

# Scam Marshal Newsletter

July 2023

Total Scam Marshals across the UK: 2,475

ADDRESS BOX



NATIONAL  
TRADING  
STANDARDS

Scams Team

## Criminals are targeting homeowners offering cheap mortgages

Action Fraud has issued a warning about an increase in mortgage scams at a time when rates are soaring. The fraud reporting centre says it has received hundreds of reports of fraudulent emails offering cheap mortgages to homebuyers and people re-mortgaging.

Action Fraud says it has received **538** reports of fake emails purporting to be from mortgage lenders within a two-week period in June.

These emails claim to offer low-rate mortgages on time-limited deals. Setting time limits is a tactic commonly used by criminals to rush you into deciding quickly.

The emails contain links to '*see if you're eligible*' or '*get a personalised rate*'. If you click on these links, you'll be taken to a website which is designed to steal your bank information.

### What to do if you receive a suspicious email

If you receive an email out of the blue offering you a cheap deal, it's highly likely to be a scam.

If you have any doubts about whether a message is genuine, contact the company in question directly using the details on its official website.

Suspicious emails can be reported to the National Cyber Security Centre by forwarding them to [report@phishing.gov.uk](mailto:report@phishing.gov.uk), you can also report scam websites to them online.

If you're worried about your mortgage repayments, the first thing to do is contact your bank.

**Action Fraud**  
National Fraud & Cyber Crime Reporting Centre  
0300 123 2040



Return address: FREEPOST, NTSST, MAIL MARSHALS

**Scam Marshals!** When sending in your scam mail, please remember to keep the letter/s in their original envelope and write the date it was received as it can help with our investigations! Thank You!

## **More than £1.2 billion was lost to criminals in 2022, equivalent to £2,300 being stolen every minute, according to the bank group UK Finance**

Authorised push payment is the most common type of scam. This is when victims transfer money to criminals under the false impression that they are paying for something legitimate.

Fraud can play out in a variety of ways but looking out for a few simple red flags could prevent you from becoming a victim.

Parcel delivery scams are the most prevalent form of smishing, which is where criminals target victims through text messages.

This type of scam reached a record high during the pandemic as online shopping rocketed. These messages target consumers by purporting to be trusted organisations. They often contain a link to a fraudulent website that replicates a legitimate site, asking the victim to enter personal and sensitive information.

If you are, or think you have been, the victim of a financial fraud contact your bank or building society as soon as possible. They may cancel your existing card and issue a replacement. Many banks have apps or an online process that allows you to cancel your card yourself – do it! The faster you act, the more they are able to do to get your money back

You can report the issue to Action Fraud on 0300 123 2040.



### **Dating scams**

Criminals have increasingly been exploiting those looking for love online. The scam sees criminals create fake dating profiles on social media platforms.

The criminals will often steal the identities of real people to get to know their targets. Over time, they will gain their trust and convince the victim they are in a relationship. They will then manipulate victims into handing over their money.

If you spot a scam or have been scammed, don't bury your head in the sand. These are criminals who use sophisticated methods to prey on people's vulnerabilities in order to steal their money. Reporting it makes it more difficult for them to defraud other people.

**Action Fraud – 0300 123 2040 – [www.actionfraud.police.uk](http://www.actionfraud.police.uk)**

**Police Scotland – 101 (from within Scotland) - [www.scotland.police.uk](http://www.scotland.police.uk)**

**Citizens Advice – 0808 223 1133 – [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)**

**Citizens Advice Scotland - 0800 028 1456 - [www.cas.org.uk](http://www.cas.org.uk)**

**[www.FriendsAgainstScams.org.uk](http://www.FriendsAgainstScams.org.uk)**