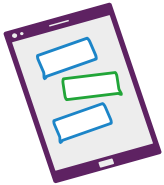


scam

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WhatsApp Scams



So-called "Hello Mum/Dad" scams, where a scammer poses as a family member in need and sends WhatsApp messages asking for financial help. The aim of these scams is to convince you to transfer money to an account which you believe belongs to a family member or friend.

Common Scams



Hi Dad, this is my new number - I dropped my phone yesterday. I took the car to the garage and need to pay more than I was expecting - could you transfer £500 to me?

Hi Mum, just got a new phone and the microphone's not working so I can't call you. I need to pay my course fees today and I'm a bit short - can you transfer £1,000 to the college's account? Here are the details...




Hi Dad, I lost my phone today and this is a temporary number. I really need to replace the phone - I hate to ask but could you lend me some money today to get a new one? Here are my account details...




Hi Mum, here's my new number, please update your contacts. I can't access mobile banking just now and the builders need me to pay an invoice - can you help? I'll pay you back as soon as I get things sorted with the bank...



Avoid WhatsApp Scams


 WhatsApp advise that you should **STOP, THINK and CALL** if you receive an unexpected message asking you to transfer money or purchase gift cards

 Verify that it really is your friend or family member by calling them directly, or asking them to share a voice note


Only consider the request once you are certain that it is from someone you know and trust

 **Never share your account's activation code with anyone**

Only criminals will try to rush or panic you - don't feel guilty about refusing or ignoring requests if you are not sure about the sender's identity

 **Look closely at any message asking you to send money or gift cards**

Messages sent by a scammer may include an unusual way of speaking to you, unusual spelling or grammatical mistakes or follow-up requests for more money

 **You can report scam messages or block a sender within WhatsApp**

Press and hold on the message bubble, select 'Report' and then follow the instructions.

You can also report all scams to Advice Direct Scotland on 0808 164 6000 or via scamwatch.scot

Find out more:

www.tsscot.co.uk/scamshare

