COMMUNITIES AGAINST

SCAMS

Derbyshire Police and Crime Commissioner

Safer and Stronger Together

Protecting Communities Fighting Crime

Protecting Yourself in Rural Communities



STOP • THINK • FRAUD

A simple guide to help you stay safe from scams, fraud and financial crime.

Because everyone deserves to feel safe and confident.

Rural Action DERBYSHIRE

Scammers Can Target Anyone

Living in a village or remote area can be wonderful.

But scammers know that some people in rural communities may:

- Live alone
- Rely on telephone services
- Shop online
- Use home deliveries
- Have fewer local services nearby



Scams can happen:

- By phone
- By text
- By email
- At your door
- Through the post
- Online

Remember:
Anyone can be scammed.
It is never your fault.

STOP • THINK • FRAUD

Before you respond to any unexpected contact:

STOP

Take a moment.

Do not feel rushed.

Never let anybody pressure you.

THINK

Does this sound genuine?

Does it seem too good to be true?

FRAUD

Contact the organisation using a trusted phone number.

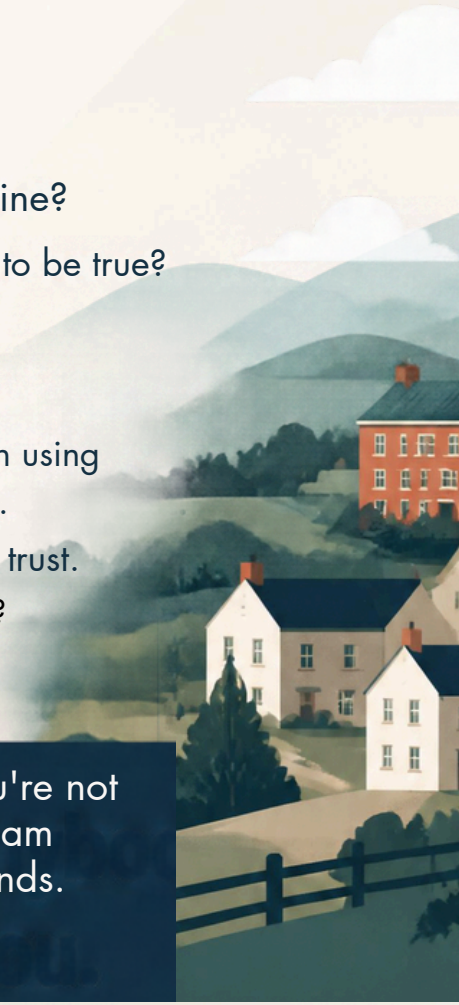
Speak to someone you trust.

Could it be fraud?

AskSilver

Got a text, email, or phone call you're not sure about? Use Ask Silver's free scam checker and get an answer in seconds.

www.asksilver.com



Doorstep Scams

Be cautious if someone turns up unexpectedly.



They may claim:

- Your roof needs repairing
- Your driveway is unsafe
- They are from your bank
- They are from the police
- They are from a utility company

Protect Yourself

- ☑ Ask for identification
- ☑ Keep your door chain on
- ☑ Take your time
- ☑ Get more than one quote
- ☑ Never hand over cash or bank cards
- ☑ Never agree to work immediately

TIP

Use the Trusted Trader Scheme to find legitimate traders in Derbyshire

TRUSTED TRADER
DERBYSHIRE County Council

Phone Scams

Scammers often pretend to be:

- Your bank
- The police
- HMRC
- Your broadband provider
- A utility company
- A family member



Protect Yourself

- ✓ Hang up if you feel uncomfortable
- ✓ Never share PINs
- ✓ Never share passwords
- ✓ Check independently before acting
- ✓ Use call-blocking if available

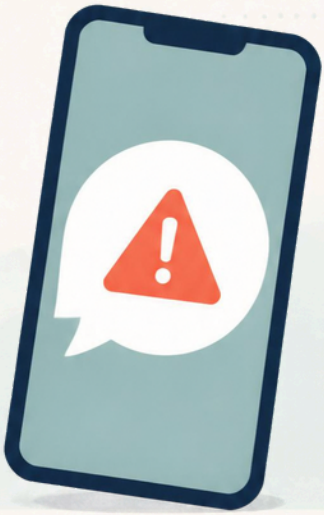
Remember

Banks and police officers will never ask for your PIN or bank card.

