

Payment in advance scam



What is a payment in advance scam?

A payment in advance scam is sometimes called an advance fee scam.



A scam is when someone tries to take your money by pretending to help you, or by offering you something which they are not going to give you.



Payment in advance and advance fee mean paying for something before you get it.



Payment in advance scams and advance fee scams are when someone tricks you into paying for something which you never get.



Someone might trick you and say you will get:

- a prize
- a service
- something worth a lot of money like a car
- a loan.



But you never get the thing you have paid for.

Things to look out for

1. You are asked to pay money in advance for something you did not order.



Or to get a prize in a competition you did not take part in.



2. You are asked to pay money in advance for some training or for checks for a job that is not real.



3. You are asked to pay money in advance as a deposit, admin charge or for insurance and are told you will get the money back.



4. You are asked to pay money in advance to get a loan, prize, service or goods.



5. Someone tries to make you pay quickly by wire, bank transfer or cryptocurrency.





Wire is the same as a bank transfer, but you can also pay money into an account in a different country.



Cryptocurrency is a digital currency like Bitcoin.



6. The end of the website address is not the same as the end of the email you have been sent. For example .gov.uk



What should I do if I think I have been scammed?

Contact your bank as soon as possible.



If you are in England, Wales or Northern Ireland, report it to Action Fraud at www.actionfraud.police.uk or by phoning 0300 123 2040.



If you are in Scotland, you should report it to Police Scotland by phoning 101.



Find out more

Take Five is a campaign which gives advice about how to try to make sure no-one tricks you and takes your money.



You can find advice about the Take Five campaign online at www.takefive-stopfraud.org.uk



If you have a learning disability or care for someone with a learning disability and want to find out more about scams or the Take Five campaign, you can call Mencap's Learning Disability Helpline on 0808 808 1111.



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