

ONLINE

Donating online is quick and convenient. But fraudsters use the internet too. Always watch out for copycat or bogus websites and emails. Be especially cautious when a new disaster or emergency is making headlines.

- To donate to your chosen charity visit its website. Always type the full address into the browser. Find the correct web address by searching online or giving them a call.
- Check for a padlock symbol in the URL bar and that the web address begins 'https' (not 'http').
- Never respond to unsolicited emails, texts or social media messages/posts from any charity you have never heard of or have no association with. And never click on any links. Report the message and then delete it.
- Be especially careful supporting someone via a charity crowd-funding site (like JustGiving, GoFundMe or Virgin Money Giving) if you don't know them personally.
- Make sure you are completely satisfied that a charity is genuine before divulging personal financial information. Contact your bank immediately if you think you may have given your bank details to an imposter or bogus charity.

REPORTING SCAMS

If you have been targeted by a fundraising scam or bogus collection report it to:

- Action Fraud by calling 0300 123 2040 (text phone 0300 123 2050) or visiting www.actionfraud.police.uk or in Scotland to the police by calling 101.

If the scam relates to a genuine charity you should also notify the charity itself so that it can inform its supporters and prevent others from falling victim.

Making a fundraising complaint

To complain about a charity's fundraising activities first contact the charity itself. If you are still unhappy contact:

- The Fundraising Regulator (for England, Wales and Northern Ireland) www.fundraisingregulator.org.uk
- The Scottish Fundraising Standards Panel (for Scotland) www.goodfundraising.scot

CHECK BEFORE YOU GIVE

To check whether a charity is genuine visit the online register of your national charity regulator.

Charity Commission for England and Wales

Most charities with an annual income of £5,000 or more must be registered. www.gov.uk/checkcharity

Charity Commission for Northern Ireland

Charities are currently being registered in stages. www.charitycommissionni.org.uk

Office of the Scottish Charity Regulator

All charities must be registered. www.oscr.org.uk

GIVING SAFELY

A GUIDE TO DONATING TO UK CHARITIES

GIVING SAFELY

Charities and voluntary organisations do vital work. They house the vulnerable, feed the hungry, protect the natural world and alleviate suffering. Without our donations many would struggle. They need us to give what we can. And we need to be sure that our donations really are reaching the causes we support.

Most fundraising is genuine. Only a small minority of collections and appeals are scams. But fraudsters are expert at hijacking our kindness and stealing our donations. They use fake collection bags and buckets; misleading emails, text messages and letters; bogus-but-realistic websites; and high-pressure phone calls. They are especially active when a humanitarian crisis is in the news.

Look out for fundraising scams on your doorstep, on the street and online. It's easier than you might think to make sure your donations are helping the causes you care about. Always follow these simple steps:

- Double-check that you are donating to a registered charity.
- Never feel under pressure to make an urgent donation.
- If in doubt, contact the charity directly. Ask about other ways to give. Any genuine charity will be happy to help.

But please don't stop giving. **Together we can keep charity fraud out.**

ON THE DOORSTEP

Many fundraisers go door-to-door. Delivering envelopes, leaflets and bags. Seeking donations of money, furniture, clothing and books. Or signing up new direct debit donors. The vast majority are reputable and a few simple precautions can weed out the scammers.

- Check for a proper ID badge (not photocopied or handwritten).
- Is the charity's name, registration number and landline number (not a mobile) printed on the collection bags and written materials?
- Some charities use third-party agencies to do their collecting. Make sure they explain who they work for, which charity will benefit and how much of your donation will reach it.
- Call or email the charity to check that they really are collecting in your area. Collections usually require a permit or licence from the local authority (or from the police in Northern Ireland and Greater London) but some big charities are exempt from this.
- If you have a 'no cold calling' sticker on your door, genuine fundraisers must not call. Be very wary of anyone who does.
- If in doubt, take your items to a local charity shop or official collection point. Find your nearest at www.charityretail.org.uk/find-a-charity-shop

ON THE STREET

You've probably been approached in the street by charity collectors carrying buckets or clipboards. They tend to work in small groups, wear the branded clothing of their cause and happily answer your questions and explain the work their charity does. Making sure that they are the real thing takes no time at all.

- If they are collecting cash in a public space ask to see their permit or licence. It will normally have been issued by the local authority (or by the police in Northern Ireland and Greater London).
- In privately-owned places (such as railway stations and shopping centres) check that they have the owner's permission.
- Check the fundraiser's ID badge and that any collection bucket has an unbroken seal.
- If you agree to donate by direct debit only provide your account number and sort code. Never reveal long card numbers, PINs or security codes.

Check that the charity follows the Fundraising Promise or Fundraising Guarantee (Scotland only). Look for the following logos. They signal the charity's commitment to high standards in its fundraising activities.

