

## What are scams?

**SCAMS ARE FRAUD AND FRAUD IS A CRIME!**

Scams make people part with their money and personal details by intimidating them or promising cash, prizes, services and fictitious high returns on investment.

Their aim 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 year

# 53%      5%

of people aged 65  
or over have been  
targeted by a scam

of scam victims  
report the matter  
to law enforcement

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

**The people behind scams are  
ruthless predatory criminals.**

## Do you know how to spot a scam?

Not all communications that contain the items below are scams, but if you do receive something telling you to carry out one of these actions, you should be wary and get a second opinion from a trusted friend or relative:

### Things to look out for

- The person contacting you is asking you for money 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."
- Encouraged to keep communication secret from family or friends.
- Told to send money abroad or move your money into someone else's bank account.
- Encouraged to click on links or open attachments in emails.
- Phone calls that come from unknown or foreign phone numbers.



## SCAMS GUIDE



**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.

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## What are the different types of scams?

### MAIL SCAMS



Common types of postal scams include fake lotteries and 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 is often extremely professional and may pretend to be from a trusted organisation such as your bank, the police or another company you recognise. The caller may have some of your information to make them seem genuine.

### DOORSTEP SCAMS



Criminals pose as legitimate business people selling goods or services that are faulty, unnecessary, overpriced, poor quality or non-existent.

### INTERNET SCAMS



An email may be disguised to appear to be from your bank or other company in order 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 details.

## Why do people respond to scams?

To get people hooked and responding to scams, sometimes criminals rely on loneliness, vulnerability and social isolation.

Many people are living with some form of cognitive decline, such as dementia, that may impact their ability to distinguish scams from legitimate opportunities. Others may be lonely or socially isolated so do not have anyone to turn to for a second opinion on whether an offer is genuine.

Once someone has responded to a scam, their personal details are perpetually shared and sold on to other criminals who will use this information to relentlessly target them with either scam mail, multiple phone calls, or repeat home visits in order to con, mislead, intimidate and bully the person into parting with their life savings.



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## How to protect yourself and others

- 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.
- Be wise to postal scams, no genuine company will ask for money to claim a prize.
- Keep your personal details safe, always make sure the person you are talking to is genuine and from a legitimate company.
- Be online savvy, criminals can replicate genuine companies, if you're unsure, don't open links or attachments in emails.
- Talk to someone you trust if you're suspicious.
- Anyone can be a scam victim. If you spot a scam, always report it.

## For more information

Visit [www.FriendsAgainstScams.org.uk](http://www.FriendsAgainstScams.org.uk)

### England & Wales

**Report:** contact **Action Fraud** on 0300 123 2040  
**Advice:** contact **Citizens Advice** on 0808 223 1133

### Scotland

**Report:** call **Police Scotland** on 101  
**Advice:** contact **Advice Direct** on 0808 164 6000

### Northern Ireland

**Report:** contact **Action Fraud** on 0300 123 2040  
**Advice:** contact **Consumerline** on 0300 123 6262