

Fraud and scams

Beware of these scams, Don't share your bank details or click on links you don't know.

- TV licensing – only do not reply emails or texts are valid
- HMRC – tax rebate email or text is a scam
- Department of Education requesting bank details to get your free school meals is a scam

InformationNOW has a [cyber scams article](#).

It can be difficult to know how to handle a situation when you are approached by an unknown person or organisation who tries to sell you something or persuade you to give them money or your personal details. This could be through cold calling, doorstep callers, email, telephone, text or by post.

Taking sensible precautions can help make yourself less likely to be a victim of fraud or scams. You can check with Trading Standards [online to see if the organisation or company is registered](#).

If your bank of building society is a member of [Stop Scams UK](#) you can ring **159** if you suspect you have had a scam call.

How can I protect myself against fraud and scams?

Always stop, think and be sceptical before signing anything or handing over any money. If an exciting offer seems too good to be true, think about the following warning signs and ask yourself if it is a scam:

Warning signs to be aware of:

- was the offer unasked for?
- are you being pressurised or hurried?
- are you being contacted in a unexpected way? For a example a telephone call for a supposed unpaid bill when you are normally contacted by letter?
- do you have to pay for a prize or 'free' gift?
- do you have to ring a premium rate number (one starting with '09')?
- are you being asked for your bank or credit card details?

- are you being asked to purchase gift cards to pay the company?
 - are you being asked for your personal details, birth date, address or passwords?
 - is the business reluctant to give you its address or contact details?
 - are you being asked to keep the offer confidential?
 - if it is a telephone call, when you answer the phone does it take a little while for the call to connect? If so, this might suggest it is an electronic sales call
 - when you answer the phone is it a pre-recorded message rather than a real person talking?
 - if it is an email or text, are you being asked to 'click a link' within the email to log in or re enter your personal details? Your bank would never ask you to enter all of your personal details on a text or email. If in doubt contact your bank directly.
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Don't be afraid to say 'no thank you'

If you are cold-called, don't be afraid to say 'no thank you'. If in doubt, you should take time to research the company and get some independent advice.

You can contact:

- The National Trading Standards Scams Team has secured government funding to provide **free*** call blocking units to help protect people in receipt of scam or nuisance phone calls and feel their circumstances may make them more likely to fall for a scam during the Covid 19 pandemic. [TrueCall Call Blocker](#) is like having a home receptionist who lets calls from your friends and family straight through, blocks unwelcome callers, and asks unrecognised callers to identify themselves before it puts them through. This gives you peace and quiet at home. (suspended during coronavirus)
 - [Telephone Preference Service \(TPS\)](#) to register your telephone and mobile number to stop receiving nuisance sales calls and text messages.
 - [Action Fraud – report Fraud & Internet Crime](#) and [Northumbria Police](#) if the worst happens and you are a victim of a scam or if you think you have been targeted.
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Courier Fraud Scams

Please be aware of a telephone scam where callers pretend to be police or, HMRC or bank workers. They will try to tell you that there are serious problems with your bank accounts.

During the telephone conversation they will try to convince you to withdraw large sums of money or hand over your payment card details. The caller will then arrange for a 'bogus courier' to visit your home to collect your money or bank cards. **If you receive such a call hang up immediately and report the issue to 101.**

If you have already made arrangements for a 'courier' to visit your property contact the police immediately.

Steps you can take to avoid becoming a victim:

- be aware that fraudsters often try to hold your phone line open. This means that when you try to make another phone call after hanging up they intercept and re-answer the call, claiming to

be the bank or police.

- to avoid this, use a different phone such as mobile phone to call the police. Where a second phone line is not available, try calling a family or friend as the fraudster will find it difficult to impersonate a voice that you recognise easily.
 - never disclose your PIN, banking log-in information or card reader codes to anyone, even if the caller claims to be from the bank or police. Remember, banks NEVER call and ask you to disclose these security details. End the call immediately.
 - if you receive a suspicious or unexpected call, always verify the caller by taking their phone number and getting it checked independently.
 - **159** is the number to dial if you think you might have had a scam call
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Bogus callers

Bogus callers are people who come to your door and pretend to be someone they are not, like a workman, or someone from a utility company. Such callers could be looking to commit a distraction burglary: they want to trick their way into your home in order to steal. Always be cautious about any unknown man, woman, or child who comes to your door, without arranging it with you first

You may feel rude refusing entry to someone who comes to your door, but it is your doorstep and, therefore, your decision. If you doubt whether someone is genuine, you should avoid giving them any personal details and don't let them into your home.

