

Avoid falling prey to fraudsters

Every year the British public loses billions of pounds to fraudsters who bombard us with online messaging, mail, door to door visits and telephone scams. These target people of all ages, backgrounds and income levels.



Investment scams

Victims are contacted by letter or phone and told that investing in some type of scheme is a guaranteed way of making money. These types of scams are popular because scammers can easily produce authentic looking paperwork and set up virtual offices.

- Don't respond to callers trying to sell you investments. Simply hang up the telephone. Legitimate investment companies will never cold call.
- Don't let the company pressure you into buying because they say the offer won't be there tomorrow.
- Be very careful when investing your money.

Identity fraud



Scammers use an individual's personal details to commit crimes or sell them on to others.

- Your personal information is valuable: make sure you protect it.
- Get rid of anything showing your personal or banking details by using a shredder or tearing up into small pieces.
- If you start to receive post for someone you don't know, find out why.

Courier fraud



Scammers will call a potential victim pretending to be from their bank or the police. They then persuade the person to reveal their PIN and hand over their debit or credit card details.

- Your bank or the police will never ask for your PIN, your bank card or to withdraw money.
- Never share your PIN with anyone.
- Never hand your bank card or any goods you've bought following a phone call to anyone who comes to your front door.

Holiday fraud



Scammers are targeting online holiday booking and accommodation sites to scam unsuspecting customers into paying for accommodation that isn't available or doesn't exist. Often the victim only becomes aware when they arrive at their destination.

- If it sounds too good to be true, it probably is.
- Check the web address is legitimate and hasn't been altered by a slight change such as .co.uk to .org
- Do your research. Are there any reviews about the company?

Internet scams



Scammers may attempt to put programmes on your computer that can steal, wipe or lock your data.

- Make sure you have antivirus software and a firewall installed on your computer and keep it up to date.
- Delete all messages without reading them if they're from someone you don't know.
- Don't reply to spam emails, even to unsubscribe, and don't click on any links or call any numbers shown in the email.

Banking and payment card scams



Card scams involve using stolen or counterfeit cards to make purchases or cash withdrawals.

- Never share your PIN with anyone.
- Check your statements regularly to make sure they're correct.
- Your bank and the police will never ring you and tell you to verify your PIN number, withdraw cash, buy high value goods or that they're coming to your home to collect these items.



Lottery and prize draw scam mail

Fraudsters lure people with the thrill of a surprise win only to find themselves parting with large amounts of money to claim these fake prizes. There's a huge range and variety of mass market mail, some of which will be obviously fraudulent and others that won't. Whatever the case you should be very careful what you reply to.

- Genuine lotteries won't ask you to pay a fee to collect your winnings.
- Never send money abroad or to someone you don't know and trust.
- Don't provide banking or personal details to someone you don't know and trust.

Protecting yourself and others

If you think you've uncovered or been targeted by a scam or fallen victim to one, you can contact Action Fraud police for advice or to make a report.



www.actionfraud.police.uk



0300 123 2040

Or call the police directly by dialling 101.

Remember that if you're a victim of a scam or an attempted scam, however minor, there may be hundreds or thousands of others in a similar position. Your information may form part of one big jigsaw and may be vital to completing the picture.

Contact us



Customer Services, Legal & General Home Finance, PO Box 17225, Solihull B91 9US.



03330 048444. Lines are open 8.30am to 5.30pm Monday to Friday.

Call charges will vary. Calls may be monitored and recorded.



customerservices@landghomefinance.com

If you're contacting us by email please remember not to send any personal, financial or banking information because email is not a secure method of communication.

Q0056299 09/17

Legal & General Home Finance Limited is a wholly owned subsidiary of Legal & General Group plc.

Registered in England and Wales number 04896447. Registered office: One Coleman Street, London EC2R

5AA. **Legal & General Home Finance** Limited is authorised and regulated by the Financial Conduct Authority.