Seven tips to keep fraudsters away this season

This season can be an exciting time. We want everyone to have a safe and jolly time. We've created some top tips to help protect you from fraud or cyber crime:

1. Keep your children safe online

Gifting your child new tech this year? Get your hands on it before they do and set some parental controls. A recent study by Lloyds Bank found that one in five (20%) players of video games have been a victim to a gaming-related scam or know someone that has. The report also states that when it comes to all types of fraud, those aged 18 - 34 are almost three times more likely to be a victim of a scam than those aged 55+.

There is a really useful gamers code that Lloyds Bank developed earlier this year **lloyds-bank-game-fraud-report.pdf** (**lloydsbankinggroup.com**).

You can find information about specific parental controls for each tech item or games console by searching for them online.

2. Protect your identity

Lots of packages to throw away this year? Think about the personal information you could be throwing away.

Your personal information, including bank account details and your address, is extremely valuable to criminals looking to commit identity fraud.

Shred or rip up any documents or packaging with your information on so it can't be easily read.

3. Paws for thought when buying a pet online

Between 2020/2021 it was reported that more than £2.5 million was lost to pet fraud. Animal lovers are being left with broken hearts and empty bank accounts after fraudsters falsely advertise animals for sale.

Find out how to keep yourself safe from pet fraud: **Paws for thought when buying a pet online** | **Action Fraud**

4. Buy safely online this year

There are lots of risks for paying upfront for goods. Online shopping is one of the most common fraud types, with financial loss exceeding millions of pounds in Avon and Somerset alone. New data from the National Fraud Intelligence Bureau shows victims of online fraud lose an average of £1,000 per person.

Find out how to make sure you buy safely – **Shopping online securely – NCSC.GOV.UK**

5. Think you might have missed a parcel?

Christmas is a time of year where many of us will be frequently waiting on parcels.

Be wary of phishing emails and texts stating that you have missed a delivery and therefore need to follow a link to re-schedule.

Your package is waiting for delivery. Please confirm the settlement of £1.99 on the following link:

If you see a suspicious link, think before you click. Royal Mail have shared some typical online scams to look out for **Typical online scams to look out for | Royal Mail Group Ltd**

6. Think about what you are sharing online

Feeling like you want to share your presents this year? Be aware of what you post online as criminals may use that information to target you.

Account privacy settings are important to know who can see your information.

Adjust your Facebook privacy settings | Facebook Help Centre

Instagram Safety and Privacy | About Instagram

7. Make sure scammers don't hook you in using WhatsApp

"Mum/Dad, I'm out on my Christmas work do and I've broken my phone, and this is my new number. I really need your help paying a bill..." **does this look familiar?**

This fraud preys on your emotions. The fraudster is hoping you decide with your heart and not your head.

Click here to read more about how fraudsters are using WhatsApp to target people and some tips on how to protect yourself 'Friend in need' scams costs Whatsapp users £1.5 million | Action Fraud

Remember, fraud doesn't only happen at this time of year. These tips will help you all year round. We want to protect you from fraud and the fraudsters that are operating.

And please don't forget, if you have experienced fraud, report it to Action Fraud Report fraud | Avon and Somerset Police