

## **Beware of advance fee scams**

Advance fee scams involve a victim being conned into making an upfront payment in order to receive a larger sum of money, which they never actually get.

These scams come in many different guises. For example, the fraudster may convince you that you are due a large refund from being mis-sold PPI, and all you have to do to claim the refund is make an upfront payment to release the funds.

You may be called, emailed or texted out of the blue, or after you have completed an online form. The scammer may claim to be from an official organisation or authorised claims company. They make have fake documents as part of this deception.

Once the scammer has convinced you to pay the fee, they may tell you to pay it by buying vouchers such as iTunes gift cards and passing the codes to them. The scammer can then sell the codes on. Alternatively, they may tell you to pay via bank transfer, which is hard to trace and not refundable if you're the victim of fraud.

To protect yourself:

- Be suspicious of unsolicited contact of this sort. Hang up the phone and delete emails and texts without responding to them.
- Look out for signs something might not be genuine, such as phone numbers that come from overseas or mobiles, emails from free webmail services such as Hotmail or Gmail, and incorrect spelling or grammar.
- Remember, no genuine organisation would ever contact you like this and ask for money.

If you are worried you have been scammed:

- Get advice from Citizens Advice on 03454 040506
- Report it to Action Fraud on 0300 123 2040

This article has been written by Devon, Somerset and Torbay Trading Standards Service

<https://www.devonsomersettradingstandards.gov.uk/>