

BEWARE THE REPAYMENT...

We have had several people sending in emails supposedly from HMRC telling them about a repayment they weren't expecting. Sounding too good to be true? Yes, you've guessed it. If it sounds too good to be true, it generally is. These emails, although with a very plausible looking HMRC email, are nothing of the sort. They are "phishing" * emails where people try to trick you out of your personal details such as bank details and passwords.



Here is an example of one that came through recently, just so that you can see how plausible they look and beware:



Secure Notification: Tax Information Error

We encountered a problem during an attempt to process your tax refund.

You are required to review and correct the information on your tax form

[Click here to review and correct your tax form](#)

Please Note: Your refund will remain on hold until the information has been corrected.

HM Revenue & Customs

We checked with HMRC themselves at Phishing@hmrc.gsi.gov.uk and if you get a copy of something dubious allegedly from them, you can send it to that address for them to check. Very briskly, they responded:

"Thank you for letting us know about the suspicious email / text you have received. We can confirm that this is a scam, and was not issued by HMRC."

The critical information they gave is that HMRC will never ask you to disclose personal or payment information by email or text, nor will they send notifications of a tax refund by email or text, so beware of anything that does.

5 tips for spotting a phishing email:

1 It looks too good to be true. It is possible that someone wishes to transfer several million pounds into your bank account. But unlikely. They more likely wish to give you a virus or obtain your personal details.

2 Funny email addresses

Sarah Jeffes <messages.6789497.313060.7c0a97a59f@messages.netsuite.com>
Payment Notification

Ones like this!

3 Poor spelling and grammar. It is unlikely to have come from the bank/Inland Revenue/bank/legal department of a major organisation.

4 Requests for personal information/money. This should ring alarm bells straight away. Most organisation already have your information and won't ask you to renew it via an email.

5 It comes from a Government organisation. Phishing emails come from people who wish you to feel a bit intimidated, so something from HMRC is a likely suspect, especially if it is something you are not expecting. Any doubtful ones, send it over to their phishing email above to check.

Wishing you a secure week. Stay safe!

Atkinsons

* Modern parlance translation: "Phishing is the attempt to obtain sensitive information such as usernames, passwords, and credit card details (and, indirectly, money), often for malicious reasons, by disguising as a trustworthy entity in an electronic communication." It is called phishing just because it sounds like fishing – for information.