



**Pyramid scheme**



**Phishing**



**Prize draw scams**



**Lottery scams**

You receive an email which looks genuine e.g. from a bank or online payment service that you use. It asks you to update or confirm your personal information and confidential passwords. It may direct you to a website which looks just like the real one.

These emails are actually from internet scammers who use your personal details to steal money or make purchases. This is also called identity theft.

**BeScam  
Aware**

A type of scam where victims pay to join a scheme usually in response to an internet advert or a friend might have asked them to join. Victims are told that they have to recruit other people as well - and that as more people join they will either make a lot of money or receive an expensive free gift.

In fact, very few people involved make money, or get a gift, as it is never possible to recruit enough people and the schemes collapse.

**BeScam  
Aware**

A scam where you receive a letter, email, text or phone call telling you that you've won a huge sum of money in a lottery, even though you haven't entered one. You're asked to contact an agent to receive your winnings. The agent tells you to send money to cover administration or taxes and to do it quickly.

If you send one payment they contact you again to try to con you out of more money. The scammers take your money and you get nothing in return.

**BeScam  
Aware**

You receive a letter, email, phone call or text message telling you that you've won a guaranteed prize in a prize draw - even though you haven't entered one! To get your prize, you have to pay a processing or admin fee, or order a product. You're told to respond quickly and you may have to call a premium rate number.

In most cases you're only being offered the opportunity to enter a prize draw which you could enter for free anyway, and you have very little chance of winning.

**BeScam  
Aware**



**Clairvoyant and psychic scam mailings**



**Foreign money making scams**



**Homeworking scams**



**Investment scams**

A type of scam in which you receive a letter, fax or email from someone who needs help to transfer money out of a foreign country. The scammers usually promise a share in the money in return for your help.

You are asked to send a fee or give your bank details so that the money can be deposited in your account. Either way, you lose your money and get nothing.

**BeScam  
Aware**

A type of scam in which you receive a letter, often personalised, which promises predictions about the future that will change your life. Sometimes you are told that if you don't send money, or buy a so-called 'lucky' product, then something bad will happen to you.

If you make contact, or send any money, you will keep being asked for more and more money.

**BeScam  
Aware**

You get a phone call, letter or email from a stranger offering you the chance to invest money in things like shares, fine wine, gemstones, art or other 'rare' high value goods. The scammers tell you to be quick or you'll miss out. You are promised that your investment will increase in value and you will make a lot of money.

In reality, what you are offered is often over-priced or worthless, very risky and difficult to sell on. Or, the goods may not exist.

**BeScam  
Aware**

These scams are often advertised in local newspapers, shop windows, on lamp posts or online. They promise a large income for working from home e.g. envelope-stuffing or craft assembly.

You usually have to pay a fee or buy goods before you can start work. You're unlikely to be paid for any work you do. The scammers may claim your work is not up to standard. Or, there may be no work, only commission for getting other people to sign up.

**BeScam  
Aware**



**Accommodation scams**



**Miracle cure/slimming**



**Racing tipster scams**



**Scam ticketing websites**

A type of scam involving pills, lotions, creams or diet aids. An email usually promises that the product is a medical breakthrough and can cure health problems such as baldness, arthritis, heart disease, cancer or obesity. Or it will claim easy weight loss without dieting or exercise. The email may direct you to a very convincing website.

The products, if you receive any, are usually expensive, ineffective and worthless.

**BeScam  
Aware**

A type of scam which typically involves a 'bargain' property often advertised on free-to-list websites. The 'landlord' tells you that the property can only be viewed if you give your bank account details or pay a deposit.

The property is not actually for let and you won't get your money back.

**BeScam  
Aware**

A type of scam, usually done through websites, which sells tickets for concerts, festivals and events, such as the Olympics. Very often tickets for these events have already sold out or have not gone on sale yet.

If you pay, you won't get any tickets or your money back. When you try and follow this up, your calls and emails won't be answered. Or you will be told that a representative will meet you at the venue on the day - but nobody will turn up.

**BeScam  
Aware**

Victims often receive a glossy mailing from a fake racing pundit who claims to have inside information from trainers and owners. Adverts promise a high success rate leading to large profits and a regular income placing bets for other people.

Victims are told to send on winnings for successful bets and that they will get their money back for any losses. Often they lose hundreds of pounds on a service that does not exist.

**BeScam  
Aware**



**Mobile missed calls scam**



**Bogus holiday clubs**

You might get a phone call or be approached while you are on holiday. You're given a scratch card which shows that you've won a free holiday. You're told you have to go to a presentation in order to collect your prize. At the presentation sales reps pressure you to join a new holiday club that day.

If you join, you find out these bogus clubs do not offer what the sales reps promised e.g. the free holiday isn't free as it doesn't include things like flights or it may not be available when you want to go.

**BeScam  
Aware**

You might receive a missed call on your mobile from a number that you don't recognise. The number could start with 0871, 0872, 0873 or 070 (a premium rate number which costs more to call).

If you ring this number back it will sound as if the call is ringing but not connecting. In fact, the call may have connected and you are actually listening to a recording of a ringing tone. You won't be aware that you're actually being charged for the time you spend listening to the ringing tone.

**BeScam  
Aware**