



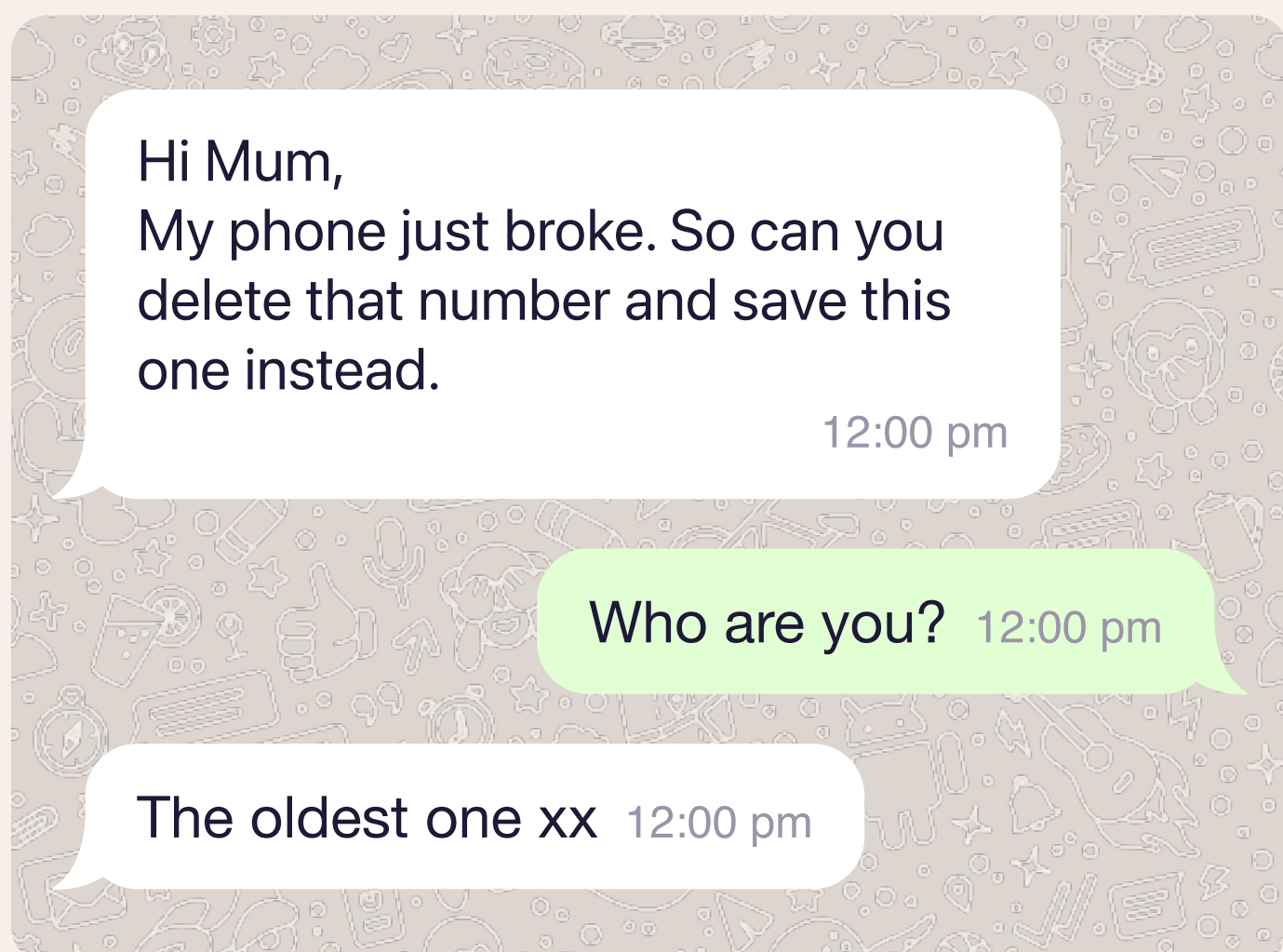
Keep yourself safe from

Friends and Family Scams

Criminals can use various methods to trick you into thinking you're speaking to a loved one online, or by text, and then ask for money. They will often make the victim believe that money is required immediately for an emergency. They might tell you it's for an urgent bill, a new phone or medical treatment. You may be given the excuse that they're unable to access online banking or have lost their card. Scammers will rely on their victim's kindness and desire to help out a friend or family member in need to get them to make a bank transfer, or use their card to purchase gift cards, buy mobile top ups or make payments via Paypal.

Fraudsters can hack into a social media account and then send messages to existing contacts. They will often read previous messages to replicate how you speak to make the contact seem genuine.

Scammers can also send a text or WhatsApp message from a new number claiming to be a child or family member. They'll often ask you to delete their old number (this is so you can't contact the real person) and then ask for money.



Top tips for avoiding family & friends scams:

- If you're ever asked for money via text, social media or a messaging service (like Facebook Messenger or WhatsApp), always attempt to verify the request with a quick phone call to the person you think has contacted you.
- If you're unable to reach them by phone, try asking something very specific that only they would know and that isn't available on social media e.g. 'what did we have for dinner the last time we saw each other?'
- Set up a safeword with close family members or friends you can use to verify each other. For example, agree on a phrase from your favourite TV series or book. Remember to change it if you ever have to share it online or if you think someone else may know what it is.

Find out more by reading our article on [Family Safewords](#) or by visiting the [Take Five](#) website.

If you're ever unsure about a payment you've been asked to make, or already made, get in touch with us on your app or by calling 159. We're here to help you. You might also want to speak to Victim Support, an independent charity that can provide support to victims of crime and traumatic events. Their [helpline](#) is open 24/7.