



SCAMS & OLDER PEOPLE



“If someone you’ve never met before asks you for money, that should be a red flag.”

Frances Wilson, National Trading Standards Scams Team



WHAT IS A SCAM?

Scams are crimes where the perpetrator tries to swindle the victim out of money, or personal information so they can steal their money later.

Scam is a slang term for personal fraud. All scams are frauds.

Scams can be committed over the phone, through the post, on the internet or face-to-face, often on your doorstep.

Once a person falls victim to one con artist, their personal details are often added to so-called 'suckers lists' and sold on to other criminals, so they are targeted again and again.

£10 billion is lost in the UK each year to scammers.



OLDER PEOPLE MOST AT RISK

Because older people are more likely to live alone, and are often lonely, they become targets for fraudsters. Those with dementia are at particular risk.

43% of people aged 65 and over say they have been targeted by scammers – that's almost **5 million** people

The average age of a victim of mass-market postal fraud is

75

People who have been defrauded in their own homes are 2.5 times more likely to die or go into residential care within a year



DON'T BE A VICTIM

There are some basic rules that should stop you falling victim to almost any scam. Here they are:

- ALWAYS REMEMBER: IF SOMETHING SEEMS TOO GOOD TO BE TRUE, IT USUALLY IS
- If you get an offer by email, text or letter that contains bad spelling or grammar, don't respond – it's a scam!
- If someone you have never met before asks you to send them money, that's a red flag. Ignore it – it's a scam!
- Always be wary of uninvited approaches, whether by email, over the phone, by post or on your doorstep. Instead, contact the company yourself using a known phone number or email address



DON'T BE A VICTIM (2)

- If you are even a tiny bit suspicious – check with someone you trust before responding
- Never automatically click on a link in an unexpected text or email – this could contain a virus or harmful software that can steal your information
- Make sure you use strong passwords on all your online accounts, and change them often
- Remember that your bank or building society will never contact you and ask for your PIN number or passwords
- Pause and think before saying “yes” or pressing the send button on the computer
- **TRUST YOUR INSTINCTS. IF YOU FEEL AT ALL WARY OR SUSPICIOUS, YOU ARE PROBABLY RIGHT!**



DOORSTEP SCAMS



Doorstep fraud is where fraudsters try to scam you after knocking on your door. They can include:

- Rogue traders – turn up uninvited and offer to do some work on your property
- Ask to see proof of identity (which must include a photo)
- Bogus salespeople – try to pressure you into buying items you don't need, or are poor value for money
- Fake charity fundraisers – may try to get your bank or credit card details in order to steal money from you later
- Distraction burglars – often working in pairs, one keeps you at the front door while the other burgles your home from the back

65% of doorstep scam victims are 75 and over!



DON'T BE A VICTIM!

Trading Standards advise all householders to NEVER BUY GOODS AND SERVICES ON THE DOORSTEP

Keep your front and back doors locked even when at home

Install a spyhole or keychain in your door

The safest thing to do is not to answer the door if you're not expecting anyone. But if you do answer, and you don't know the person, JUST SAY NO. It's not rude to ask people to leave. Here's some things you can say:

"I never deal with cold callers at the door, please would you leave"

"I have a neighbour who helps me so please go and knock on their door first"

"I don't know who you are so please can you just leave"



MAIL SCAMS



Some people receive hundreds of scam letters each week. Common mail scams include:

- Lottery or prize draw scams – “CONGRATULATIONS – you’ve won our prize draw of £100,000!! Now just send us your bank details/passport/£100 handling fee and we’ll send you your prize!”
- 2 in 5 of all postal scams are prize or lottery draws and the UK public loses £60million to these every year.
- Catalogue scams – catalogues arrive in the post selling vitamins, “miracle cures” or other items at so-called “bargain prices”. Products either never arrive or are of no value.
- Clairvoyant scams – these claim they can make contact with a deceased relative or can predict your future – for a fee. Bereaved people can be especially susceptible.
- 419 letters – another advance-fee scam where you are asked to help transfer money out of the country, and are told you can keep a percentage. (from “Section 419 of Nigerian criminal code”)



DON'T BE A VICTIM!

REMEMBER: IF IT SEEMS TOO GOOD TO BE TRUE, IT USUALLY IS!

If you've been told you've won something in a raffle, prize draw or competition, think about whether you actually entered. If not, you can be sure it's a scam.

If you are asked to pay a fee up-front in order to receive your money, it's a scam.

Have you received a letter or catalogue out of the blue from a company or person you've never had contact with before? Chances are it's a scam.

