

### Fraud awareness week – 16 to 22 November 2025



In accordance with the Counter Fraud Strategy, SPT is supporting International Fraud Awareness week. A week dedicated to fraud awareness, detection and prevention.

The week runs from 16 to 22 November 2025 and is part of a global effort to minimise the impact of fraud by promoting anti-fraud awareness and education to make us all more aware of how much information we put online and how much of this could be accessed by criminals.

#### Lloyds Banking Group study

A recent study by Lloyds Bank's fraud experts compared the number of purchase scams reported around Black Friday and Cyber Monday with an equivalent '*normal*' four-day period – and they found that the rate of fraud being reported by consumers for purchases made on those days was some **29% higher than normal**.

#### Black Friday and Cyber Monday

With Black Friday (28 November 2025) and Cyber Monday (1 December 2025) weekend fast approaching, you may have seen early bird deals advertised to entice us to buy on-line. Be mindful of your digital footprint and aware of fraud by using the following tips:

#### Tips to avoid falling victim to fraud

- **Type don't Tap!: Stop, don't click that link!** checking the web address is legit can help keep your details safe. It'll only take a minute.
- **Do your research:** don't just rely on one review, do a thorough online search to ensure the company is credible. If a company is defrauding people, there is a good chance that consumers will post details of their experience, and warnings about the company.
- **Look for padlock and https:** the https prefix to the web address adds to the security of your data.
- **Pay safe:** wherever possible, pay by credit card or PayPal. You should avoid paying directly into a private individual's bank account.

- **Check the paperwork:** you should study receipts, invoices and terms and conditions, and be very wary of companies that don't provide any at all.
- **Use your instincts:** if a deal sounds too good to be true, **it probably is!**