Text Message Scams

Scam texts often say:

- Your parcel cannot be delivered
- Your account is locked
- A payment needs checking
- A family member needs urgent help



Protect Yourself

- ✅ Never click unexpected links
- ✅ Check before responding
- ✅ Contact the organisation directly
- ✅ Verify requests for money with family

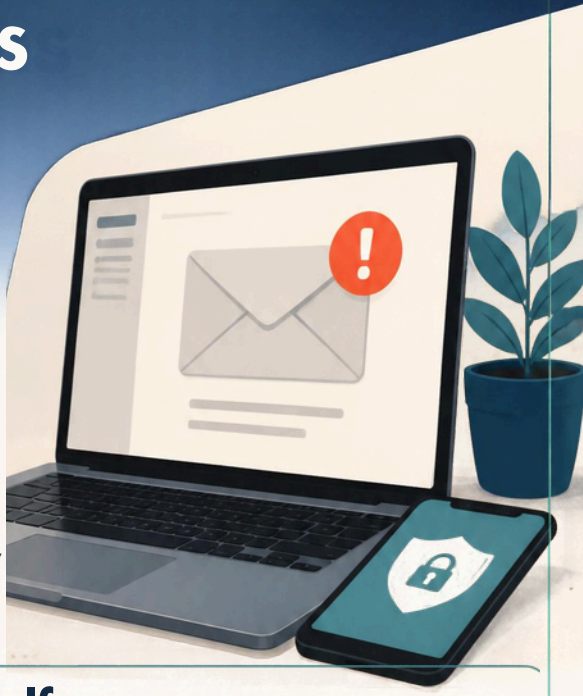


Remember

Scammers often try to create panic and urgency.

Email and Online Scams

Scammers can create convincing emails and websites.



They may pretend to be:

- Your bank
- HMRC
- A delivery company
- An online retailer

Protect Yourself

- ☑ Use strong passwords
- ☑ Keep devices updated
- ☑ Avoid unknown attachments
- ☑ Ignore suspicious links
- ☑ Never share security codes

Tip

Use security software to protect your computer from viruses and attemps to steal your personal information. You can check **www.getsafeonline.org** for advice on reputable providers.

Relationship Scams

Some scammers build trust before asking for money

Warning signs include:

- Asking for money
- Avoiding face-to-face meetings
- Emotional stories
- Requests for secrecy
- Trying to isolate you from family

Remember

Never send money to someone you have only met online.



Identity Theft

Identity theft happens when someone steals your personal information.



Watch for:

- Missing money
- Unexplained transactions
- Unexpected bills
- Post for people you don't know
- Accounts opened in your name

Protect Yourself

- ☑ Check bank statements regularly
- ☑ Shred paperwork
- ☑ Use strong passwords
- ☑ Lock your mobile phone
- ☑ Act quickly if something seems wrong

Remember

Never give out personal information just because someone asks for it.

Pension and Investment Scams

- Be cautious of:
- Cold calls about pensions
- Investment opportunities
- Promises of high returns
- Pressure to act quickly
- Cryptocurrency schemes



Protect Yourself

- ✅ Take your time
- ✅ Seek independent advice
- ✅ Ask questions
- ✅ Walk away if unsure

Remember

If it sounds too good to be true, it probably is.

What To Do If You Have Been Scammed



First of all... Don't Blame Yourself

Many people feel embarrassed or upset after being scammed, but it is important to remember that it is not your fault.

ACT QUICKLY

1 Call your bank as soon as possible

- ✅ Report any suspicious payments or withdrawals

2. Report the Scam

- ✅ Keep any emails, letters, text messages or receipts
- ✅ Write down what happened
- ✅ Save contact details used by the scammer

EMERGENCY CONTACTS

YOUR BANK

Call your bank as soon as possible

Use the number on the back of your bank card or call 159 to reach your bank safely.

REPORT FRAUD

Report fraud and cybercrime at ReportFraud.uk

📞 **0300 123 2040**

IN EMERGENCIES

Call 159 to reach your bank safely.

STOP • THINK • FRAUD

Take a moment to stop, think and check before you act.

Reporting a scam helps protect other people in your community. Use the report fraud and cybercrime to **Report Fraud**, the UK's national reporting service. 0300 123 2040

3. Tell Someone You Trust

Talk to:

- ✅ Family members
- ✅ Support workers
- ✅ Neighbours
- ✅ Friends
- ✅ Carers

Scammers rely on secrecy.

Talking about what happened can help protect both you and others.

4. Look After Yourself

Being scammed can affect more than your finances.

You may feel:

- Anxious
- Embarrassed
- Angry
- Upset
- Shocked

These feelings are normal. Be kind to yourself. If you are struggling, speak to someone you trust or contact a support service.

You Are Not Alone

Help is available. You are not to blame. Together, we can stop scams and protect our community.

Scammers are skilled criminals.

They use pressure, fear, trust and urgency to trick people.

Looking Out For Neighbours

Rural communities are strongest when people support one another.

You may notice someone:

- Receiving lots of suspicious post
- Talking about unexpected winnings
- Sending money to strangers
- Becoming secretive about finances



A friendly conversation could make a real difference.

Talk. Listen. Support.

For more resources Scan here

COMMUNITIES AGAINST SCAMS

Rural Action DERBYSHIRE

A SMALL CHARITY MAKING A BIG DIFFERENCE

Registered with FUNDRAISING REGULATOR

Rural Action DERBYSHIRE

Derbyshire Police and Crime Commissioner

Protecting Communities, Fighting Crime

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Not sure?
Don't open the door

Never deal with cold calling doorstep traders

Report all incidents of cold calling
In an emergency, call the police on 999

Stick on your door

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Warning

We do not deal with uninvited traders.

PLEASE LEAVE AND DO NOT RETURN

Failure to do so is a criminal offence

Stick in your window