

# Cost of Living Scams

## Consumer Awareness Campaign

Week 3:  
Financial Scams  
19-25 September 2022



Social Media Toolkit



## Week 3 Overview

### Key Messages

- Investment scams
- Banking scams (including courier fraud)
- Online adverts for illegal loans
- Illegal money lenders

### Objectives

- Raise awareness of investment scams, banking scams and misleading adverts for quick and easy loans online
- Raise awareness of illegal money lenders
- Provide support for those in financial difficulties who may feel that they have no option but to turn to an illegal lender
- Signpost to organisations offering legitimate support with financial issues

## Links and Resources

All images for Week 3 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
Mon 19 Sept am	<p>This week the focus of our #CostOfLivingScams campaign is on financial scams:</p> <ul style="list-style-type: none"> <li>- Investment scams</li> <li>- Banking scams</li> <li>- Misleading online ads for 'easy loans'</li> <li>- Illegal money lending</li> </ul> <p>Stay #ScamAware</p>	Campaign logo
Mon 19 Sept pm	<p>Worried about the rising cost of living and not sure where to turn?</p> <p>If you have money worries, don't believe cold callers or online ads offering quick loans or investment opportunities</p> <p>Get trusted, impartial advice from the organisations listed below - avoid #CostOfLivingScams</p>	Week3-TrustedInfo
Tues 20 Sept am	<p>There are loads of online ads offering amazing investment opportunities - the image below shows what these ads actually mean</p> <p>Be wary of ads offering huge returns for a small initial payment - always check a company is authorised by the FCA before investing</p> <p>#CostOfLivingScams</p>	Investment-Scam-Adverts
Tues 20 Sept pm	<p>Have you received an email offering investment opportunities which are supposedly being promoted by a big company or organisation?</p> <p>Always enter the name of the firm who sent the email at <a href="https://register.fca.org.uk/">https://register.fca.org.uk/</a> to check they're authorised by the FCA</p> <p>Avoid #CostOfLivingScams</p>	Week3-InvestmentEmails

Wed 21 Sept 9am	<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>	Week3-BankCalls
Wed 21 Sept 12pm	<p>Received an unexpected text, supposedly from your bank, which asks you to click a link to authorise a recent payment or new payee request?</p> <p>Don't click links in unexpected texts - if in doubt, call your bank on an official number or log into your account</p> <p>Avoid #CostOfLivingScams</p>	Week3-BankTexts
Thurs 22 Sept am	<p>Scammers may try to encourage savers worried about increases in the cost of living to access their pension savings early to cover essential bills.</p> <p>Don't deal with cold callers - check that a firm has been authorised by the FCA at <a href="https://register.fca.org.uk/s/">https://register.fca.org.uk/s/</a> before dealing with them</p>	Week3-Pensions
Thurs 22 Sept pm	<p>Seen an online ad for a "quick and easy" loan?</p> <p>Scammers often impersonate genuine firms and post these ads- you'll be asked to pay an up-front fee and may not receive the loan</p> <p>Legitimate lenders usually add fees to the loan rather than charging them up-front</p> <p>#CostOfLivingScams</p>	Week3-Loan-Fee -Fraud
Fri 23 Sept am	<p>Loan sharks will look to take advantage of people in a financial crisis by appearing friendly and accommodating, but they can cause long-term misery and worry.</p> <p>Find organisations who can help at <a href="http://www.stopillegallending.co.uk">www.stopillegallending.co.uk</a> or contact @stoploansharks in confidence 24/7 on 0800 074 0878</p>	Week3- LoanSharks1

<p>Fri 23 Sept pm</p>	<p>Loan sharks are targeting people on social media. It might seem like a good deal, but loans from illegal lenders can end up costing three times as much as a legal loan. If you're in a financial crisis find advice &amp; support at <a href="http://www.stopillegallending.co.uk">www.stopillegallending.co.uk</a> #CostOfLivingScams</p>	<p>Week3- LoanSharks2</p>
<p>Sat 24 Sept</p>	<p>Common bank scams say: -A request to add a new payee has been set up -You have successfully paired a new payee -You've authorised a payment to Joe Bloggs Don't click on links in unsolicited texts. Find out more in our #ScamShare Spotlight: <a href="https://www.tsscot.co.uk/wp-content/uploads/2021/07/Spotlight-Banking.pdf">https://www.tsscot.co.uk/wp-content/uploads/2021/07/Spotlight-Banking.pdf</a></p>	<p>Bank-Scams- Spotlight</p>
<p>Sun 25 Sept</p>	<p>People are being targeted by scammers impersonating a police officer or bank staff who try to obtain their bank card and PIN. Your bank or the police will NEVER phone to ask you to verify your PIN or offer to pick up your card by courier #CostOfLivingScams</p>	<p>Week3-Courier</p>

# Cost of Living Crisis

Scams

Awareness

Campaign 2022

