



# Lets talk about scams



## 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.

## Spotting a scam!

- The person contacting you is asking you for money to access your winnings.
- Pressure to respond quickly- "limited offer respond now, don't delay"
- Told to send money abroad or move your money into a someone else's bank account.

- Too good to be true offers such as guaranteed lottery winnings.
- Encouraged to click on links or open attachments in emails.
- Phone calls that come from unknown or foreign phone numbers.
- Encouraged to keep communication secret from family or friends.

## 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.



## How can you protect yourself from scams? (Please only use relevant ones)

Don't disclose personal information to people or companies you do not know.

Call Citizens Advice Consumer Helpline on 03454 04 05 06 for further support for yourself or someone else.

Report suspected scams to Action Fraud on 0300 123 20 40 or visit [www.actionfraud.police.uk/](http://www.actionfraud.police.uk/)

If you feel pressurised or concerned after a visit from a doorstep trader contact the Police on 101. If the doorstep caller is still there call 999

Never allow anyone in over your doorstep unless you are clear why they are visiting you and you have checked they are genuine. Set up passwords with utilities companies for when they call.

Always go to a bank's official website to get information, don't follow links in emails or texts.

If you get a lot of mail ask a trusted friend or family member to help sort through it.

Never give out your full pin/password or different combinations of it. Never provide codes from your card reader.

The bank or police will never ever ask you to transfer funds or withdraw cash in any circumstances.

Never send money to a company in order to claim a prize or winnings.

Take 5 - Don't feel pressurised into making a decision over the phone or on your doorstep.

Be cautious about online relationships where you have never met the person face to face. Don't reveal personal information and never send money.

Ask a trusted friend or family member for advice on reputable traders.

If a caller is vague about giving out their company information, hang up. Consider installing a call blocker to block scam and nuisance calls.

Complete the online training and become a 'Friend' at [www.FriendsAgainstScams.org.uk](http://www.FriendsAgainstScams.org.uk)

Always ask for a second opinion if you receive an offer that seems too good to be true.

Talk to friends and family about scams so that they can be scam aware.

Register with the Telephone Preference Service and Mail Preference Service to reduce the amount of marketing calls and letters you receive. Any marketing letters or calls that you do receive after registering will either be scams or from people breaching marketing regulations.

Don't forget to email [FriendAgainstScams@Surreycc.gov.uk](mailto:FriendAgainstScams@Surreycc.gov.uk) to tell them how many people you've trained on scams using this embedded conversation.