

Stay safe by remembering this simple method. Think **SCAM**.

Stop

The first and most crucial step is to stop and take a moment. Scammers rely on creating a sense of urgency, pushing you to act quickly without thinking. Whether it's a phone call, an email, or a message claiming you've won a prize or your account is in danger, the pressure to act immediately is often a key tactic.

Check

Once you've taken a moment to stop, it's time to check the details of the communication. Look for signs that something may be amiss. Scammers often mimic the branding, language, and tone of legitimate organisations, but small discrepancies can reveal their true nature. Examine email addresses, phone numbers, or URLs closely—these are often where inconsistencies appear.

Ask

If you're unsure about a situation, don't hesitate to ask someone you trust for their perspective. A fresh set of eyes or ears can provide valuable clarity and help you identify potential red flags that you might have missed. This could be a family member, friend, or even a trusted professional like your bank's fraud department.

Monitor

The final step is to monitor your accounts and activities regularly. Even if you've successfully avoided a scam, vigilance is key to ensuring that your personal information and finances remain secure. Check your bank statements, credit reports, and online accounts frequently for any signs of unauthorised activity.

The power of SCAM

The **SCAM** approach is not just about reacting to threats—it's about cultivating a mindset of caution and preparedness. By practising these four steps regularly, you build habits that make you less susceptible to fraud. Stopping to think, checking details, asking for advice, and monitoring your accounts may seem simple, but together, they form a powerful defence against even the most cunning scams.

By incorporating **SCAM** into your everyday life, you not only protect yourself but also empower others to do the same. Remember: **Stop, Check, Ask, Monitor**—it's your first line of defence in the fight against fraud.

Find out more at : www.bescamaware.org