

### HOLIDAY FRAUD

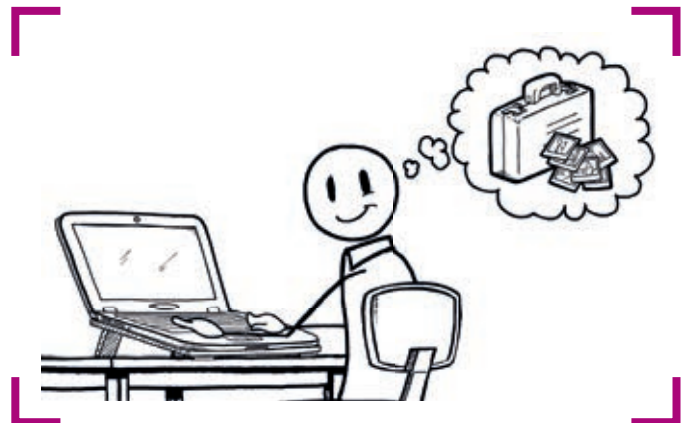
**Millions of people book their holiday online. Whilst you can get some fantastic deals, criminals take advantage of this. They advertise flights, accommodation and other travel services that are not provided or don't exist.**

You may only become aware you have been the victim of a scam when you arrive at the airport, or even worse, your destination to find no booking has been made.

The false advertising can be either an entirely fraudulent website or a fraudulent advert posted on a genuine website. Images of the holiday may be used to make the offer seem authentic, however these could have been copied from anywhere on the internet.

Criminals will often ask you to complete the booking away from the site, even offering a further discount for doing so. They may encourage payment by direct bank transfer rather than third party payment services (e.g. Paypal) as this makes it much harder for you to recover your funds.

Fraudsters may even send 'confirmation' emails to convince you the booking has been made.



## How to protect yourself

- ⚠ Where possible, pay for holidays and travel using a credit card. This can provide you with additional financial protection.
- ⚠ Ensure your booking is covered by a consumer protection scheme such as ABTA (Association of British Travel Agents) and/or ATOL (Air Travel Organiser's Licence). However, their logos can be copied by fraudsters to add credibility to their adverts. Look for the membership number and contact the scheme to confirm if the company you are using is really a member.
- ⚠ Research any property before you book and look to see if it is advertised elsewhere or has its own website. Be extremely cautious if the prices are significantly different.
- ⚠ Don't be convinced by photos as they may have been taken from elsewhere on the internet. You can check photos using a reverse image search on the internet through websites like <https://www.tineye.com/> or <https://reverse.photos/>

### REMEMBER

**If possible, pay by credit card.**

### CAUTION

**Be suspicious of any discount offered for paying by bank transfer, or requests to complete the booking offsite.**

### THINK

**Can I trust the advert? How do I know the booking exists?**