



Payment in advance fraud



Easy Read

What payments in advance are



Advance means something happening early or before.



A **payment in advance** is when someone is asked to pay for something before they get their goods or service.

What payment in advance fraud is



In this document **criminals** are people who tell lies to steal money from other people.



Some criminals trick people into paying for something in advance.

But the goods or service never comes and the criminals keep the money.

Payment in advance fraud is also called an **advance fee scam**.

They might ask you to pay in advance for things like



- a prize



- a service



- luxury goods



- borrowing money

How to notice payment in advance fraud



You might be asked to pay a fee first before you get something you had not ordered, like a gift or a service.



But this is not true.

They are criminals and if you pay the fee you will lose your money.



You might get asked to pay a fee to make a training course or job check happen.



You might get told that the fee will be paid back to you later.

This is also called **refundable**.



The criminals might say that there are more fees to pay to get the pretend goods or service.



But this is not true.

If you pay the fees you will lose your money.



You might feel rushed to make a quick payment.



You might notice that the end of the email address or end of the website address looks strange.

For example, you are used to seeing the letters 'gov.uk' at the end but a new email address has different letters.

Types of payment in advance fraud



There are different types of this fraud

- paying a fake fee for taking out a new loan
- paying a fake fee to get money that someone says has been left to you after someone you do not know has died





- paying a fake fee for a surprise lottery prize win in another country



- paying a fake delivery fee for jewellery that you haven't ordered



- paying fees and expensive phone calls for a job interview with a fake job company



- paying a fake payment to buy a home

What to do if this fraud has happened to you



If you think payment in advance fraud has happened to you, do these things



- contact your bank straight away, but use the phone number that you know to be right, from your statement or card



- tell Police Scotland by calling **101**



- phone Advice Direct Scotland on **0808 164 6000**

More information about keeping your money safe



If you have not ordered things you are being sent fees for, ask questions.

Ask the company for more information.



You cannot win a lottery or a competition that you have not entered.



Check the email address of the person who sent you the email.

If it uses words like yahoo, hotmail and gmail, it is probably not from the organisation it says it is.



Check to see if the company is on the list at Companies House.

You can click [here](#) to see the list.



Be careful of people's profile pages on social media, like LinkedIn.

Sometimes profile pages are fake.

Sometimes the jobs they are offering are fake.

If you are choosing a job company check they are members of **trade organisations**.



Trade organisations join together to offer support to workers.



You could look for badges or logos on their paperwork, such as REC or APSCo.

