exonexo

Scam Cheat Sheet

Stop. Check. Report.

1. **Stop.** Scammers rush you. A real bank, police force or government office will never mind you hanging up.
2. **Never share** a password, PIN or one-time code. Not with anyone, on any call, text or email.
3. **Never pay** by gift card, bank transfer, crypto or cash handed to a courier because someone told you to.
4. **Call back** on a number you already know, not one they gave you. AI can copy voices.
5. **Agree a family safe word** for emergency calls.

Warning Signs

- "Act now" or "today only"
- "Keep this secret"
- A family member on a new number
- A link you weren't expecting
- A prize, refund or investment that's too good to be true

USA: Report It

- Report fraud: **reportfraud.ftc.gov** or call **1-877-382-4357**
- Forward scam texts to **7726** (SPAM)
- Online crime: **ic3.gov**
- Over 60? Elder Fraud Hotline: **1-833-372-8311**

UK: Report It

- Report Fraud (formerly Action Fraud): **reportfraud.police.uk** or call **0300 123 2040**
- Call about your bank? Hang up and dial **159**
- Forward scam texts to **7726**
- Forward scam emails to **report@phishing.gov.uk**
- In Scotland, call Police Scotland on **101**

Lost money? Call your bank straight away, using the number on the back of your card. More help: exonexo.com/scam-check.html