



Alert - Universal Credit Fraud

Liverpool City Council is advising organisations, including schools, about a fraud involving Advance Payments of Universal Credit.

It appears that some people are being approached in public places by people posing as advisors. The fraudsters use the victim's personal details to make a claim for Universal Credit and request an 'Advance Payment' on their behalf. This Advance Payment can be up to 100% of the value of the Universal Credit claim.

The fraudster then takes a 'cut' of the Advance Payment, which in some cases has been paid immediately to the individual in cash. The fraudster then has the victim's personal details, making them vulnerable to further fraud.

The individuals being targeted don't realise that, not only will all their current benefits stop and be replaced by Universal Credit, but that they will then also have to pay back the Advance Payment in full from their future Universal Credit payments.

There have been reports of the scam taking place across the country, with some examples of people and families being £1,000 worse off having fallen foul of it.

If anybody requires help to claim Universal Credit they can get support from Citizens Advice Liverpool through its *Help to Claim* service. Citizens Advice Liverpool will check that any move to Universal Credit is the right move for that individual or family. Citizens Advice Liverpool will also provide any support needed up to receiving the first correct Universal Credit payment.

Help is tailored to the individual and available, face-to-face, over the phone 0800 144 8 444 and online through web-chat and advice content citizensadvice.liverpool.org.uk/help-to-claim.

Any potential scams can be reported via the Consumer Help Line on 0345 404 0506 and the Police via Action Fraud on 0300 123 2040.