

# SCAMS

A scam is any act or scheme to con or trick you out of your money

They can arrive by post, phone call, text message and email or from someone coming to your home.

## Examples of real life SCAMS

- A retired bank manager received a telephone call from a company selling diamonds. In a week he sent them over £45,000. He lost every penny.
- A retired chemist received a telephone call from a male who said he worked for Microsoft. He said there was a problem on the man's computer which he could fix. He gave the caller his bank account details and within the hour over £2000 was withdrawn from his account.
- An 85 year old female received over 30,000 scam letters over a 5 year period. The letters told her she had won a large cash prize but to claim it she had to send an amount of money to release the winnings. The winnings never came. She continued to send money when asked and eventually had no money left to pay her household bills. When she died the family found every room was full of these scam letters.

Being a victim of a **SCAM** can cause a significant impact on that person's finances, their health and quality of life.

<u>Type of SCAM</u>	<u>How to avoid them</u>
<b>Mail scam</b> – a letter claim you have won a prize, a lottery or a competition, or a clairvoyant asks for money to bring you luck. They request a fee to release the prize, or request your bank account details so they can pay the winnings in.	<p>Do not reply</p> <p>Shred or recycle</p> <p>Register with the Mail Preference Service</p> <p>Talk to the Royal Mail</p>

<b>Type of <u>SCAM</u></b>	<b><u>How to avoid them</u></b>
<p><b>Telephone Scam</b> – the caller pretends to be your telephone company, Internet broadband provider or computer engineer. They may ask for your personal details, bank account details and passwords to verify who you are. Callers may pretend to be Police officers, and ask you to withdraw money from your bank account or transfer it into a ‘safe’ account to help them catch a corrupt bank cashier.</p>	<p>Put the phone down</p> <p>Never release any personal or bank account details</p> <p>Install a call blocker or set up the facility with your phone provider (e.g. BT Call Protect is free)</p> <p>Buy a phone which displays the incoming number. If you don’t recognise it don’t answer</p> <p>Install an answer machine.</p> <p>Register with the Telephone Preference Service</p> <p>If nuisance calls persist, consider changing your number</p>
<p><b>Cold Caller Scam</b> – you may receive an uninvited (unsolicited) knock at your door from a bogus tradesman. They may say they are from the Water, Electricity or Gas Board, or the City of York Council. They tell you some work is required on your house and put you under pressure to go ahead. They request payment in cash and keep inflating the cost. Examples include loose roof tiles, to clean solar panels.</p>	<p>Don’t answer the door to strangers</p> <p>Don’t agree to any work</p> <p>Keep a chain on the door</p> <p>Ask the person to leave if you feel threatened and call the police</p>

<b>Type of SCAM</b>	<b>How to avoid them</b>
<b>Email Scam</b> – like mail scams, they say you have won a prize, a gift or the lottery. They will ask you to click on a link which gives them access to your computer. Or they ask you to send them money to release the winnings	<p>Don't open emails from unknown addresses. Never click or download attachments to the email.</p> <p>Install anti-phishing and anti-virus protection on your computer</p> <p>Delete the email without opening it.</p> <p>Be very careful of what personal information you give out and who to.</p>
<b>Mobile phone scam</b> – as with emails	<p>Only use the official Apps to send or receive personal information, e.g. online banking.</p> <p>If nuisance calls persist, consider changing your number</p>

### **Tell tale signs of a SCAM victim. What to look out for**

Victims can become secretive or deny they have been scammed (either through embarrassment or because the scammers have told them not to talk to any one about it)

A higher percentage of victims are lonely and/or recently bereaved

The victim has started to receive large numbers of letters or telephone calls on a daily or weekly basis

The victim has begun sending lots of cheques, postal orders.

The telephone bill is unusually high because they have been calling premium rate numbers

### How to help and support a **SCAM** victim

Talk to them and reassure them they are not foolish. Scammers are extremely convincing – remember the real life examples.

Try to involve trusted family members to provide support. A problem shared is a problem halved. Often it's all it takes to help someone recognise a scam letter or telephone call and the victim's confidence is restored.

Gain their trust so they can talk to you and not be afraid to ask for help

Report it

In extreme circumstances consider referring the victim for additional support through the Adult Safeguarding Team at the City of York Council (Tel. 01904 551550)

### Who to report a **SCAM** to

Organisation	Contact Details
Action Fraud	Tel. 0300 123 2040 <a href="http://www.actionfraud.police.uk">www.actionfraud.police.uk</a>
Trading Standards	Tel. 0808 223 1133
North Yorkshire Police	Tel. 101 (non-emergency) or 999

### Other useful contacts for support

Organisation	Contact Details
Age UK (York)	Tel. 01904 627995 Tel. 01904 634061 <a href="http://www.ageuk.org.uk/york">www.ageuk.org.uk/york</a>
Mail Preference Service MPS	0345 0700 705 <a href="http://www.mpsonline.org.uk">www.mpsonline.org.uk</a>
Telephone Preference Service TPS	Tel. 0345 070 0707 <a href="http://www.tpsonline.org.uk">www.tpsonline.org.uk</a>
Silver Line	Tel. 0800 470 80 90 <a href="http://www.thesilverline.org.uk">www.thesilverline.org.uk</a>
Citizens Advice (York)	Tel. 01904 623648 or 0808 278 7895 <a href="http://www.citizensadviceyork.org.uk">www.citizensadviceyork.org.uk</a>