

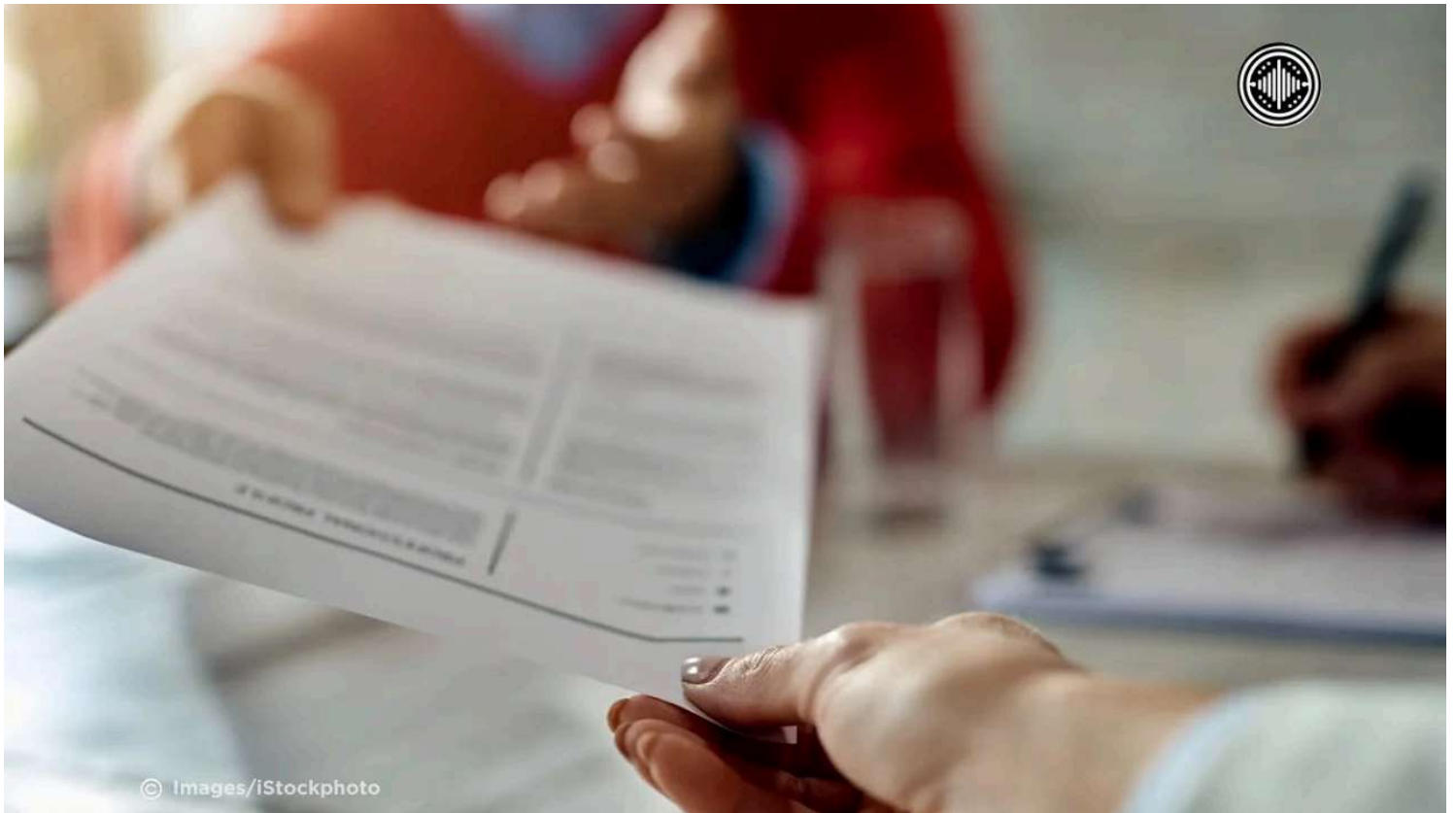
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## Young Job Seekers Warned Over Costly Job Scams on Social Media

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Job hunters have been issued a fresh warning as fake employment adverts continue to leave young people out of pocket, with some even unknowingly committing criminal offences. Lloyds Bank has raised the alarm over a 237 per cent spike in so-called “advanced fee” job scams reported in the first half of 2025, with most victims aged between 18 and 34.

The scams, often circulating on platforms like Instagram, TikTok, and Facebook, typically offer easy remote work with eye-catching pay, such as liking videos, writing fake reviews, or

completing simple online tasks. Victims are lured in by the promise of fast money from the comfort of their own homes. But before getting started, they are told to pay upfront for things like training, background checks, or visa sponsorships.

Once the payment is sent, the so-called recruiter often disappears completely. Victims are blocked or ignored, left out of pocket, and confused. On average, they lose around £1,420, although some have lost more than £5,000. Worryingly, some job seekers are unknowingly drawn into money laundering networks, using their personal bank accounts to transfer illicit funds, putting them at risk of getting a criminal record.

## Fraud Tactics

The deception doesn't stop with simple payments. In more sophisticated cases, scammers mimic legitimate hiring processes, conducting fake interviews, issuing forged contracts, and adding victims to group chats that appear part of a company's operations. These chats sometimes include fake screenshots of inflated earnings or bank balances to make the job look even more convincing.

Christina Ford, a fraud investigator at Lloyds, said many victims first encounter the scams through personal social media posts or messages. "These offers don't always look like job ads. Sometimes it's someone talking about an amazing job they found, making it seem casual and trustworthy," she said.

She explained that while some victims initially receive money, it often comes from others who have also been tricked. "It creates a false sense of security, making people believe it's all real until the payments stop and communication is cut off."

Lloyds Bank's fraud prevention director, Liz Ziegler, stressed that no legitimate employer should ask for money during a job application. "If you're asked to pay anything upfront or use your own account to move money, take a step back. Do your own checks on the company and the role," she advised.

The figures from Lloyds Banking Group, which includes Lloyds Bank, Halifax, and Bank of Scotland, are based on customer reports between January and June 2025. The 237 per cent rise was measured by comparing the number of cases in January with those in June.

To stay safe, Lloyds advises job seekers to be wary of unsolicited job offers promising easy money, especially on social media. Always verify companies independently, avoid roles that involve financial transactions through your account, and never pay to apply for a job.

Suspicious offers should be reported to Action Fraud, the U.K.'s national centre for fraud and cybercrime.