

Scams Awareness Month  
July 2015



**DON'T BE RUSHED**  
**DON'T BE HUSHED**



Chartered Trading  
Standards Institute



# Help, support and advice

Whatever you do for Scams Awareness Month, please let us know about it.

If you are tweeting remember to use **#ScamAware**. Alternatively you can email us pictures and updates about your events directly to [campaigns@citizensadvice.org.uk](mailto:campaigns@citizensadvice.org.uk).

If you are part of the Citizens Advice service you can let us know about your activities by sending a Local Action Reporting Form.

For any queries about this resource or on Scams Awareness Month generally please contact: [adrian.galvin@citizensadvice.org.uk](mailto:adrian.galvin@citizensadvice.org.uk)

# Background

## Spot Scams, Stop Scams

Each year millions of people in the UK fall prey to scammers. Some frontline scam fighters estimate the total cost to consumers of mass-marketed scams could be as much as £5 billion. The truth is – with reporting levels as low as 5 per cent for some types of scams – we don't really know.

So the figures don't always help. Talking in hundreds, thousands, millions even billions of pounds undervalues the true cost of scams: the blight they bring to lonely lives, the emotional trauma for families, the widespread loss of confidence among consumers.

Sometimes the impact is ruinous: a lifetime of careful planning and saving wiped clean in the space of a telephone conversation, at the stroke of a pen, in the click of a mouse.

Some scams may seem by comparison trivial, the losses low-impact. But try telling that to a family living on a breadline budget being stung for charges on non-existent loans by unscrupulous credit brokers, or a mum or dad looking for birthday presents online only to end up empty handed and out of pocket.

## Don't be Rushed Don't Be Hushed

Scams Awareness Month 2015 (SAM15) is about consumers getting together with the help of their representative organisations including the Citizens Advice service and trading standards services. It's about consumers refusing to be rushed by scammers, refusing to be hushed into silence by a sense of shame, foolhardiness, or weary acceptance.

It is about creating a community of informed, confident consumers, alert to the dangers, assertive in dealing with that out of the blue contact; that ambush lurking in the detail; consumers decisive about what to do next. And consumers prepared to share what they have learned, look out for others in their communities, the vulnerable, the inexperienced, who – as the statistics tell us – will be targeted repeatedly unless we all speak out about scams.



# Key messages

The following are key messages for Scams Awareness Month. Consider picking one or more to do some specific work on getting the message across.

- If it sounds too good to be true it probably is.
- If you haven't bought a ticket – you can't win it.
- You shouldn't have to pay anything to get a prize.
- If in doubt, don't reply. Bin it, delete it or hang up.
- Contacted out of the blue – be suspicious.
- Don't be rushed – resist pressure to make a decision straight away.
- Never send money to someone you have never met.
- Walk away from job ads that ask for money in advance.
- Your bank will never attend your home to collect cash, your pin, payment card or chequebook if you are a victim of fraud.
- Your bank will never phone you to ask for your PIN or your online banking password.
- Your bank will never ask you to transfer money to a new account for fraud reasons.
- Suspect a phone scam? Hang up, wait five minutes to clear the line or use another phone to call your bank.
- Genuine computer firms do not make unsolicited phone calls to help you fix your computer.
- Don't suffer in silence – speak out about scams.

# Activities for raising awareness of scams

Scams Awareness Month is the perfect opportunity to highlight current scam activity in your area and help consumers tackle them.

## What is a scam?

A scam is a scheme to con people out of their money. Other names for a scam include fraud, hoax, con, swindle, cheat.

## Preparation

Get case studies, brief the media ahead of SAM15 and talk to potential partners in advance about scams evidence and priority activities.

Good partnership work between the Citizens Advice service and trading standards will be central to a successful month and ongoing scam-fighting activities throughout the year. You could also discuss wider work and data sharing.

Citizens Advice can access a data-sharing agreement for use with trading standards services at <http://bmis.org.uk/oa026>.

## Activities

Scams Awareness Month gives consumer campaigners the opportunity to re-visit the issue over the course of four weeks.

This year we are looking in turn at the four key channels:

- **telephone scams** (week 1 launch Thursday July 2)
- **online scams** (week 2 beginning Monday 13 July)
- **mail scams** (week 3 beginning Monday 20)
- **doorstep scams** (week 4 beginning 27 July).

Citizens Advice will be providing resources such as model press releases, blogs and a range of online content to reflect the weekly themes. Please share these with other consumer campaigners.

