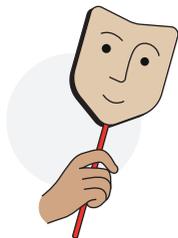


Avoid falling prey to fraudsters

The British public loses billions to fraudsters yearly. This guide will help you identify different scams and learn how to avoid them.

Your personal information is valuable. Whatever the situation, make sure you're protecting it.



Identity Fraud

Scammers can sell your details onto others and open bank accounts or take out credit cards.

- When disposing of anything showing personal or banking details, shred or tear it up into small pieces.
- If you start to receive bills, invoices, or receipts for goods you didn't purchase, find out why.
- If you start to receive post for someone you don't know, find out why.



Holiday Fraud

Most holiday bookings on accommodation or comparison sites that seem too good to be true usually don't exist:

- Be wary of emails, online advertisements or cold calls asking for bank details to refund cancellation fees or offering compensation.
- Check the web address is legitimate and hasn't had slight alterations, such as .co.uk to .org
- Only give out personal and financial information to companies that you trust.
- If it sounds too good to be true, it probably is.

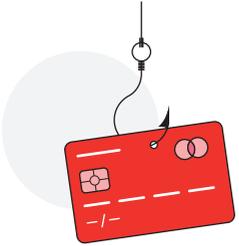
Courier Fraud



Scammers will call pretending to be from the bank or the police. Don't reveal your PIN or hand over your debit or credit card details.

- Your bank or the police won't ask for your PIN, your bank card or to withdraw money.
- The police won't phone you to ask for donations or payments.
- Never share your PIN with anyone.
- Never hand your bank card to anyone who comes to your front door.

Banking and payment card scams



Scammers use stolen or counterfeit cards to make purchases or cash withdrawals.

- Never share your PIN with anyone.
- Check your statements regularly to make sure they're correct.
- Your bank or the police won't call, asking you to verify your PIN number, withdraw cash or buy high value goods. They'll also never tell you that they're coming to collect these items.

Lottery and prize draw scam mail

Fraudsters will ask for large amounts of money for you to claim fake prizes.



- Some of these mass market emails or letters aren't as easy to spot as others.
- Whatever the case you should be very careful what you reply to and be wary of mail from competitions you haven't entered.
- Genuine lotteries or competitions won't ask you to pay a fee to collect your winnings.
- Never send money abroad or to someone you don't know or trust.
- Don't provide banking or personal details to someone you don't know.

Health Scams



Scammers contact people via email or text, promising help or offering to arrange health appointments.

- Your GP or the NHS won't contact you asking for your PIN number, banking details or cash withdrawals in order to set up appointments.
- Don't fall for quick fixes, miracle cures or scientific breakthroughs.
- Contact your GP if you're unsure about an appointment you didn't arrange.
- Don't give out personal details to someone you don't know or trust.

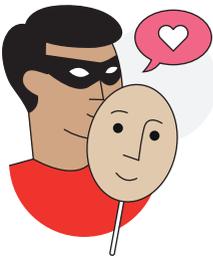
Doorstep Scams



Scammers go door to door offering services, building work or financial assistance that you don't need.

- Never share your bank information or hand over your card to someone at the door.
- Don't feel pressured to give money or sign up to services you don't need.
- Only let someone in if you know them. Don't feel like you can't turn them away.

Romance Scams



Fraudsters use dating apps, social media and emails to build up a "relationship" before asking for financial support or expensive gifts. Be very careful when someone starts to ask you for money:

- Always ask friends and family members for advice.
- Check that someone is who they say they are and make sure their photos aren't associated with other names or websites.
- Be wary if they don't wish to meet in person or want to keep it a secret.
- Don't respond to people asking you to transfer large amounts or purchase expensive gift cards and electronic devices.

Internet scams

Scammers use emails or weblinks to install programmes on your computer that steal, wipe or lock your data.



- Make sure you have antivirus software and a firewall installed on your computer and keep them updated.
- Check for spelling mistakes and formatting errors.
- Don't click on any links or call any numbers shown in the email if you're suspicious of it.
- Don't reply to spam emails, even to 'unsubscribe'.
- Delete all messages without reading them if they're from someone you don't know or trust.

Investment scams

Scammers use letters, phone calls or emails offering exclusive opportunities in appealing markets.

Scammers can easily set up virtual offices and produce authentic looking emails, websites and paperwork.



- Don't respond to callers trying to sell you investments. Hang up the telephone or delete the email. Legitimate investment companies won't cold call or send spam emails.
- Don't feel pressured to buy something because they say the offer won't be there tomorrow.

Be very careful when investing your money and speak to a financial adviser if you have any questions.

Protecting yourself and others

Remember that if you're a victim of a scam there may be hundreds or thousands of others in a similar position. Your information may form part of one big jigsaw and may be vital to completing the picture.

Action Fraud

If you think you've uncovered or been targeted by a scam or fallen victim to one, you can contact Action Fraud to make a report.

Call: **0300 123 2040**

Visit: **www.actionfraud.police.uk**

For more information about how you can protect yourself against scams visit Friends Against Scams:

www.friendsagainstscams.org.uk

Friends Against Scams is a National Trading Standards (NTS) Scams Team Initiative, which aims to protect and prevent people from becoming victims of scams.

If you feel that your lifetime mortgage has been affected by or is at risk from a scam, call our Customer Services team:

03330 048444

Lines are open 8.30 am to 5.30pm Monday to Friday. Call charges will vary. Calls may be monitored and recorded.

Alternatively, you can email us at:

customerservices@landghomefinance.com

If you're contacting us by email please remember not to send any personal, financial or banking information because email is not a secure method of communication.

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