

# Cost of Living Scams

## Consumer Awareness Campaign

Week 1:  
Impersonation Scams  
5-11 September 2022

A collage of three images: a white light switch on a wall, a green fuel pump nozzle inserted into a white car's fuel tank, and a hand plugging a power cord into a wall outlet next to a red kettle.

Social Media Toolkit

## Week 1 Overview

### Key Messages

- Fraudulent messages offering tax rebates or government grants/funding related to the cost of living crisis
- Cold calls and Phishing/smishing messages posing as official organisations and companies that attempt to obtain consumers' personal and financial details

### Objectives

- Raise awareness of phishing and smishing messages related to tax rebates, bill refunds or grants/funding related to the cost of living crisis
- Ensure that consumers know where to find legitimate information about government grants or rebate schemes

## Links and Resources

All images for Week 1 of the campaign [can be downloaded here](#).

All other content related to the campaign, including a full toolkit, can be viewed and downloaded at [www.tsscot.co.uk/cost-of-living-scams](http://www.tsscot.co.uk/cost-of-living-scams)

## Social Media Messaging

Date	Message	Image
<p>Mon 5 Sept 9am</p>	<p>Today we're launching a month-long campaign to raise awareness of scams linked to the ongoing cost of living crisis:</p> <ul style="list-style-type: none"> <li>Impersonation scams</li> <li>Energy scams</li> <li>Financial scams</li> <li>Counterfeit goods/online shopping</li> </ul> <p>Follow #CostOfLivingScams or visit <a href="https://www.tsscot.co.uk/cost-of-living-scams/">https://www.tsscot.co.uk/cost-of-living-scams/</a> for more info</p>	<p>Campaign logo</p>
<p>Mon 5 Sept 11am</p>	<p>The results of the Big Scottish Scam Survey are in!</p> <p>The most common scams in Scotland include delivery scams, HMRC scams, energy efficiency grant scams, prize draw scams, bank scams and rogue traders</p> <p>Stay #ScamAware #CostOfLivingScams</p>	<p>Scam-Survey-22</p>
<p>Mon 5 Sept 1pm</p>	<p>Be #ScamAware of unexpected emails/texts about the energy bill rebate.</p> <p>The money will be applied directly to your energy account - you don't need to apply and any messages asking you to do so are likely to be scams</p> <p>Find trusted info: <a href="https://www.gov.uk/government/publications/cost-of-living-support">https://www.gov.uk/government/publications/cost-of-living-support</a></p> <p>#CostOfLivingScams</p>	<p>Week1-Payment</p>
<p>Mon 5 Sept 3pm</p>	<p>Had a call saying your bank account has been compromised and asking you to transfer funds to a safe account?</p> <p>Your bank will never cold call to ask you to move money to another account - be suspicious of calls that ask you to act urgently to avoid losing money</p> <p>#CostOfLivingScams</p>	<p>Week1-Bank</p>

<p>Tues 6 Sept 9am</p>	<p>Have you received an email supposedly from Ofgem asking for your bank details so you can get a rebate on your energy bills?</p> <p>This is a scam - Ofgem will never ask for your bank details in relation to energy bills.</p> <p>#CostOfLivingScams</p>	<p>Week1-Ofgem</p>
<p>Tues 6 Sept 12pm</p>	<p>Scammers are cold calling people who are trying to save money and offering 'special deals' on new phone contracts. They ask for personal and bank details so that they can run a credit check before confirming the deal</p> <p>Never give any details to a cold caller</p> <p>#CostOfLivingScams</p>	<p>Week1-Phones</p>
<p>Tues 6 Sept 3pm</p>	<p>Doorstep scammers often say they are working on behalf of the local council to carry out roofing repairs, driveway resurfacing or roughcasting</p> <p>Don't deal with cold callers - if in doubt, phone the council to verify the identity of the caller</p> <p>#CostOfLivingScams</p>	<p>Week1-Council</p>
<p>Wed 7 Sept 9am</p>	<p>Some of the most commonly reported scams are related to deliveries. They may say:</p> <ul style="list-style-type: none"> <li>• You need to pay an extra delivery fee</li> <li>• You need to rearrange a delivery</li> </ul> <p>Legitimate delivery companies will not contact you unexpectedly to ask for payments</p> <p>#CostOfLivingScams</p>	<p>Week1-Deliveries</p>
<p>Wed 7 Sept 12pm</p>	<p>Scam adverts are appearing on social media offering you the chance to receive 200 litres of fuel for just a couple of pounds.</p> <p>Don't click - links in these ads may lead to a malicious website asking you to fill in your personal and payment details.</p> <p>#CostOfLivingScams</p>	<p>Week1-Fuel</p>

