

## Scam Facts

The average age of a scam victim is 75, showing that criminals tend to prey on older and often more vulnerable members of society (National Trading Standards, 2017).

Scams affect the lives of millions of people across the UK. People who are scammed often experience loneliness, shame and social isolation (National Trading Standards, 2017).

## National Initiative - Friends Against Scams



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 communities to "Take a Stand Against Scams".

You and your team can access online learning to become a [Friend Against Scams](#) or attend a [face to face session](#) at Shropshire Partners in Care.

# Opportunities to Address Scams and Rogue Trading in Your Role in Social Care, Health, Housing and the Voluntary Sector

The Keeping Adults Safe in Shropshire Board would like to encourage all partner agencies to address rogue trading, telephone, online and postal scams. Please make your staff, volunteers and the adults you support aware of the issues, the warning signs and preventative actions that people can take if they believe someone has been targeted. We can all play a part in supporting adults to be resilient against scams and rogue trading issues in Shropshire.

Anyone can fall foul of a scam but the adults you support are more likely to be targeted.

Karen Littleford, Safeguarding Adults Lead, Shropshire Partners in Care, July 27<sup>th</sup> 2017.

## Safeguarding Adults

Scams and Rogue Trading issues are financial abuse; in some cases you will need to consider, with the adult raising a safeguarding adults concern with Shropshire or Telford & Wrekin Council. A Concern should be raised when you have identified an adult with care and supports needs who is experiencing abuse or neglect or at risk of abuse or neglect. The first priority is with the adult, to make them safe (including reporting to the Police if immediate action is required).

The adult who has experienced harm should be supported to raise the concern, if they do not wish to raise a concern you may need to consider if it is the public or vital interest to report it without their consent (with their knowledge). The nature of Scams and Rogue Trading issues and the potential impact on other adults with care and support needs are factors in this decision.

## Safeguarding Adults Concerns

Shropshire Council (First Point of Contact 0345 6789021, changing in summer 2017 to 0345 6789044)

Telford & Wrekin Council (Family Connect 01952 385385)

*Reporting numbers for other processes are included in relevant sections of this document.*

## Reporting Rogue Trading Issues

Call the Police - If you have recently been a victim of a rogue trader, if there is a rogue trader at your property or they have just left your property, call 999 and ask for the police.

If you think someone you know may have been the victim of a rogue trader, or you would like to report a previous incident, call the police on 101.

If you have concerns, need advice about your consumer rights or need to report illegal trading activity you should telephone The Citizens Advice Consumer helpline on 03454 040 506 or visit their website. The Citizens Advice consumer helpline is open Monday to Friday, 9am to 5pm. Closed on bank holidays.

If you think a rogue trader is working in your area call Trading Standards in Telford & Wrekin on 01952 381999 or Shropshire 0345 678 9000.

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## Scams and Nuisance Calls

Every year thousands of people fall victim to professional fraudsters who set up well-organised scams to steal personal and financial information. This is a multi-million pound industry with new scams being developed all the time. It is therefore extremely important to be vigilant and aware of when something is likely to be a scam. Scams can take many forms including cold calls, text messages, emails and letters and can often appear genuine. They normally involve telling the victim they have won a competition, often with a prize of cash, jewellery or other high priced items (National Trading Standards, 2017).

## What are Scams?

Scams come in many forms; uninvited contact is received by email, letter, and telephone or in person making false promises to con victims out of money. There are many scams but the most common are fake lotteries, deceptive prize draws or sweepstakes, clairvoyants, computer scams, and romance scams. The criminals attempt to trick people with flashy, official looking documents or websites, or convincing telephone sales patter, with the aim of persuading them to send a processing or administration fee, pay postal or insurance costs or make a premium rate phone call. Doorstep Scams are crimes carried out by bogus callers, rogue traders and unscrupulous sales people who call, often uninvited, at people's home under the guise of legitimate business or trade (National Trading Standards, 2017).

