

# Pocket Guide to Spotting Scams

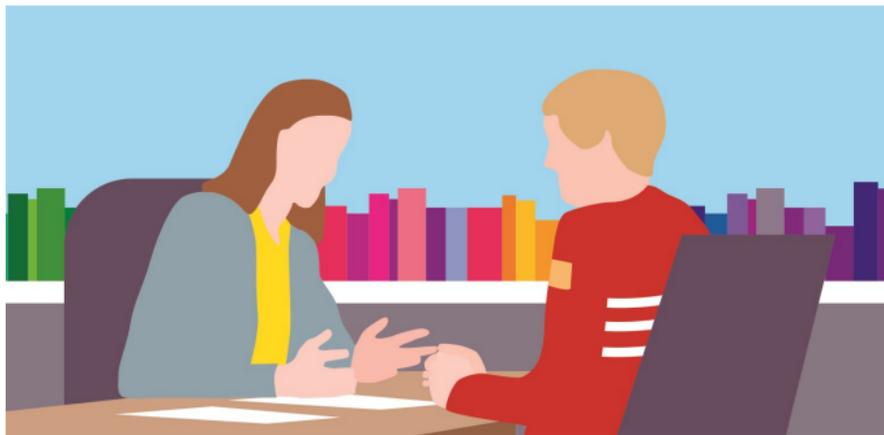
For Derbyshire professionals.



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**Scam tool kit** - the centre pages (13-16) of this guide act as a pull-out section containing top tips, checklists and contact details of organisations who help tackle scams and support victims.



## What are scams?

Scams are frauds and tricks designed to cheat people out of their money. Scammers approach people in a number of ways, including at home, by phone, by post or online.

Scams can include:

- Fake competitions, prize draws and lotteries
- Rogue traders
- False investment opportunities or pension schemes
- Clairvoyant or dating scams
- Requests for donations to fake charities or requests for personal loans.

## Scam facts

- People of any age can fall for a scam, but the average age of a scam victim is 74. Lonely older people are much more likely to be scammed than younger people.
- 3.2 million people in the UK fall victim to scams every year – the average loss is just over £1000 per person.
- People with dementia are at increased risk of being a scam victim because their level of mental capacity can fluctuate.
- Scams by phone and post cost people in the UK between £5 and 10 billion each year.
- The psychological effects of being a scam victim can lead to declining health, wellbeing and quality of life, particularly in older people.
- People who've been scammed repeatedly may feel stress, anger, shame and upset which can be severe and debilitating.
- Typically less than 1 to 10% of scams are reported.

## How scams work

Scammers are often very persistent and practised at what they do. They can be very convincing and use befriending and grooming techniques to build a relationship with their victim. On the other hand, they may be aggressive and intimidating.

Sometimes people who have previously responded to a scam, or are identified as a soft target, are put onto a 'suckers list'. These lists are sold globally between criminal gangs and victims can be targeted repeatedly as a result.

The National Trading Standards Scams Team (NTSST) has so far managed to access a number of lists and they found the names of over 200,000 UK residents. Derbyshire Trading Standards have been given lists with the names of 1500 people in Derbyshire who may be at risk.

Scammers have many different methods and use a variety of ever-changing channels to get people to hand over money.

## Different types of scams

**Doorstep scams** - scammers may pretend to be a trader, perhaps offering to do work on the person's home or garden or install free boilers, insulation or solar panels. Or they may pose as a charity collector or as someone in need.

**Telephone scams** – some telephone scams are very sophisticated. They include calls from someone claiming to be from a reputable company, such as the person's bank or the police. Or they can be pushy sales calls, fake investment opportunities, subscription traps, calls saying the person's computer has a virus and they must pay to fix it or text messages offering debt advice or pension deals.

**Mail scams** – scam mail is sent by post, may be addressed to the person directly by name and can look very professional. Common scams include fake lotteries or prize draws, clairvoyants and psychics who claim to have 'seen' something in the person's future or 'pyramid' investment schemes. People are sent 'gifts' of cheap items so they believe they are getting something for their money and will keep giving more.

