

YOU HAVE JUST BEEN SCAMMED

The first 24 hours.

Calm, clear steps for right now. Take them one at a time.

START HERE

First breathe. Then one step at a time.

This is the guide to open first. Everything else can wait. Finding out you have been defrauded is a shock. Your hands may shake. Your mind may race. That is a normal response and it passes. Work down this list at your own pace. Every step here either limits the damage or protects what comes next. You can stop halfway and come back to it. You can also ask somebody to sit with you and do it together.

The first hour is about money and access. Almost everything else can wait until tomorrow.

THE FIRST HOUR

Four things, in this order.

1 Stop all contact

Make no further payments, whatever they say. Do not warn them and do not argue. If they call, let it ring. Many people are pressured hardest in the hour after they begin to doubt.

2 Call your bank or payment provider

This is the only step where speed can still change the outcome. Ask them to stop or recall the payment. Ask them to block the card or account. Use the word fraud and ask for a reference number.

3 Switch off any device they touched

Did you install an app or give anyone remote access? Turn that device fully off, right now. Phone as well as computer. While it is on they can still watch you, move money or read your codes. Use a different phone to call your bank.

4 Lock down your accounts

Do this from a device they never reached. Change your email password first, because that mailbox can reset everything else. Then your bank, then your social and shopping accounts. Turn on two factor authentication wherever it is offered.

SAY THIS

"I have been the victim of fraud. I want it recorded as fraud and I want the payment stopped."

Leave the device switched off until somebody has checked it. Remote access software can survive a restart. Have it looked at before you use it for banking again.

WHILE YOU ARE ON THE PHONE

Six things worth asking for.

- Ask whether the payment can still be stopped or recalled.
- Ask for a reference number and write it down.
- Ask for the name of the person you are speaking to.
- Ask what happens next and when you will hear from them.
- Ask them to send you the answer in writing.
- Note the date and the time of the call before you hang up.

You need no legal words and no perfect story. Calm and factual is enough. If speaking is too hard right now, ask somebody to sit with you or to make the call with you.

PRESERVE THE EVIDENCE

Delete nothing today.

The urge to erase all of it is strong. Shame makes people want the whole thing gone. Keep it instead. Evidence is the first thing your bank, the police and the platform will ask for. Accounts and adverts often disappear within days.

- Keep every message, email, profile, phone number and payment detail.
- Screenshot the conversations, the transaction confirmations and the website or app.
- Save the full web address. Save the wallet address and the transaction ID if crypto was involved.
- Write a simple timeline while it is fresh. What happened, when and how much.
- Put everything in one folder or one notebook, with every reference number in it.

HOW YOU PAID CHANGES WHAT IS POSSIBLE

- **Card payment:** ask your bank about a chargeback. There are deadlines, so ask today.
- **Bank transfer:** ask for a recall straight away. The rules differ by country and some banks reimburse.
- **Crypto:** save the wallet address and the transaction ID. Report it to the exchange you used.
- **Gift cards or vouchers:** keep the cards and the receipts. Call the issuer, because an unspent balance can sometimes be frozen.
- **Cash:** report it and keep any courier details, addresses and meeting places.

BY THE END OF THE DAY

Report it and bring somebody in.

- Report to the police or to your national fraud reporting service. Keep the reference number.
- Report the profile, the number or the advert to the platform where it happened.
- Report a fake investment firm to your national financial regulator.
- Ask your bank about their fraud and reimbursement process. Keep every reference number.
- Tell one person you trust today. You can carry this with company rather than in secret.

Telling somebody is a practical step as well as a kind one. Saying it out loud makes the next calls easier. It also breaks the silence the fraudster is counting on.

E · ENGAGE

Ask for help today. Do not do this alone. One call with somebody sitting beside you is easier than ten on your own.

WHAT COMES NEXT

Three things to expect.

In the coming days and weeks

Somebody may offer to get your money back for a fee. That is a second fraud. Victims are deliberately targeted again, sometimes within days. Any upfront payment to recover funds is the giveaway.

Your details may be passed on or sold. Expect more calls, texts and emails than usual. Treat each one as a stranger until you have checked it yourself, on a number you looked up.

The feelings arrive in waves. Anger, shame, disbelief and exhaustion often turn up together. That is a normal response to what was done to you and it settles with time and support.

LOOKING AFTER YOURSELF

The shock is physical as well as financial.

Broken sleep. A racing heart. A mind that keeps replaying it. Shame that arrives out of nowhere in the supermarket. All of that is normal after a fraud. For most people it settles with time and with support. Sometimes it stays. That is worth taking seriously rather than waiting out.

- Speak to your doctor if the sleep, the replaying or the dread carries on for weeks.
- Ask about victim support in your country. It is usually free and independent. Your bank or the police can tell you who they are.
- You need no diagnosis and no permission to ask. “I was defrauded and I am not coping” is enough to say.
- Read our guide It is not your fault when you have the energy. The voice in your head is lying to you.
- Have you thought that you would rather not be here? Tell one person today. Call a crisis line in your country.

Do not carry this alone. Tell one person today. Then pass this guide to somebody who may need it tomorrow.

Silence is the part that protects the fraudster. Every person who speaks makes it easier for the next one. Your wellbeing matters most of all, so please reach out today if the weight becomes too much.