## Rogue Traders - What is a Rogue Trader?

A rogue trader is a tradesperson that exploits their customers in a number of ways including:

- ☒ Providing low quality, dangerous work
  - ☒ Not producing work to the standard and/or price that had been agreed
  - ☒ Inappropriately inflating the cost of a piece of work
  - ☒ Recommending and/or performing unnecessary work
  - ☒ Damaging property so they can then "fix" the problem
  - ☒ Undertaking work that they are not qualified to do, for example, working with gas appliances when not Gas Safe Registered
  - ☒ Committing fraud or burglary
  - ☒ Bullying or threatening a customer into agreeing to work
  - ☒ Exhibiting threatening and aggressive behaviour to try to extort money from a customer
- Information from -

[TrustATrader.com](http://TrustATrader.com)

**It is estimated that only 15% of those targeted by rogue traders report the incident.**

## Scam Case Studies (Avon and Somerset Constabulary, 2017)

### **Arthur\*, 82, from Congresbury is the victim of an online scam**

It was discovered recently that he has been the victim of an online scam for two years, sending money to someone in Africa, posing as a UK bank. He is now £21k in debt. He refused to believe that he had been the victim begin with, following intervention by his family and Social Services he has now recognised that he has been conned and the matter is being investigated.

The impact of this type of crime is wide and far-reaching. For Arthur, it not only means a financial loss, but he also has to come to terms with the fact that he was deceived. For his daughter, Gilly\*, she has had to cope with the worry and deal with the difficult conversations with her Father. She is now involved with the police and partner agencies to try and sort out a plan to safeguard her Dad.

She said: "It's such a worry. I don't want Dad to be on his own now. I think it is disgusting and despicable that criminals target the older generation in this way. I would encourage everyone to stop this from happening to people they love by talking to them, be nosey if you have to. Help educate them and go through some security tips and online crime prevention."

### **Angela\* 71, from Nailsea experienced credit card fraud as the result of an online email scam.**

She is not "elderly" and certainly not what people would typically classify as "vulnerable".

She said: "I received an email from "HMRC" saying I needed to send them some details in order for them to process my rebate. The email looked absolutely legitimate so I filled in all the information they asked for.

"Several months later I got a call from M&S Financial Services to say that they had frozen my credit card as they had detected a fraud. Someone had made two transactions on the card in Stratford, London and then had tried to spend £2,000 in John Lewis, which is when they had blocked the card.

"It transpired that the fraudsters had called M&S and by using all the security information I had previously supplied in the supposed HMRC email, they were able to obtain a new card and get it sent to them.

"I felt so angry with myself for being stupid. I'm not a doddery old lady, I also used to work in the financial industry, but they were so convincing. This experience did shake me up. I really don't want it to happen to anyone else."

\*We have changed people's names to protect their identities.

## Spotting the Signs that someone is being Scammed

### Top tips from Citizens Advice (2017)

Your bank or the police will never:

- Ask for your PIN
- Ask you to withdraw money to hand over to them or transfer money to another account, even if they say it is in your name
- Come to your home to collect your cash, payment card or cheque book.

### Protect your personal information

Don't give out your password or user id information to anyone

Protect your name, address and phone number online. Only give them out if you're sure the website is genuine and you want to be contacted

If you're sending personal information online, make sure the website address starts https, not http.

### Postal Scams

Have lots of scam mail in their home, including lots of post from companies abroad.

Make regular trips to the post office or bank.

Buy a large amount of stamps.

Use an unusual amount of chequebooks.

Have lots of beauty or food products around the home.

Have 'free gifts' or 'lucky' objects sent from scammers, such as pendants, badges, etc. and items that are supposedly for protection.

### Telephone Scams

Receive high volume of phone calls a day.

Make regular payments over the phone each day.

Receive suspicious SMS Text messages.

Feel that the people calling them are friends as the scammers are the only people they have regular contact with.

Talk about a helpful caller who has helped them to resolve an issue, i.e. 'fix' their computer or sort out a banking issue...

Speak of fantastic investment opportunities that they have been given or become involved in.

### Doorstep Scams

Have work completed on their property or garden, which is of poor quality or takes a long time to complete.

Agree to further unnecessary works at the property.

Fearful of opening the door or going out.

Feel under pressure from those carrying out the work.

Make large cash withdrawals to pay for work rather than use a secure payment.

### Online Scams

Have received a suspicious or unexpected email asking them for personal details or banking information.

Talk of unexpected final demands or refunds from a UK official, such as the HMRC or the local council.

Talk of a new online relationship where they mostly have contact by telephone, email or on the internet and the person is in need of money.

Discover unexpected payments have been made from their account.

### A common theme for all scams is that the victim may be:

Experiencing financial hardship which prevents them from stocking their kitchen cupboards, heating their house or paying bills as a result of spending money on scams (or extortionate amounts for work – doorstep scams).

Spending a lot of their time on scams and therefore have begun to neglect themselves or their home.

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## **How can people protect themselves from scams?**

**There are some key questions you can ask yourself to help recognise and avoid scams:**

Does it seem too good to be true?

Is the offer unsolicited?

Am I being asked to send money up front?

