### **Caring for others?**

Scams are often targeted specifically at vulnerable or disadvantaged consumers. Older people are often hit hardest as they can be over trusting or suffer from illnesses such as dementia. Many lose their life savings, get into debt or develop health problems.

If you care for an older or vulnerable person, look out for warning signs: are they receiving a lot of junk mail or phone calls from strangers, or have they become secretive when discussing finances?

If you're concerned visit the **Think Jessica** website which shows how some older people can become serious victims of scam mail, even trusting it more than their families.

Jessica was a victim of scam mail and a campaign was set up to raise awareness. For information visit: www.thinkjessica.com



### **Report or get advice on scams:**

## Citizens Advice Consumer Helpline on freephone

- **(7)** 0808 223 1133
- www.citizensadvice.org.uk/ consumer

#### **Action Fraud**

the UK's national fraud office on

- **(**0300 123 2040
- www.actionfraud.police.uk

### **Norfolk Police** on

- **(7)** 101
- www.norfolk.police.uk enquiries@norfolk.pnn.police.uk









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Your guide to...

being scam aware

# SCHEMING CRAFTY CRAFTY AGGRESSIVE AGGRESOUS MALICIOUS

Don't let them con you

**Trading Standards** 

### What are scams?

Scams are misleading or deceptive communications like letters, emails or phone calls that try to con people out of money but not all are illegal.

There are hundreds of types of scams – fake lottery and prize draw wins, bogus psychic predictions, get-rich-quick investment cons and 'miracle' health cures.



### **Scam Tricks**

- Catch you off guard by phone, letter, email or in person
- Rush you into making decisions
- Leaflets, websites and letters look professional
- Ask you for bank details and money upfront
- Scammers are persistent and persuasive and they often seem kind and friendly. They will...
  - get you to ring a premium rate number (starting 09)
  - have answers for everything
  - lie to get what they want

### Do's and Don'ts

### Do

- Be on your guard. If it seems too good to be true, it's probably a scam!
- Pass on warnings. Tell your friends and family if you discover a scam
- Sign up to Norfolk County Council Trading Standards Scam Alert system at www.norfolk.gov.uk/scams
- Put the phone down if in doubt
- Cut out junk mail by registering with the Mail Preference Service, call 0207 291 3310 or visit www.mpsonline.org.uk
- Cut out unwanted calls with the Telephone Preference Service, call 0345 070 0707 or visit www.tpsonline.org.uk
- Report scam mail to Royal Mail. You can send any items you believe to be a scam received by post with a covering letter to Freepost, Scam mail
- Take a Stand Against Scams. Become a Friend Against Scams, and out more and take our online training at www.norfolk. gov.uk/friendsagainstscams

### Don't

- Send money upfront because your name will go on a "suckers list" and you'll be bombarded with more scams
- Give personal details to anyone unless you've checked them out
- Give out your bank details or passwords
- Throw away documents with your personal details on – shred them
- Be embarrassed to speak to family and friends or get advice from the Citizens
  Advice consumer helpline on freephone
  0808 223 1133 if you are unsure of an offer

£10.9 billion is the estimated amount lost each year to scams and fraud in the UK.

Almost three-quarters of people in the UK have been targeted by scammers in the last 2 years, either via mail, phone calls, text messages, emails, online, and face-to-face. Over a third of people have been targeted 5 times or more.

7 out of 10 of people targeted by a scam do not tell anyone about it.

Almost half of people have taken no action to protect themselves against scams in the last 12 months.