



Fake Jobs, Real Losses: Lloyds helps job hunters spot fake employment adverts as new scam rises 237%

- Cases of advanced fee job scams have risen 237% so far this year
 - 53% of cases start on social media
- Victims lost £1,420 on average, with 7% of victims losing over £5,000
 - Over half of all cases involve victims aged 18 to 34 (53%)

A 237% rise since the start of the year in 'advanced fee' job scams has prompted Lloyds' fraud experts to release new data and advice for job seekers. These scams, often starting on social media and disguised as remote work or content engagement roles, target people looking for work across the UK.

Victims are losing on average £1,420 in these scams, but 7% of victims lost over £5,000 in the past six months.

Young job hunters are the main target, with over half of all cases involving victims aged 18 to 34 (53%).

How do these scams work?

Scammers lure victims with fake job offers which can sometimes involve simple online tasks - such as liking TikTok videos or reviewing hotels. Victims are promised commissions and high earning opportunities from the comfort of their own homes, but first they must pay upfront fees for application processing, training, DBS checks or even visa sponsorship – known as 'advanced fees'. Once payments are made, victims are often ghosted or blocked.

In more elaborate and sophisticated cases, scammers simulate entire recruitment processes, including fake interviews, onboarding, and contracts. They might impersonate genuine recruitment agencies and set up fake websites to help with their scams. Victims are sometimes added to WhatsApp group chats or shown fake screenshots of inflated bank balances to simulate legitimacy.

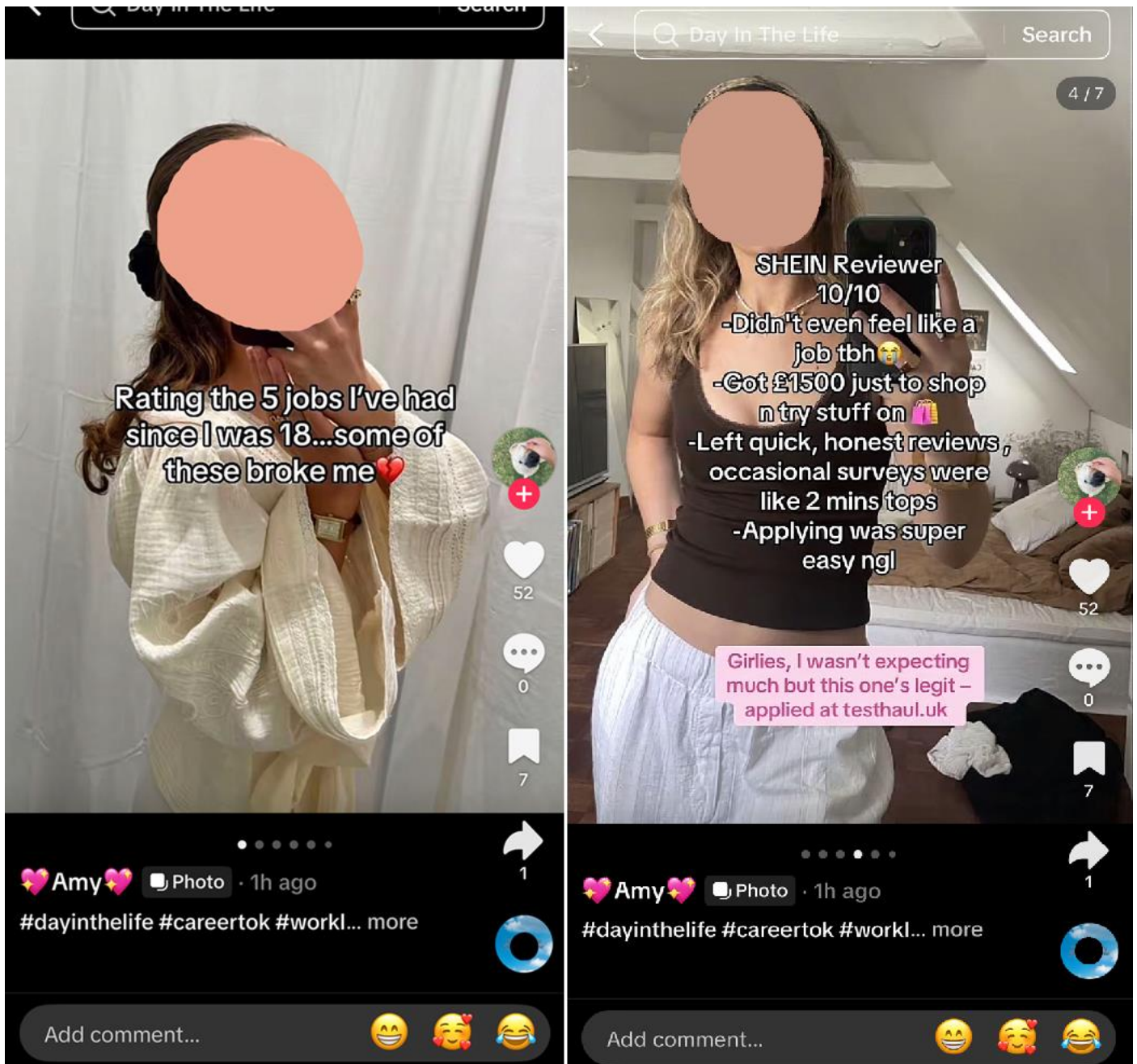
Victims may make more than one payment during the scam, sometimes paying for 'VIP' upgrades for higher earnings or 'taxes' and 'processing fees' to access commissions made. Some scams involve crypto wallets or platforms for task completion, and some victims are even manipulated into forwarding money or acting as intermediaries—unknowingly becoming money mules, an activity that constitutes a criminal offence.

