

GIVING SAFELY ONLINE

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.

PLEASE
DON'T STOP
GIVING

The vast majority of collections and appeals are authentic and legitimate, but some are scams.

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.

But the most important message of all is still this: please don't stop giving.

Online

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.

Reporting scams and bogus collections

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.

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