Do I have to respond immediately or urgently?

Do I have to give my bank account or bank card details?

Do I have to send money to a PO Box or by money transfer, Ukash voucher or similar?

Am I being asked to keep it a secret?

**If the answer to any of these questions is yes then it is probably a scam.**

There are some simple steps to take to protect yourself from scams and fraud:

1. If the answer to any of the above questions is 'yes' DO NOT RESPOND
2. Find out more about [phone services](#) that can help tackle nuisance calls
3. Register with the [Telephone Preference Service](#)
4. Consider investing in a call screening device to stop unknown numbers calling you – there are several of these devices available on the open market

Community Protection, Shropshire Council

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## **Reporting Scams and Fraud**

If you think you have received communication which may be a scam or fraud you can report it directly to [Action Fraud](#) (the UK's national fraud and cybercrime reporting centre) using the on line reporting tool or by phoning 0300 123 2040 or [Trading Standards](#).

If you are worried that you or someone you know may be a victim of scammers, or you need further advice, you can also contact **Community Protection** at Shropshire Council  
[community.protection@shropshire.gov.uk](mailto:community.protection@shropshire.gov.uk) or Phone 0345 678 9000

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## **Preventing Financial Abuse**

**Play your part, act on**

**Scams** - we all need to play our part in preventing scams.

### **July is National Scams Awareness Month**

Citizens Advice lead on this initiative for information and resources [click here](#)

We need to keep talking about scams to prevent adults being exploited all year round.

Can you recognise the signs of a potential scam and not be a victim of a scam.

Tell Citizens Advice if you are participating in Scams Awareness Month 2017 by registering your activity [here](#)

## **Resources**

### **Online Learning and Resources**

Become a [Friend Against Scams](#)

Financial Fraud Action UK Ltd (FFA UK) Take Five Resources accessed [here](#) check out the **Scam Academy** section with films on how spot and steer clear of scams and the **Take Five over Tea Toolkit and Resources for Organisations**.

On line Video - [JOE'S STORY](#) *Joe's story has been recorded and kindly shared with Friends Against Scams by Durham Constabulary National Trading Standards Scams Team.*

Citizens Advice [click here](#)

## **Protect your financial information**

Protect your financial information to reduce the chance of fraud:

Never give your bank account details to someone you don't know

Keep important personal documents, plastic cards and chequebooks in a safe and secure place

Try to memorise passwords and PIN numbers. If you must write them down keep them in a secure place separate from your other financial documents

Don't give out any personal information, such as bank and credit card details, or copies of document such as your passport or driving licence, unless you know who you are dealing with and why they need it

Shred bank statements, receipts and other documents containing any financial information, such as account numbers

Check bank and credit card statements regularly and let your bank know immediately if there are any entries you don't recognise

If you are expecting a bank or card statement, utility bill or other financial information, contact the supplier if you don't receive it

Get your post redirected straightaway if you move house

Contact the Royal Mail Customer Enquiry Line if you think your mail is being stolen. Check whether a mail redirection order has been made in your name without your knowledge

Never email your financial information, even if you know the person you are emailing.

(Citizens Advice, 2017)

## **Leaflets and Information**

Adult Directors of Social Services, National Trading Standards Scam Team, Local Government Association and the Adult Principal Social Worker Network (2017) *Financial Abuse and Scams Guidance for councillors, directors, managers and social work practitioners*. London: ADASS.  
[Click here](#)

Think Jessica Campaign [click here](#)

Independent Age (2017) *Scamwise, Spotting, avoiding and reporting scams*. London: Independent Age. (copies can be ordered from the website [click here](#)).

Age UK leaflets - Internet security [click here](#)  
Avoiding scams [click here](#)

## **Media Stories**

National Trading Standards (2017) *Rogue trader who conned the elderly jailed*. Basildon: National Trading Standards. 25th May 2017.

<http://www.nationaltradingstandards.uk/news/rogue-trader-who-conned-the-elderly-jailed/>

Shropshire Star (2016) *Jail for rogue trader who duped Shropshire pensioner over solar panel scam*. Published: Jan 6, 2016.

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Citizens Advice (2017) *Protecting your personal and financial information from scams*. London: Citizens Advice.

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National Trading Standards Scams Team (2017) *Friends Against Scams*. Basildon: NTS.

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Community Protection Shropshire Council  
<http://new.shropshire.gov.uk/community-and-local-environment/advice-and-guidance/scams-and-nuisance-calls/>

TrustATrader.com (2017) *What is a Rogue Trader?*

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