The Fraud & Scam Bulletin

NOVEMBER 2026

Your monthly update direct from West Mercia Police on the latest scams and frauds

BLACK FRIDAY

Are they bargains or scams?



Whilst Black Friday is nominally a one-day event and one of the busiest shopping days of the year, Black Friday "deals" appear in abundance throughout the month of November.

So once again, it does not take long for criminals to seize another opportunity to defraud unsuspecting members of the public of their hard-earned cash. Therefore, just holding back, taking a few minutes to double check the Black Friday bargain is a genuine offer from a genuine retailer, can protect you from joining the increasing number of people who fall victim to these scams

- In the heat of the moment, it can be hard to tell if it is a bargain or a scam, especially in the run up to Black Friday!

- Criminals may try to trick you into purchasing goods/services that do not exist by advertising them at too good to be true prices.

- Protect your money and information by only using retailers you trust, or authorised sellers named on official websites when shopping for deals online.

- Beware of Phishing emails that *appear* to come from reputable retailers with "too good to miss" offers, never click on links in emails from unrecognised senders

- Check out the security of the Website by looking for the https:// in the website address and the padlock symbol which should be in the address bar, and not in the body of the site, as confirmation of a website's security

- Fake websites can copy mainstream online retailers and enticing buyers with unbeatable prices, so always stick with well-known, reputable retailers online and check the URL is for the genuine retailer.

- Some online sellers may be selling counterfeit products at Black Friday prices
- Beware of limited time offers which create a false sense of urgency to get you to act quickly - Take Five before you buy.
- Criminals are making use of Artificial Intelligence – (AI) – more and more , to present much more convincing emails, adverts and fake websites, so check, check and check again
- Does the offer sound too good to be true? Are they refusing to provide you with additional photos? Do they want you to pay up front by bank transfer?
- Only use the secure payment method recommended by retailers and auction sites, where possible, use a credit card for purchases over £100 and up to £30,000 as you receive protection under Section 75 of the Consumer Credit Act.

BUDGET £100 ENERGY PAYMENT – BEWARE OF SCAMS!

In the Autumn Budget, the chancellor announced a one off £100 payment for households in Council Tax Bands A-D.

This will be paid to all eligible households in January 2027.

If you pay your Council Tax by Direct Debit you do not need to do anything, it will be paid automatically into your bank account.

If you pay another way, then your Council will contact you to arrange payment.

So, beware of potential scams trying to exploit this payment. Only your local Council will contact you so do not reply to any calls, texts or emails asking for your bank details to claim it. If in doubt contact your local council directly using the details on their website to check.

Please feel free to share these messages with any vulnerable friends, relatives or neighbours.

If you have fallen for a fraud,

Report it to **Report Fraud (*formerly known as ACTION FRAUD*) on 0300 123 2040** or via www.reportfraud.police.uk

Scam Text messages can be forwarded to 7726 *to help phone providers take prompt action and block numbers that generate spam on their networks. You can also report Scam mobile calls by texting* ***7726*** *with the word* ***"Call"*** *followed by the* ***fraudulent caller's phone number****.*

Forward ***Fake Emails*** *received to* report@phishing.gov.uk

If you think your bank account or personal banking details have been used fraudulently, then use the short phone number **- 159** - to contact the Fraud Prevention Department of most major UK banks.