

Fraud and Scams: Stop, Check, Report

Simple steps to protect yourself and where to get help

Fraud can happen to anyone. It accounts for 41% of all crime in the UK. That’s 1 in 16 people. Fraudsters, also known as scammers use manipulative tactics to exploit us. If you are a victim of fraud you are a victim of crime. It is not your fault, and you should always seek help and always report it.

How to protect yourself

Take Five to Stop Fraud

Before making a financial transaction or sharing information, whether in person, with cash, by cheque or via the internet take a moment to:

STOP	CHALLENGE	PROTECT
Take a moment to think before parting with money or information. It could keep you safe.	Ask yourself, could it be fake . It’s okay to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.	Contact your bank immediately if you think you have been scammed and tell the police via Report Fraud. To get straight to your bank’s fraud department call 159.

You will find more information and resources to protect yourself at <https://www.takefive-stopfraud.org.uk/> **Remember** – if it is too good to be true, it probably is a scam.

159 is the UK’s anti-scam hotline. Call it to reach your bank’s fraud team if you receive a suspicious financial call. It acts as a secure, memorable, and safe way to verify if a call is genuine, as 159 will never call you.

If you receive a call claiming to be your bank, hang up and call 159.

How to report fraud

Online

<https://www.reportfraud.police.uk/>

By phone

0300 123 2040

Report Fraud is a service provided by the City of London police who are the national policing lead for economic crime. It is the place to tell the police about cybercrime and fraud.

When you report you will receive a police crime reference number. Reports are passed to the Report Fraud analysis service. Report Fraud do not investigate the cases and cannot advise you on the progress. They are the front door for receiving information, recording it and allocating it a police crime reference number, and referring it to the relevant police force.

Report Fraud also provide a free and confidential victim support service 0808 168 9111 or you can request the support online

Where to get help and advice

Trading Standards work to ensure a fair and safe environment for businesses, residents and visitors to Richmond. Their focus is on businesses. For consumers seeking help to resolve problems with traders (real and virtual) or wishing to raise queries or concerns about trading practices, they work in partnership with the national **Citizens Advice Consumer Service (CACS)**, who collates information on traders nationally ensuring complaints are directed to the enforcement authority best placed to deal with it.

This is a telephone and web-based service that provides impartial advice on individual queries. You can contact them by phone on 0808 223 1133 or online via the web page <https://www.citizensadvice.org.uk/consumer/get-more-help/if-you-need-more-help-about-a-consumer-issue/>

Stop! Think Fraud <https://stopthinkfraud.campaign.gov.uk/> is the government campaign to give you the knowledge and tools you need to stay ahead of scams. It has 6 elements:

- Are you at risk?
- How to spot fraud e.g. phishing e-mail, fake text, postal fraud
- Protecting yourself/your business from fraud
- Recovery from fraud
- Reporting fraud
- The Stop Think Fraud quiz <https://stopthinkfraudquiz.enough.campaign.gov.uk/quiz> – everyday scenarios that provides simple and quick learning from your responses to the questions.

The National Cyber Security Centre (NCSC) provides a range of free advice and guidance to help you secure your devices, safeguard personal data and stay secure online. <https://www.ncsc.gov.uk/section/advice-guidance/you-your-family>

Which, the UK's leading consumer rights champion, provides free advice and resources to keep you safe from scams and to help you if you have been affected. This includes:

- Get your money back from a scam
- Spot and protect yourself from scams

They provide a free scam alert service which you can sign up to providing up to date and accurate information about scams doing the rounds, and providing regular advice to keep you one step ahead <https://www.which.co.uk/consumer-rights/scams>

Friends against Scams is a national Trading Standards initiative which aims to protect and prevent people from becoming victims. The website <https://www.friendsagainstscams.org.uk/> provides a range of information and resources including a scam guide leaflet available in 14 different languages.

The BBC Scam Safe website <https://www.bbc.co.uk/topics/cz0x47kllzt> provides a central hub of information to help you avoid scams, and to help you to know what to do if you have been scammed. It includes up to date articles about scam related fraud and tips and advice including how to stay safe on WhatsApp, what to do if your phone is stolen, and what to do if your e-mail has been hacked. The BBC Scam Safe week of programmes (22-28 November 2025) across TV and radio can be found <https://www.bbc.co.uk/mediacentre/2025/scam-safe-week>

Cyber Griffin (<https://cybergriffin.police.uk/#hero>) founded by the City of London Police in 2017, is a programme which supports businesses and individuals to protect themselves from cyber-crime. Their free online sessions include a “Baseline Briefing” aimed at those who have little or no knowledge of cyber security.

Local support

Richmond Police and Trading standards provide free presentations on being scam aware. Contact trading.standards@merton.gov.uk or your local Police ward officer <https://www.police.uk/pu/contact-us/find-force-local-policing-team/>

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On behalf of the Richmond and Wandsworth Safeguarding Adult Board <https://sabrichmondandwandsworth.org.uk/>

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