**Lead Scotland**

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**How to spot a scam message**

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**Easy Read**

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| A man looking carefully through a magnifying glass. | This document tells you how to spot:   * scam emails * scam text messages * scam phone calls |
| **A man is speaking on the phone, with a speech bubble showing money and a computer screen behind him showing 'Scams Are Us'. Divided by a diagonal line is the woman he is speaking to. She holds her phone to her ear and she looks worried.** | **Scam** means a crime where someone is tricked into giving away their:   * personal information * money |
| A man wearing a grey hoody standing in front of a height chart. It's the style of photo that is taken by police when someone is suspected of being a criminal. | Scams are done by criminals so that they can get money. |
|  | **About scams** |
| A hand typing on a mobile phone.  A computer screen showing an email envelope. A woman talking on the phone. | Criminals might send you:   * a text * an email * a phone call * a message on social media |
| A man leaning forward with his finger to his lips as if he is saying 'shhhh'. | They often pretend to be a person or an organisation that you trust. |
| 3 people looking around them using magnifying glasses. | These scam messages used to be easier to spot.  They often had lots of spelling mistakes and bad pictures. |
| A man looking carefully through a magnifying glass. | But many scams are more clever now. They are hard to spot. |
|  | **How to spot a scam** |
| A smiling woman with her thumb up, stood in front of a large tick list of vertical green ticks. | Scams often have these 5 things: |
|  | **1. It says it’s from someone important** |
| A man on the phone with paperwork sat in an office. | Scam messages often say they are from someone important. |
| Photos of a bank and a GP surgery with a brown official envelope beneath. | It might be pretending to be from:   * your bank * a doctor * a solicitor or lawyer * a government department |
|  | **2. It says it is urgent** |
| A man checking his watch with a timer behind him and a red tick in front of him. | **Urgent** means it needs doing fast. |
| A wrist held out showing a watch with an arrow circling the clock face to imply 'hurry'. | Scam messages often say you have only got a short time to reply. |
| A clock. | It might say things like:   * ‘within 24 hours’ * ‘immediately’ |
| A man pointing aggressively. | Criminals often say there will be a fine to pay if you don’t do something. Or something else bad will happen. |
|  | **3. It makes you feel a strong emotion** |
| A selection of words including 'stop', 'hello', 'person', 'words', 'day' and 'open'. | Scams often use words which:   * threaten you * tease you |
| A man holding his arms as if he is self-comforting. Around him are thought bubbles witih him in different states of anguish. These include despair, worry, confusion. | Scam messages often make you feel emotions like:   * panic * fear * hope * curiosity |
|  | **4. It offers something special** |
| A gift box, a gift voucher and a blister pack of tablets. | Scam messages often offer you something:   * special – like concert tickets * needed – like money * hoped for – like a medical cure * exciting – like a good deal |
| A silhouetted group of 4 people. | Criminals hope that this will make people reply to the scam message quickly. |
|  | **5. It is linked to what is going on in the news or in real life** |
| A man reading a newspaper. A woman reading a letter that has arrived in an official looking brown envelope. | Scams are often linked to real life.  They might be linked to:   * something that has just happened in the news * something happening in real life * the time of the year – like the end of the tax year |
|  | **How to check if a message is real** |
| A woman and a man chat together by phone. | To check that a message is real and not a scam you must ask the organisation or person. |
| A hand holding a mobile phone showing text messages. A red line crosses the image out. | Don’t use the contact details from the scam message. |
| A man sits at a table. He uses a computer that shows 'www' on the screen. | Find the real email address or phone number from their official website – and use it to ask the organisation if the message was from them or not. |
| A green bank card with a red diagonal line crossing it out. | Remember that important organisations – like your bank – will never ask you to put your personal information in an email. |
|  | **How to be safer** |
| Social media pages on a computer screen, a tablet and a mobile phone. | Criminals look at places like:   * your Facebook pages * your Twitter pages * your Instagram pages * other online information about you that can be found in a search |
| A young woman has her hand to her chin as she thinks. To her side is a thought bubble containing a green tick and a red cross. | Decide what you want to put on these pages and what you want to stay private. |
| A computer with the word 'click' on it. In front is a woman with her finger to her lips and the word 'confidential'. | Use the privacy settings to decide:   * who can see your information * who can’t your information |