

Universal Credit being used in new scam – Citizens Advice

Universal Credit has well and truly arrived - but now scammers are using the benefit as a pivotal part of a new sting to target vulnerable people.

Citizens Advice says scammers are offering loans to their victims and then using their personal banking details to apply for Universal Credit in their names.

The scam is usually carried out by telephone, so do not accept a loan if you have been contacted by cold calling. If you are contacted in this way, just hang up. In general, personal details should not be divulged on the telephone or in an email.

The Universal Credit scam is also being carried out in public places. As victims leave job centres and pubs, they are approached by smartly dressed people claiming to be from the Department of Work and Pensions, who then offer "government loans". Instead, the victim is signed up for Universal Credit. The scammers then apply for an advance payment of the benefit. This payment goes to the victim's bank account but the scammers then charge a huge fee, around 50 per cent, for this unnecessary "service".

Citizens Advice has its own free service to help those applying for Universal Credit for the first time. "Help to Claim" is available over the telephone, face to face, and online through "webchat" and Internet content.

The national Freephone number for Help to Claim is **0800 144 8444**. Telephone and webchat services are available from 8 a.m. to 6 p.m. (Monday-Friday)

For any other issues you might need help with, telephone Citizens Advice Adviceline on 03 444 111 444 or come and see us in person. For locations of offices and opening hours see www.citizensadvice.org.uk/local/oxfordshire-south-vale