[YOUR INSTITUTION LOGO]

[Your institution]
Fraud line: [number]

FOR CUSTOMERS WHO HAVE BEEN SCAMMED

You may be contacted again

Scams happen to careful people. You did the right thing by telling us.

Now be ready for a second approach. People who have lost money to a scam are often contacted by someone who says they can get it back. They may say they are a lawyer, the police, the FBI, a regulator or a firm that traces money. They may know how much you lost. They are not there to help.

THREE RULES

1 Never pay to get your money back.
No genuine agency, police force or bank charges you a fee to get your money back. "Never pay up front for a refund...or for help getting one" (FTC). "No genuine agency charges upfront fees to return stolen funds" (IDCARE).

2 Check the firm yourself.
Look it up on the official register, not through a link or number they give you.

3 Only use routes you find yourself.
Your bank, the police reporting service and the ombudsman are free.

Your details may now be on a list sold to other criminals. We will only contact you through channels you already know.

WHERE TO GET HELP

UNITED STATES

Report: ic3.gov
National Elder Fraud Hotline: 833-FRAUD-11 (833-372-8311)
AARP Fraud Watch Network Helpline: 877-908-3360

UNITED KINGDOM

Call 159 to reach your own bank safely
Report: reportfraud.police.uk or 0300 123 2040 (England, Wales and Northern Ireland)
Victim Support: 08 08 16 89 111

AUSTRALIA

Report: scamwatch.gov.au, or ReportCyber at cyber.gov.au
IDCARE: 1800 595 160

Money just moved? **flggd.com/emergency**. More help: **flggd.com/recovery-scams**.