



How to spot a scam email or text message

There are many scams which involve fraudsters targeting tax payers. These include HMRC-related phishing or bogus emails, text messages, cold calls, voicemails and also social media. The number one piece of advice is to never disclose personal and private information in response to a communication that you are not 100 per cent is genuine. For clarification HMRC will never tell you about a tax refund by email, text or voicemail so please be aware. If it doesn't seem 'right' notify HMRC. Phishing emails can be reported to phishing@hmrc.gsi.gov.uk.

According to HMRC fraudsters often include links to webpages that look like the homepage of the HMRC website. They may also include genuine links to HMRC webpages in their emails - this is to try to make their emails appear legitimate. Their aim is to trick you into disclosing personal or confidential information. Bogus webpages often contain links to banks or building societies, or display fields and boxes requesting your personal information such as passwords, credit card or bank account details.

Some fraudsters send emails with attachments which contain viruses designed to steal your personal information. HMRC will never include attachments in emails unless you have given prior content and you have formally accepted the risks.

There is a current list of digital and other means of contact issued from HMRC. Visit www.GOV.uk and search 'genuine HMRC contact'. It also advises how to recognise phishing emails and texts. If you receive any correspondence from HMRC and you are unsure about it, speak to a HMRC advisor to make sure it is genuine.

A HMRC spokesperson stated that:

"HMRC will never notify you of a tax rebate, offer you repayment, or ask you to disclose personal or financial details by email or by text, and we recommend that if you cannot verify the identity of a caller that you do not speak to them.

"We continue our work with law enforcement agencies around the world to bring down the criminals behind these scams. Last year HMRC closed more than 14,000 fake websites and continues to protect customers by constantly searching for these types of activity."

Scams can come in many different disguises, so it's important to know the warning signs of look out for and what to do if you think you have been targeted. Visit www.moneyadvice.service.org.uk and search 'scam' for helpful advice on the subject. If a

scam has resulted in financial loss contact Action Fraud on 0300 123 2040 or use their online fraud reporting tool.

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