

HMRC warning to students

Starting university can be an exciting experience with many students leaving home for the first time and responsible for their own finances.



When funding and loans hit their bank account they may feel like they have plenty of cash to spare - but this money needs to last. A part-time job can help to compensate any shortfall. However, HMRC is warning university students new to the world of working, to be wary of potential scams. As many young people may be unfamiliar with HMRC and legitimate contact from the department – this could make them vulnerable to fraudsters.

There have been almost one million reported scams to the HMRC over the past year, with nearly half including offers of false tax refunds or demands for tax payments. To reiterate many of our articles - HMRC does not offer refunds or request personal data or payments by SMS or email.

Those behind such scams are generally trying to steal money or access personal information to sell on to others. Being a familiar brand, scammers abuse HMRC's name to add credibility to their crimes.

Links, files and attachments can also download dangerous software onto a device. This can then gather personal data or lock the recipient's machine until they pay an un-lock ransom.

Between April and May this year, 18 – 24-year-olds reported more than 5,000 phone scams to HMRC.

Head of Cyber Security Operations at HMRC, Mike Fell, said:

“Most students won't have paid tax before, and so could easily be duped by scam texts, emails or calls either offering a 'refund' or demanding unpaid tax. Our advice is to be wary if you are contacted out of the blue by someone asking for money or personal information. We see high numbers of fraudsters contacting people claiming to be from HMRC. If in doubt, our advice is - do not reply directly to anything suspicious - but contact HMRC through GOV.UK straight away and search GOV.UK for 'HMRC scams'.”

HMRC advises to take a moment to think when receiving a text or phone call reportedly from them and not to give out personal information. Don't reply to text messages or trust called ID on phones as these can be spoofed. Forward any suspicious emails claiming to be from HMRC to phishing@hmrc.gov.uk and texts to 60599. Report scam phone calls on GOV.UK. This information will help them to work with Ofcom, the telecoms industry and Internet Service Providers in order to remove bogus phone numbers and close down malicious webpages.

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