Fraud Checklist
What to do after fraud

Fraud is the most common crime in the UK, with over £1bn lost in 2024. It happens online, over the phone, and in person, even by people you know and trust.

1. Phone your bank on 159, or the number on the back of your card

Tell them about the fraud and any personal difficulties (vulnerabilities) you face.
Do not use a phone number from a text or email.

2. Secure all accounts – change passwords and enable two-factor authentication

- ◯ Email account
- ◯ Online banking
- ◯ Social media
- ◯ Mobile phone

3. Collect evidence to share with the police or bank. Do not delete anything

Include names, phone numbers, emails, messages, and bank account details with transaction dates and amounts. Take screenshots of websites or profiles.

4. Phone *Report Fraud* on 0300 123 2040 or report online

In order to get a Crime Reference Number. This is important when speaking with banks.

Local police
Only call 101 if the criminal is known to you or is local. If the fraud is in progress or you are in immediate danger, call 999.

Digital platforms
Report fraudulent accounts, profiles, or adverts to the platform where they occured (Facebook, Instagram, WhatsApp, etc).

5. End contact with the criminals. Block their messages, phone numbers and emails

Consider a call blocker, change your number, or install CCTV or a video doorbell. Get your digital devices checked and cleared of malware. Be wary of new calls – it could be new fraud.

6. Contact *Victim Support* on 08 08 16 89 111 or online

Free, independent, and **confidential** support to help you deal with the practical and emotional impacts of crime.

Fraud can be devastating, but you are not alone

Can I get my money back?

How the money was taken	Your reimbursement rights
Debit card	Chargeback scheme, for goods or services not received
Credit card	Section 75, Consumer Credit Act 1974, for losses up to £30,000
Authorised push payment	Reimbursement Rules, UK banks must refund up to £85,000
Unauthorised payment	Section 77(3) Payment Services Regulations 2017
PayPal	Buyer/Seller Protection
Buy Now Pay Later	Terms and conditions vary – check your agreement
Cryptocurrency	Little consumer protection. Talk to your bank
Cash/Gift cards	Little consumer protection. Talk to your bank

Reimbursement rights are complicated, so get help if you are unsure.

Refunds and complaints

Banks must decide on refunds within five business days, or up to eight weeks if the fraud is complex. You can use their complaints process if you are unhappy with their decision. The bank will then issue a final response letter.

If you are still not satisfied you can complain to the ***Financial Ombudsman***, a free and independent service that can award reimbursement. Call on **0800 023 4567** or report online. In 2024, 34% of customer complaints were upheld.

Other considerations

If you've shared personal details or documents, your identity is at risk. Tell the relevant organisations. Sign up for *CIFAS Protective Registration* to put a warning on your identity in the national fraud database.

Check your credit report with UK credit agencies *Experian*, *Equifax*, or *TransUnion* for suspicious activity or searches you don't recognise.

You can also contact:

Mind Support Line: **0300 102 1234**
For people with poor mental health.

Samaritans: **116 123**
For people who are overwhelmed or in crisis.

Citizens Advice: **0800 144 8848 (England) or 0800 702 2020 (Wales)**
For advice on consumer rights, debt, welfare benefits, housing, and more.

For more information, find and read *The Little Book of Fraud*, visit **victimsupport.org.uk**, or the government fraud advice website **stopthinkfraud.campaign.gov.uk**