

# Safeguarding Adults



*Safeguarding  
is everybody's  
business*

# Scams

**.....and how to avoid them!**



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## **Aim of Presentation**

**To provide you with sufficient awareness and knowledge to prevent yourself or others becoming a victim of a scam**

## **Objectives**

**By the end of the session you will be aware of:**

- **Types of common scams**
- **What makes somebody vulnerable to scams**
- **Signs which may indicate an attempted scam**
- **How to protect against scams at the door, in the post, on the phone and online**
- **How to report a scam**

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# Covid-19

**What we see as a crisis, scammers  
see as an opportunity!**

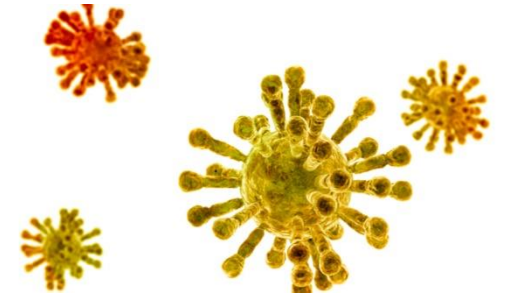


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## Covid-19




- **Scammers deliberately target vulnerable people**
- **People are more vulnerable than ever during the pandemic**
- **Scams are increasing during the restrictions**

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## Since lockdown began.....

- 36% of all adults have been targeted by scam
  - 45% of those with a disability or illness
  - 50% of those who were shielding
  - Source: Citizens Advice Bureau
- 
- A line graph on a grid background showing a red line that trends upwards from left to right, indicating an increase over time. The line starts at a low point and ends at a significantly higher point, with some minor fluctuations in between.
- **Overall, reports of scams increased by 400% in March alone**
  - **Only 5% of scams are reported**
  - Source: Friends Against Scams

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## Why are certain people more vulnerable?

- Isolation or shielding due to covid – less contact with family, friends, neighbours etc.
- Greater use of the internet for shopping/banking etc. when they may be unfamiliar with it.
- Loneliness, where they may be befriended by people who seem to be helpful or take an interest
- Poverty, where an apparent opportunity to make money quickly seems tempting
- Numerous volunteers offering to help, some of whom may be bogus
- Often too embarrassed to tell anybody – become repeat targets



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## Examples of Scams related to Covid - 19

- Selling of fake or non-existent face masks
- Bogus official e.g. NHS worker doing 'mandatory' testing
- 'Kind' volunteer offering to do your shopping during lockdown/isolation
- Fake texts from 'the police' fining you for breaching lockdown
- False Tax rebates
- Offering to sell vaccines against covid-19



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## Other types of Scams

- Lotteries
- Prize Draws
- Telephone calls
- Fraudulent websites
- Emails
- Bogus callers
- Rogue Traders
- 'Romance' Fraud





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## What do Scammers want from you?

**Ultimately, they want your money! By.....**

- Selling you something you don't want or need
- Persuading you to invest your savings
- Stealing your identity
- Obtaining your bank or card details
- Gaining access to your computer
- Obtaining your passwords
- Convincing you, you are entitled to a tax rebate
- Saying you have won a lottery or draw (that you haven't entered)



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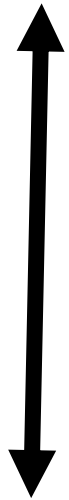


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## Techniques Used

Techniques used by scammers can be very clever and may start by winning your trust through to causing fear

**Trust**



**Fear**

Friendly

Helpful

Charming

Persuasive

Impatient

Intimidating

Aggressive

Threatening



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## Things that should ring alarm bells

- If it seems too good to be true, it's probably a scam
- Items addressed to 'Valued Customer' or 'Occupier'
- Any unsolicited contact at the door, via phone, text or email
- If somebody you don't know asks for personal details
- 'Special Offers' only available for a limited time
- The caller not giving their full details or their company's
- Anybody claiming you owe money e.g. a fine or unpaid bill



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## Remember.....

**You had to work hard for your money, don't make it easy for scammers!**



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## How Can I Avoid Being Scammed on the Doorstep?

- If you have an unexpected visit at home.....
- Be wary of traders who insist you need work doing e.g. roofing work
- Do not invite them in! (No matter how friendly or helpful they seem)
- Ask them to provide ID
- Try not to engage with them – say you don't buy on the doorstep or you need to speak to your partner/son/daughter
- Do not give your name or telephone number or any personal details (If they are genuine, they will understand)
- Reputable firms, utility providers and volunteer organisations would make an appointment in advance
- If in doubt, contact the company they claim to represent or the police
- You have a legal 14 day cooling off period for cold callers



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## How Can I Avoid Being Scammed in the Post?

- Beware of anything not addressed to you personally
- No matter how glamorous or convincing, you have not won the jackpot!
- Do not respond by sending an 'admin fee' or giving any personal details
- Beware of leaflets with 'Special Offers' while they are working in your area.
- If it's a charity, check the charity is genuine before donating
- Register with mail preference service



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## How Can I Avoid Being Scammed on the Telephone?

- If you have an unsolicited phone call.....
- The caller will often launch into their patter before you can speak
- Do not be afraid to interrupt or just hang up
- Try not to engage and don't reveal your identity or your address
- Never give any bank details – your bank will never ask for your details
- Beware if they claim your computer is at risk – they probably want access
- If they claim to be from HMRC saying you are due a refund, do not give any details
- Beware if they claim you are entitled to compensation
- If in doubt, HANG UP!
- Register with the telephone preference service



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## How Can I Avoid Being Scammed Online?

- Check any unfamiliar e-mails are from a legitimate source
- Do not open an attachment unless sure it is genuine
- Links on e-mails will often direct you to very convincing (fake) websites
- Check any website links are genuine – if in doubt, do your own search
- Be suspicious of poor spelling and grammar
- Beware of emails informing you of suspicious activity on your account
- Never give your bank details or any passwords
- Use well known, reputable companies
- Using a credit card offers extra protection





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**If you think you may have been scammed, please report it**

- It is estimated only 5% of scams are reported
- Often people don't even tell family or friends
- This could be because they feel, ashamed, embarrassed or foolish
- Being scammed can make you a target for more fraud
- Your details can be sold or used again
- You could become a victim of recovery fraud (promises to get your money back)



**Reporting the scam can protect others from a similar fraud**

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## Who should you Contact?

To report a Scam:

Contact **Action Fraud** on 0300 123 2040

[www.actionfraud.police.uk](http://www.actionfraud.police.uk)



To get help and advice:

Contact **Citizen's Advice** consumer service on 0808 223 1133

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



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## Where can I find out more?

To Receive:

- Further Information
- Training
- Or to Volunteer to help in the fight against Scams
- Contact:

- **Friends Against Scams**

- [www.friendsagainstscams.org.uk](http://www.friendsagainstscams.org.uk)

