

Lottery and Inheritance Scams

There are numerous scams relating to non-existent lottery wins and unexpected inheritance.

In the lottery scam the fraudsters send out letters to members of the public with promises of large lottery wins and advice not to mention the win to anyone. The victim is encouraged to phone or fax the fraudster and is thereafter instructed to pay various 'fees' to release the win.

The inheritance scam generally involves a letter being sent to the victim advising that someone with the same surname has died in a foreign country and left a large inheritance but no beneficiary. The fraudster tries to get the victim to make contact with a view to moving the non-existent money. Of course demands for banking details or fees follow.

Remember

- Ensure you have adequate anti-virus protection on your computer and keep software up to date.
- Be wary of clicking on links or web pages especially links in unsolicited emails.
- Never give out login details in an email or over the phone, no matter how genuine you think the request is.
- Be wary of the information you are giving out on social networking sites (contact details, date of birth etc).
- Do not include your birth date or address in your email address
- When you are finished with personal or financial documents, shred them before you throw them out.
- Be wary of cold calls, if in doubt, just hang up and never give out personal or financial information if you are unsure who you are dealing with.
- Report all fraud to Police Scotland on 101

Useful Links

www.victimsupportsco.org.uk

www.getsafeonline.org

www.fca.org.uk

www.cifas.org.uk
for advice on protecting your identity

www.equifax.co.uk
for credit checks

www.experian.co.uk
for credit checks

www.mpsonline.org.uk
to remove your address from mass marketing mailing lists

www.tpsonline.org.uk
to remove your telephone number from mass marketing call lists

www.royalmail.com
to report nuisance mail

www.thinkjessica.com
for advice and information on postal and telephone scams

www.crimestoppers-uk.org
Telephone 0800 555 111

www.cas.org.uk
Citizens Advice Scotland

A comprehensive list of the main fraud types can be accessed on the Police Scotland website at:-

www.scotland.police.uk/keep-safe/advice-for-victims-of-crime/fraud/main-electronic-fraud-types

 @PoliceScotland

 PoliceScotland

 scotland.police.uk



VICTIMS OF FRAUD

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What is Fraud

Fraud is a crime in which some kind of deception is used for personal gain.
Fraud is sometimes also referred to by other names such as a scam or con.

Advice for Victims of Fraud

If your bank or credit card accounts have been compromised contact your bank and tell them you suspect you have been the victim of a fraud.



If you receive correspondence from companies about applications or accounts that you do not recognise, contact the relevant companies immediately and advise them.

Report the fraud to Police Scotland on 101.

Keep a note of any telephone numbers, emails or other correspondence you have had with the fraudster.

Consider contacting a credit reference agency to review your credit report. If you notice any unauthorised activity contact the organisations involved, as soon as possible.

If you have been a victim of fraud be aware your details might be sold on to other fraudsters who might make contact with you in an attempt to make you part with more money.

This is most common in the case of victims of share scams. Fraudsters often call up the victim of such scams advising they can get the victim's money back for a fee.

Other useful advice

If you have been asked by a vendor, landlord, loan company or someone you have met on a dating site, to send money by a money transfer service (eg. bank transfer, Ukash voucher, Western Union or Moneygram), please read the advice provided by these companies and online advertising sites (eg. Gumtree, Ebay) before carrying out the transfer.

Cold Calls



There are numerous cold call scams. The two most common types are:

- 1) Where the fraudster promises a large PPI refund but first taxes or fees have to be paid, usually by a money voucher such as Ukash. No PPI refund is ever received.
- 2) Where the fraudster pretends to be calling from the victim's bank advising of suspicious activity and thereafter induces the victim to hang up the phone and call the number on the back of their bank card. In this case the fraudster stays on the line and thereafter, pretending to be the bank, instructs the victim to transfer money into a 'safe account'.

Your bank will never ask you to transfer money into another account. If you receive a phone call allegedly from your bank under the above circumstances, call into your local branch or phone your bank using a different phone. Alternatively wait five minutes and ensure you hear a dialling tone before phoning your bank.

Consider contacting your local Trading Standards office who will be able to provide advice on approved call blocking systems.

Renting Property



If looking for a property to let never part with money before viewing a property and verifying the landlord's details.

The Landlord Registry Service (www.landlordregistrationscotland.gov.uk) provides details of most private landlords.

Buying and Selling Online

A high proportion of online fraud is perpetrated via online classified services such as Gumtree and on auction sites such as Ebay. The easiest way to stay safe when buying and selling on these sites is to buy and sell locally. If you are buying, go and see the item at the seller's address along with a friend or family member.

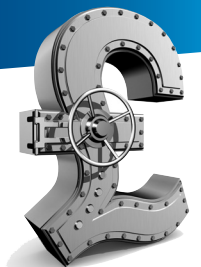
If you are selling an item, only accept cash or other secure payment and do not post the item to a buyer until the money has been received. There are scams where the fraudster sends an email to the seller that appears to be from an online payment site such as Paypal. The email advises that payment has been received and it is safe to post the item. Always verify the email address and check directly with the payment site.

Be especially careful when purchasing expensive items such as vehicles and machinery online and when buying concert tickets.

If you have been the victim of a scam, as well as contacting the police, contact the selling site.



Loans



If you are applying for a loan via a loan brokerage site or through a payday lender please be advised that legitimate companies will not ask for you to pay advance fees into a personal bank account or by money vouchers such as Ukash.

Beware of illegal money lenders and report any suspicions to the Police or confidentially to www.stoploansharks.org.uk