Try to develop content over the four weeks but if you can't, prioritise one or more depending on the strength of your local statistics and consumer stories.

It's a good idea to discuss content in advance with local and regional media, prepare case studies, key messages and examples of scam-busting schemes such as no cold calling zones, scam text alerts, and online safety tips.

The following activities are for you to consider. We have split them into three levels: Bronze, Silver and Gold. They are set out with the Citizens Advice service and trading standards services in mind but other organisations are welcome to join in or use some of the ideas and resources.

Look out for more activities and resources online at:

[www.citizensadvice.org.uk/sam15](http://www.citizensadvice.org.uk/sam15)

# Bronze level activities

- Place Scams Awareness Month posters in your public areas.
- Make post cards available in your reception/waiting area. A scams checklist providing more detailed information is available as an online resource which can be printed off.
- Use notice boards and electronic displays to highlight updates about current scams and tips on how to avoid them. Invite people to tell you their experiences.
- Contact your Consumer Empowerment Partnership to find out what other campaigns the Citizens Advice service and trading standards are doing in your region and help promote these on social media **#ScamAware**.
- Send a press release to the local media – a model version will be available to download.
- Use an email footer to promote awareness of scams.
- Promote the issue of scams at every internal, caseworker, outreach or team meeting attended during the month.
- Contact local MPs/AMsw highlighting Scams Awareness Month. Getting your MP along to an event is a good way of attracting publicity from the local press. Many will be new after the General Election so this could be a good opportunity to promote your bureau.
- Feature Scams Awareness Month on the front page of your website.
- Post regularly on social media channels using original content and content provided by Citizens Advice **#ScamAware**.

# Silver level activities

- Radio is an important way of promoting Scams Awareness Month. The 55+ age group is well represented in local radio audiences and many scams around lotteries, investments and computer maintenance are aimed at this group.
  - > Contact your local radio stations in advance to discuss how you can structure content over the four weeks of the month. Case studies will be really important to highlight the impact of scams. Having people who are willing to discuss their experiences will help.
  - > In the past local radio stations have interviewed Citizens Advice campaigners on scams roadshows, staged phone-ins and interviewed scam victims.
  - > Involving other organisations such as trading standards and charities representing specific groups will help gather knowledge and tailor it to audiences.
  - > If you haven't already got contacts do a quick phone around or email to let people know about Scams Awareness Month.
- Set up a stall at a local community venue for example libraries, schools and colleges, shopping centres, sheltered housing/care homes, lunch clubs, community centres. Model flyers are available to publicise your event. Invite organisations such as other charities, local authority representatives and utility representatives.
- Invite other organisations, libraries, community centres, housing associations to promote electronic Scams Awareness Month materials which will be available online. [www.citizensadvice.org.uk/sam15](http://www.citizensadvice.org.uk/sam15)
- Meet up with your MPs/AMs to discuss ways of improving joint working and information exchange on scams throughout the year.
- Help local councillors/community leaders set up a workshop which they can hold in community centres in their ward.
- Update your social media channel imagery (Facebook cover image, Twitter background etc) with assets provided by Citizens Advice **#ScamAware**.
- Use social media to ask the online community to look out for scams and share them on Twitter and Facebook with the campaign **#ScamAware**.
- Collate any pictures and submissions into a Facebook album.
- A simple survey asking what scams people have been targeted by will give you useful statistics to highlight priorities in your scam-fighting work. Invite people to tell their stories.
- Target 'specialist local' publications such as council newsletters, carers' magazines, housing association newsletters, police magazines.
- Run scams awareness training for local groups, charities and carers. As part of Scams Awareness Month, Citizens Advice is developing scams education resources that can be downloaded and printed to use with groups or individuals throughout the month [www.citizensadvice.org.uk/ed\\_scam\\_e](http://www.citizensadvice.org.uk/ed_scam_e).

