security.custcon@hmrc.gsi.gov.uk](mailto:security.custcon@hmrc.gsi.gov.uk) if you think you've given any personal information in reply to a suspicious email or text. Include brief details of what you disclosed (eg name, address, HMRC User ID, password) but don't give your personal details in the email.

**citizens  
advice**

**Westminster**

# If you are getting spam texts, you can block them

If a text message is from an unknown sender we recommend you don't reply. Responding will confirm that your number is active and might mean you get more messages.

Instead, you can report the spam text to your network operator. Simply forward the text to 7726. An easy way to remember '7726' is that they are the numbers on your phone keypad that spell out the word 'SPAM'. This is free.



# Your bank will NEVER contact you by email to ask for passwords or personal information



Phishing emails pretend to be from a genuine company and usually claim that it is necessary for a customer to 'update' or 'verify' their customer account information. They often ask customers to click on a link from the email to a website. Although the website may look genuine, it is in fact a bogus website.

If you receive a phishing email, don't panic. There is no risk in receiving it, only in responding. DON'T click on the link. Delete the email.

# PensionWise and government bodies will NEVER call or text about a pension review



Be very careful if you get a call about your pension money, offering a great deal that needs to be signed quickly. Well-known scam types include unregulated investment in a hotel, vineyard or other overseas opportunities, where your money is all in one place - and therefore more at risk.

Ask The Pensions Advisory Service for help if you have doubts. **You can call them on 0300 123 1047 or visit the [TPAS website](#) for free pensions advice and information**



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# Genuine investment companies are very **UNLIKELY** to call out of the blue

If you are called about an investment opportunity, the safest thing you can do is to hang up.

A previous email or letter doesn't mean it's a genuine company. An investment offered to you in this way is unlikely to suit your specific needs and could be a very bad idea or a scam. Check they are registered with the Financial Conduct Authority at [www.the-fca.org.uk](http://www.the-fca.org.uk). The FCA has a list of firms to avoid and examples of different kinds of scam.



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# Protect yourself if you use your mobile for personal banking



Put a passcode on your mobile.

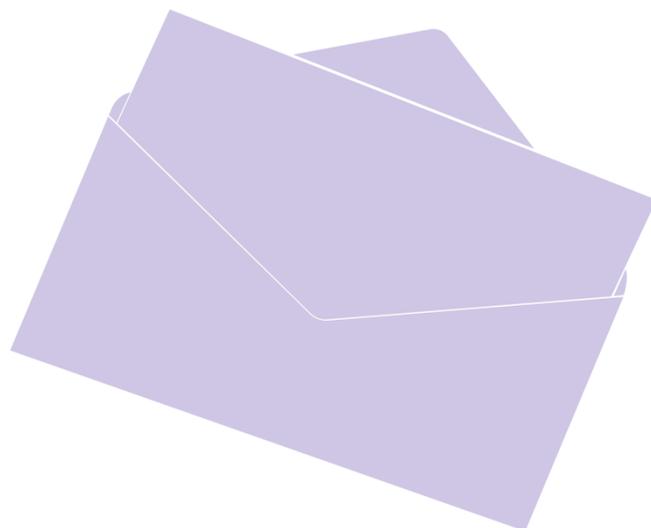
Only download mobile apps from the official stores, such as Apple iTunes or Android Marketplace.

If you are concerned that someone may know your log in details for your mobile banking app, contact your bank immediately.

# Getting scam post about lotteries or investments?

You can ask the Royal Mail to help:

If you think you or a family member is receiving scam mail, you can report it and send back any items of mail you believe to be from fraudsters.



Tell Royal Mail your full name, address and a contact telephone number. They will send you a form to complete, plus a prepaid addressed envelope in which to return the form with examples of the scam mail received.

Contact Royal Mail to do this ....

By post: FREEPOST SCAM MAIL

By email: [scam.mail@royalmail.com](mailto:scam.mail@royalmail.com)

By telephone 03456 113 413 (message service only)



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# Microsoft and computer companies NEVER call about home computers

If someone calls to say your computer is 'infected' or needs fixing

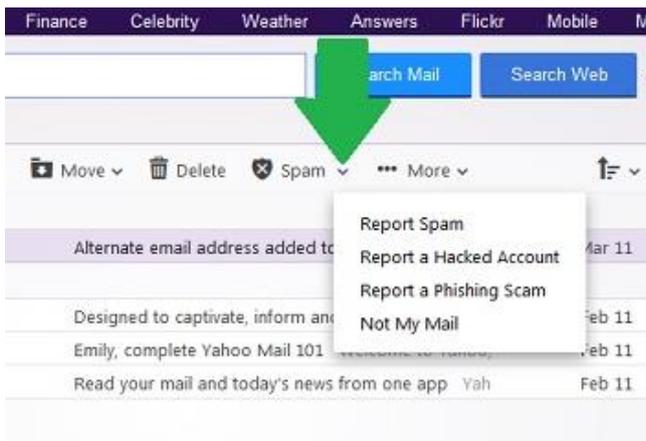
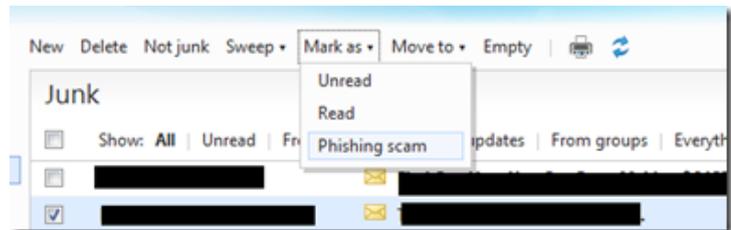
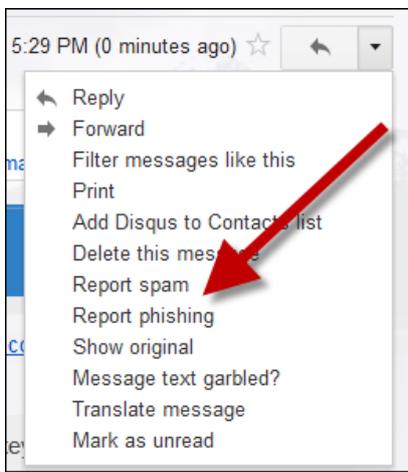
- Put the phone down
- Don't give any personal information
- Don't give your credit card or bank details
- Don't go to any website they suggest
- Change your passwords and user names
- Tell everyone about it – warn them about this scam



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# Report scam emails to your email service ...

Quite easily done. Here are images for Gmail, Hotmail and Yahoo users.



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# Stop someone vulnerable being scammed

Although anyone can fall for a scam, some people are vulnerable and more likely to be targeted. They include older people and people with mental health problems, learning difficulties or dementia.

## What to watch out for:

If you know or look after someone who could be vulnerable to scams, keep an eye out for the following signs. Do they:

- receive a lot of junk mail?
- have a house full of cheap-looking goods such as jewellery and health products?
- get frequent calls from strangers?
- become secretive when discussing finances with you?



Get more help at [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) and search for 'scams'

or use the QR code:



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