If you are affected by any scam, report to Action Fraud on 0300 123 2040 or http://www.actionfraud.police.uk
If you would like support as a result of becoming a victim of any crime, contact Victim Support on 01926 682 693.
Beware of cash Isa scams

Fraudsters have been targeting savers by offering unrealistically high interest rates on cash Isas. The Bank of England’s base rate is stuck at 0.75%, therefore when an advert for a cash individual savings account (Isa) paying “fixed returns of up to 9%”, it can very appealing. However, this is a scam.

An investigation by The Times has found numerous websites advertising fake cash Isas from those promising seemingly impossible double-digit returns to others pledging investment opportunities in the ‘alternative market’.

Many of the firms behind these Isas falsely claim they are regulated by the Financial Conduct Authority (FCA) or covered by the Financial Services Compensation Scheme (FSCS), which means up to £85,000 of your cash will be returned to you if the provider goes bust. The FCA has now put several of them on its fraud warning list.

How to spot fake cash Isas

- Be suspicious of all ‘too good to be true’ The best rate available on a genuine cash Isa is 2.01% for UBL UK’s five-year bond. A cash Isa offering far more is likely to be a scam.
- The top rate for an instant-access Isa is 1.36% from Virgin Money, or 1.6% if you lock your money away for a year with Al Rayan Bank. To find real cash Isas stick to well-known comparison sites such as MoneyFacts, Moneysupermarket or Savings Champion. If you see a great deal, check the FCA’s fraud warning list to see if they are aware it is a scam.
- And do some research to confirm a company has the professional backing it claims to have. You can check the FCA’s register to see if a firm is authorised by them.

TOP TIPS: Set Your Cyber Resolutions

Set yourself cyber resolutions to stay safe while online.

New Year, New Passwords: make sure your passwords are strong. Try 3 random words with a number and some punctuation!

Update Your Software: take the New Year as a sign to refresh your device software so they are as secure as they can be.

Anti-Virus On Devices: many people do not have it across all the devices they use. You are only as secure as your weakest device - so make sure good practice is shared across all of them.

Keep up to date with the latest updates on Community Safety in Warwickshire.

Like us on Facebook: www.facebook.com/SafeinWarwickshire

Follow us on Twitter: @SafelnWarks

Visit our site: www.safeinwarwickshire.com

Rise in fake TV Licensing emails

There have been over 2,500 fake TV licensing emails reported in recent months. The scam emails state that the recipient’s TV licence will be “cancelled” if they do not provide their latest payment information.

The links to the emails lead to genuine-looking websites that are designed to steal personal and financial details. Don’t take the bait!

TOP TIPS:

- Don’t click on the links or attachments in suspicious emails
- Never respond to messages that ask for your personal or financial details.