

# How to spot and avoid COVID-19 fraud

As the UK continues a lockdown to prevent the spread of Coronavirus COVID-19, the Government has warned that cyber criminals are using the coronavirus pandemic to scam people out of their money and personal information.

Using trusted information from the following agencies, we've produced this guide to help you spot and avoid COVID-19 fraud:

- The Financial Conduct Authority
- The National Cyber Security Centre
- The National Crime Agency



## Financial scams

Financial scams tend to target people who are more vulnerable or susceptible to being scammed, particularly in the current climate with many more people being at home.

The **Financial Conduct Authority** advises to watch out for:

- Emails, texts, cold calls, or WhatsApp messages about insurance policies, pension transfers, or high-return and low risk investment opportunities, including investments in crypto assets.
- Using the uncertainty around stock markets, advice to invest or transfer your existing investments into non-standard investments.
- Messages stating that your bank is in trouble due to the coronavirus crisis and pushing you to transfer your money to a new bank with alternative banking details.
- 'Loan fee fraud' asking you to hand over an upfront fee – usually between £25 and £450 – when applying for a loan or credit that you won't receive.
- 'Good cause' scams – where investment is sought for the production of sanitiser, manufacture of personal protection equipment (PPE) or new drugs to treat coronavirus.

## How to protect yourself:

- Reject offers that come out of the blue.
- Don't click links or open emails from senders you don't already know.
- Never give out personal details (bank details, address, existing insurance/pensions/investment details).

## Email scams

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

The **National Cyber Security Centre** advises to watch out for:

- Emails that claim to have a 'cure' for the virus, offer a financial reward, or encourage you to donate to a coronavirus related charity.
- Emails claiming to be from someone in authority (doctor, solicitor, government department).
- Emails telling you that you have a limited time to respond (like in 24 hours or immediately).
- Emails that ask you to provide personal information. Your bank (or any other official source) should never ask you to supply personal information from an email. If you have any doubts about a message call them directly or visit their website.

## How to protect yourself:

- Don't click links in emails like the ones above.
- For genuine information about the Coronavirus (COVID-19), only use trusted websites such as GOV.UK, Public Health England, or the NHS:  
[www.gov.uk/coronavirus](http://www.gov.uk/coronavirus)  
[www.gov.uk/government/organisations/public-health-england](http://www.gov.uk/government/organisations/public-health-england)
- If you've already clicked, don't panic: open your antivirus software and run a full scan.
- If you've been tricked into providing your password, you should change your passwords on all your other accounts.
- If you're using a work device, contact your IT department and let them know.

## How to report a Coronavirus (COVID-19) scam

You can report a scam to the **Financial Conduct Authority** by contacting their Consumer Helpline on 0800 111 6768 or by visiting [www.fca.org.uk/news/news-stories/avoid-coronavirus-scams](http://www.fca.org.uk/news/news-stories/avoid-coronavirus-scams)

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

## If you need to contact us about your pension

**Due to the impact of the coronavirus, we are currently operating an email-only service to respond to member enquiries. You can send your enquiry to: [contactcentre@mycsp.co.uk](mailto:contactcentre@mycsp.co.uk)**

If you have a general enquiry about the pension scheme, please visit our website at [www.civilservicepensionscheme.org.uk](http://www.civilservicepensionscheme.org.uk). This will enable us to focus on those members whose request requires more immediate attention.

We are operating a limited telephone service which will be available between 10-4 Monday-Friday (excluding bank holidays) for members who:

- have suffered bereavement
- do not have internet access
- are in financial hardship
- are awaiting a payment

If your enquiry is urgent you can call **01903 835 600**.