

Honorary President: Richard Holloway
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COSCA Member Alert – Financial Scam Emails

COSCA (Counselling & Psychotherapy in Scotland) has been informed that a possible email scam targeting counsellors and psychotherapists is currently in operation.

The overseas person asks to pay for therapy sessions up front for his daughter, paid for by cheque via a third party with the cheque total being much larger than the counselling fees. The counsellor or psychotherapist is asked to bank the cheque and hold the remaining amount, minus an administration fee for an unspecified time. The above cheque is for a substantial amount of money and may be fraudulent i.e. an imitation. Sometimes the cheque arrives by post and other times it does not. Then the counsellor or psychotherapist is asked to send on the extra money to the person's daughter to cover some expense e.g. her school fees.

The scam could be money laundering or it could just be a scam i.e. the original cheque never arrives, but the counsellor makes the refund and so the con is just to gain money rather than launder money. This scam has been reported to the police at Action Fraud who are investigating.

If you are approached in the above way you should go to the police. **You can report fraud or internet crime to Action Fraud any time of the day or night using its [online fraud reporting tool](#).** You can also report and get advice about fraud or internet crime by calling 0300 123 2040. You should not contact the individuals and tell them you are doing this unless advised by the police.

Six ways to make sure you don't get swindled:

1. Carefully read the small print on any documentation you receive before agreeing to anything.
2. Avoid being duped by the apparent authenticity of any communication or its professional appearance
3. Check the communication is legitimate by asking for full contact details
4. Never pay money to a third party on behalf of someone else
5. Do not reveal any personal information; this may be used to contact you with future scams
6. Trust your instinctive feelings.

Brian Magee
Chief Executive
COSCA (Counselling & Psychotherapy in Scotland)
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