

scammers

The coronavirus crisis is providing fresh opportunities for fraudsters to strike, particularly as people are now spending more time at home.

By [Vicky Shaw](#)

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Whether it's con artists appearing on the doorstep and posing as good samaritans, or bogus emails and phone calls received while people work at home from laptops, criminals are cynically trying to cash in.

“Help protect yourself by being extra cautious before clicking on any unsolicited emails and texts or answering calls,” warns Kate Bevan, *Which? Computing* editor, adding, “Make sure your computers, mobile phones and tablets are supported by the latest security updates, and consider installing antivirus software to minimise threats.”

But it's also important to be able to anticipate the most common scams. Here are some examples.

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other products, which have never arrived.

More information on how to shop online safely is available on their website (actionfraud.police.uk/shoponlinesafely).

Police are also warning people to watch out for loan fraud, where “fast loans” are offered and the victim pays a fee up-front after being told it is to cover insurance for the loan. But the loan never arrives.

What about emails?

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Coronavirus-themed phishing emails are a real threat. They attempt to trick people into opening malicious attachments, which could lead to personal details, email logins, passwords and banking details being stolen.

Also beware of fake refund emails, whether it's a bogus


email claiming to offer a tax refund from HM Revenue and Customs (HMRC) or refund scams claiming to be offering money back for cancelled

trips.

Meanwhile, some parents have also reported receiving bogus emails asking them to send their bank details in order to receive free school meals.

The Chartered Trading Standards Institute (CTSI) has also heard reports of fake apps that claim to provide updates on coronavirus. They may contain ransomware, which upon downloading locks the phone and displays a message demanding that the user pays up to unlock it.

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How could people be tricked on their own doorstep?

If you get a knock on the door from someone claiming to be raising money to help others during the coronavirus crisis, beware of charity scams, where fraudsters pose as street fundraisers.

Another cynical trick highlighted by National Trading Standards is criminals offering to do someone's shopping for them and then disappearing with the cash.

People turning up on the doorstep may also offer fake items, with fake sanitisers, face masks and swabbing kits being sold door-to-door as well as online.

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How else will criminals look to manipulate people?

With recent stock market



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With recent stock market volatility, many savers will have concerns about their pensions and investments. So watch out for fake offers of investment and trading opportunities to “take advantage” of the downturn.

Baroness Ros Altmann, a former pensions minister, points out that people being tricked by pension scams typically lose around £80,000. “As more people are forced to stay at home during the current crisis and investment markets have plunged, the risks of cold-calling criminals or online fraudsters reaching more savers and luring them into scam investments have grown,” she says.

Above all, don't let yourself be rushed or panicked into going ahead with any financial decision, big or small.

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Allow yourself time to think, and follow tips from Take Five to Stop Fraud (takefive-stopfraud.org.uk).