6

Pension Scams

Now that there are more options as to how you can access your pension pot, fraudsters are likely to take advantage, and so it is vital that you check information thoroughly and don't give your personal information to 'cold callers', and don't feel pressured into making decisions.

The Pensions Regulator website has more information **www.thepensionsregulator.gov.uk** or telephone **0300 123 1047.**

7

Postal Scams

Have you received a letter congratulating you on winning a lottery or competition 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 many stories about victims replying to these postal scams and losing substantial amounts of money. **Remember, if it sounds too good to be true, it probably is!**

Do not hesitate to contact Action Fraud - the National Fraud & Cyber Crime Reporting Centre (**0300 123 2040**) or the National Trading Standards eCrime Team via the Citizens Advice Consumer Helpline (**03454 04 05 06**) to report these scams and for further advice.

Some of our Age Action Alliance members have excellent guidance and information about financial scams :-

Money Advice Service

www.moneyadviceservice.org.uk/en/articles/protecting-yourself-from-scams

Telephone: **0300 500 5000**

Age UK

www.ageuk.org.uk/money-matters/consumer-advice/scams-advice.

Telephone: **0800 169 6565**

Useful numbers:

Disclaimer: Age Action Alliance - Money Matters has made every attempt to ensure the accuracy and reliability of the information provided in this leaflet. Age Action Alliance does not accept any responsibility or liability for the accuracy, content, completeness, legality, or reliability of the information contained in this leaflet.

Designed and printed by Leicestershire County Council 'on behalf of the Age Action Alliance - Money Matters Group' - Tel: 0116 305 6128 P0360

Date of Publication August 2015

Age Action Alliance

OLDER PEOPLE & MONEY
SPOTTING SCAMS
TO HELP YOU STOP SCAMS

Scams affect mainly older people and other vulnerable adults, but others are not immune.

Remember the people setting up these Scams are after one thing

YOUR MONEY!

For more information visit **www.ageactionalliance.org.uk**

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Types of Scams:

1

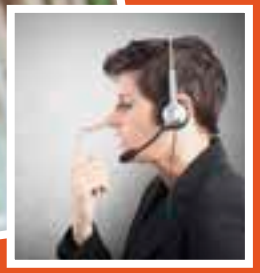
Telephone Scams

Telephone Scams are where someone rings up pretending to be an official (police, bank etc.) and ask for your personal details – name, bank, account number and others. **DO NOT** give any such details over the phone no matter how persuasive they may be – put the phone down and phone your local police station (Tel: 101 and not 999) and report this contact or alternatively call the National Fraud & Cyber Crime Reporting Centre direct on Tel. **0300 123 2040**

Register with the Telephone Preference Service both your landline and mobile phone numbers to block these calls – and it's free! Tel: **0845 070 0707.**

We have all received nuisance calls, and they can be not only annoying but can cause anxiety and distress.

Do not give any personal details and **put the phone down!**



2

Doorstep Scams

Doorstep Scams are where someone calls pretending to be an official in order to gain entry to your home where they or an accomplice can steal from you money, jewellery, personal items inc. bank cards etc.

Have a security chain fitted to the door and always use it when someone unexpected calls. A genuine caller will have identity documentation which they will give you and then you can telephone that service to make sure they are who they say they are. Do not feel under pressure to buy goods or sign contracts.

Be polite and say 'no thank you' and **shut the door.**

3

Investment Scams

Investment Scams are designed to look like genuine investments and can look like a great opportunity.

However, act with extreme caution and take impartial advice from a reputable financial advisor, or check with the Financial Conduct Authority **www.scamsmart.fca.org.uk.**

4

Email / Electronic Scams

Email / Electronic Scams is an unsolicited email sent in the hope that you will disclose private information. Phishing is also a method used by scammers and is an email which will direct you to a website and request personal information including bank details or passwords. Report any such emails to your internet service provider who can close the scammers email account. Beware of fake websites and especially of what software you download, and have up-to-date security on your computer. You can report online scams to Trading Standards via the Citizen's Advice Consumer Helpline on **03454 04 05 06**.

5

Mobile Text Scams

Mobile Text Scams – you can receive a scam by text.

Report this to your network operator by texting to **7726**.

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