Cheshire East Age UK

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SCAMS AWARENESS UPDATE

Older Persons Scams Awareness & Aftercare Project

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NEW! Older Persons Scams Awareness & Aftercare Project

Welcome to the first edition of our bi-monthly scams awareness updates. This is part of a new Age UK Cheshire East project to raise awareness of scams and doorstep crime amongst local older people. It will also support older people who have been victims of such crimes. The project is a partnership with Cheshire East Trading Standards Team and is funded by The National Lottery Community Fund and the Garfield Weston Foundation.

You may be an older person, work with older people or have older relatives. In these bulletins we aim to highlight current scams, give hints and tips on how to keep yourself safe and how to help others.

This first edition will focus on scams related to Coronavirus or Covid-19.

If you would like more information about the project, contact Sally Wilson on 07932 999902 or sally.wilson@ageukce.org

Garfield Weston FOUNDATION

Cheshire East Age UK

COMMUNITY FUND

HOW TO SPOT A SCAM

It might be a scam if...

- Something sounds too good to be true, it usually is
- You are contacted by a business out of the blue asking for personal information or bank details
- You are being pressured to make a decision or are being asked to make a decision immediately
- You are told you are promised money or a prize, but you have to pay something upfront first
- You are asked to keep quiet about what you are being told
- Someone asks you to transfer your money to another account to keep it 'safe'
- Someone asks you for access to your computer or mobile phone

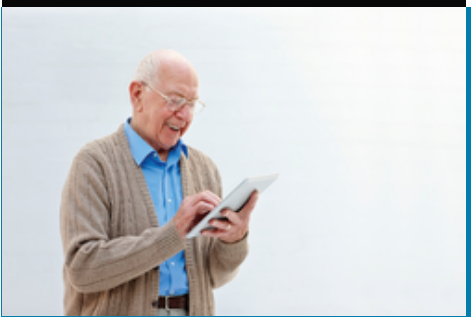
HOW TO AVOID A SCAM

- Always try to stay in control of a conversation, whether that is face to face or over the phone. Scammers will try and catch you off guard, by making you worry
- Ask yourself 'who is this person and why are they asking me for my details'. Treat any contact asking for your personal information as suspicious
- Your bank will never ask you to transfer your money to another account or send a courier to collect it
- The HMRC or Council will never call to tell you that you are owed a refund. It will always be carried out in writing.
- If you are concerned your bank account has been compromised, call your bank on a number you have for them, wait 5 minutes for your landline to clear or call from a mobile
- Use some sort of security software on your computer and update it regularly
- Just because someone knows you, it doesn't mean you know them. If you are called and someone refers to a service you have and they are asking for personal or financial information, ask them to put their request in writing
- If you are unsure about something, ask someone you know or call 0808 2505050 to speak to a Scams Adviser
- If you receive a lot of nuisance calls call your telephone provider to see what call blocking services they provide

FEATURED SCAMS - COVID 19

No home tests for Covid-19 have yet been certified under European safety standards - and it is illegal to sell them. So if you are offered a testing kit, it's a scam.

People have received texts similar to this promising payouts or refunds due to Coronavirus. If you click on the link it asks for your personal banking details. The government, HMRC and local councils will never contact you in this manner about a refund. It's a scam.



Online shopping - Goods bought from unknown sites may not be genuine, they may be overpriced or they may not exist. This has been the case with face masks related to Covid-19 but applies to all online shopping.

Action Fraud has received reports of a scam email purporting to be from HM Government asking for donations to the NHS during the COVID-19 outbreak.

This is a fake email and your money will only end up in the hands of a criminal.

Don't click on the links or attachments in suspicious emails and never respond to messages that ask for your personal or financial details.

OTHER SCAMS

- **Romance scams** - someone contacting you out of the blue on social media asking to be your friend, striking up a relationship and then asking for money or gifts
- **Pension scams** - Calls offering you an investment to grow your pension
- **Bank scams** - Calls from your bank or from the Police saying your account has been compromised and you need to withdraw or transfer your money
- **Courier Fraud** - Calls from your bank or HMRC saying your account has been compromised or you owe tax and you need to pay by vouchers or money. They will say someone will collect the cash or vouchers from your home.
- **Doorstep crime** - offers of maintenance for work on your home. Often work is low quality, if done at all and usually overpriced

SIGNS SOMEONE IS BEING SCAMMED

It might not always be obvious if someone you know is being targeted by scammers, but tell-tale signs include:

- An unusually large amount of junk mail
- An unusual number of phone calls or visits from strangers
- A sudden lack of money
- Secretiveness about finances
- Lots of goods being delivered that they don't seem to need, or unnecessary work being done on their house.

If you think someone you know is being, or has been, targeted by scammers, you can help by trying to speak to them about it. It's not uncommon for people to feel ashamed or embarrassed about the situation, so reassure them that this isn't their fault and that scammers use devious tactics anyone could be taken in by. You may like to encourage them to report the scam(see below).

HOW TO REPORT A SCAM

Don't feel embarrassed about reporting a scam – scammers are clever and scams can happen to anyone. Reporting a scam helps track down and stop scammers. This prevents other people from being scammed.

Police 101

If you have been scammed and a victim of fraud, you should contact the Police immediately by calling 101 if:

- the scammer is in your area
- you've transferred money to the scammer in the last 24 hours

If you feel threatened or unsafe call 999

FURTHER INFORMATION

- **Age UK website** has information about scams and fraud
- **Get Safe Online** is focused on saying safe when using computers, smartphones and tablets for online shopping and banking -
- **Friends Against Scams** is a website which includes free online training

COMING NEXT TIME...

- Current scams
- Protecting yourself from further risks

Though we don't like to see you leave, you can unsubscribe from these bulletins by emailing sally.wilson@ageukce.org