

[News story: Keep yourself safe – how to spot the signs of common scams](#)

Working with our partners in the [Midlands Fraud Forum](#) we've produced this series of short films where victims of common scams tell their story and share with you the simple steps they could have taken to avoid being scammed. These stories are told by actors but each one is a true story.

[Scamming the retailer](#)

Scamming the retailer

Shops and suppliers regularly fall victim to common scams. A retailer tells you how to spot suspicious customers.

[Scammed by a fake detective](#)

Scammed by a fake detective

A couple lose all their money because they didn't properly check the identity of a fake detective. Never give away your debit and credit cards or disclose your PIN number.

[Scammed by an online relationship interest](#)

Scammed by an online relationship interest

A lonely heart gave £20k to the woman he met online before he realised she was a fake. Always verify your online friends are who they say they are.

[Scammed by email](#)

Scammed by email

A homeowner had his Hotmail account hacked and he unwittingly paid a fraudster for building work rather than the tradesman who had done the work. Always speak with suppliers before making online payments.

[Scammed by the caregiver](#)

Scammed by the caregiver

An elderly nursing resident trusted her caregiver with her debit card and PIN number and had all her money stolen. Never give your card to others for online purchases or share your PIN number.

[Scammed by the fake insurance broker](#)

Scammed by the fake insurance broker

A university student bought cheap online car insurance online only to get

fined when it was later discovered that it was fake and he was uninsured. Only buy insurance from a reputable company.

[Scammed online](#)

Scammed online

A university student claimed a tax refund he was told in an email he was due, only to have his bank account drained. Always check emails are genuine before handing over your personal details.

[Scammed by my housemates](#)

Scammed by my housemates

A university student's identity was stolen by one of her housemates and her bank account was used the launder money damaging her credit record. Always regularly monitor your bank account.

[Scamming my customers](#)

Scamming my customers

A bankrupt continued to run a company even though he was disqualified from doing so and when it failed he was sent to prison. Always make sure you understand your obligations as a bankrupt.

[Scammed by telesales](#)

Scammed by telesales

An elderly woman living alone is persuaded to stop taking prescribed medication and replace it with healthcare supplements sold over the phone. Always check with family members if you are unsure of offers from telemarketers.

[Scammed by a fake investment scheme](#)

Scammed by a fake investment scheme

An investor loses his investment after buying into a fake Spanish property development, increasing money in the scheme when it seems to make early returns. Always do your research on investment schemes.

[Scammed by cheque fraud](#)

Scammed by cheque fraud

A busy businessman pre-signs a stack of cheques for his accounts clerk who uses them to steal over £300k from the company. Never pre-sign cheques.

[Scammed on the phone by a fake call from the bank](#)

Scammed on the phone by a fake call from the bank

An accounts administrator gives security details over the phone when a fraudster uses a spoofing app to make him think its his bank calling. Always phone your bank back to verify the identity of callers.

Anyone can be taken in by a scam, so don't feel embarrassed or ashamed if it happens to you. If you think you've been scammed, or you've spotted a scam contact [Action Fraud](#) on 0300 123 2040 or [report it online](#) and get help.