



The Greater Gwent
(Torfaen) Pension Fund
administered by Torfaen County Borough Council



Local Government
Pension Scheme

The Twelve Scams of Christmas

'Tis the season to be cautious



1. Refund Scams

You may receive an email or text pretending to be from a well-known store promising a refund or tax refund and a link to claim the money back. They'll ask for bank details. **IGNORE IT.**

2. Look-a-like websites

This year, more than any, we are buying presents online. Criminals set up fake websites that look identical to steal personal details and money. Secure websites start with 'HTTPS' and display a padlock.

3. Phishing emails

Criminals send emails that look genuine to make you click on a link to a fake site or to open an attachment that infects your machine with a virus. They will make you panic and rush your decision. **THINK** before you click.

4. Shopping Scams

Stay vigilant of counterfeit goods. If it sounds too good to be true, it probably is. **IGNORE IT.**

5. Phone Scams

Criminals ring you pretending to be from well known organisations, for example your bank. They will ask you to confirm your identity. If you are not expecting the call – **HANG UP** and call the organisation directly if you need to speak to them.

6. Fake delivery notifications

If you receive an email or text message saying you need to pay delivery charges – **STOP**, do not click on a link. Royal Mail will put a card through your door and DHL will contact the sender of the package not you. **IGNORE IT.**

7. Gift card scams

Received an email from a friend asking to buy a gift card for them? Criminals clone and pretend to be people you know to get you to do this. They are after the code on the card to spend the money.

8. Fake charities

Watch out for charities using legitimate charity names to appeal for a donation. Ask to see their official charity ID which they are required to carry. Trust your instinct.

9. COVID scams

Received a letter from the Council identifying you as a contact of a confirmed COVID case? Or an email asking you to provide details of your vaccinations? The council will not ask you for personal details.

10. Shopping scams

Love top brands with low prices? Stay vigilant for counterfeit goods. These range- from poorly made clothes to dangerous electronics which fail to comply with safety laws. If it sounds too good to be true – it probably is.

11. Credit Card Fraud

The limit for contactless has now increased to £100. Protect your cards by using RFIS card protector sleeves to prevent them from being read by fraudulent card reader devices. Protect your money.

12. Passwords

NEVER give your password to someone else, or a third party. Your password is unique to you and for your information only. Always use secure passwords/passphrases.
'YOU'R3 S1MPLY TH3 B3ST'