

THE LITTLE BOOKLET OF  
**PHONE  
SCAMS**



**POLICE  
SCOTLAND**  
Keeping people safe  
**POILEAS ALBA**



## PHONE SCAMS

# INTRODUCTION

**Nearly a third of all fraud is committed over the telephone.**

National Fraud Intelligence Bureau

**Criminals are experts at impersonating people, organisations and the police. They spend hours researching you for their scams, hoping you'll let your guard down for just a moment. Stop and think. It could protect you and your money.**

**Stop:** Taking a moment to stop and think before parting with your money or information could keep you safe.

**Challenge:** Could it be fake? It's ok to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.

**Protect:** Contact your bank immediately if you think you've fallen for a scam and report it to Action Fraud.

## 1 Stop. Challenge. Protect.





## Fraudster's tactics

Criminals can disguise their phone number to make it look like it's from a bank, the tax office, the police... or anyone.



They can call you with what looks like a genuine phone number.



They will keep your landline open by not hanging up and even play a dialling tone over the phone.



They can send text messages requesting you call them, or click on a link.

**These scam messages can appear alongside genuine messages on your phone.**



And send website links which can steal your data and money when you click on them.

**Don't trust the Caller ID display on your phone, a phone number is not proof of ID.**

**Stop. Challenge. Protect. 2**





## PHONE SCAMS

# YOU ARE CALLED BY... A COMPUTER OR PHONE COMPANY

## THE CLAIM

**You have a problem with your computer.**

Criminals may call and claim that there are problems with your account, computer or Internet. They claim to be your computer manufacturer, telephone, internet or streaming service provider, or an online shopping platform and suggest they can help you.

## THE SCAM

They instruct you to download a program which gives the criminal remote access to your computer.

They can then access your passwords, photos, data and even your bank account if you log in to it.



**3 Stop. Challenge. Protect.**



## Protect yourself

- ⚠ If you receive a call like this **hang up**. 'Take Five' and **verify** via a trusted method, not via numbers given in the call.
- ⚠ **Never** allow **anyone** to remotely access your computer.
- ⚠ **Do not download software** on the request of a phone caller.
- ⚠ A genuine service provider will **never** call you out of the blue regarding issues with your computer.
- ⚠ If you are having problems with your internet connection, **contact your internet provider** on a number or email address that you **know to be genuine**.

**Stop. Challenge. Protect.** **4**



## PHONE SCAMS

# YOU ARE CALLED BY... YOUR BANK OR THE TAX OFFICE

## THE CLAIM

**Your bank account has been compromised.**

Criminals may call and claim to be from your bank and allege there is a problem with your account.

Or they claim to be from the tax office and declare a warrant is out for your arrest.



## THE SCAM

They instruct you to transfer money in to a “secure account” or pay a fine to avoid arrest.

They tell you the account is in your name but in fact it **belongs to the criminal!** or

The **fine is a scam** and you actually pay the criminals!

**5 Stop. Challenge. Protect.**



## Protect yourself

- ⚠️ If you receive a call like this **hang up**. ‘**Take Five**’ and **verify** via a trusted method, not via numbers given in the call.
- ⚠️ The bank scam normally follows a scam email, so they may know who you bank with or even how much money is in your account!
- ⚠️ Your bank will **never** ask you to transfer or withdraw money. Or set up a “secure account” for you.
- ⚠️ The tax office do **not** threaten arrest or request payment of fines over the phone.
- ⚠️ Seek advice or a second opinion; speak to friends or family if you are unsure. A genuine caller won’t mind you checking.
- ⚠️ **Never** share your PIN with **anyone**. Not even by tapping it into the keypad on your phone.

**Stop. Challenge. Protect.** **6**



## PHONE SCAMS

# YOU ARE CALLED BY... THE POLICE

## THE CLAIM

### We need your help with an investigation!

Criminals impersonate the police, and often state there are corrupt staff at your bank, or criminals have cloned your bank cards and request your assistance with the investigation.



## THE SCAM

They instruct you to provide your bank cards and PINs, or withdraw money, purchase high value goods (like watches) or vouchers and hand these over to a courier or “undercover officer” as evidence.

The “Undercover officer” is a criminal or the courier delivers your cash, cards and purchased items to the criminals.

## 7 Stop. Challenge. Protect.





## Protect yourself

- ⚠️ If you receive a call like this **hang up**. **'Take Five'** and **verify** via a trusted method (like calling 101), not via numbers given in the call.
- ⚠️ The police will **never** ask you to participate in an undercover investigation.
- ⚠️ The police will **never** ask you to transfer or withdraw money or buy items on their behalf or for evidence.
- ⚠️ The police will **never** attend your home to collect your cash, bank cards or ask for your pin.
- ⚠️ Speak to friends or family if you are unsure. A genuine officer won't mind you seeking advice or double checking.
- ⚠️ **Never** share your PIN with **anyone**. Not even by tapping it into the keypad on your phone.

**Stop. Challenge. Protect.** **8**



## PHONE SCAMS

# REPORTING SCAMS

Contact your bank immediately if you think you've fallen for a scam and report it to **Advice Direct Scotland** on **0808 164 6000** or through their website at **www.consumeradvice.scot**

Every report **assists** police investigations, **provides** intelligence, **informs** national alerts that protect all communities, **disrupts** criminals and **reduces** harm.

Contact Police Scotland directly on **101** (non-emergency) or **999** (in an emergency).

Forward any scam text messages to **Ofcom** on **7726** (free of charge).

All major phone companies provide a **call blocker service**. This should help screen out most phone scams shown in this booklet. Contact your telephone service provider to find out more.

**9 Stop. Challenge. Protect.**





**PHONE  
SCAMS**

**ALSO AVAILABLE**

To contact Police Scotland visit  
[www.scotland.police.uk/contact-us](http://www.scotland.police.uk/contact-us)  
or call **101** (non-emergencies).

For more information and our literature visit  
[www.scotland.police.uk/advice-and-information/scams-and-fraud](http://www.scotland.police.uk/advice-and-information/scams-and-fraud)



Don't assume others in your life know the information you've read here. **Tell2** friends and family and together we can protect many.

**Stop. Challenge. Protect. 10**



## **5 THINGS TO LOOK OUT FOR ON A SCAM PHONE CALL**

- 1.** The caller doesn't give you time to think, tries to stop you speaking to a family member or friend or is insistent and makes you feel uncomfortable.
- 2.** The caller asks you to transfer money to a new account.
- 3.** The caller asks for your 4-digit card PIN, your passcodes or your online banking password. Even if they ask you to give it to them by tapping into the telephone keypad rather than saying the numbers out loud, this is a scam.
- 4.** The caller asks you to withdraw money to hand over to them for safe-keeping.
- 5.** The caller says that you are a victim of fraud and offer to send a courier to your home to collect your cash, PIN, payment card or cheque book.

For more information please visit  
**<https://takefive-stopfraud.org.uk>**