



**Charlton Central
Neighbourhood Watch (CCNW)
Supported by Charlton Central Residents'
Association (CCRA)**

UPDATE 46: December 2020

Please share this 'Update' with a neighbour and encourage them to join the Watch.

If you have something you'd like included

in UPDATE contact Brenda on 0208 853 3354 or <http://ccnwatch.org>

DON'T LET XMAS SHOPPING GIVE YOU THE BLUES!

While we're all looking for a bargain, fraudsters are waiting to take advantage with ever more sophisticated online scams in the run up to Xmas. But there are simple steps you can take to protect yourself. Don't let the criminals think their Christmases has come early!

1. Be selective about where you shop

You need to decide whether you trust an online store enough to purchase from them. To help you decide if you're happy to purchase from a site, you could do some research, for example, by checking to see if others have used the site and what their experience was.

2. Use secure protected payment

It is a good idea to **use a credit card to pay for things online** if you have one. Most major credit and debit card providers insure purchases and are obliged to refund you in certain circumstances. You may also wish to **consider using a third-party payment company** (such as PayPal, Apple Pay or Google Pay). These companies often provide their own dispute resolution should anything go wrong, however, they may not be obliged to provide the same protection as a card provider - check their terms and conditions for exact details.

3. Keep your accounts secure

Create strong passwords made up of 3 random words for each of your online accounts. Longer passwords that would be difficult for others to work out are more secure, but these can be hard to think of and remember, so using three random words can help you make passwords that are both long and strong. For example: CharltonChristmas

4. Take care with unexpected calls, texts and emails

You may receive messages that seem to be from an online store or come across online adverts with enticing offers. Some of these may legitimately be from stores you have agreed to receive updates from or to attract your custom, but some may be set-up by fraudsters and contain links to fake websites designed to steal your money and personal details.

If you are unsure, or if you think something is suspicious, don't reply. You can forward suspicious emails for investigation to report@phishing.gov.uk. Suspicious texts can be forwarded - for free - for investigation by your phone provider on 7726.

5. And if things do go wrong ...

Anyone can fall victim to fraud. If you think you've been a victim, contact your bank immediately and report it to Action Fraud online at actionfraud.police.uk or by calling 0300 123 2040. Or if you'd prefer, why not get in touch with your local CCNW Co-ordinator?

CCNW CO-ORDINATORS – see <http://ccnwatch.org>

- **Calydon** – Dhesi on 07816 548581
- **Delafield** – Annie on 0208 305 1484 / Brenda on 07939 090676
- **Inverine** – Jonathan on 07875 054597
- **Nadine/Gollogly** – Lydia on 07956 207155
- **Swallowfield** – Heather on 07836 559420
- **Elliscombe** - Michelle on 07957 275739