

FAQs

I'm not sure if I have been a victim of fraud or cyber crime how can I get some advice?

Use the online chat service on the Action Fraud website or call 03001232040 where an advisor will give you advice on what you can do next.

You may also find the following websites helpful

www.actionfraud.police.uk/

www.citizensadvice.org.uk/consumer/scams/scams/

www.moneyadviceservice.org.uk/en/articles/beginners-guide-to-scams

How can I make a report to Action Fraud?

Using the [Online Reporting tool](#) on the Action Fraud Website www.actionfraud.co.uk. You may find this a quicker service which you can use from your own home or using a mobile device whilst you're on the go.

Call 03001232040. This call centre is open Monday – Friday 9am-6pm but may take longer than using the Action Fraud website.

Since making a report to Action Fraud I haven't heard anything, what can I do now?

Action Fraud will send you a letter within 28 days of reporting a crime to update you on what has happened to your report. This may be via email if that is your preferred method of contact. If you have made an information report rather than a crime report then you will not receive this letter.

If you have not received an update and believe you should have then please contact Action Fraud via email on contact@actionfraud.police.uk or by writing to PO BOX 36451, 182 Bishopsgate, London, EC2M 4WN.

Someone is using my identity, why are Action Fraud not doing anything?

The misuse of someone's identity is a complex area. A fraud is only committed when a person uses your details to make a gain, for example to open bank accounts, credit accounts or loans in your name without your knowledge or permission.

In these circumstances, it is the company that has supplied the loan or account that has been defrauded and therefore they must be recorded as the victim of the crime and not yourself. This can be frustrating, however police services across England and Wales are governed by a set of rules that state this. These rules called 'The Counting Rules' are set by the government which determine when and how to record crimes.

Action Fraud will record all of the information about how and where your details have been used in an information report rather than a crime report, which may be used to support other investigations.

If you have discovered accounts opened in your name, we suggest you get a copy of your credit report. You can contact any one of the three credit reference agencies and receive support in resolving credit problems caused by identity related fraud.

www.callcredit.co.uk

www.equifax.co.uk

www.experian.co.uk

If you do find further fraudulent activity we would advise you to report this information to Action Fraud.

I don't agree with the decision not to investigate my crime can I appeal against it?

The process used by the NFIB ensures that all reports are reviewed using a consistent criteria and then progressed accordingly.

If you have more information that you believe may change the outcome of the NFIB's assessment you should add this to your report. You can do this by logging on to the Action Fraud website with your NFRC reference and password, or if you no longer have these details, by making a further report to Action Fraud. This will not guarantee a change in the outcome but the information will be assessed again.

If you are still not satisfied with the way your report has been dealt with you can contact Action Fraud who may be able to provide further information on what has happened to your report. They will advise you of any further options that you may have if you are still dissatisfied. This team can be contacted via email at contact@actionfraud.police.uk or by writing to PO BOX 36451, 182 Bishopsgate, London, EC2M 4WN.

I have provided details for the suspect why are the NFIB not taking any action?

The NFIB use a consistent criteria to assess reports, and will take action to disrupt or develop information for a police force where possible. Criminals, however, often use fake details when committing fraud, so although you may feel you have provided clear suspect details the NFIB may identify these as fake through further checks and therefore will not be able to use them to identify a suspect.

It is also not usually possible for the NFIB to take action if the details you have provided identify a suspect or suspect account overseas as the NFIB only have powers to act in England and Wales. This can happen with international bank accounts or websites that are hosted by companies based overseas.

Why has my report been sent to a police force that is not local to me?

If your report has been sent to a police force that is not your local force, this can be frustrating but is decided by where the crime is likely to have been committed or where the suspect may be located. The process used to decide where a report is sent to is set out by the government which you can find on this www.gov.uk/ website.

Can I get my money back?

Action Fraud are a crime reporting bureau who, where possible, provide intelligence packages to local police forces to consider investigating and are not in a position to recover money . If your report is sent to a police force, they will consider whether money can be recovered from the criminals. This is something you can discuss with the investigating officer.

If this is not possible or there is no criminal investigation, there are methods of seeking recompense through the civil courts which you may wish to consider.

Citizens Advice offer advice on their website www.citizensadvice.org.uk about [bringing claims generally](#) and also what your rights are in certain instances such as when [buying a used car](#) or in other [consumer situations](#).

I have been the victim of fraud or cyber crime and am now struggling to cope, what support is there for me?

We understand that being a victim of fraud can have a huge impact on you and the way you feel and we would like to remind you of services available to you by these agencies.

Victim Support - gives free and confidential help to victims of crime, witnesses, their family, friends, and anyone affected across England and Wales

Samaritans - Free, impartial helpline available to talk to at any time in confidentiality.

National debt line – gives free impartial advice to people about debt and related matters.

You can also find information about other agencies on the [Action Fraud](#) website or through the [Victims' Information Service](#).

How can I find out about the latest scams?

You can sign up to receive the latest alerts affecting your area and nationwide. You can find more information on the Action Fraud Alert website - www.actionfraudalert.co.uk

You can also sign up to scam alerts from the Trading Standards e-crime team on their website www.tradingstandardsecrime.org.uk