**Email and online scams** – online scam techniques change frequently as new ways to defraud people are developed. Scams include fake websites claiming to be the official website of a reputable company, or a website which may charge extra fees for services like passport renewals, driving tests and tax returns. The person may receive emails from abroad asking for money, fake tax refund emails or emails attachments that put a virus on a person's computer which they are then asked to pay a charge to remove.

**Relationship scams** – scammers use dating websites or messenger services to win a person's trust and build a relationship, sometimes over many months, with the sole aim of getting money from them. Relationship scams are very cruel as the person doesn't only lose money; once they realise they have been scammed they also lose the person they thought was a genuine partner or friend.

**Financial and investments scams** – fraudsters offer access to pension pots by way of a loan or 'saving advance' or they may offer investments which promise great rewards but in fact offer little or no return.

## Consequences for scam victims

The consequences of falling for a scam can be devastating for the person. They include:

- Being in debt
- Suffering poor mental and physical health
- Feeling shame, embarrassment and suffering low self esteem
- Having damaged relationships with family and friends
- Suffering repeat victimisation
- Being more likely to end up in care.

There have been various cases where people have committed suicide after falling victim to scams. So it is important that professionals working with vulnerable adults are aware of scam techniques and work to raise awareness.

## Keeping Adults Safe - the Care Act

The Care Act 2014 says that if a local authority suspects that a vulnerable adult is at risk, they must make enquiries to enable a decision to be made about whether any action is needed to help protect the person and, if so, what and by whom.

The Care Act states that abuse or neglect includes financial abuse, such as:

- Theft
- Fraud
- Internet scamming
- Coercion in relation to financial affairs or arrangements, including wills, property or inheritance
- The misuse or misappropriation of property, possessions or benefits.

All social care, health and voluntary sector professionals should be working to keep the people they support safe from abuse. The tool kit in the centre of this booklet explains the practical things you can do.

If you think an adult is at serious risk of abuse, use your organisation's safeguarding procedures or contact Call Derbyshire for advice tel: 01629 533190.

## Spotting if someone is being scammed

Identifying scam victims can be difficult as the person may:

- not be aware that they are a victim – they may still believe the scam is genuine
- have been instructed to remain quiet by the scammers
- feel guilt, shame or are in denial so do not wish to talk about it
- fear that they will lose their social or financial independence if they tell friends or family – they may think that they will be forced into a care home if they admit they have fallen victim to a scam
- not want to lose their ‘friendship’ with the scammers – this is prevalent with people who are victims of telephone or message based scams as they may have been speaking to the person for many months and built up what they believe is a rapport.

There are some key signs to look out for by observing a person’s behaviour or when visiting their home:

- they receive a high volume of scam or junk mail
- they receive lots of phone calls or texts

- they hoard large quantities of ‘worthless’ goods & cheap ‘tat’ - sent to trick person into thinking they are ‘winning’ or getting a bargain
- not paying bills or buying food as most of their money is spent on scams
- they may talk about a new relationship with someone they’ve met online
- they may tell you about a ‘helpful’ caller from the bank, someone who fixed their computer over the phone or a ‘amazing’ investment opportunity
- they may speak of making frequent visits to the Post Office and buying lots of stamps
- they may have had poor quality work carried out on their house for a high price
- they seem to have a high usage of chequebooks or appear to pay for lots of things over the phone
- they may have unusual / unexplained bank account activity and/or spent a large amount of their life savings
- they may be deceitful and not tell the truth about scam participation
- they seem to have increasing isolation from friends and family.



## Learn more about spotting scams

**Friends Against Scams** is an initiative that has been developed by the National Trading Standards Scams Team. Their website has lots helpful advice about spotting scams including a short online training course.

The course explains about different types of scams in more detail, how to spot if someone has been scammed and what you can do to support them and keep them safe.

All professionals working with vulnerable and older people in Derbyshire are encouraged to complete the training and become a 'Friend Against Scams'.

Visit: [www.friendsagainstscams.org.uk](http://www.friendsagainstscams.org.uk) to start the training.

## Pull-Out Scam Tool Kit

Checklists, top tips and contact details of organisations who can offer support with scams.

### Checklists:

**Telephone** - things to think about if you receive a telephone call:

- Is the call **unexpected** and is the person calling a **stranger**?
- Are they being **vague** about their identity and who they work for?
- Are they asking for **personal** information such as your date of birth and full name?
- Are they asking for your **financial** information such as bank details or credit card information?
- Are they asking you to send any **money** immediately or **rushing** you to make a decision?

