



## **What's in the toolkit?**

Our monthly partner packs have a range of resources to help you support Take Five:

- Key messages and advice
- Assets
- Template social media posts

## **How can you help?**

There are a range of ways to get involved and support consumers, this might include:

- Posting on social media
- Including information in newsletters
- Sharing with internal colleagues

## **This month, we're focusing on:**

1. Romance scams
2. Payment in advance – with a focus on cost of living
3. Purchase fraud – with a focus on ticketing and holidays
4. Credit card fraud – with a focus on card-not-received fraud

We will be sharing content across our channels throughout the month. You can re-post and share our content or post your own content using the key messages and template posts below. If you need any support in using this partner pack, please contact us at: [takefive@ukfinance.org.uk](mailto:takefive@ukfinance.org.uk).

**[Download your February assets now](#)**

## Key messages:

Criminals are experts at impersonating people, organisations and the police. They spend hours researching you for their scams, hoping you'll let your guard down for just a moment. Stop and think. It could protect you and your money.

- **STOP:** Take a moment to stop and think before parting with your money or information
- **CHALLENGE:** Could it be fake? It's ok to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.
- **PROTECT:** If you think you've been scammed, contact your bank immediately and report it to Action Fraud.

## Advice this month:

### 1. Romance scams

A romance scam is when you meet someone online through social media or a dating app. They express strong feelings for you after a few conversations and seem genuine to try and gain your trust. They might refuse to video call or meet you in person and then invent reasons to ask you for money.

Criminals will play with your emotions, compassion and sympathy. They are experts at creating fake profiles and may target you at difficult times in your life. It's not always easy to tell if someone online is genuine and the emotional harm of romance fraud can be damaging.

Remember:

- Do not send money to someone you've never met in person
- Be cautious of anyone who will not meet you in person – even if they have a reason why
- Only accept friend requests from people you know and trust
- Get a second opinion – speak to family or friends to get advice

A total of £18.5 million was lost to romance scams during January to June 2023, an increase of 26% when compared with the same period in 2022.<sup>1</sup>

## **2. Payment in advance – cost of living**

A payment in advance scam, also known as an advance fee scam, is when you receive a message about a job opportunity, an unexpected prize win, or that you've had a loan approved. You are then contacted again and asked to pay a 'processing fee'.

As we continue in a cost of living crisis, it's especially important to be cautious of advance payments for loans, energy and utility payments.

Criminals may contact you about a loan you've applied for and ask you to pay an upfront admin fee. They might also call pretending to be your broadband or utility provider, offering you a massive discount on your bills, and that they need an admin fee to process it.

Remember to:

- Call the company back on a number you know to be correct. If you've applied for a loan, only speak to your loan provider on a trusted number.
- If you're offered a massive discount on your energy or utility bills, or a new company offers you a lower price to switch providers, take a moment to research the company and check where your money is going

Payment in advance scams were the second most common form of Authorised Push Payment (APP) scam in the first half of 2023, totalling a loss of £15.1 million.<sup>2</sup>

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<sup>1</sup> [UK Finance Half Year Fraud Report 2023](#)

<sup>2</sup> [UK Finance Half Year Fraud Report 2023](#)

### 3. Purchase fraud

Purchase fraud is when you see something advertised on an auction site, social media or online but once you've made a purchase, the product or service never materialises. Criminals create these fake ads and websites to trick you into buying something that you think is genuine. They might offer huge discounts and low prices, and will pressure you into buying it so you don't miss out on the deal.

As we start booking holidays for the year, it's important to buy tickets and book holidays on genuine websites that have good reviews. If the offer sounds too good to be true, Take Five to stop and think, as it probably is.

Remember to:

- Always check reviews of retailers or sellers before making a purchase
- Look at the URL on the website to see if there's any typos, and check for a padlock in the search bar
- Only buy from authorised re-sellers


### 4. Credit card fraud

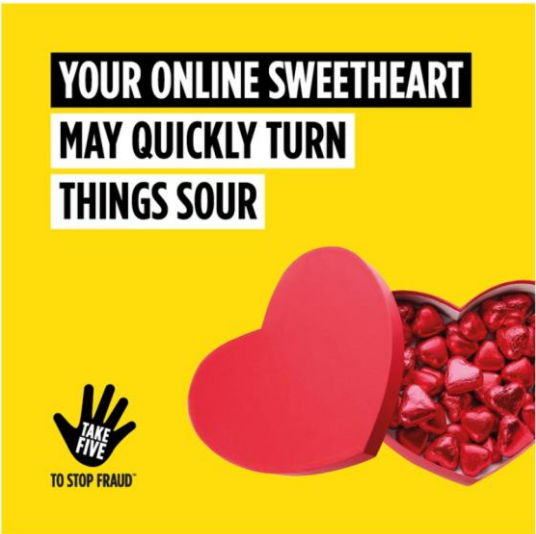
Credit card fraud is when a criminal steals personal information from your credit or debit card, or steals the card itself. Card-not-received fraud is when a card is stolen before it gets to you.

