

Be aware of the approaches fraudsters can take

Two different potential fraud scams to be aware of are:

Pensioner members of schemes receiving **phone calls** from a firm they have no connection with where the caller is being quite forceful, requesting bank details with the guise of ensuring that the members continued to be paid their pension.

Things to look out for:

- unsolicited calls
- requests to share personal or financial details when receiving an unsolicited call
- promises of high returns, a free pensions review, being able to access your pension early.

Action to take:

- Don't feel pressured into making a decision or taking any action
- Take a note of the telephone number of the caller if you can
- End the call immediately
- Google the telephone number you noted – do you know this firm?

Suspicious emails received (again, unsolicited) from an unknown firm looking for bank account details for pension scheme members.

Things to look out for:

- check that the sender email address looks correct
- spelling mistakes in the email
- if there is a hyperlink within the email, be suspicious
- generic salutations (e.g. Dear colleague instead of Dear Gillian) or the lack of a salutation
- threats within the email e.g. "If you do not respond, your pension benefits will be frozen"
- requests to take immediate action/urgency.

Action to take:

- Don't feel pressured into making a decision or taking any action
- Do not respond to the email
- Delete the email immediately or move to your spam folder.

Be wary of any cold callers or unsolicited emails asking you to provide personal details or financial details – your pension scheme or scheme administrator would never do this.

If you are concerned, please contact your pension scheme or scheme administrator using your usual contact details and advise them of this possible scam.