

## TOYNBEE HALL'S FREE LEGAL ADVICE SERVICE

### Cybercrime and fraud during Coronavirus lockdown

We are all spending more time at home and online because of the lockdown measures. Criminals have now changed their tactics to take advantage of the current situation. Many recent scams have been related to Coronavirus. It is important to understand what may be a scam and how to best stay safe.

#### Types of scams related to COVID-19:

Phishing text messages can imitate [official government alerts](#)

[Fake emails](#) from GPs, official bodies such as the NHS, HMRC or even WHO (World Health Organisation) will offer you payments, tell you to pay a fine or send you links.

Fake emails from fraudsters pretending to be from companies like [Apple](#), [Windows](#) or [Netflix](#) will ask you to enter your log in details after directing you to a dummy website.

When they send you an email, they may claim your account has been hacked or you need to change your password

#### Things to note:

- The links will lead you to a website to enter personal information such as your postcode or bank details.
- The website URL will be different to the official government URL address ([www.gov.uk](http://www.gov.uk)).
- Emails may address you as 'Dear Sir' or 'Dear Customer' rather than with your full name.
- Emails will not be from the official organisation/company address. You can try searching the address online to see if it matches the company's correct one.
- You may notice unprofessional presentation with incorrect spelling and grammar.

#### Protect yourself:

- Do not click untrustworthy links or attachments.
- Do not submit any personal information.

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- If in doubt, contact the company/organisation using the contact information provided on their official websites.
- Report suspicious activity to [Action Fraud](#).
- Delete the text message or email and ignore it.
- If you have already provided bank details, contact your bank immediately and block your card. In most cases cards can be blocked through banking apps.

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Fraudsters are [pretending to call](#) from GP practices, the government, the NHS or WHO

They may offer a test for the virus, a treatment or to discuss your health.

Some pretend to be from companies like [Windows](#). Their goal is to make you download software to gain remote access to your computer by claiming that they need to fix a virus.

This will allow them to access information on your computer.

#### Things to note:

- They can gain personal information from you such as bank details.
- They can ask you to press a number which will lead to high call charges.
- They can gain access to information on your computer.

#### Protect yourself:

- Hang up and do not feel pressured to answer to someone you do not know.
- Do not give out any personal information over the telephone to anyone.
- Contact the organisation/company using the information provided on their official websites.
- Report any concerns to [Action Fraud](#)
- Block the number.

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<p><a href="#">Conspiracy theories and misinformation</a> about coronavirus</p> <p>These vary from the origins of the virus, unreported government actions, how to cure yourself etc</p>	<p><b>Things to note:</b></p> <ul style="list-style-type: none"> <li>• Articles, screenshots, images and videos can easily be manipulated.</li> <li>• People spreading conspiracy theories or misinformation can pretend to be experts.</li> </ul> <p><b>Protect yourself:</b></p> <ul style="list-style-type: none"> <li>• Fact check using reliable sources.</li> <li>• Do not share posts unless you know the information is correct.</li> </ul>
<p><a href="#">Fake face masks</a>, hand gels and other sanitary products sold on the internet.</p>	<ul style="list-style-type: none"> <li>• These products are usually created in textile sweatshops with no proper health safeguards.</li> <li>• Documents will be forged to convince consumers that products meet government standards.</li> <li>• In some cases the materials/ingredients used to create these products are not fit for purpose. For example some hand gels contain harmful <a href="#">banned substances</a>.</li> </ul> <p><b>Protect yourself</b></p> <ul style="list-style-type: none"> <li>• Only buy products from trusted websites and providers.</li> <li>• Check labels properly for product information.</li> </ul>

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#### **Seek legal help:**

**Toynbee Hall's Free Legal Advice Centre** is giving advice remotely by telephone and video conferencing where available. We can help if you think you have been scammed or are unsure what to do next. Please contact us to arrange an appointment (email: [flac@toynbeehall.org.uk](mailto:flac@toynbeehall.org.uk))

#### **More helpful information/links:**

- [Government's advice](#) on how to protect yourself
  - You can forward phishing emails to [report@phishing.gov.uk](mailto:report@phishing.gov.uk)
- [HMRC guidance](#) on how to recognise genuine contact (including [examples](#))
  - You can forward suspicious emails from HMRC to [phishing@hmrc.gov.uk](mailto:phishing@hmrc.gov.uk), and texts to 60599.
- [Take Five to stop fraud](#) – general and business advice
- [National Cyber Security Centre \(NCSC\)](#) - advice on cyber security
- [FCA ScamSmart](#) - advice on how to avoid investment and pension scams