



Be alert! Scams to avoid

We want to help you spot any scams, misleading messages that are circulating during the COVID-19 outbreak.

Here's what to look out for...

Type of scam or fraud	What do they involve?	What can you do?
Online shopping	<p>Many people have switched to home shopping to stay safe. But there are very good fake or disreputable shopping websites out there. They take your order and either</p> <ul style="list-style-type: none">a) don't deliver the goodsb) deliver the wrong goodsc) overcharge ord) provide faulty goods and no refund	<p>Don't buy anything from a site you don't know or trust, no matter how good the deal sounds. Look up customer reviews of the company online using Trustpilot at: https://uk.trustpilot.com/ Be wary of unsolicited emails and texts offering deals. Don't pay for goods using bank transfers. Use a credit card or Paypal or Worldpay, for example, for protection.</p>
COVID-19 Home Testing	<p>Texts, emails and social media scams, claiming to have a kit to help you screen yourself at home for COVID-19 Some are knocking on doors claiming to be health workers with kits for home testing (older and vulnerable people and those people who want to go back to work are susceptible to this tactic)</p>	<p>The advice from the Chartered Trading Institute is: Warn vulnerable people you know against this scam Don't open the door to unwelcome visitors Don't give anyone your details Speak to them through a closed window or door and ask them to leave</p>

HMRC	You may receive a scam text or email claiming to be from HMRC (Tax office) about a fine or a payment. Sometimes it is an automated voicemail message asking you to take urgent action or face a fine. These are not from HMRC.	Do not text, email or phone back any number claiming to be from HMRC if you have been contacted in this way. HMRC does not operate in this way, so do not respond at all.
Fake callers	Sophisticated call scams come in different guises some claiming to be a bank or building society helping you with loans or mortgage support; some are life insurance type calls; some have recorded noise to sound like a call centre	Don't give unsolicited callers any personal details – no name, no address, bank details or passwords. Sometimes they might know a little bit about you, like your name, or address and sound real. However, if you haven't expected the call or asked to be contacted, don't trust who they say they are.
Software updates	Companies claiming to help you protect your computer or laptop call and email people offering paid solutions Companies claiming you have been the victim of a security breach and they can help you They usually claim to be from an IT support company such as one of the main Broadband providers.	Do not give any of your details, such as name, address, email address, router password or other passwords. Do not agree to pay for any services or give out your bank details Do not agree to phone a number if you are given one – if could be an extortionate high rate phone line, where you are put on hold and charged a lot of money for no service
Investments	During the COVID-19 outbreak, there has been increased financial instability in the stock market (linked to work and private pensions, shares and other investments). Scams targeting people to look to protect their money or invest it are increasing. They target older and vulnerable people worried about low savings interest rates (Bank of England has lowered rates to historic low);	Don't trust unsolicited calls – they are more interested in taking your money than helping you make money Never invest money you cannot afford to lose if an investment or deal goes wrong. Some people are targeted to make up lost income – don't invest money this way, the risks are too great Be aware of any offers or deals that sound too good to be true, such as peer-to-peer lending - a scheme where a third party lends an individual or company money to invest and you earn interest on the loan.

<p>Money loans</p>	<p>There are several scams happening at present – Pay day money lending to people who's hours have been reduced in work or been temporarily laid off Mortgage or debt borrowing – money lenders again are trying to make money from offering loans to people in crisis by charging extortionate rates on short-term loans.</p>	<p>Don't respond to any unsolicited money lending, borrowing or pay day schemes. The interest rates charged are unaffordable. People may be desperate, but there are other options – speak to lenders, Linc, banks, mortgage companies to discuss what is affordable If you are in debt, speak to Linc, Citizens Advice Bureau or an advice agency like Speak Easy about a Debt Relief Order or other options.</p>
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What can you do to help stop scams?

Every person who reports a suspected scam or fraud helps alert other potential victims and could stop a crime. If you are suspicious of a call, email, text or social media message on Facebook, contact the Action Fraud team - <https://www.actionfraud.police.uk/report-phishing>. You can also contact 101, email your local Trading Standards team – or alert Linc Cymru to publicise more information like this to other tenants.

Protect yourself from unwanted calls

If you have a smart phone and you want to stop scam phone calls or call screen (caller ID), try downloading the Truecaller app on the Play Store or Apple Apps store

Help for businesses

If you are a business and think you may have been the victim of phishing (online fraud) or a cyber attack, contact 0300 123 2040

What sources of information can I trust?

If you do want to get the right messages about what is going on, follow the most reputable sources.

Government information - www.gov.uk

Public Health Wales - <https://phw.nhs.wales/topics/latest-information-on-novel-coronavirus-covid-19/>

Employment support - <https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-guidance-for-employees>

BBC – www.bbc.co.uk/news

ITV - <https://www.itv.com/news/topic/coronavirus/>

Local council websites

Local health boards:

Cardiff and Vale Health Board (Gwent) - <http://www.cardiffandvaleuhb.wales.nhs.uk/home>

Aneurin Bevan Health Board – <http://www.wales.nhs.uk/sitesplus/866/home>

Abertawe Bro Morgannwg Health Board (Bridgend, Neath Port Talbot) - <http://www.wales.nhs.uk/sitesplus/863/home>

Cwm Taff Health Board (Rhondda Cynon Taff) - <https://cwmtafmorgannwg.wales/>