Are they asking you for money? Any request for money is suspicious until proven otherwise. **DON'T SEND ANY MONEY!**

If you receive anything in the post that has any of these attributes, put it here:



TELEPHONE SCAMS



People aged 65 and over are the most likely to be targeted by telephone scammers, who call you to try to obtain your personal details or convince you to send them money. Some common telephone scams are:

Someone posing as an official from your bank, saying your bank account has been fraudulently accessed and so a new 'safe' account has been opened for you to transfer your money into

Courier scams – where scammers will call and pretend to be from your bank or utility company, and ask for your PIN number, and then send a 'courier' to your house to collect your bank card

Investment scams – where scammers cold-call you and try to sell you shares in 'once-in-a-lifetime' opportunities, often in exotic-sounding assets like wine, hotels or diamonds – which don't exist or are worthless.

Computer scams – where a caller tells you there's a problem with your computer and offers to help fix it. After you've logged in and followed their instructions, the scammers install programs on your computer that steal your personal data.



TELEPHONE SCAMS

Buy a telephone with a display and subscribe to caller display.

Ignore International and Withheld numbers

BT offer a free Nuisance Call service called 'BT Call Protect'

Set up a blacklist

You set up a "junk" voicemail that unwanted calls get redirected to

Report these calls to the Nuisance Call Advice Line - 0800 661 441

Subscribe to the Telephone Preference Service: www.tpsonline.org.uk or by calling 0345 070 0707

BT gives good advice: <http://home.bt.com/tech-gadgets/bt-devices/what-are-nuisance-calls-how-to-stop-them-11364055573542>



SPOT THE SIGNS

Any one of these probably means it's a scam call....

- The caller asks you to transfer money to a new account
- The caller asks for your 4-digit PIN number or online password. Even if they ask you to tap it into your telephone keypad, it's still a fraud.
- The caller doesn't give you time to think, tries to stop you speaking to someone else about it, or is insistent and makes you uncomfortable
- The caller asks you to hand money over to them for safekeeping
- They say you've been a victim of fraud and offer to send a courier to your home to collect your cash, PIN, payment card or cheque book
- They say a recent on-line payment to them has been made twice and they want to refund the second payment (which needs bank/pin details)
- If you are still not sure, ask them for their name and phone number and say you will ring back.



DON'T BE A VICTIM!

Never agree to anything over the phone. Just hang up if you feel at all wary of a caller.

Don't assume a caller or texter is genuine just because they already have some details about you, such as your name. Criminals will often already have some basic information about you.

Remember: Your bank or building society will NEVER contact you out of the blue to ask for your PIN, full password or to move money to another account. If you receive a call from your bank requesting any of these, hang up immediately.

Never give out any personal information over the phone, such as bank account or credit card details, unless you made the call.

Never give control of your computer remotely to a third party over the phone.

If you're at all wary....



INVESTMENT SCAMS



Investment or pension scams can occur by email, phone or in the post, and usually involve offers of worthless or non-existent shares in unregulated products like wine or diamonds.

Over-55s
are at
greatest
risk

75% of
victims are
men, with
an average
age of 65

The average
loss to an
investment
scam is over
£32,000

Those with savings of over
£10,000 are most likely to fall
victim



Authorised Push Payment (APP) Scam

You are due to make a large payment, say:

- Transfer pension pot to an investment company

- Pay a solicitor the balance of a house purchase

At the last moment the payee contacts you (phone, letter, email) with updated bank account details (looks like a different account number for same company)

You pay to that account, but the account is owned by a fraudster

You made the payment and so the payee is innocent – it's your fault

The FSA are introducing checks and processes to reduce the risk and increase the chances of the payer get reimbursed.

But you may not get any back.



PROTECT YOURSELF

There are some more preventative measures you can take to help protect yourself from scams:

- Sign up to the Mailing Preference Service
- Sign up to the Royal Mail opt-out service
- Register your phone numbers with the Telephone Preference Service (and if registering a mobile number you can also download TPS Protect, which will send you messages about new scams and nuisance calls).
- Install a call blocker on your phone
- Register with the Fundraising Preference Service
- Sign up to Action Fraud Alert
- Put a No Cold Callers sign in your window
- Set up a password with your utility company – this will be used by anyone they send to your home so you know the caller is genuine.



YOU'VE BEEN SCAMMED?

If you do fall victim to a scam, don't be embarrassed. It's not your fault – scammers are professional criminals and very good at what they do. Thousands of older people are victims of scammers every year.

Contact your bank/credit card supplier immediately. They will instantly block your account or card. This gives you both time to work on a solution.

You should report it immediately to the police by calling 101, and to Action Fraud on 0300 123 2040, or via their website. You should also tell your local Trading Standards office and the Citizens Advice consumer support line.

Action Fraud is the national fraud reporting database, which exists to build an accurate picture of frauds and scams, in order to help police and other agencies prevent more of these crimes taking place.

The quicker you act, the sooner you might prevent someone else becoming a victim. You may even be able to get your money back – though this is highly unusual. Which? has a guide online that might help you get your money back.

Victim Support can provide further help and advice if you need it.



THANK YOU

For more information, see

[https://www.ourwatch.org.uk/crimes-
archive/scams-older-people/](https://www.ourwatch.org.uk/crimes-archive/scams-older-people/)

THANK YOU FOR LISTENING