"Spot it. Stop it." Scams in 20 minutes

Speaker script · Flag It First talk-in-a-box · v1 · Use with the 15 slides and the 2-page handout.

Slide 1 · 0:00 **SPOT IT. STOP IT. Scams in 20 minutes**

Thanks for having me. In the next twenty minutes: the seven scams doing the rounds in the UK, the one rule that stops each, three settings to turn on today, and who to call if it goes wrong. You can take the two-page sheet home.

Slide 2 · 1:00 **The one rule under all of them**

Stop. Check with someone you trust, using a number you already have.

Almost every scam today relies on rushing you. Take Five, the banks' campaign, puts it simply: only criminals will try to rush or panic you.

Slide 3 · 2:00 **1. "Your parcel needs a fee"**

Don't tap. Forward it to 7726 (free).

Royal Mail says it would not ask for payment by text or email for underpaid postage. It leaves a grey card. You can forward any scam text to 7726, which is free.

Slide 4 · 3:30 **2. "Hi Mum, new number"**

Call them on the old number.

It starts with 'Hello Mum' or 'Hi Dad' from a number you don't know. Their phone is broken; they need money today. WhatsApp's own advice: if they messaged you on WhatsApp, call them on their phone, using the number you already have.

Slide 5 · 5:00 **3. "Your bank: move your money to a safe account"**

Hang up. Call 159.

No real bank or police officer will ask you to move money to keep it safe. Hang up, then call 159. It connects you to your bank and can't be spoofed. Losses to this scam fell to their lowest level in 2025, which suggests the message is getting through. Let's keep passing it on.

Slide 6 · 6:30 **4. "We'll text you a code"**

Never read out a code.

A caller says there's a problem with your Amazon account and a code is on its way. The code is real, because they've just pressed 'forgot password' on your account. Amazon says it will never ask for your one-time code.

Slide 7 · 8:00 **5. "Pay with gift cards"**

Gift cards are for presents, not payments.

HMRC says it will never ask you to pay with gift or payment vouchers. If anyone asks for gift card codes, it's a scam.

Slide 8 · 9:30 **6. A bargain on a site you've never heard of**

Never pay a shop by bank transfer.

The NCSC says avoid paying by direct bank transfer, and use a credit card if you have one.

Slide 9 · 11:00 **7. "HMRC: you're owed a refund"**

Don't tap. Forward it to 60599.

HMRC says messages offering a refund, rushing you or threatening you are warning signs. Forward fake HMRC texts to 60599.

Slide 10 · 12:00 **Three settings to turn on today**

Three settings, a few minutes each. You can do them tonight, or ask someone you trust to help.

Slide 11 · 13:00 **Setting 1: screen unknown callers**

On iPhone choose Silence, or Ask Reason for Calling. Silence sends them to voicemail. On Android, Google's Phone app can filter spam calls; filtered calls still show in your call history.

Slide 12 · 14:30 **Settings 2 and 3**

Someone in your email could reset all your other passwords, so start there.

Slide 13 · 16:00 **If it goes wrong**

Call your bank: 159

And please don't be embarrassed. In 2025, 80% of the money lost to bank and police impersonation scams was returned to victims.

Slide 14 · 18:00 **Tell one person**

Who will you tell about the 159 rule this week?

Invite two or three answers from the room.

Slide 15 · 19:00 **Questions?**

Take the sheet home: "Scam-Proof Your Phone"

If someone asks whether a specific message they got is genuine, don't judge it in the room. Say: don't use any number or link in the message; check using a number you already have, or call 159 for your bank.

Safety rules for whoever presents

- Don't ask anyone to show their phone or read out personal messages.
- Don't change settings on someone's phone unless they ask, and never handle their PIN or codes.
- If someone has lost money: give them the slide 13 numbers and suggest they call their bank today.
- Use the newest handout from doflagitfirst.com/checklist.

Every statement on the slides is checked against official sources named on each slide. Free to use and share unchanged for non-commercial community talks. © Flag It First · doflagitfirst.com