ParadigModern™

Stick-It-2™

Fraud and Scam Reimbursement Guide

The Full Monty Pack

Protect Money and Access

Understand the Rules

Check Difficult Routes

Use Letters and Worksheets

Escalate Your Complaint

CONTENT REVIEW DRAFT V0.1

Start here

If an unexpected transaction on your statement or banking app has frightened you, or you have just realised that a payment was part of a scam, take one breath. Then contact your actual bank, card issuer or payment provider now through a trusted channel. Acting quickly may help stop further loss or recover money.

Use the provider's genuine app if it is safe, the number on your card or a previous statement, or an independently checked website. Break contact with the suspected scammer. If a call may still be connected or a device may be controlled, use another safe phone or device. Do not call a number they supplied.

> **Say this first**
>
> "I suspect fraud. Please protect my account and access, check these payments, and try to stop or recover the money. My device or login may also be affected. Please give me a reference and tell me what I need to do next."

Report what you know now and add evidence later. You deserve help without blame. Protection depends on the payment route and facts; reimbursement is not guaranteed. (Sources S01, S13, S15.)

- Stop further payments. Do not transfer money to a supposed "safe account" or pay a recovery fee.
- Record the report time, reference and next action. Tell the provider if food, rent or energy is at risk.

For immediate danger call 999. For crime occurring now use 999 for an emergency or 101 otherwise. Report completed fraud in England to Report Fraud as a separate step. (Source S14.)

How to use this pack

This is an England-first guide for individuals using personal bank, payment-service and card accounts. It explains United Kingdom (UK) payment rules where their own coverage tests are met. Living in England, a UK sort code, a familiar brand name or a payment in pounds does not by itself establish coverage.

Use Find your situation to enter at the right point. You do not need to read everything before reporting. The contents, section links and Back to contents footer help you return. Printed page numbers are a fallback. The editable tools are drafts: saving or completing one does not send it.

The Panic Pack concentrates on urgent recognition and first actions. The Fight Back Pack adds evidence, route-specific claims and complaints. The Full Monty Pack develops the scheme boundaries, difficult routes and worked examples. Each is a standalone review draft drawn from the same content source.

This edition does not provide court pleadings, tailored investment or pension advice, business/charity claim instructions, or a full account of overseas law. Eligible microenterprises and charities may have scheme rights even though this reader edition is for individuals. Scotland and Northern Ireland have different police/support and court routes; the UK payment rules still need their own coverage checks. (Sources S05, S07, S14.)

CONTENT REVIEW DRAFT V0.1. Sources checked 31 October 2026 for the specific points cited. Owner and competent review, company details and device/accessibility acceptance remain outstanding. This is not an approved publication.

Find your situation

Choose the line closest to what happened. Report urgently before collecting a complete bundle.

Your situation	Go to
I have just seen a payment or realised I was scammed	Start here
My login, device or email may be compromised	Protect your money and access
I did not consent to the payment	Payments you did not authorise
I approved a transfer after deception	Bank transfer scams
I knowingly paid by card for goods or services	Card purchases and disputes
I used another account, overseas, cash or crypto	Other payment routes
I need evidence or a deadline record	Build a manageable evidence record
The provider refused, delayed or got the route wrong	Make a focused complaint
I have a final response or the response period passed	Take the complaint to the Ombudsman