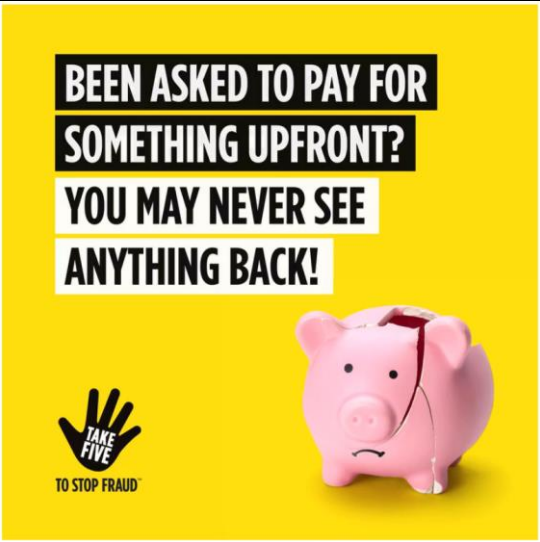

How to stay safe from card-not-received fraud:


- Keep an eye on your mail and make sure it's secure, especially if your neighbours have access to it
- If you are expecting a new card and it hasn't arrived, call your bank or card company for an update
- Tell your bank or card company immediately if you move home and use the Royal Mail redirection service to redirect your post to your new address for at least a year
- In some cases, your bank or card company could arrange for you to collect your cards from a local branch or building society

## Template social media posts


Platform	Copy	Asset
Facebook, Instagram, LinkedIn (asset 1)	<p>Valentine's Day is just around the corner so we are taking the opportunity to encourage everyone to stay safe from romance fraud.</p> <p>Criminals are experts at creating fake online dating profiles and will try to establish a relationship with you quickly. Once they've gained your trust, they'll talk about their need for urgent financial help with the assurance they'll pay it back. But they never do and they may even ask you for more.</p> <p>Take a moment to stop and think about whether the person is who they say they are. Check in with family and friends for a second opinion and only share your information with someone you have met in person.</p> <p>If you believe you've been scammed, contact your bank immediately on a number you know to be correct such as the one on the back of your bank card. Make sure you also report it to Action Fraud or, if you're in Scotland, report it to Police Scotland by calling 101.</p> <p><a href="#">#TakeFive</a></p>	
Twitter (asset 1)	<p>Valentine's Day is just around the corner, so we are taking the opportunity to encourage everyone to stay safe from romance fraud.</p> <p>Check in with a friend or family member about who you're speaking to online and #TakeFive when faced with requests for money or financial information.</p>	

<p>Facebook, Instagram, LinkedIn (asset 2)</p>	<p>Staying aware of scams when dating online could keep you safe.</p> <p>Having gained your trust, criminals play with your emotions, often requesting money for urgent medical care or bills, with the promise of paying you back.</p> <p>Always consider the possibility of a scam and look out for whether their profile on the dating website or social media is consistent with what they tell you.</p> <p>#TakeFive #StopChallengeProtect</p>	
<p>Twitter (asset 2)</p>	<p>Staying aware of scams when dating online could keep you safe.</p> <p>Having gained your trust, criminals play with your emotions and request money urgently. Always meet them in person and check in with your family and friends.</p> <p>#TakeFive</p>	
<p>Facebook, Instagram, LinkedIn (asset 3)</p>	<p>Criminals may get in touch by email, message or phone call to target you with payment in advance fraud. This could be for your Wi-Fi or utility bills.</p> <p>When targeting someone with this type of fraud they put you under pressure to pay quickly by bank transfer.</p> <p>Whenever you're asked to pay an up-front fee remember to ask yourself – could this be fake? It's always ok to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.</p> <p>#TakeFive #StopChallengeProtect</p>	



<p>Twitter (3)</p>	<p>Criminals may get in touch by email, message or phone call to target you with payment in advance fraud.</p> <p>If you're unsure, call your bank or loan provider on a number you know to be true.</p> <p>#TakeFive</p>	 <p><b>BEEN ASKED TO PAY FOR SOMETHING UPFRONT? YOU MAY NEVER SEE ANYTHING BACK!</b></p> <p><b>TAKE FIVE</b> TO STOP FRAUD</p>
<p>Facebook, Instagram, LinkedIn (asset 4)</p>	<p>Been asked to pay an up-front fee for a product or service?</p> <p>Remember to <a href="#">#StopChallengeProtect</a></p> <p>STOP: Take a moment to stop and think before parting with your money or information.</p> <p>CHALLENGE: Ask yourself – could it be fake? It's ok to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.</p> <p>PROTECT: Contact your bank immediately if you think you've been scammed and report it to Action Fraud. If you're in Scotland report to Police Scotland directly by calling 101.</p>	 <p><b>CRIMINALS LIKE THEIR MONEY IN ADVANCE DON'T BE UPFRONT WITH YOUR PAYMENTS</b></p> <p><b>TAKE FIVE</b> TO STOP FRAUD</p>




