



# COVID-19 Fraud Awareness



As the UK continues to deal with the coronavirus pandemic, the Government has advised people to be careful about possible fraud and scams. Criminals are using the current environment to scam people out of their money and their personal information.

The Financial Conduct Authority has developed a tool to help people identify scams and offers advice on what to do, visit <https://www.fca.org.uk/scamsmart> for more information.



## Financial scams

These scams tend to target people who are more vulnerable or susceptible to being scammed. You should watch out for

- Emails, texts, cold calls about pension transfers or changes to your pension
- Opportunities that seem too good to be true for example investments with higher than usual returns
- Messages stating that your bank needs you to transfer money to a new bank with alternative banking details
- 'Good cause' scams – where you are asked to invest in the production of safety products or new drug development and testing

## How to protect yourself

- Delete emails that you are not expecting and do not click on links
- Never give out personal details to cold callers or by responding to unsolicited emails
- For advice on COVID-19 only use trusted sources e.g. gov.uk, Public Health England or the NHS
- If you think your details have been compromised, change your passwords immediately and close down the website if you have clicked on a link and run your antivirus software
- Keep your antivirus software up to date
- Contact your bank, financial institution or pension provider to ask for further advice
- If you are unsure that the company contacting you is regulated you can check the Financial Services Register <https://register.fca.org.uk/>

## Email scams

Cyber criminals are sending 'phishing' emails to try to trick users into clicking on a link that could download malware onto your computer, or steal passwords.

You should look out for emails that

- Claim to have a 'cure' for the virus
- Offer a financial reward, or encourage you to donate to a virus related charity
- Tell you that you have a limited time to respond to the email
- Ask you to provide personal information.

## How to report a scam

Contact the Financial Conduct Authority (FCA) on 0800 111 6768 or visit [www.fca.org.uk/news/news-stories/avoid-coronavirus-scams](https://www.fca.org.uk/news/news-stories/avoid-coronavirus-scams)

The National Crime Agency also encourages anyone who thinks they may have been subject to online fraud to contact Action Fraud at [www.actionfraud.police.uk](https://www.actionfraud.police.uk)

**If you receive a call or some sort of communication about your JSS administered pension that you aren't sure about or weren't expecting please email us: [memberships@jss.ukri.org](mailto:memberships@jss.ukri.org)**