

# Scam Marshal Newsletter

Winter 2025

Total Scam Marshals across the UK: 2,723



**NATIONAL  
TRADING  
STANDARDS**

Scams Team

## Welcome to your Winter Scam Marshal newsletter for 2025

### Compensation for victims of scams and fraud (Spread the word)

If you have been coerced or manipulated into sending money to criminals, you are not on your own, and UK rules now offer stronger protection. Since 7 October 2024, the Payment Systems Regulator has introduced a mandatory reimbursement approach for most situations where money has been transferred to criminals through common bank transfer routes. In many eligible cases, you should get your money back quickly, typically within five business days of making your claim, although banks can take longer in specific circumstances.

There are limits. Banks can apply an excess of up to £100 per claim, and they should not apply this to vulnerable customers. The standard maximum reimbursement under the rules is £85,000 per claim.

If you have had more than £85,000 stolen and it is not fully repaid, you can escalate the complaint to the Financial Ombudsman Service.

If this happens to you, contact your bank straight away and ask to start a reimbursement claim.

### Direct Debit Scams – It's always worth checking!

The Scams Team is seeing a rise in Direct Debits being set up in people's names without clear consent. This can happen after details are gathered through manipulated calls, misleading websites, or unclear forms. These scams have been related to white goods service plans and drainage protection, but they could come in any form.

Please take a couple of minutes this week to check your bank statements, and your list of active Direct Debits, for anything you do not recognise. You can get the list on your online banking or by phoning your bank by dialling 159 on your phone and asking for the bank that you bank with. If you spot a payment or instruction you did not authorise, call your bank straight away, ask them to cancel it and raise a refund claim.

Then report it to Report Fraud right now at [reportfraud.police.uk](https://reportfraud.police.uk) or 0300 123 2040.

**Return address: FREEPOST, NTSST, MAIL MARSHALS**

**SCAM MARSHAL PANEL:** We are delighted to announce that we held our very first Scams Marshal Panel meeting on Tuesday 9<sup>th</sup> December. It was held online and lasted an hour with Scam Marshals introducing themselves and discussing key points and issues when tackling scams and fraud in their communities. We will meet every six weeks to discuss issues further. If you would like more information then please contact: [friendsagainstscams@surreycc.gov.uk](mailto:friendsagainstscams@surreycc.gov.uk).



Tell the police about cyber crime and fraud  
Call 0300 123 2040

Fraud reporting in the UK has had a refresh. From 4 December 2025, Report Fraud has replaced Action Fraud as the national route for reporting cyber-crime and fraud in England, Wales and Northern Ireland.

The change is about more than a new name. It is designed to make reporting simpler for the public and to give law enforcement quality information that can be analysed faster and shared more effectively across police forces.

Report Fraud brings together a streamlined online reporting tool and a contact centre, a new National Crime Analysis Service, and an improved victim support service that builds on the work of the National Economic Crime Victim Care Unit.

The new website guides you through clear questions, lets you report any time, and you can continue as a guest if you prefer.

Before you start, gather any phone numbers, email addresses, web links, social media profile URLs, screenshots, and payment details.

To report, go to [reportfraud.police.uk](https://reportfraud.police.uk) or call **0300 123 2040**.

If you are in Scotland, report fraud to Police Scotland by calling 101.

If you have been affected, report it as soon as you can, your information can help protect others.

## Friends Against Scams

The National Trading Standards Scams Team raises awareness of mass marketing fraud through the Friends Against Scams initiative. Anyone can access the free online training at [www.FriendsAgainstScams.org.uk](https://www.FriendsAgainstScams.org.uk), or attend a face-to-face meeting organised by one of over 2,500 SCAM champion volunteers throughout the UK, and join the over 1 million friends against scams!

Report Fraud – 0300 123 2040 – [www.reportfraud.police.uk](https://www.reportfraud.police.uk)

Police Scotland – 101 (from within Scotland) - [www.scotland.police.uk](https://www.scotland.police.uk)

Citizens Advice – 0808 223 1133 – [www.citizensadvice.org.uk](https://www.citizensadvice.org.uk)

Citizens Advice Scotland - 0800 028 1456 - [www.cas.org.uk](https://www.cas.org.uk)