

## 12 Scams of Christmas

As the festive season approaches, it's important to remain vigilant against scams that often increase during this time of year.

The Pension Fund has put together a list of the '12 Scams of Christmas' to help you stay safe and protect your personal information.

Please take a moment to review this list and be aware of the common tactics used by scammers. By staying informed and cautious, we can ensure a secure and joyful holiday season for everyone.



**Always be wary of phishing emails, especially this time of year. Check the links and sender!**



**Scammers use fake charities more at this time of the year. Ask to see official ID or check the website is real!**



**Be wary of messages asking you to buy gift cards for friends or family. Scammers will trick you and use the gift card details!**



**Fake websites are used to steal your personal details. Check the site starts with HTTPS and a padlock!**



**Check fake delivery notifications via email or text with the delivery provider!**



**Beware of fake social media shopping sites and competitions!**



**Look out for shopping scams, fake brands and dodgy electrical items!**



**Never give your passwords to someone else! Always use secure passphrases!**



**Refund scams from supposed popular stores try to trick you into entering your details to claim money back! IGNORE IT!**



**Protect your credit card with a RFIS sleeve. This stops scammers cloning your card!**



**Covid/Flu Scams. Be cautious of letters or text messages asking for your personal details!**



**Watch out for unknown numbers calling. Scammers will try to frighten you with a fake scenario to give them your personal details!**

## Stay Safe this Christmas

You can find more information about digital scams on the Government's National Cyber Security Centre (NCSC) Website:

[www.ncsc.gov.uk/section/information-for/you-your-family](http://www.ncsc.gov.uk/section/information-for/you-your-family)

If you think you might have fallen victim to a digital scam you can find out what you should do, where to find support and resources on the Government's NCSC website on their respond and recover pages:

[www.ncsc.gov.uk/section/respond-recover/you](http://www.ncsc.gov.uk/section/respond-recover/you)

The Financial Conduct Authority (FCA) has a dedicated website to help keep your pension savings safe from scammers all year round:

[www.fca.org.uk/scamsmart](http://www.fca.org.uk/scamsmart)



**MoneyHelper joins up money and pensions guidance making it quicker and easier for you to find the right help at the right time with their free and impartial services. MoneyHelper brings together the services and support of three government back financial guidance providers: the Money Advice Service, the Pensions Advisor Service and Pension Wise.**

**Click the MoneyHelper logo above to visit their website today.**