If the answer is 'yes' to **one or more** of the above then you should: **Be confident and terminate the call immediately - It is not rude to do so.**

**Mail** - things to think about if you receive a piece of unsolicited mail:

- Is the letter **unexpected** and from a **person/ company you do not know or use**?
- Is the letter about winning a **prize or money**?
- Are they **rushing** you to respond or to send any **money** immediately?

**Scam tool kit**

- Has the letter come from **outside the UK**? Is the return postal address somewhere abroad?
- Is the letter asking you to **pay money or buy anything** before you get your prize?
- Are they asking you to **keep quiet** about your win or good fortune?

If the answer is 'yes' to **one or more** of the above then you should: **not respond to the letter. If possible forward the letter to the Royal Mail Scam Mail, Freepost.**

## **Online, email, dating, doorstep caller.... or any other scam**

Ask yourself the following:

- Does it sound too **good to be true**?
- Is the contact **unexpected** and from a **person or company you don't know** or use?
- Are they asking for **personal or financial information** such as your date of birth and bank details? (your bank will never ask for your PIN number)
- Are you being asked for **money** or to make a payment?
- Have you received an email from an **unknown email address**? Is it asking you to **open an attachment**?
- Has someone contacted you on a **dating site** or by a **message service**? Has the person given you a '**hard luck**' story?

**Scam tool kit**

- Has a trader **knocked on your door out of the blue** offering to carry out work?

If the answer to any of these questions is 'yes' then: **do not respond /ignore the door and report the scam.**

### **Scam top tips - Take Five Campaign**

1. Take five – stop and think it over properly
2. It's ok to say no – you don't have to respond or do as someone asks you. If you are threatened, call the police
3. If you're not sure don't open the door – it's okay to ask to see ID or not answer the door at all
4. Never give out personal information – this includes your name, date of birth, address and also your bank details and credit card number
5. Get a second opinion – if you aren't sure whether something is genuine then ask a friend or family member what they think.

### **TAKE ACTION**

**Get advice** from Citizens Advice Consumer Service, tel: 03454 04 05 06 or visit: [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

**Report** scams and suspected scams to Action Fraud which is run by the police tel: 0300 123 2040 or visit: [www.actionfraud.police.uk](http://www.actionfraud.police.uk)

**Send** postal scams with a covering letter to Royal Mail, Freepost, Scam Mail, or tel: 03456 113

**Report** unsolicited marketing telephone calls to the Information Commissioner's Office. Visit: [www.ico.org.uk](http://www.ico.org.uk) or tel: 0303 123 1113

**Register** with the free Telephone Preference Service to minimise marketing calls. Visit: [www.tpsonline.org.uk](http://www.tpsonline.org.uk) or tel: 0845 070 0707

**Register** with the free Mailing Preference Service to help reduce unsolicited mail. Visit: [www.mpsonline.org.uk](http://www.mpsonline.org.uk) or tel: 0845 703 4599

**Tell** a trusted friend, relative or neighbour if someone tries to scam you.

## **GET SUPPORT**

If you've already been a victim of a scam/s, the following organisations may be able to support you.

**Derbyshire Victim Services** offer free and confidential support to victims of crime Tel: **0808 612 6505**, visit: [www.core-derbyshire.com](http://www.core-derbyshire.com)

**Think Jessica** is a Derbyshire-based charity set up to help and support people affected by scams and to highlight the effects on victims. Visit: [www.thinkjessica.com](http://www.thinkjessica.com)

**Age UK Derbyshire** provide help and support for or older people. Residents can call its helpline on tel: **0800 169 6565** or visit: [www.ageuk.org.uk](http://www.ageuk.org.uk)

**Befriending services** support people who are lonely and provide them with someone to talk to. Tel: **01283 219761** or visit: [www.derbyshire.gov.uk/befriending](http://www.derbyshire.gov.uk/befriending)

## Mr A's story

Mr A, from the Bolsover area, is 70 years old and lives alone in a flat. He has various health issues for which he takes a significant amount of medication each day. He has occasional contact with a Community Care Worker.