Wed 7 Sept 3pm	<p>Have you had a cold call saying you're due to receive a refund on overpaid Council Tax? They may ask for your bank details to 'process the refund'</p> <p>Councils will NEVER cold call and ask for bank details - official info about Council Tax will come in writing</p> <p>#CostOfLivingScams</p>	Week1-CouncilTax
Thurs 8 Sept 9am	<p>Be #ScamAware of unexpected emails/texts about the cost of living payment.</p> <p>Those eligible will receive the payment automatically - you don't need to apply and any message asking you to do so is likely to be a scam.</p> <p>Find trusted info: <a href="https://www.gov.uk/guidance/cost-of-living-payment">https://www.gov.uk/guidance/cost-of-living-payment</a></p> <p>#CostOfLivingScams</p>	Week1-Payment
Thurs 8 Sept 12pm	<p>Scammers are targeting those worried about rising food costs with social media ads &amp; emails offering the chance to win hundreds of pounds in supermarket vouchers</p> <p>Always verify that a competition is genuine by visiting the brand's official website/social media</p> <p>#CostOfLivingScams</p>	Week1- Competition
Thurs 8 Sept 3pm	<p>Over £1.5million has been lost so far this year to "Hello Mum/Dad" WhatsApp scams</p> <p>If a family member messages you unexpectedly to say they're struggling and need money urgently, STOP, THINK and CALL</p> <p>Always verify their identity before sending a payment</p> <p>#CostOfLivingScams</p>	Week1-WhatsApp
Fri 9 Sept 9am	<p>HMRC has received over 275,000 reports of suspicious communications in the last year - almost half offered bogus tax rebates</p> <p>HMRC NEVER send notifications of tax rebates or ask for personal/banking information via email or text</p> <p>#CostOfLivingScams</p>	Week1-HMRC

<p>Fri 9 Sept 12pm</p>	<p>Official organisations or service providers WILL NOT email/call unexpectedly to ask you to confirm your personal/payment details</p> <p>Only criminals will try to rush or panic you</p> <p>Don't click links in unexpected messages and don't give any details to a cold caller</p> <p>#CostOfLivingScams</p>	<p>Week1-Phishing</p>
<p>Fri 9 Sept 3pm</p>	<p>People are being targeted by scammers impersonating a police officer or bank staff who try to obtain their bank card and PIN.</p> <p>Your bank or the police will NEVER phone to ask you to verify your PIN or offer to pick up your card by courier</p> <p>#CostOfLivingScams</p>	<p>Week1-Courier</p>
<p>Sat 10 Sept</p>	<p>Here are some of the most frequently reported text scams to be aware of:</p> <p>Don't click links in unexpected texts - if a message says there's a problem with your account, log in via the official website/app.</p> <p>#CostOfLivingScams</p>	<p>Week1-TextScams</p>
<p>Sun 11 Sept</p>	<p>Here are some of the most frequently reported email scams to be aware of:</p> <p>Don't click links in unexpected emails - if a message says there's a problem with your account, log in via the official website/app.</p> <p>#CostOfLivingScams</p>	<p>Week1-EmailScams</p>

# Cost of Living Crisis

Scams

Awareness

Campaign 2022

