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|  As part of our continued campaign to increase the awareness of fraud throughout North Yorkshire, please find below 10 phone frauds to look out for:Fraudsters are becoming increasingly sophisticated in the way that they deceive people - especially over the phone.They will often call you claiming they’re from the police, your bank or some other trusted organisation saying that you have been a victim of fraud or that you owe, or are owed, money. It is easy for them to convince you too, since they can both fake the telephone number on the screen and do their research to find out some of your basic bank and personal details. Here we cover some of the most recent types of frauds carried out by criminals over the phone, both nationwide and right here in North Yorkshire, to help you to recognise them.**1. Fake police scam**This is a call from someone claiming to be from the police or your bank telling you there’s a problem with your card or bank account. They may ask for your account and card details, including your PIN number. They may ask you to withdraw money to assist a police investigation and even offer to send a courier to collect your card or money from you so they can resolve the problem. They may also advise transferring your money to a ‘safe account’ to protect it. The caller will often sound professional and try to convince you that your card has been cloned or that your money is at risk. This is a common scam and the police or your bank would never ask you to withdraw money or move it to a safe account. If you receive an unexpected call, hang up and use another phone to call someone you trust such as a friend or relative, the bank on the telephone number on your bank card or the police on 101.**2. Computer repair scams**A fraudster may call you claiming to be from a well-known company, such as Microsoft, Apple or your broadband provider. They’ll tell you that your computer has a problem and they can help you to solve it. They may instruct you to download what is known as a ‘Remote Access Tool’. This gives the criminal access to everything on your computer including your online banking. Remember, genuine computer service companies don’t contact customers this way and you should never let anyone remotely access your computer.**3. Investment fraud**Investing in stocks and shares or any other commodity can be a successful way of making money. However, it can also lead to people losing their entire life savings. Fraudsters will call you and persuade you to invest in all kinds of products, offering high rates or return, particularly over long periods of time, which often do not exist. Remember, genuine investment companies will not cold call you. Be extremely way of anyone who does. Before investing, check the FCA Register to see if the firm or individual you are dealing with is authorised and check the FCA Warning List of firms to avoid. Get impartial advice before investing.**4. Premium rate ‘Insolvency Service’ phone scam**This telephone scam asks you to make unscheduled and unnecessary calls to the Insolvency Service – a Government agency that supports people in financial distress, tackling financial wrongdoing and maximising returns to creditors. Victims are asked to dial a telephone number that although does connect to the Insolvency Service, is not one of their official numbers and is premium-rate that costs a lot of money. If you receive a call of this nature check the official Insolvency Service website or use a standard search engine such as Google to see if it is one of their official numbers.**5. Bogus bailiffs**Victims receive a cold call by someone claiming to be a bailiff working on behalf of a court, attempting to recover funds for a non-existent debt. Fraudsters request payment by bank transfer and if refused they threaten to visit the people’s homes or place of work in order to recover the debt that is owed. The fraudsters often use the names of certified Bailiff Enforcement Agents such as “Scott Davis”, “Stephen King” and “Mark Taylor”. Remember to always make vigorous checks if you ever get a cold call associated with a bailiff, always request details of the debt in writing to confirm its legitimacy and never feel rushed or intimidated to make a decision based on a phone call – a legitimate company will be prepared to wait whilst you verify information.**6. PPI fraud**Fraudsters pose as officials often from the Financial Conduct Authority (FCA) and cold call people stating that they are eligible for a Payment Protection Insurance (PPI) claim. The fraudsters tell you how much PPI you can claim back but emphasise that an advance fee payment is required in order to make the claim successful. You should never take up offers of PPI claims on the spot from cold calls and text messages. If you use a third party organisation to assist with a claim, you can check to see if they are legitimate by carrying out independent research on the company, as well as checking the FCA’s website for the company’s details or by calling the FCA on 0800 101 88 00 (Monday to Sunday, 8am to 10pm).**7. Tax rebate fraud**Victims receive a cold call from fraudsters posing as local council officials or professionals stating that they are eligible for a general tax or council tax rebate. They also use a range of other techniques, such as sending text messages, to convince the intended victims that their tax rebate is legitimate, when in fact this may not be the case. The fraudsters will tell you how much tax you can claim back but emphasise that an advance fee payment is required in order to make the tax claim successful. Remember, never take up offers of tax rebates on the spot from cold calls and texts messages and always check a company’s contact details (such as a website, address and phone number) are correct and that they registered in the UK.**8. HMRC fraud**Fraudsters cold call victims and convince them that they owe unpaid tax to HMRC. They also leave victims automated voicemails saying that they owe HMRC unpaid taxes. When victims call back on the number provided, they are told that there is a warrant out in their name and if they don’t pay, the police will arrest them. They may also use text messages that ask victims to urgently call back on the number provided. When victims call back, they are told that there is a case being built against them for an outstanding debt and they must pay immediately. It’s important to know that the HMRC will never use texts to tell you about a tax rebate or penalty or ever ask for payment in this way. Telephone numbers and text messages can also easily be spoofed so never trust the number you see on your telephone display. If you receive a suspicious cold call, end it immediately.**9. Compensation calls**This telephone scam involves fraudsters cold calling their victims and claiming to be from the Financial Ombudsman Service, telling them they have a cheque for a large amount of money from a compensation claim. The victim is then often told to buy an iTunes (or similar voucher) roughly to the value of £300 to ‘release’ the compensation. They then claim that a courier will collect it from their home address and that a cheque will be sent to them in the post. Never buy iTunes or gift vouchers if instructed to by someone claiming to be from a government body or official and never hand over any payment to anyone claiming to work at the ombudsman – their service is free to all consumers and they would never ask you for money over the phone.**10. Identity fraud**Identity fraud involves the misuse of an individual’s person details to commit crime. Your details are valuable to criminals and can be misused by them, or sold to others. if your data is obtained by criminals it may be used to obtain credit cards or bank accounts in your name, as well as numerous other financial products. You should always be extremely wary of unsolicited phone calls claiming to be from your bank or phone provider. Particularly if they are requesting personal information such as dates of birth or passwords. Remember, your personal information is valuable, protect it.If you believe you have been a victim of fraudIf you believe you have been a victim of fraud, call North Yorkshire Police on 101 or report it to Action Fraud by visiting [actionfraud.police.uk](http://actionfraud.police.uk/) or by calling 0300 123 2040. In an emergency or if a crime is in action dial 999.If you have any information regarding those responsible for such crimes, please contact Crimestoppers on 0800 555 111 or visit [crimestoppers-uk.org](http://crimestoppers-uk.org/).For more advice visit [northyorkshire.police.uk/fraud](http://northyorkshire.police.uk/fraud) |

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