He came to the attention of Derbyshire Trading Standards when police raids in London intercepted thousands of items of scam mail and fake competition entries, some of which had been sent by Mr A. Officers from Derbyshire Trading Standards sought to return the mail and provide advice to Mr A.

Several visits by officers failed to persuade Mr A that all the prize draw mail he'd received were scams. He was ordering hundreds of creams, pills and supplements as part of the lure to win a prize, but there was no prize to come. He would not accept that the mail and associated phone calls were scams and was convinced he was going to win.

Officers established contact with Mr A's Care Worker, who he had an open and honest relationship with, and conducted a joint visit. Officers played him recordings of phone calls that they had obtained in another case, at which point Mr A admitted he got the same calls.

Trading Standards again attempted to persuade him the mail and phone calls were scams, but Mr A was reluctant to let officers take the mail away at that visit. He did say that if he'd not won in a month's time, they could take all the mail.

Officers visited again with the Care Worker a few weeks later and played Mr A TV footage of an interview with a former victim, who had been receiving the same 'unique' mail. This finally led to getting a breakthrough with Mr A. He broke down, admitting that he recognised the mailings on TV as the same mail he received, and subsequently let officers remove some of the scam post and pills. It was clear that throughout his house there were endless un-opened parcels and boxes of pills and creams.

Officers have since removed the rest of the mail and unwanted goods. In total it is estimated that they removed over 1000 overseas scam mail letters, all individually marked in pen by Mr S with the date he responded with payment (on average between £20 and £40), along with 400 bottles of pills, supplements and creams. Many of these could have had a potentially harmful effect if taken, by reacting adversely with his ongoing medication.

In purely financial terms Trading Standards estimate Mr A had spent approximately £20,000 in 2 to 3 years on the mail scams, by ordering worthless and unproven pills and creams to win a cash prize. They are continuing to provide support to him by writing to some of the companies to remove him from 'mailing lists', collecting the mail from him for intelligence purposes and generally supporting him to remain 'scam free'.

Mr A is now much more confident in resisting the mail. He is much happier and brighter, having been relieved of the stress and anxiety linked to being a scam victim, and both he and his house are much cleaner and his health has clearly improved. He has reported that he feels more independent as he now has the money to help him with travel, shopping etc. He also feels able to support his family financially when needed. He is relieved that he can now enjoy life and afford some of the basics that he previously was unable to buy.



## What to do if you think someone is AT RISK of being scammed

If you don't think the person you are in contact with is falling victim to scammers at the moment, but you believe they may be vulnerable in the future, there are things you can do.

Don't be afraid to broach the subject with the person, but make sure you are sensitive.

You could:

- ask them in general conversation if they've heard about some of the types of scams described in this leaflet and whether they are aware of the methods scammers use
- ask if they receive any unsolicited phone calls, mail or emails and, if so, what do they do about them
- ask if they know what to do and who to contact if someone tries to scam them
- ask if they have any concerns about people asking them for money
- ask if they would be happy to receive further advice about scams.

Ask the person if they would like the pull-out

scam toolkit from the middle of this leaflet which gives guidance on identifying scams, reporting them and where to get support and advice if they need it in future.

Derbyshire Trading Standards may be able to provide you with further resources that you can give to people you help to support. This includes Age UK's Avoiding Scams guide.

Tel: **01629 536166** or email:

**[trading.standards@derbyshire.gov.uk](mailto:trading.standards@derbyshire.gov.uk)**

Trading Standards may also be able to provide the person with a telephone call blocker if they are worried about unsolicited phone calls

### **Benefits of a call blocker**

Mr P has learning disabilities and appeared to be giving his bank card details over the phone to anyone who asked for them. His Social Worker asked Trading Standards to provide him with a call blocker. In the first 7 months of having the blocker, **985** calls to Mr P were blocked, only **36** calls were from trusted people that Mr P knew.

## **What to do if you think someone IS BEING OR HAS been scammed**

If you think the person has already fallen victim to a scam then it is important to support them and to take steps to try and stop the abuse from happening again.