Twitter (4)	<p>Been asked to pay an up-front fee for a product or service?</p> <p>Remember to <a href="#">#StopChallengeProtect</a> and contact your bank immediately if you think you've been scammed.</p>	
Facebook, Instagram, LinkedIn (asset 5)	<p>Looking for a bargain holiday?</p> <p>Make sure you do your research and read online reviews from reputable sources to check websites are genuine.</p> <p>It is safest to avoid bank transfers and only use the secure payment methods recommended by reputable online retailers.</p> <p>Criminals can expertly design websites that seem professional and convincing, using images of luxury villas and apartments that don't exist to convince you they're trusted and genuine.</p> <p>Beware of any deals that seem "too good to be true".</p> <p><a href="#">#TakeFive</a> <a href="#">#StopChallengeProtect</a></p>	 <p><b>BARGAIN HOLIDAY COTTAGE OFFER? DON'T OPEN THE DOOR TO A CRIMINAL</b></p> <p><b>TAKE FIVE</b> TO STOP FRAUD</p>



Twitter (asset 5)	<p>Looking for a bargain holiday?</p> <p>Make sure you do your research and read online reviews from reputable sources to check websites are genuine.</p> <p><a href="#">#TakeFive</a> <a href="#">#StopChallengeProtect</a></p>	
Facebook, Instagram, LinkedIn (asset 6)	<p>Booking a holiday this year?</p> <p>Remember the Take Five advice to avoid a holiday scam:</p> <ul style="list-style-type: none"> <li>⚠ Beware of “too good to be true” offers or prices – if it’s at a rock bottom price ask yourself why.</li> <li>⚠ Read terms and conditions and research the organisation you’re booking through before making any purchases. Verify that addresses exist through web searches and online maps.</li> <li>⚠ Use a company that is a member of a trade body such as ABTA or ATOL.</li> <li>⚠ Always use the secure payment options recommended by reputable online travel providers.</li> </ul> <p><a href="#">#TakeFive</a> <a href="#">#StopChallengeProtect</a></p>	

Twitter (asset 6)	<p>Booking a holiday this year?</p> <p>Remember to:</p> <ul style="list-style-type: none"> <li>⚠ Beware of “too good to be true” offers</li> <li>⚠ Research the organisation you’re booking through</li> <li>⚠ Use a company that is a member of a trade body such as ABTA or ATOL.</li> <li>⚠ Always use the secure payment options</li> </ul>	
Facebook, Instagram, LinkedIn (asset 7)	<p>Credit card fraud is when a criminal steals personal information from your bank card or steals the card itself.</p> <p>You can stay safe from credit card fraud by:</p> <ul style="list-style-type: none"> <li>• Checking for any transactions you don’t recognise</li> <li>• Make sure no one else has access to your mail</li> <li>• Shred or properly dispose of any documents with your personal or financial information on them</li> </ul> <p>#TakeFive</p>	

<p>Twitter (7)</p>	<p>Credit card fraud is when a criminal steals personal information from your bank card or steals the card itself.</p> <p>Stay safe by:</p> <ul style="list-style-type: none"> <li>• Checking for unfamiliar transactions</li> <li>• Make sure no one has access to your mail</li> <li>• Shred/dispose of any documents with your information on them</li> </ul>	
<p>Facebook, Instagram, LinkedIn (asset 8)</p>	<p>Do you regularly check your bank statements?</p> <p>Look out for entries that you don't recognise and report them immediately.</p> <p>Remember, criminals can use your personal information to open bank accounts, take out loans and apply for cards.</p> <p>If you're worried your personal details may have been stolen, you can contact your bank and report to Action Fraud. If you're in Scotland report via 101.</p> <p><a href="#">#TakeFive</a> <a href="#">#StopChallengeProtect</a> </p>	

<p>Twitter (8)</p>	<p>Do you regularly check your bank statements?</p> <p>Look out for entries that you don't recognise and report them immediately.</p> <p><a href="#">#TakeFive</a> <a href="#">#StopChallengeProtect</a> </p>	
<p>Facebook, Instagram, LinkedIn (asset 9)</p>	<p>Card-not-received fraud is when a card is stolen before it gets to you.</p> <p>To stay safe, remember to:</p> <ul style="list-style-type: none"> <li>- Check who has access to your mail, it should only be you</li> <li>- If you are waiting for a new card and it never arrives, call your card company immediately</li> <li>- When you move home, use the Royal Mail redirection service</li> <li>- If you're worried, some branches or building societies allow you to arrange to pick up your card</li> </ul> <p><a href="#">#TakeFive</a> <a href="#">#StopChallengeProtect</a></p>	

Twitter (post 9)

How to stay safe from card-not-received fraud:

- Check only you have access to your mail
- If you're waiting for a new card and it never arrives, call your bank immediately
- When you move home, use the Royal Mail redirection service

#TakeFive