Telephone fraud

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Telephone fraud – often known as ‘vishing’ is becoming increasingly common and the criminals who carry it out more persuasive and deceitful. It involves you receiving a call from someone who claims to be from a trustworthy organisation – such as your bank, the local police or a computer company such as Microsoft – and skilfully manipulated into a position where you can be defrauded. Fraudsters can achieve this by persuading you that they are authentic and that they are calling to help you solve an urgent problem.

They can also make themselves appear real by using technology which spoofs real phone numbers, and holds the line open at the end of a call.

**Top tips to recognise and avoid telephone fraud**

- Be aware that a bank or payment card company will never ask you to transfer money out of your account to another that you do not recognise, nor will they request your PIN.

- Remember that Microsoft or any other IT company would never call to alert you to a problem on your PC.

- Never provide financial or personal details to a caller.

- Bear in mind that some scammers have the ability to spoof authentic numbers to fool you into thinking that they are genuine.

- If you call back, use the number on your bank statement or other official document or the back of your card. Use another phone from the one you received the call on, but if you cannot do this, hang up for at least five minutes before you dial out, or call a friend (whose voice you recognise) before making another call.

**If you have been a victim of telephone fraud**

Report it to Action Fraud by calling 0300 123 20 40 or by visiting [www.actionfraud.police.uk](http://www.actionfraud.police.uk)

For more information on telephone fraud, please visit [www.getsafeonline.org](http://www.getsafeonline.org), click ‘Protecting Yourself’ and select ‘Telephone Banking Fraud’
Get Safe Online is the UK’s leading source of information and advice on online safety and security, for the public and small businesses. It is a not-for-profit, public/private sector partnership backed by a number of government departments, law enforcement agencies and leading organisations in internet security, banking and retail.

Our advice is free, authoritative, informative, impartial and easy to follow.

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