



# Lead Scotland



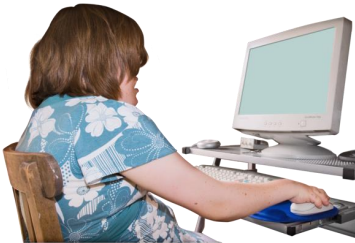
# Purchase fraud



# Easy Read



## What is purchase fraud?



**Fraud** is when a criminal pretends to be someone else to steal money.

**Purchase fraud** is a way for criminals to trick people who are shopping online.



Criminals trick people into paying for goods and services that do not exist.

They are often advertised on auction sites like Ebay or on social media.

The criminal uses images taken from real sellers to trick you.



Criminals use websites they have copied and made slight changes to the web address like

www.amazone.co.uk instead of  
www.amazon.co.uk

They do this to trick you into thinking you are buying from the real site.



They may also

- send you fake receipts and **invoices**

**Invoices** are paperwork or emails sent by an organisation to ask you to pay them money for something you have agreed.



- ask for payment for insurance or courier services – someone to bring the item to you

## How to spot purchase fraud



- you are offered a product or service that is a lot cheaper than you expect

The deals sound too good to be true.

- you are asked to pay by bank transfer instead of the secure payment site used by the online site



- you get a fake email receipt or invoice

It looks like it is from

- the website you have bought the item from
- or the payment service you used



The email address is different from the real sender's.



- the website that you are buying from has only been online for a few days or weeks



- you are encouraged to order the product or service really quickly so that you do not miss out on the price or deal

## Types of purchase fraud



- **Social media** – you see a post advertising an item you want at a much cheaper price compared to the official website.

You pay quickly by bank transfer but the item never arrives.

It is not real and you lose your money.



- **Fake websites** – you buy an item at a very cheap price.

The seller says your payment has not gone through and they will send a refund.

You do not get your money back.

It is a trick to make you try buying the item again so you pay the criminal twice.



- **Tickets** – you buy from someone who is selling spare tickets to a concert.

You pay by bank transfer but the tickets never arrive and there is no more contact from the seller.

It is not real and you lose your money.

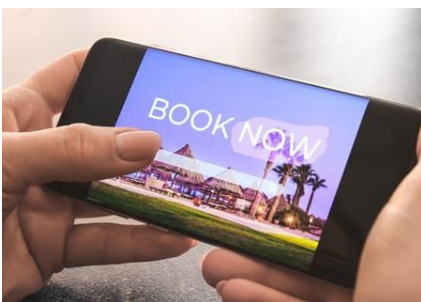


- **Pets** – you pay a deposit to buy a pet from an online auction site.

The seller then asks you for extra money to cover vaccinations and insurance.

You cannot get hold of the seller and the website link disappears.

It is not real and you lose your money.



- **Holidays** –you find a very cheap holiday on a holiday booking website.

You quickly make a payment and give them your personal information.



You then cannot get hold of the owner of the property and it is not on any online maps.

It is not real and you lose your money.

## How to report a purchase fraud scam



If you think you have been scammed contact your bank immediately.

Use the phone number that you know is real.



The phone number will be

- on your bank statement
- on their website
- or on the back of your debit or credit card



- tell Police Scotland by phoning **101**



- phone Advice Direct Scotland on 0808 164 6000



If you have visited a website you think is suspicious you can report it to the [National Cyber Security Centre](#).

## Always remember



- be suspicious of any offers or prices that look too good to be true





- use a secure payment method recommended by trusted online retailers and auction sites



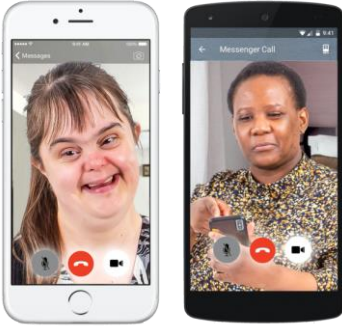
- if you can, use a credit card to buy things over 1 hundred pounds and up to 30 thousand pounds as a law called the Consumer Credit Act protects your payments



- read online reviews to check websites and sellers are real and to see what people think about what they are selling



- get copies of documents that show the seller owns the item



- ask to see high value items in person or by video link



- buy items made by a major brand from the list of sellers on their official website



- always access the website you are buying from by typing it into your web browser



- be wary of clicking on links
  - in emails that you are not expecting
  - from organisations you do not know well



- always click 'log out' or 'sign out' of websites



- if you are looking for a pet buy it directly from a breeder or adopt one from an animal rescue centre

