

CLARITY GUIDES

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SPOT · STOP · REPORT

Avoiding Scams

A clear guide to how scams work, the ones doing the rounds in the UK, and what to do if you're caught



Published by Clarity Guides · Cover: Georges de La Tour, *The Cheat with the Ace of Diamonds*, c. 1636–38, Musée du Louvre. A card cheat palms an ace while his partners distract their mark. Public domain

Preview – full guide coming soon – goclarity.uk

About this guide



Scams are not a test of how clever you are. They are a business, run by organised criminals who are very good at catching people at a busy, worried or hopeful moment.

This guide explains, in plain English, how scams work, the main types doing the rounds in the UK right now, and the simple habits that stop almost all of them. It ends with a step-by-step plan for what to do if you have been scammed, including how to get your money back, and a quick-reference card you can print and stick on the fridge.

Part one	How scams work: the four pressure levers every scam uses, and a red-flag checklist.
Part two	The main types, from phishing emails and parcel texts to romance, investment, car-buying, rental and AI voice-cloning scams. Each has how it works, real UK figures where they exist, and how to protect yourself.
Part three	Protecting your accounts, what to do step by step if it happens to you, getting money back, and looking after yourself.

Written for Scotland, useful across the UK. Most advice here applies everywhere in the UK. Where reporting is different in Scotland (it is, for fraud reports to the police), we say so clearly.

How we checked the facts. Figures come from named sources such as UK Finance, Ofcom, Cifas, the Payment Systems Regulator, the FCA and Police Scotland, listed at the end of each chapter and on the Sources page. All were checked in October 2026. Where we could not find a reliable figure, we left it out rather than guess.

Not legal or financial advice. This guide is for general information only. Rules, phone numbers and services can change; if in doubt, check the official website by typing its address yourself. If you are in danger or a crime is happening now, call 999.

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IN A HURRY?

Start here



Pick the line that matches what is happening to you right now.

“I think I’ve just been scammed”	Call your bank now on 159 (or the number on your card), then go to chapter 25.
“Someone is on the phone now”	Hang up. Wait a minute, or use a different phone, then call 159 or the number you know. Chapter 6.
“I got an odd text or email”	Don’t tap anything. Forward texts to 7726 and emails to report@phishing.gov.uk . Chapters 4 and 5.
“A family member messaged from a new number”	Call them on their old number before you send anything. Chapters 7 and 20.
“Someone is at the door”	You don’t have to open it. If they won’t leave, call 999 . Chapter 15.
“I’m buying a car or something expensive”	Chapters 12 and 14, and check the seller first.
“A young person is being blackmailed”	Don’t pay. Report to CEOP and use Report Remove. Chapter 23.
“I want to get my money back”	Chapter 26.



“Stop. Challenge. Protect.”

THE THREE STEPS OF THE NATIONAL TAKE FIVE TO STOP FRAUD CAMPAIGN

The single best habit: **never act on a message or call you didn’t expect**. Stop, and contact the organisation yourself using a number or website you already know.