Report a scam

If the worst happens and you are a victim of a scam or if you think you have been targeted contact [Action Fraud – report Fraud & Internet Crime](#)

Contact the [Citizens Advice](#) consumer helpline 03454 04 05 06 or Textphone: 18001 03454 04 05 06

If you know the scam has come from abroad, you should [report it to econsumer.gov](#)

If you feel that you are in immediate danger please call the Emergency Services on 999 or contact [Northumbria Police](#)

Stop loan sharks

Loan sharks are unlicensed money lenders who often charge very high interest rates. They sometimes use threats and violence to frighten people who can't pay back their loan. You can get help if you have borrowed money from a loan shark or suspect one is working in your area.

[Read more on how to spot and report a loan shark on InformationNOW](#)

Other Useful Information

- **[70+ common online scams](#)**
- **[Age UK England](#)** provide more information on protecting yourself from scams including free downloadable guides on Avoiding Scams, Consumer Advice and Internet Security. Please visit www.ageuk.org.uk. You can also read their **[Staying Safe Guide](#)**.
- **[Get Safe Online](#)** provide advice and guidance on protecting yourself online
- **[The Little Book of Big Scams](#)** – a helpful guide to avoiding scams from the Metropolitan Police.
- **[Victim Support](#)** provide support to people who have been a victim of crime
- **[MoneyHelper](#)** will give guidance on how to avoid pension scams.
- **[Trading Standards – Newcastle City Council](#)** investigate criminal consumer matters e.g. bogus trades people, bogus mail etc.
- **[Financial Fraud Action UK \(FFA UK\)](#)** provides advice to help protect yourself against financial fraud and lists emergency contact telephone numbers for the major financial institutions if you suspect you have been a victim of financial fraud.
- **[Friends Against Scams](#)** is a National Trading Standards (NTS) Scams Team initiative, which aims to protect and prevent people from becoming victims of scams by empowering communities to “Take a Stand Against Scams”.
- **[Stop Scams UK](#)** has a telephone number – **159** – that you can call to connect safely with your bank after a suspected scam call.

Last updated: March 10, 2026

Useful Organisations

Trading Standards – Newcastle City Council

Email: tradingstandards@newcastle.gov.uk

Website: <https://www.newcastle.gov.uk/tradingstandards>

Address: Newcastle Civic Centre, NE1 8QH

Telephone Preference Service (TPS)

Email: tps@dma.org.uk

Website: www.tpsonline.org.uk

Telephone: 0345 0700 707

Address: DMA House, W1W 8SS

Northumbria Victim and Witness Service

Email: VictimWitnessSupport@northumbria.police.uk

Website: <http://www.victimfirstnorthumbria.org.uk/>

Telephone: 0800 011 3116

Address: Northumbria Police,, NE13PH

Age UK England

Email: contact@ageuk.org.uk

Website: www.ageuk.org.uk

Telephone: 0800 678 1602

Address: Age UK, EC3N 2LB

Action Fraud – report Fraud & Internet Crime

Website: www.actionfraud.police.uk

Telephone: 0800 678 1602

Northumbria Police

Website: www.northumbria.police.uk

Telephone: 101

Northumbria Police – Neighbourhood Watch

Website: <http://www.ourwatch.org.uk/>

Telephone: 101

Get Safe Online

Website: www.getsafeonline.org

Telephone: 101

Crimestoppers

Website: <https://crimestoppers-uk.org>

Telephone: 0800 555 111

Address: Crimestoppers Trust, SM6 6BG

Financial Fraud Action UK (FFA UK)

Website: <http://www.financialfraudaction.org.uk/>

Telephone: 0800 555 111

Victim Support

Website: victimsupport.org.uk

Telephone: 0808 16 89 111

Metropolitan Police

Website: <https://www.met.police.uk>

Telephone: 0800 789 321

Friends Against Scams

Website: <https://www.friendsagainstscams.org.uk/>

Telephone: 0800 789 321

Address: St Mary's House, BN21 3UU

Stop Loan Sharks

Email: reportaloanshark@stoploansharks.gov.uk

Website: www.stoploansharks.co.uk

Telephone: 0800 789 321

Related Articles

[Your Consumer Rights](#)

[Pensions](#)

[Security for your home](#)

[Anti-social behaviour](#)

[Neighbourhood Watch](#)

[Staying safe online](#)

[Bogus callers](#)

[How to make a good complaint](#)

[Cyber crime, online fraud and scams](#)

[Loan Sharks](#)