## Gold level activities

- Carry out a media campaign to last throughout the month. Pick several examples of current or well-known scams and highlight them weekly by using case studies. The four main channels provide a natural way of structuring content.
- Co-ordinate activities with trading standards services across your region during Scams Awareness Month.
- Create a system for sending out alerts to warn consumers and other organisations about current scams. Your system would invite people to sign up to receive alerts by email or text. In conjunction with trading standards, you can keep the network informed and immediately warned of any scams. Some local authorities, police forces, Neighbourhood Watch schemes will already have alert systems like this in place, for you to tap into. So you could make a campaign action of targeting a 50 per cent increase in subscribers.
- Hold a workshop for other agencies to discuss how you can work better together in combating scams. Look to build a network where information can be exchanged and distributed.
- Send resources to other frontline workers in the region to educate their consumers about scams. For example, send a copy of this briefing and some postcards/leaflets to: local housing officers, police officers, Jobcentre Plus. You can download materials from [www.citizensadvice.org.uk/sam15](http://www.citizensadvice.org.uk/sam15).
- Use social media to get people to complain to the Royal Mail about scam mail, their phone provider about scam phone calls, spam texts and their internet provider about dodgy emails.
- Talk to partners at trading standards and community police about setting up a **No Cold Calling Zone**. You will need to project plan this looking at statistics and stories which demonstrate the need to address problems in particular post-code areas. But the project will give you an important news "angle" to assist your media work and extend your key messages beyond Scams Awareness Month as the project proceeds.
- Run a live scams advice Q&A or discussion in your local area using social media, for example Twitter or Facebook.
- Identify at least five local stakeholders/influencers using social or digital media and target them as supporters for the campaign. Guidance on social media activities will be available as part of our online resources.
- Carry out qualitative research with clients around their experiences of being targeted by scams. What happened? How did they feel? How did they report it? If they did report it how did this help? This could help reinforce the campaign message about speaking out about scams and also provide some objectives to be taken up at local and national level by Citizens Advice and trading standards for future consumer campaigns.



# Resources and information

## Some key facts about scams

- £5 billion – the estimated amount lost each year by UK consumers to mass-marketed scams via phone and post.
- Nearly half of people in the UK (48 per cent) have been targeted by a scam.
- Scams by contact method reported to Action Fraud in 2014: telephone (including internet assisted calls) 38 per cent; online sales 20 per cent; email 14 per cent; doorstep/face to face 14 per cent.
- Every year more than three million people in the UK fall victim to scams losing hundreds, sometimes thousands, even hundreds of thousands of pounds.
- Just five per cent of scams are reported.
- Losses to vishing (phone) scams more than trebled in 2014 from £7m to nearly £24 million, according to Financial Fraud Action UK; 58 per cent of people reported receiving suspicious calls.
- Job scams are on the rise: £4,000 is the average loss with the 18–25 the most defrauded age group in this category.
- More than half (52 per cent) of the number of victims of dating fraud reported suffering ill-health as a consequence.
- £495 million – the total cost of pension scams known to the Pensions Regulator.
- £670 million – the total annual cost to victims of the top ten online scams.
- There are some dubious practices which may leave consumers deeply frustrated or out of pocket, for example, a legitimate company providing a poor service or a utility company representative persuading people to switch without any financial benefit. These unfair commercial practices are not specifically addressed as part of Scams Awareness Month however people who do experience them should contact the Citizens Advice consumer service **03454 04 05 06** or **03454 04 05 05** for a Welsh-speaking adviser.

## Current scams

- **Pensions scams** – New pensions freedoms from April 2015 give people more control over their money and so it will be vital that they make informed decisions about their savings. Phrases such as “one-off investment opportunities”, “free pension reviews”, “legal loopholes”, “cash bonus”, “up-front cash sum”, “government endorsement”, “pension liberation,” are commonly used in pension scams. The initial approach is often an out-of-the-blue phone call, text or email or even sometimes a doorstep caller. Or it could be via an imitation website. Scammers may offer early access to pension pots for people aged under 55 even though this is only possible in exceptional circumstances. After building up trust the scammer persuades victims to act quickly sometimes even sending documents by courier to seal the deal. The sting in the tail is that victims not only lose their savings but could also end up in debt due to the tax bill that then applies.
- **Investment scams** – These are generally targeted at the 55+ age group of consumers and are often sophisticated enough to lure even experienced investors. Also called “boiler room” scams because they use high pressure sales to create a sense of urgency, they may offer shares, or a range of investment “opportunities” including: luxury goods (wine/ truffles), carbon credits, Graphene (a man-made material), rare earth metals, and overseas development/sustainable energy crops.
- **Vishing** – This is a phone scam where fraudsters impersonate someone from a bank, the police or other legitimate organisation such as a telephone or internet provider. Increasingly, this scam involves the victim being persuaded to transfer their money to a new ‘safe’ account.
- **Number spoofing** – Scammers employ cheaply-available technology to mimic the telephone number of the organisation they want to impersonate and then make it appear on the victim’s caller ID display. They may invite the caller to call back using the number on the back of their bank card but the scammer keeps the line open so the victim is connected straight back. For this reason banks advise consumers always to use another phone to make the call or wait five minutes until the line has cleared.
- **Courier scams** – In 84 per cent of cases this starts with an unsolicited telephone call or text advising that a fraud has been detected. The scam is completed when the caller attends the address or uses an innocent courier to collect the card.

