



LLOYDS BANK

## PRESS RELEASE

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# SCAMMERS SCORING BIG: WARNING OF HUGE INCREASE IN FOOTBALL TICKET SCAMS AHEAD OF NEW SEASON

- **Reports of football ticket scams more than doubled last season**
- **Victims losing £154 on average, though for some it can be £1,000s**
- **Fans of Manchester United and Liverpool most likely to be targeted**
- **More than 90% of cases start on Twitter, Facebook and Instagram**
- **Calls for social media companies to crack down on the fraudsters**

With the new English Premier League season kicking off in just two weeks' time, football fans across the country should be in training to tackle the rising threat of online ticket scams, according to a warning from Lloyds Bank.

Top-level football is a popular hunting ground for fraudsters, as they take advantage of fans' loyalty and eagerness to watch their favourite team, knowing that most major matches across the country will be sold out.

New research by Lloyds Bank, based on analysis of reported fraud cases among its own personal banking customers, found that the number of people being scammed when buying football tickets more than doubled (+101%) last season compared to the season before, with victims losing £154 on average.

It also revealed that more than 90% of football ticket scams reported during the 2022/23 season started on just three online platforms: Twitter, Facebook and Instagram. Those aged between 18 and 24 years old were most likely to fall victim.

### **How the football ticket scam works**

When tickets for big events are scarce or in high demand, fraudsters know they can cash in on desperate fans willing to pay much more.

They create fake posts on social media or online marketplaces to advertise tickets that don't exist. Often they will include pictures of real tickets to convince the unsuspecting buyer that they are genuine.

The victim is tricked into sending money via bank transfer (also known as a Faster Payment). Many consumers are unaware that bank transfers were not designed as a way of paying for things online and offer little protection if something goes wrong.

Unsurprisingly, it's fans of some of the biggest clubs in England – where demand for tickets is strongest – who are most likely to be targeted. Supporters of Liverpool and Manchester United fell victim most often last season, along with Arsenal and Chelsea fans. Tickets for international matches and major cup finals are also falsely advertised on a regular basis.

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

### **How to stay safe when buying football tickets**

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

The English Premier League makes clear that if you are looking to buy match tickets you should purchase them directly from the clubs. Those clubs will also provide details of any authorised ticket partners on their official website, which may include legitimate ways for tickets to be resold by individuals.

It's also important to remember that fraudsters will target ANY major event where demand for tickets is likely to exceed supply. Earlier this year Lloyds Bank highlighted that scams relating to concert tickets surged by more than 500% last year.

### **Liz Ziegler, Fraud Prevention Director, Lloyds Bank, said:**

*"It's easy to let our emotions get the better of us when following our favourite football team, but when it comes to buying tickets for matchday, it's important fans keep a clear head."*

*"The vast majority of ticket scams start on Twitter and Facebook, where it's far too easy for criminals to set up fake profiles and advertise items for sale that simply don't exist. Social media companies must do more to tackle this issue given the vast majority of fraud starts on their platforms."*

*"Buying directly from football clubs or their official ticket partners is the only way to guarantee you're paying for a real ticket, and always use your debit or credit card for maximum safety. If you're not doing those two things, there's a big chance you're going to get scammed."*

### **Top tips when buying football tickets:**

- Always use your debit or credit card when you buy tickets online. This helps to protect your money should something go wrong.
- Fraudsters use social media to advertise tickets that 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. However, if demand for tickets 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/touts>

## Notes to editors

### Overview of financial fraud:

- Fraud is by far the most common crime in the UK and now accounts for over 40% of all offences in England and Wales<sup>1</sup>. 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 totalled £485 million last year<sup>2</sup>.
- 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 fraudster 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).

### Methodology

Figures based on analysis of relevant purchase scams reported by Lloyds Banking Group customers between August 2022 and May 2023 (football season 2022/23), compared with the equivalent period the previous season (between August 2021 and May 2022).

### Additional sources

- 1) UK Government: [Fraud Strategy: stopping scams and protecting the public \(accessible\) - GOV.UK](#)
- 2) UK Finance: [What did the 2023 UK Finance Fraud Report tell us? | Insights | UK Finance](#)

### Media contacts:

Gregor Low: [gregor.low@lloydsbanking.com](mailto:gregor.low@lloydsbanking.com) / 07500 078 879

Lynsey Cheshire Willis: [lynsey.cheshire-willis@lloydsbanking.com](mailto:lynsey.cheshire-willis@lloydsbanking.com) / 07595 124 294

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