What are scams?
Scams make people part with their money and personal details by intimidating them or promising cash, prizes, services and fictitious high returns on investment.

Their aim is to get you to reveal your personal details, steal your information or even making people willingly make a payment or hand over cash.

It is important to remember that ‘scam’ is simply another word for ‘fraud’.

Scam Facts
- Scams cost the UK economy £5-10 billion a year.
- 53% of people aged 65 or over have been targeted by a scam.
- 37% of people have been targeted by a scam five times or more.
- 5% of scam victims have reported the matter to law enforcement.
- 65% of people have taken no action to help protect friends or family.

Mail Scams
Postal scams are letters sent with the intention of obtaining money through fraud.

Common types of postal scams include fake lotteries and prize draws, offers of investments, inheritance windfalls, health cures and clairvoyant letters.

Postal scams can look very attractive however there’s always a catch – often you have to pay up front to get what’s on offer.

Telephone Scams
Criminals often use telephone scams to obtain personal details and/or financial information.

The person calling is often extremely professional and may pretend to be from a trusted organisation such as your bank, the police or another company you recognise. The caller may have some of your information to make them seem genuine.

These calls often seem urgent to get you to act fast before you have time to think. Common telephone scams include investment or pension scams.

Doorstep Scams
Criminals use a variety of doorstep tactics to make householders part with their money or gain entry to their homes.

Criminals pose as legitimate business people selling goods or services that are faulty, unnecessary, overprice, poor quality or non-existent.

You may be told they are working in the area or doing a lot of work for neighbours. They may share photos of their work and may offer you a good price/rate to get the job done.

Internet Scams
Criminals trick internet and email users into giving personal details, including financial information in order to steal their money.

An email may be disguised to appear to be from your bank in order to trick you into revealing personal details.

You may be asked to click on a link which takes you to a fake website where you will be prompted to enter your details.

Common online scams also include romance scams and the impersonation of UK officials.
Why do people respond to scams?

To get victims hooked and responding to scams, criminals sometimes rely on loneliness, vulnerability and social isolation. Criminals also target people with age related illnesses such as dementia. However, it is said that there is a scam out there for everyone, even people that don’t consider themselves in a position of vulnerability.

Once a victim has responded to a scam, their personal details are perpetually shared and sold on to other criminals who will use this information to relentlessly target them with either scam mail, multiple phone calls, or repeat home visits in order to con, mislead, intimidate and bully the victim into parting with their life savings.

What is the impact of responding to a scam?

As well as financial losses, many scam victims report that responding to scams has left deep emotional damage.

Research shows that people defrauded in their own home are two and a half times more likely to die or go into residential care within a year than their neighbours who have not been defrauded.

The stress and pain of victimisation often results in depression, withdrawal and isolation from family and friends and the deterioration of physical and mental health.