



PRESS RELEASE

LLOYDS BANK WARNS OF SURGE IN TICKET SCAMS AHEAD OF NEW FOOTBALL SEASON

- **Reported match ticket scams up by two-thirds in the second half of last season**
- **Victims losing £410 on average, though for some it can be £1,000s**
- **Fans of major clubs and national teams the most likely to be targeted**
- **Facebook and Twitter the most common platforms where fraudsters are operating**

Football fans looking forward to the new season kicking off this weekend should be on guard against ticket purchase scams, according to a warning from Lloyds Bank.

Reported cases of football ticket scams increased by over two-thirds (68%) in the second half of last season, with victims losing £410 on average.

Fraudsters have been quick to exploit the public's renewed desire to attend live events following the easing of Covid restrictions, with a surge in purchase scams targeting tickets for concerts (also up 72% so far this year) and sporting events.

Top-level football in particular has been a hunting ground for criminals, as they take advantage of fans' desperation to watch their team, knowing that most major matches across the country will be sold out.

How the scam works

Purchase scams occur when someone is tricked into sending money via bank transfer (also known as a Faster Payment) to buy goods or services - often advertised online or via social media - that don't exist. Twitter and Facebook are the starting places for the vast majority of these scams.

When tickets are scarce, fraudsters know they can cash in on desperate supporters willing to pay much more. Unsurprisingly, it's fans of the so-called 'Big Six' clubs in England and the

national team – in other words, where demand for tickets is strongest – who are most likely to fall victim.

Once the money has been paid, the fraudster disappears, and the victim receives nothing in return.

How to stay safe when buying football tickets

Many consumers are unaware that bank transfers were not designed as a way of paying for goods and services, and offer little protection if something goes wrong. It's the electronic equivalent of just handing over your cash to someone in the street.

However buyers who pay by credit card or debit card benefit from the well-established Section 75 and Chargeback rules which have been protecting customers for decades.

The English Premier League makes clear that if you are looking to buy tickets for matches you should buy them directly from the clubs. Those clubs will also provide details of any authorised ticket partners on their official website.

It's also important to remember that fraudsters will target ANY major event where demand for tickets is likely to exceed supply.

Liz Ziegler, Retail Fraud & Financial Crime Director, Lloyds Bank, said:

"Fraudsters are always on the lookout for new ways to trick victims out of their hard-earned cash, and with pandemic restrictions coming to an end, they wasted no time in targeting football fans as they flocked back to stadiums."

"It's easy to let our emotions get the better of us when following our favourite team. But while that passion makes for a great atmosphere in grounds across the country, when it comes to buying tickets for a match, it's important not to get carried away in the excitement."

"The vast majority of these scams start on social media, where it's all too easy for fraudsters to use fake profiles and advertise items that simply don't exist. These criminals are ready to disappear as soon as they have their hands on your money."

"Buying directly from the clubs or their official ticket partners is the only way to guarantee you're paying for a real ticket, and always pay by debit or credit card for the greatest protection. If you're unable to do those things, that should be a big red flag that you're about to get scammed."

Top tips when buying football tickets:

- Always use your debit or credit card when you buy online. This helps to protect your money should something go wrong.
- Fraudsters use social media to advertise tickets which don't exist. They can even send offers straight to your inbox. If you're looking for a ticket, always search for it yourself from a trusted source.
- Low prices and seemingly great deals are often used to disguise scams. But remember, if demand is high or a game is sold out, fraudsters can charge more to trick desperate buyers.
- Only buy direct from the club or their official partners. Follow the Premier League's guide on how to purchase tickets safely: <https://www.premierleague.com/tickets>

Notes to editors

- 1) Figures based on analysis of relevant purchase scams reported by Lloyds Banking Group customers between July 2021 to June 2022.

Overview of financial fraud:

- Financial fraud is now the most common crime in the UK, accounting for 39% of all estimated crime. Fraudsters have become increasingly adept at adapting their methods to suit changes in our lifestyles and in consumer behaviour.
- In an authorised push payment scam, a criminal will trick their victim into sending money directly from their account to an account which the criminal controls. Across the industry losses due to authorised push payment scams were £583.2 million in 2021, up 39% compared the previous year.
- Criminals' use of social engineering tactics through deception and impersonation scams is a key driver of authorised push payment scams and the use of social engineering tactics to defraud people only increased during the pandemic.
- Typically, such deception and impersonation scams involve the criminal posing as a genuine individual or organisation and contacting the victim using a range of methods including via the telephone, email and text message.
- Criminals also use social media to approach victims, using adverts for goods and investments which never materialise once the payment has been made.
- Once the victim has authorised the payment and the money has reached the criminal's account, the criminal will quickly transfer the money out to numerous other accounts, often abroad, where it is then cashed out. This can make it difficult for banks to trace the stolen money.
- If a customer authorises the payment themselves current legislation means that they have no legal protection to cover them for losses – which is different to unauthorised transactions (for example where a card has been stolen).

Source: UK Finance: [Annual Fraud Report 2022 FINAL .pdf \(ukfinance.org.uk\)](#) / DCMS: [Online Advertising Programme consultation - GOV.UK \(www.gov.uk\)](#)

Media contacts:

Gregor Low: gregor.low@lloydsbanking.com / 07500 078 879

Lynsey Cheshire Willis: lynsey.cheshire-willis@lloydsbanking.com / 07595 124 294

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