



July 2025.

“...are we amid a fraud pandemic ?”

The threat we all face from Cybercrime is constant; it is also an evolving threat, as advances in technology enable cyber criminals to create convincing attack methods.

So, how good are you at identifying a scam email, text, investment or pension scam?

Technology has enhanced cybercrime to the extent it can be difficult to determine what is real and what is fake.

Within Law Enforcement, we are privy to those who have become victims of online and tech enabled crime.

These crimes can be targeted towards a Business, Organisation, a particular demographic or towards an individual.

Cyber criminals are devoid of any empathy. They don't care about the victims. They are carrying out these attacks cleverly, duping and manipulating people into financial transactions where, large amounts of money, in terms of savings and pension funds are being lost to scam investments which, are on the increase.

Scams can arrive in your email inbox, or as a text, they might appear genuine, but have you asked for that information to be sent via email or text. If not, it's most likely a scam.

They also appear frequently on social media platforms, with some form of influencer or AI generated celebrity profile telling you how fantastic your returns will be upon investing with them or “why are you not making your money work harder for you as you prepare to retire”.

Cyber criminals will also act on your emotion through romance scams. There just doesn't seem to be any protection from those posts.



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As a result, we must be aware of what a scam looks like. Being able to identify a scam is the first level of crime prevention and to stop the cyber criminals from taking advantage of you.

You have worked hard for the money you earned and saved, so it is vitally important that you protect your assets.

The consequence of a financial loss impacts people deeply, can be difficult to deal with and in most circumstances, there is little chance of the scammed money being recovered.

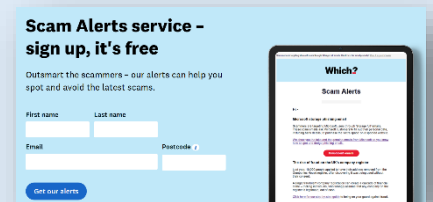
The following guidance from 'Which'; will test your awareness to identify scams as well as awareness in relation to pensions scams.

[Introduction](#) to scams.

[How scam-savvy are you?](#)

You can also sign up to receive scam alerts from 'Which' supporting you to Stay ahead of the latest scams including how to;

- ✓ Spot scams and protect yourself
- ✓ Take steps if you've been scammed
- ✓ Understand the way scams work



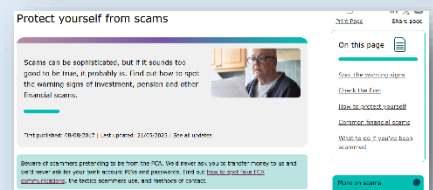
The [Scam Alerts service – sign up, it's free](#) and easy to sign up to.

The Financial Conduct Authority (FCA) also provide excellent guidance to help you become more aware of cyber scams and help to spot the warning signs.

[Pension scams | FCA](#)

[Screen sharing scams | FCA](#)

[Protect yourself from scams | FCA](#)



If you think you have been a victim of a scam, contact your bank and Police as soon as possible.

If you have been a victim of crime, and it is not an ongoing emergency, you can report this to Police Scotland on 101.

Police Scotland Cybercrime Harm Prevention Team

All information correct at time of distribution.

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