- **Subscription traps** – This scam sees consumers trapped into long-term costly contracts by “free” trials, or trial offers with health, nutrition and beauty-related products most frequent. Complaints about slimming pills to the Citizens Advice consumer service (CACS) helpline more than doubled from 2012/13 to 2013/14 a trend which has continued into 2015 with average losses of £135, 90 per cent of cases being online. The majority of complaints were about continuous payment authorities being used without the consumer’s permission.
- **Online shopping and auctions** – Among the most common scams, these involve a range of tricks including bogus websites, spoofed payment services, second chance offers for phantom products.
- **Dating Scams** – The National Fraud Intelligence Bureau (NFIB) reports that online dating fraud has risen by 33 per cent with losses totalling £34 million.
- **Computer software service (Microsoft) scam** – This involves the victim being cold called by phone and told that there is a problem with their computer and for a fee this can be fixed. The victims are talked through the logon steps in order for the fraudster to gain remote access to the computer for which they charge “fees” and gain access to personal and financial information.
- **Credit brokers** – These accounted for the one of the most frequent bogus selling cases reported to the CACS helpline with a rise of 228 per cent in 2013-2014. Complaints included unexpected fees and fees taken for loans which never materialised. New rules imposed on brokers by the Financial Conduct Authority in December 2014 should have helped to address this issue.
- **Scam scams!** – The National Trading Standards Scams Team report fraudsters shamelessly touting a charitable fund competition in aid of scam victims. People are invited to send £35 to claim their prize. Citizens Advice evidence shows high numbers of bogus selling calls from scammers offering phone call blocking technology. Another phone scam involves demanding money from people to renew their Telephone Preference Service (TPS): which is available free of charge.

## And some not so new scams

- **Advance fee scams** – scammers get people to send money for a range of dodgy or non-existent goods and services – or to collect lottery “winnings.”
- **Pyramid selling** – people are told they can earn money by recruiting new members to a money-making venture. Only a tiny minority make money, everyone else loses.
- **Phishing** – an email apparently from the receiver’s bank arrives requesting them to update, validate or confirm details. It’s designed to trick people into revealing personal information and passwords so that scammers can access their account.
- **Phishing and malware** – Action Fraud reports increasing use of phishing to distribute malware, which then results in the compromise of online accounts, payment diversion and more phishing emails.
- **SMShing** – mobile phone text messages are used to lure people onto fraudulent websites or invite them to call a premium rate mobile number or download malicious content via the phone or web.

You can find out more about regular and emerging scams on the Action Fraud website:

- [www.actionfraud.police.uk](http://www.actionfraud.police.uk). This includes a section with a tool for statistical breakdown of frauds by county. [www.actionfraud.police.uk/fraud-statistics](http://www.actionfraud.police.uk/fraud-statistics)
- On Facebook by liking Action Fraud at [www.facebook.com/actionfraud](http://www.facebook.com/actionfraud)
- Twitter, follow [@Actionfrauduk](https://twitter.com/Actionfrauduk).

Another good source of information is the **Metropolitan Police “Little book of big scams.”** It highlights a range of scams and dubious practices designed to con people out of their money. <http://content.met.police.uk/Site/fraudalert>.

## Citizens Advice and scams

Every day the Citizens Advice service across England and Wales sees clients who have fallen victims of scams. People desperately looking for housing, jobs and better energy deals for their homes, are targeted by scammers.

Find out more about scams experienced by Citizens Advice service clients at: [www.adviceguide.org.uk/consumer\\_scams\\_e.htm](http://www.adviceguide.org.uk/consumer_scams_e.htm).

## Tackling scams

As part of Scams Awareness Month Citizens Advice is developing scams education resources that can be downloaded and printed to use with groups or individuals. These resources are designed to be interactive and to generate discussions to educate and empower consumers. They can be found at: [www.citizensadvice.org.uk/consumer\\_education](http://www.citizensadvice.org.uk/consumer_education)

# What can consumers do to tackle scams?

There are four things that consumers can do if they suspect they're the target of a scam:

**CHECK** with a trusted friend, relative or neighbour.

**GET** advice from the Citizens Advice consumer service 08454 04 05 06. or 03454 04 05 05 for a Welsh-speaking adviser: Get online consumer advice and information at: [www.adviceguide.org.uk](http://www.adviceguide.org.uk). To report a problem to trading standards, contact the Citizens Advice consumer service. Trading Standards are responsible for protecting consumers and the community against rogue and unfair traders.

