



## Impersonation Fraud

If you received a call from someone you'd never spoken to before, telling you to transfer the entire contents of your bank account to them straightaway, you probably wouldn't do it. And you'd almost certainly hang up.

But what if you receive a text message about a current event, for example, COVID-19? It warns you that you've been in close contact with someone who has been isolating and includes a link to order a free test kit. What if you click on the link, put in your details to order one and add your card details to pay a small delivery fee?

In a couple of almost unnoticeable steps, you would have become a victim of fraud. Criminals would have your card details and personal information to use again or sell. Other examples could be text messages supposedly from Royal Mail, a parcel delivery company or any trusted organisation, encouraging you to click a link.

Once they've got your details, fraudsters can take it one step further. For example, sometime later you might receive a call from someone claiming to be your bank.

1. They tell you, you've been a victim of fraud, and you need to move your money out of your account quickly before it's stolen.
2. They seem convincing because they already know some of your information. That's the information you shared when you clicked in the text message.
3. You're scared, stressed, and confused about the situation but pressured to act quickly.
4. What if, acting in fear, you transferred your money to new account details? The account wasn't in your name, but the fraudsters, posing as your bank, gave you convincing reasons to do so.

**You would now become a victim of impersonation fraud.**

Fraudsters are clever and manipulative. If anyone claims to be from your bank, HMRC, or any trusted organisation, even the police, and calls to tell you to move your money, STOP! End the call straight away and call your bank using the number on the back of your card. For more information please read the attached 'Little Book of Big Scams'. Or visit [Take Five](#), a national campaign offering impartial straight-forward advice.