### **If the person IS willing to talk to you**

Try to find out the details of the scam/s, but take a conversational approach instead of asking structured questions:

- try to sensitively obtain more information regarding the scams (e.g. timescales of victimisation / any contact details of scammers etc.) by asking informal and open questions
- spend time listening to the person, don't interrupt them or finish their sentences
- use honest, simple and caring language which makes them feel as if they're being empathised with and taken seriously



- reassure them that they aren't alone and that they shouldn't feel embarrassed. If they are an older person you could mention that the youngest scam victim recorded is 19, so it happens to people of all ages
- don't force the issue – if they only want to tell you a few details then that's okay
- present the person with different options on what to do going forward, but allow and encourage them to make their own choices.

## Actions

**Report it:** Ask the person if they would be willing to report the scam/s so they can be investigated. Scams should be reported to:

Action Fraud on tel: **0300 123 2040** or online at: **[www.actionfraud.police.uk](http://www.actionfraud.police.uk)**

**Get Advice:** Citizens Advice Consumer Service offer advice about scams at: **[www.adviceguide.org.uk](http://www.adviceguide.org.uk)** or tel: **03454 04 05 06**

**Derbyshire Trading Standards:** may be able to offer further support such as a telephone call blocker (see page 21) and strategies for avoiding scams in future.

**Scam tool kit:** give the person the toolkit from the middle of this booklet so they have information and contact numbers if they need them in future.

**Practical steps:** if possible, support the person to take any practical steps such as contacting their bank to stop any direct debits or even opening a new bank account.



The person may also need support to report the scam and sign up for preventative schemes such as the Telephone Preference Service.

**Support:** encourage them to tell any family members or friends what has happened so they can give the person emotional support. If they don't have family or would prefer to get support from somewhere else, the organisations listed in the tool kit may be able to help.

## If the person is NOT willing to talk to you

If you think or know a person has been scammed but they are not willing to talk to you about it then it's important to be patient.

They may:

- be unable to believe that they are a scam victim – they make think you are lying or are mistaken
- become extremely distressed, angry or aggressive to learn that they are a scam victim
- feel ashamed or embarrassed that they have been scammed
- after a period of grooming, have strong emotional ties with the scammer.

Don't push it. If they don't want to discuss it, give them your contact details and some information about scams (such as the tool kit from the middle of this leaflet) and leave.

Try and follow up with a phone call or another visit a few days later. The person may be more willing to talk if they've had time for things to

sink in and to mull things over. If they are still unwilling to talk to you, seek advice from Derbyshire Trading Standards.

**However, if you think the risk of financial abuse meets the safeguarding criteria, then make a referral through your usual procedures or contact Call Derbyshire for further advice on tel: [01629 533190](tel:01629533190).**

**You can visit the Safer Derbyshire website for further information about Safeguarding:**

**[www.saferderbyshire.gov.uk](http://www.saferderbyshire.gov.uk)**

## **Further information**

For further information about scams please contact Derbyshire Trading Standards on tel:

**[01629 536166](tel:01629536166)** or email:

**[trading.standards@derbyshire.gov.uk](mailto:trading.standards@derbyshire.gov.uk)**

**Derbyshire Scamwatch** is working to fight scams in Derbyshire. Visit their website at:

**[www.derbyshirescamwatch.org.uk](http://www.derbyshirescamwatch.org.uk)**

Derbyshire County Council Adult Care department produces a range of information about its services and those provided by other organisations in the community. We provide leaflets that can be downloaded or ordered from our website at [www.derbyshire.gov.uk/careinfo](http://www.derbyshire.gov.uk/careinfo), obtained from staff or via Call Derbyshire on tel: **01629 533190**.

You can also contact us by:

• Text: 86555 • Minicom: 01629 533240

Leaflets available include:

Guide to Adult Care | Keeping Adults Safe | Guide to Carers Services | Guide to Handy Van Services | Guide to First Contact | Need Help at Home?

Leaflets are available in standard, large print and Easy Read versions and other formats on request. We also have BSL videos on our YouTube channel at [www.youtube.com/derbyshirecc](http://www.youtube.com/derbyshirecc)

The Adult Care Information Promise – a **FACT** you can rely on. **We promise to provide you with:**



**Free** information | **Accurate** information | **Clear** information | **Trustworthy** information.

If you think we have broken our **FACT** promise, please let us know so we can make improvements



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