What are scams?

Scams are fraud.

The aim of a scam is to get people to reveal their personal details, steal their information or even get them to willingly make a payment or hand over cash.

Scam facts

£5-10 **BILLION A YEAR**

Scams cost the UK economy £5-10 billion a vear*

53%

5%

of people aged 65 and over have been report the matter to targeted by a scam*

of scam victims law enforcement*

Anyone can be a victim of a scam no matter what their background.



To find out more about scams or take an online awareness session, visit: www.FriendsAgainstScams.org.uk

Priority Services Register

Energy and water companies offer a free Priority Services Register (PSR). Priority Services can help to support you and your loved ones by providing practical support when you need it.

Protection against scam callers:

Utility companies have a password scheme which adds an extra layer of security to your account. Remember, legitimate utilities will never say they're from the water, gas or electricity 'board'.

There are many more Priority Services which could help you, including support in the event of a supply interruption.

To sign up to the PSR:

If you think you could be added to the PSR, you need to contact your energy supplier or network operator.

Give them your contact details and as much information as you can about your needs.

Your supplier can pass your details to your network operator to add you to their register too. It's a good idea to ask them to do this if you rely on your energy supply for medical reasons

If you have a different supplier for your gas and electricity, you need to contact them both.



Keeping you safe in your home



Scams affect the lives of millions of people across the UK. People who are scammed often experience shame and social isolation as a result.

Friends Against Scams is a **National Trading Standards** (NTS) Scams Team initiative, which aims to protect and prevent people from becoming victims of scams by empowering people to take a stand against scams.



What are the different types of scams?

Postal Scams



Common types of postal scams include fake lotteries, prize draws, offers of investments, inheritance windfalls, health cures and clairvoyant letters.

Telephone Scams



Common telephone scams include investment, pension or computer support scams.

The person calling may pretend to be from a trusted organisation, such as your bank, the police, or another company you recognise.

Doorstep Scams



Criminals pose as trusted people. They sell products or services that are faulty, unnecessary, overpriced, poor quality or that don't exist.

Online Scams



An email may appear to be from your bank or other companies to trick you into revealing personal details.

You may be asked to click on a link, which takes you to a fake website where you will be prompted to enter your personal details.

Signs of a scam

- The person contacting you is asking you for money in order to access your 'winnings'.
- Too good to be true offers, such as guaranteed lottery winnings.
- Pressure to respond quickly, "limited offer respond now, don't delay."
- You are encouraged to keep the communication secret from family or friends.
- You are told to send money abroad or move your money into someone else's bank account.
- You are encouraged to click on links or open attachments in emails from people you don't know.

Reporting and advice

If you have lost money to a scam, contact your bank in the first instance.

If you have (or almost) been scammed, it's important to report the incident and also seek advice:

To report a fraud, contact:
Action Fraud on 0300 123 2040

To get advice, contact:

Citizens Advice Consumer Helpline on 0808 223 1133

If someone is in immediate danger, call the **Police** on **999**

Practical tips

Say 'No' to unwanted, uninvited callers.

If an offer seems too good to be true, it probably is.

Don't feel pressured to make a decision - take your time and seek advice.

Check their ID card is correct: everyone calling on behalf of a utility company always carries an identity card which they'll let you inspect.

If you're unsure, don't open links or attachments in emails.

Four steps to remember

Lock - make sure your back door's locked before answering the front door.

Stop - think 'am I expecting anyone?'.

Chain - secure the door chain, if you have one, before opening the door.

Check - always check their identity. If you're in doubt, don't let them in.

