**"You are being harassed by the bank..." - Telephone scammers most often call Muscovites**

Moscow tops the list of Russian cities in terms of telephone scams. A survey in 22 cities was conducted by the Zoom Market research agency, interviewing 120 people in each city. It turned out that scammers call residents of Moscow, Kazan and St. Petersburg the most often. Their logic is quite simple: in large cities, where incomes are high, citizens have become accustomed to using cash and usually keep their savings in bank accounts.

According to Andrei Shtyrov, the agency's commercial director, a total of 33% of Russians said that they had encountered telephone scammers personally or that it had happened to someone they knew. In most cases, the scammers posed as bank employees; they were only able to cause damage to one in a hundred of those contacted.

In Moscow, however, three out of four city residents said that they or their acquaintances had received a call from scammers, and one in three said that the callers had managed to take the victim's money. In Rostov-on-Don, by comparison, only 34 people out of 120 had come face to face with telephone scammers, and only two had been affected.

Interestingly, Rostov residents are protected from scammers by the habit of not picking up the phone when calling from an unknown number - more than half of those surveyed from the city on the Don do so. Muscovites, on the other hand, are used to answering almost any call - more than 90% said that they always answer the phone.

The police have confirmed that the activity of telephone scammers is only increasing and they are constantly resorting to new schemes and tricks. The Ministry of the Interior warned the other day that fraudsters are using technology to spoof phone numbers. This means that you may see your bank or even police number on your phone screen, but the scammers will still be on the other end of the line.

The main and most common scheme is a call, supposedly from the bank's security service, and then a question: do you confirm the transfer of money from your card? After your excited "no", the scammers will tell you how to cancel the transfer and secure your money - asking you to dictate your card details, their confirmation SMS number and other information. And then they will write off everything they can get their hands on from your accounts.

A key piece of advice to protect you from phone scams is to hang up if you receive a call from the bank. And then call back to the official number on the back of your card or on the credit institution's website. And remember - banks very rarely call customers and do so most often for promotional purposes. They never ask for your card details.