



IMPACTED BY A SCAM?

7 Steps to Protect Yourself and Start Your Recovery



Cut Off Communication With the Scammer

You might feel tempted to keep the conversation going—hoping for a refund, more information, or a chance to turn the tables. But scam prevention experts say that continued contact almost always leads to more harm. **The best step is to stop all communication immediately.**



Notify Your Bank and Credit Card Companies

Reach out as soon as possible. Many victims are able to recover funds or stop further fraud by acting quickly.

- Ask if the transaction can be reversed.
- Let them know if your accounts may be compromised, so they can block further access.
- If you used a wire transfer service or gift card, contact the company and ask if payment can be stopped and refunded.



Change Your Passwords and Turn On Two-Factor Authentication (2FA)

Even if you're unsure what information the scammer accessed, this step protects you moving forward.

- Update passwords for all important accounts, especially email, banking, and shopping apps.
- Choose strong, unique passwords that you don't use anywhere else.
- Turn on 2FA where possible—this adds a second step (such as a code sent to your phone) to help keep your accounts safe, even if a scammer has your password.



FIND MORE STEPS FOR RECOVERY ON PAGE 2



Document What Happened

Gather and save any information related to the scam—this could be helpful for police reports, insurance claims, etc.

- Save screenshots of messages or emails.
- Keep records of transactions, receipts, and account activity.
- Note anything that might identify the scammer.



Report the Scam

Reporting helps stop scammers and can give you access to support.

- File a report with local police.
- Report the scam to Action Fraud at www.actionfraud.police.uk



Protect Your Credit

Even if the scam didn't involve identity theft, it's wise to check your credit for suspicious activity.

- Check your credit report at each CRA and review it for unfamiliar accounts or changes. It's free to do and won't affect your chances of getting credit.
- Consider placing a 'Protective Registration' warning on your credit file—it warns lenders to verify your identity before issuing credit.
- Consider freezing your credit. This prevents new credit from being opened in your name.



Share What Happened and Seek Support

Scams can leave you feeling angry, embarrassed, or shaken but you're not alone. They can and do happen to anyone. They are crimes, often committed by organized networks trained to manipulate people.

- Talk to someone you trust about what happened. Emotional support is part of healing.
- If you feel comfortable, share your experience to help others avoid similar traps.

