



Keep yourself safe from

Recovery Scams

If you've been a victim of a scam, don't trust anyone who contacts you out of the blue, offering to help you get your money back.

Criminals can pose as private investigators, legal firms or law enforcement, either by creating fake companies or impersonating genuine organisations. They might contact you directly or advertise 'recovery services' online. But, once you've sent them the upfront fee, they'll vanish, leaving you even further out of pocket.

Top tips for avoiding recovery scams:

- Report any scams to your bank as soon as possible. It is the best organisation to help you recover money and will never ask for a fee. Make sure you also report scams to the police immediately.
- If you're called or emailed out of the blue, stop and think - how did they get your information? Banks or law enforcement would never share details of your report with any other organisations.
- Fraudsters can fake phone numbers to make their calls or text messages seem like they're coming from a trusted organisation. Call them back on a number listed on their website to check that the call or text is genuine.
- Claims management companies may be able to help you claim compensation, but they must be authorised by the Financial Conduct Authority (FCA) or a legal regulator. They'll charge a percentage of the amount you're awarded, but they won't ask for the fee upfront. For more advice, check the [FCA's website](#).
- Check the sender's email address. Be cautious if it looks suspicious or is unfamiliar. Verify its legitimacy by contacting the marketplace platform directly.
- Phishing emails often contain mistakes. Pay attention to the quality of language used in the email.

Find out more about recovery scams on [The FCA](#) and [Action Fraud](#) websites.

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.