

Less than half of people aged between 61 and 70 years old think they won't become a victim of a scam – that means more than half think they might. With scams on the rise, there has never been a more important time to be alert.^{*}

Make money work for you

The best way to protect yourself is to know what to look out for. Here are some of the tricks that scammers are using right now:

Cloned investment companies and pension scams

Not everyone is who they say they are. Any company, even a big company, can be cloned so that documents and websites look like the real thing. They may try to tempt you with a new investment or suggest you move money from an existing investment or pension. Scammers do their research on you so they sound even more convincing.

To check if they are who they say they are, go to the FCA website and look for any warnings. If they're genuine, you can then contact the company in confidence using the genuine details. If you're still unsure, speak to someone you trust or your financial adviser.

Email, text and phone scams

Emails, text and even phone numbers can be made to look like they're from companies you're already dealing with. They may ask for account details or remote access to your computer. If you've been contacted unexpectedly, always treat it as suspicious and avoid clicking on links. To be completely sure, call the company on a trusted number you've found online.

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Cold calling and doorstep scams

People may ring you up or knock at your door pretending to be from a well-known organisation – even from your bank or the police. They may scare you into thinking your money is at risk. If anyone contacts you asking you to withdraw cash, write a cheque or hand over your bank details and PINs, put the phone down or close the door.

Rogue tradespeople may also call at your door saying they've noticed that something needs fixing on your house. Never hand over money following a cold call – do your research first.

Latest scam – voicemail texts



Text messages are being sent by scammers all the time. The latest text scam tells you to click a link to listen to a new voicemail.

Clicking on it could infect your phone with a virus, and you may be asked to download an app or give account information. This could give scammers access to your account, so be careful – don't click on links you're unsure about.



As a nation, we aren't known for being direct. New research from Take Five reveals that 92% of Brits have said 'yes' because they don't want to appear rude by saying 'no'. And when it comes to fraudsters, being indirect could have serious financial and emotional consequences.

That's why, from 13 to 17 September, we're proud to support Take Five to Stop Fraud week and encourage you to perfect 'The Art of Saying No'.

Always take a moment or two to stop and check when you receive a message or phone call, even from companies you already deal with. Could it be fake? Are they asking you for personal information or money? Remember, you can always ask someone you trust for advice.

Partnering with UK Finance's Take Five campaign, we're helping protect your money. To learn more about the latest scams and what to look out for, search 'scams' on our website.

Prevent Scams. Stop. Challenge. Protect.

^{*}Mortar Research study of 2,000 participants, July 2021. Barclays data on reported scams from 1 April 2021 – 30 June 2021.