**REPORT** scams and suspected scams to Action Fraud 0300 123 2040 [www.actionfraud.police.uk](http://www.actionfraud.police.uk) Action Fraud is the UK's national reporting centre for fraud and internet crime. If debit cards, online banking or cheques are involved in the scam the consumer's first step should be to contact their bank or credit card company.

**TELL** family, friends, neighbours so that they can avoid scams.

## Consumers can also do the following to cut down unwanted contacts.

- Register their number with the Telephone Preference Service [www.tpsonline.org.uk](http://www.tpsonline.org.uk), 0845 070 0707.
- Report unsolicited marketing calls to the Information Commissioner's Office <https://ico.org.uk/concerns/marketing>, 0303 123 1113.
- Use a product to block telephone calls.
  - > TrueCall [www.truecall.co.uk](http://www.truecall.co.uk)
  - > CallBlocker [www.cprcallblocker.co.uk](http://www.cprcallblocker.co.uk)
- The Mailing Preference Service (MPS) is free and may help reduce unsolicited mail. [www.mpsonline.org.uk](http://www.mpsonline.org.uk) : 0845 703 4599.
- People who want to report a potential postal scam can write to Royal Mail at Freepost Scam Mail, phone: 03456 113 413, or email [scam.mail@royalmail.com](mailto:scam.mail@royalmail.com).
- No Cold Calling – door stickers. Some trading standard services or community police teams provide these.

## Sources of help for consumers

- Pension reforms came into effect on 6 April and the new Pension Wise service is available across the UK. Users of the service will be able to access it by the website, phone or their local Citizens Advice. The telephone service will be delivered by the Pensions Advisory Service.
- People will be able to go into any local Citizens Advice to find out about Pension Wise, whether the service is right for them, and be referred to book in with the nearest delivery centre.
- [www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk); The Pensions Advisory Service: 0300 123 1047 offers impartial information and guidance on scams.
- [www.thepensionsregulator.gov.uk/pension-scams.aspx](http://www.thepensionsregulator.gov.uk/pension-scams.aspx); The Pensions Regulator has handy downloads for consumers to help them spot pension scams.
- [www.fca.org.uk](http://www.fca.org.uk); The Financial Conduct Authority has a register of authorised financial firms [www.fca.org.uk/register](http://www.fca.org.uk/register) and a list of firms which have been implicated in scams. [www.fca.org.uk/consumers/protect-yourself/unauthorised-firms/unauthorised-firms-to-avoid](http://www.fca.org.uk/consumers/protect-yourself/unauthorised-firms/unauthorised-firms-to-avoid) The FCA website also has advice to help investors avoid scammers.
- [www.getsafeonline.org](http://www.getsafeonline.org); Get safe online – tips and resources for consumers to protect themselves against online scams.
- [www.cyberstreetwise.com](http://www.cyberstreetwise.com); Cyber street – the government has launched a new website aimed at helping the public and small businesses to spot and avoid fraud, identify theft and other issues that affect online users.
- [www.financialfraudaction.org.uk](http://www.financialfraudaction.org.uk); Financial Fraud Action UK which represents the financial services industry on fraud prevention has resources for consumers, retailers and scam investigators.

## Help for people who have been scammed

- [www.thinkjessica.com](http://www.thinkjessica.com); Think Jessica is a charity protecting elderly and vulnerable people from scams which come through the postal system and by telephone.
- [www.victimsupport.org.uk](http://www.victimsupport.org.uk); Victim Support gives free and confidential help to victims of crime, witnesses, their family, friends and anyone else affected across England and Wales. 0808 1689 111.
- [www.ageuk.org.uk](http://www.ageuk.org.uk); Age UK has local branches around the UK providing help and support for older people.
- [www.thesilverline.org.uk](http://www.thesilverline.org.uk); The Silver Line is a free 24-hour dedicated helpline for older people across the UK (0800 4 708090). The website provides information and befriending for elderly people.
- [www.royalvoluntaryservice.org.uk](http://www.royalvoluntaryservice.org.uk) Royal Voluntary Service offers a befriending service.



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