Christina Ford, Fraud Investigator at Lloyds: "In my role, I've spoken to a number of customers who have been approached unexpectedly with job offers or they've responded to advertisements promising quick cash or remote working opportunities. These offers usually take place on social media platforms, sometimes not even framed as a job advert, but instead in the form of a fake profile talking about a great job opportunity they've had themselves. Conversations often shift to other apps such as Telegram, where individuals are added to group chats posing as workspaces.

"The roles presented appear simple, such as watching or liking TikTok videos or writing fake reviews to boost company ratings. Customers are told they will earn a set amount per task and initially receive payments into their accounts. However, these payments are often sent by other scam victims who believe they are paying to unlock higher-paying tasks."

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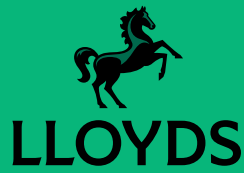


An example of a fake social media profile advertising a role as a clothing website reviewer.

Liz Ziegler, Fraud Prevention Director, Lloyds said: “These job scams are evolving rapidly, blending digital sophistication with emotional manipulation. Fraudsters are taking advantage of genuine job seekers, drawing them in with fake advertisements giving promises of remote work with big payouts and instead leaving them financially and emotionally drained.

“To feel secure in your online activity, it’s key to be informed and up to date on the latest scams so you can easily spot something that looks suspicious. If you find yourself being asked to make any sort of payment to apply for a job, take a step back and ask yourself if the opportunity feels legitimate. Take time to independently

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research the role and company being presented to you.

Top tips from Liz to avoid advanced fee job scams:

- Be cautious of unsolicited adverts or job offers promising easy money, especially on social media, which is a key 'hunting ground' for fraudsters. If you spot one, report it to Action Fraud.
- Remember no legitimate company will ask you to make payments when applying for a job, nor would they ask you use your own bank account to transfer their money. Do not do it under any circumstances.
- Verify recruiters and companies independently, do your own research and don't rely on links and documents they provide.
- Avoid opportunities where you are added to unknown apps or group chats that claim to be part of the process.

Notes to editors

Figures based on analysis of relevant scams reported by Lloyds Banking Group customers, including customers of Lloyds Bank, Halifax and Bank of Scotland between January and June 2025.

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