

I've Been Scammed or There's Fraud on My Account... Now What?

What You Need To Do Now

- **Act quickly.** If money has left your account, contact your bank straight away. They may be able to freeze or reverse the transaction - the sooner you act, the better.
- **Report the fraud.** Use Action Fraud to report UK scams, or contact the police if you're at risk. If it's a business scam, also let your insurer and accountant know.
- **Contact HMRC (if relevant).** If you've given personal or business tax details to a scammer, report it to HMRC's fraud team. They may flag your record to help prevent further misuse.
- **Secure your systems.** Update passwords, run antivirus checks, and notify your IT provider if you have one. Keep an eye on emails and financial transactions for anything unusual.
- **Notify Companies House (if needed).** If your company details have been changed without permission, use the Companies House portal or contact them urgently.
- **Don't feel ashamed.** Fraudsters are clever, persistent, and professional. Falling for a scam doesn't mean you've failed - what matters is how you respond.

How I Can Help

I can:

- Review your accounts and spot anything suspicious
- Help report suspected fraud to HMRC or Companies House
- Assist with amending any filings or false claims
- Work with your IT or legal team if needed
- Support you in tightening future processes and policies

Easy Mistakes to Avoid

- ✗ Waiting too long to report the issue
- ✗ Not checking account access and password
- ✗ Assuming you're not at risk because you're a small business
- ✗ Failing to notify clients if their data may be at risk
- ✗ Ignoring suspicious invoices or HMRC messages

Need a hand?

Scams and fraud are deeply frustrating - but you're not alone. I'll help you take the right steps, protect your business, and put your mind at ease.