

Neighbourhood Watch Alert: Phishing & Smishing Scams

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Overview

Cyber criminals are increasingly targeting UK communities with phishing emails and smishing text messages. These scams aim to steal personal information, bank details, or gain access to your online accounts. Messages often appear to come from trusted organisations such as banks, HMRC, Royal Mail, the NHS, delivery companies, streaming services, or even the police.

Recent examples:

- Royal Mail Delivery Fee Scam – Texts claiming a parcel cannot be delivered until a fee is paid, leading to fake websites.
- Bank “Unusual Activity” Alerts – Fake messages pretending to be from Santander, Lloyds, HSBC or NatWest that ask you to ‘secure’ your account.
- HMRC Tax Refund Scam – Emails or texts offering a rebate if you verify your details.
- NHS Smishing – Fake NHS appointment or prescription texts urging link clicks.
- [Gov.uk](https://www.gov.uk) Cost of Living Payment Scam – Claiming you must submit bank details to receive funds.
- Student Loan Company Scam – Fake requests to update bank info before payments.
- Parcel Delivery Scams – DPD, Evri, UPS messages directing users to phishing sites.
- WhatsApp Hijack Attempts – Criminals pose as a relative with a new number asking for money or codes.

How these scams operate:

- Creating urgency (“Your account will be closed today”).
- Using official logos and branding.
- Directing victims to fake websites that mimic real ones.
- Attempting to steal banking passcodes or one-time verification codes.
- Providing fake customer-service phone numbers answered by scammers.

How to protect yourself:

- Never click unexpected links in texts or emails.
- Do not share bank details or security codes via text.
- Check sender addresses carefully.
- Contact organisations using official numbers.
- Enable two-factor authentication.
- Delete suspicious messages immediately.

How to report scams:

- Forward scam texts to: 7726
- Report phishing emails to: report@phishing.gov.uk
- Report fraud: www.reportfraud.police.uk/
- Citizens Advice Scams Helpline: 0808 250 5050
- NCSC Cybercrime guidance: www.ncsc.gov.uk

