

Online

Reporting scams and bogus collections

The internet is a convenient and efficient way to donate to the good causes we support. When dealing online with charities, exercise the same caution as with any other internet transaction.

- ✓ To donate online visit the charity's own website. Always type the website address into the browser yourself, and never click on a hyperlink embedded in an email. Fraudsters can create fake-but-convincing web addresses and homepages, so check the web address online with the relevant charity regulator or by calling the charity itself.
- ✓ At the 'donate' stage check that you are using a secure website: the address should begin "https" (not "http") and a padlock symbol should appear in the address bar or the bottom right-hand corner of your browser.
- ✓ Be wary of unsolicited emails from charities you have never heard of or have no association with. Don't respond and never click on links contained within them. Report them and then delete them.
- ✓ Ignore requests to donate through a money transfer company. This is a popular scam.
- ✓ Be completely satisfied that the charity is genuine before divulging personal details, or debit/credit card or online banking information. The Verified by Visa, MasterCard SecureCode and American Express SafeKey schemes all offer additional safeguards for debit/credit card payments.
- ✓ Support individual fundraisers by donating through websites such as JustGiving, Virgin Money Giving and MyDonate.
- ✓ If you wish to donate to disaster relief overseas, consider doing so through the website of the Disasters Emergency Committee (www.dec.org.uk).
- ✓ If you are still in any doubt, any legitimate charity will happily advise you on other ways to give.
- ✓ And finally, if you think you may have given your account details to an impostor or bogus charity, contact your bank immediately.

If you become aware of a charity scam, or are the victim of one, you should report it to:

- Action Fraud ☎ 0300 123 2040 (textphone 0300 123 2050) www.actionfraud.police.uk
- Your local police www.police.uk
- Your local authority trading standards department
- The appropriate charity regulator

If the scam affects a legitimate charity, notify the charity itself so that it can inform its supporters and prevent others from falling victim.

To check the bona fides of a registered charity, visit the online register of your national charity regulator.

Charity Commission for England and Wales

In England and Wales charities with an annual income of less than £5000 do not need to register.

<http://m.charitycommission.gov.uk> (mobile phone access to register).

www.charity-commission.gov.uk

Charity Commission for Northern Ireland

In Northern Ireland charities are not yet registered, but the Charity Commission for Northern Ireland does maintain an online list of organisations deemed to be charities because they are registered with HMRC for tax purposes. This list is not exhaustive.

Registration is due to commence in 2013.

☎ 028 3832 0220 (textphone 028 3834 7639)

www.charitycommissionni.org.uk

Office of the Scottish Charity Regulator

In Scotland all charities must be registered. The Office of the Scottish Charity Regulator also maintains an online list of charities exempt from holding licences for collections in public places.

☎ 01382 220 446 www.oscr.org.uk

Fundraising Standards Board

The board's "tick" logo is used by some charities to show that they are committed to high standards in fundraising.

☎ 0845 402 5442 (England and Wales) or

☎ 0845 688 9894 (Scotland and Northern Ireland)

www.givewithconfidence.org.uk

GIVING SAFELY

A guide to making sure your charitable donations really count



Making your donation count

Charities and voluntary organisations do important work helping those in the greatest need. In turn, they rely on us to give what we can. The money raised is urgently needed. It houses the vulnerable, feeds the hungry, protects the natural world and alleviates the suffering of animals and humans alike. Without our donations many would soon struggle.

The vast majority of collections and appeals are authentic and legitimate, but some are scams. Fraudsters will always try to exploit our goodwill. Fake collection bags and buckets; misleading emails, text messages and letters; bogus-but-convincing websites; high-pressure phone calls: they are all examples of how fraudsters can hijack our kindness, divert our donations and deprive the causes that most need our help.

So what can you do to thwart the fraudsters and make sure your donations really do reach the causes that need them? Quite a lot. It's simpler than you might think to check the authenticity of a collector or charity. There are tell-tale signs to watch out for.

**PLEASE
DON'T STOP
GIVING**

But the most important message of all is still this: please don't stop giving. This leaflet will help you make sure that your donation really does count.

On the doorstep

Many legitimate charitable and commercial organisations go door-to-door, calling on homes and businesses, delivering envelopes, leaflets and plastic bags, seeking donations of money, clothing, books, CDs and DVDs, or to sign up donors by direct debit.

Here is what to look for:

- ✓ The charity's name, contact details and registration number (if it is a registered charity) should be on the collection bag and materials. Check this online with your national charity regulator.
- ✓ Does the fundraising literature contain spelling mistakes and poor grammar?
- ✓ If a charity uses a commercial organisation to collect on its behalf, any written materials should carry both names. There should also be information about what proportion of the proceeds will go to the charity.
- ✓ Make sure the collector is wearing a proper identity badge (not photocopied or handwritten).
- ✓ You will often be asked not for cash but to set up a direct debit. For this the charity needs your bank account number and branch sort-code, but that is all. Never give anyone card numbers, PINs or security codes.
- ✓ Collections usually require a licence, either from the local authority, the police (in Northern Ireland and London) or the Common Council of the City of London. Check with the licensing authority (or with the charity itself) that a collection really is being conducted in your area. A few charities (mostly large and national) are exempt from licensing: the Cabinet Office (England and Wales www.cabinetoffice.gov.uk) or the Office of the Scottish Charity Regulator (www.oscr.org.uk) can tell you which ones.
- ✓ Never feel under pressure to give on the doorstep. You can always take your items straight to a local charity shop or official collection point. Find your nearest at www.charityretail.org.uk/locator.php.

On the street

It is not uncommon to be approached in the street by charity collectors carrying buckets or clipboards. They often work in small groups, wear the branded clothing of their cause and are happy to answer your questions.

But how can you be confident that you are talking to the real thing?

- ✓ Cash collections in public places, like doorstep collections, usually need a permit or licence. A few Scottish charities are exempt from licensing: check with the regulator.
- ✓ Collections on private property (eg. a block of flats) don't require a licence, but they do need the owner's permission.
- ✓ Are the collectors wearing proper identity badges, and do they seem knowledgeable enough about their charity and its work?
- ✓ If the collectors are from a professional fundraising company, they must be able to tell you how much their company is paid and how this was calculated.
- ✓ Check that the collection bucket is sealed and carries the charity's name (and registration number, if any). It is illegal to collect in ordinary buckets and open containers.
- ✓ As before, if you agree to set up a direct debit, give only your bank account number and branch sort-code. That is all that's needed.
- ✓ Make any cheques payable only to the charity itself.
- ✓ Still in doubt? Simply contact the charity direct and ask about other ways to give.

