



## **Scams**

Anyone can easily fall victim to a scam. Scams are looking to get you to part with personal information or money.

While some scams are fairly easy to spot, criminals make their operations look as plausible as possible. Many scams are old tricks but criminals are ingenious and creative and forever updating their techniques with new twists or by using the latest technology. Those who respond to a scam end up having their details put on what criminals call “suckers lists”. Scammers sell these lists to other scammers all over the world. This can result in a victim being plagued by letters and phone calls.

Scams can come in many forms and here are just a few examples and how to report them:

### **Doorstep scams**

Sometimes scammers turn up on your doorstep. They may claim they are on official business, for example, from the council, a police officer, or to read your gas or electricity meter. Once they gain access into your home they can steal money or items from your house. Alternatively, the scammer may be a rogue trader. Don't feel under pressure to buy goods or sign contracts. Be polite and say “no thank you”. If someone unexpectedly arrives on your doorstep, always check their I.D. If they don't have I.D, or you have any doubts don't let them into your home. Report any suspicious activity to Action Fraud, the National Fraud and Crime Reporting centre-. [www.actionfraud.police.uk](http://www.actionfraud.police.uk) or **0300123 2040**

### **Email / Electronic scams**

An email scam is an unsolicited email sent in the hope people will disclose private information. Phishing is also a method used by scammers. A phishing email will direct the user to visit a website and request personal information, including bank details or passwords. You can report a scam email to your internet service provider (ISP) who can close the scammers email account.

### **Investment scams**

Investment scams are designed to look like genuine investments and can look like a great opportunity. However, act with extreme caution if this 'opportunity' arises from a 'cold call'. Check the investment with the Financial Conduct Authority [www.scamsmart.fca.org.uk](http://www.scamsmart.fca.org.uk) or seek impartial advice from a financial adviser.

### **Nuisance calls**

We have all received nuisance calls and these can be annoying and for some can cause anxiety and distress. Be careful about unwittingly giving your personal details in these calls. There are many things you can do to help prevent these calls- here are a few examples:

Register with the Telephone Preference Service for free. Register your phone number either your landline or mobile – online or by phoning **0845 070 0707**.

In tests carried out by Trading Standards TrueCall blocked 98% of nuisance phone calls- [www.truecall.co.uk](http://www.truecall.co.uk) or **08000336 330**.

You may also receive a scam by a text message. Report the spam text to your network operator. Simply forward the text to 7726

### **Online scams**

The internet has allowed scammers to target everyone online through fake websites, bogus emails and even chat rooms. Spyware is software that can spy on your computer and steal your personal information. This installed on your computer when you download software from the internet. Be careful what software you download, the information you divulge on websites and ensure you have up-to-date security on your computer.

### **Pension scams**

From April 2015 there are more options available how you can access your pension pot. Fraudsters are likely to take advantage of these new rules and it is vital you check information thoroughly, don't give your personal information to cold callers and don't feel pressured and rushed into making decisions. For more information visit the Pensions Regulator website- [www.thepensionsregulator.gov.uk](http://www.thepensionsregulator.gov.uk) or call **0300 123 1047**

### **Postal scams**

Have you received a letter congratulating you on winning a lottery that you never entered? The letter may also tell you to ring some expensive premium-rate telephone number in order to claim your 'star prize'. There are an increasing number of stories about victims replying to these postal scams and losing substantial amounts of money- in some cases their entire life savings.

When it comes to scams, remember the old adage- if it sounds too good to be true, it probably is.

**More information**

Some of our Age Action Alliance members have excellent guidance and information all about financial scams. For more information visit the following sites-

Age UK- <http://www.ageuk.org.uk/money-matters/consumer-advice/scams-advice/>

Money Advice Service- <https://www.moneyadviceservice.org.uk/en/articles/protecting-yourself-from-scams-and-theft>

Think Jessica- [www.thinkjessica.com](http://www.thinkjessica.com)