



Spot a scam

If you see these signs, stop and check.

Red flags

- They contacted you out of the blue.
- You are rushed or told it is urgent.
- They ask you to move money to a “safe account”.
- They want gift cards, crypto or a transfer to a person.
- It sounds too good to be true.
- They ask for your PIN, password or a one-time code.
- They want you to install software or give remote access.
- You are told to keep it secret from your bank.

What to do

- **Stop.** Do not pay or click.
- Hang up and call the real company on a number you trust.
- If you paid, **call your bank now.**
- Report fraud to **Action Fraud** on 0300 123 2040 (Police Scotland: 101).
- Forward scam texts to **7726**.
- Forward scam emails to **report@phishing.gov.uk**.

Remember: your bank and the police will never ask you to move your money to a “safe account”.