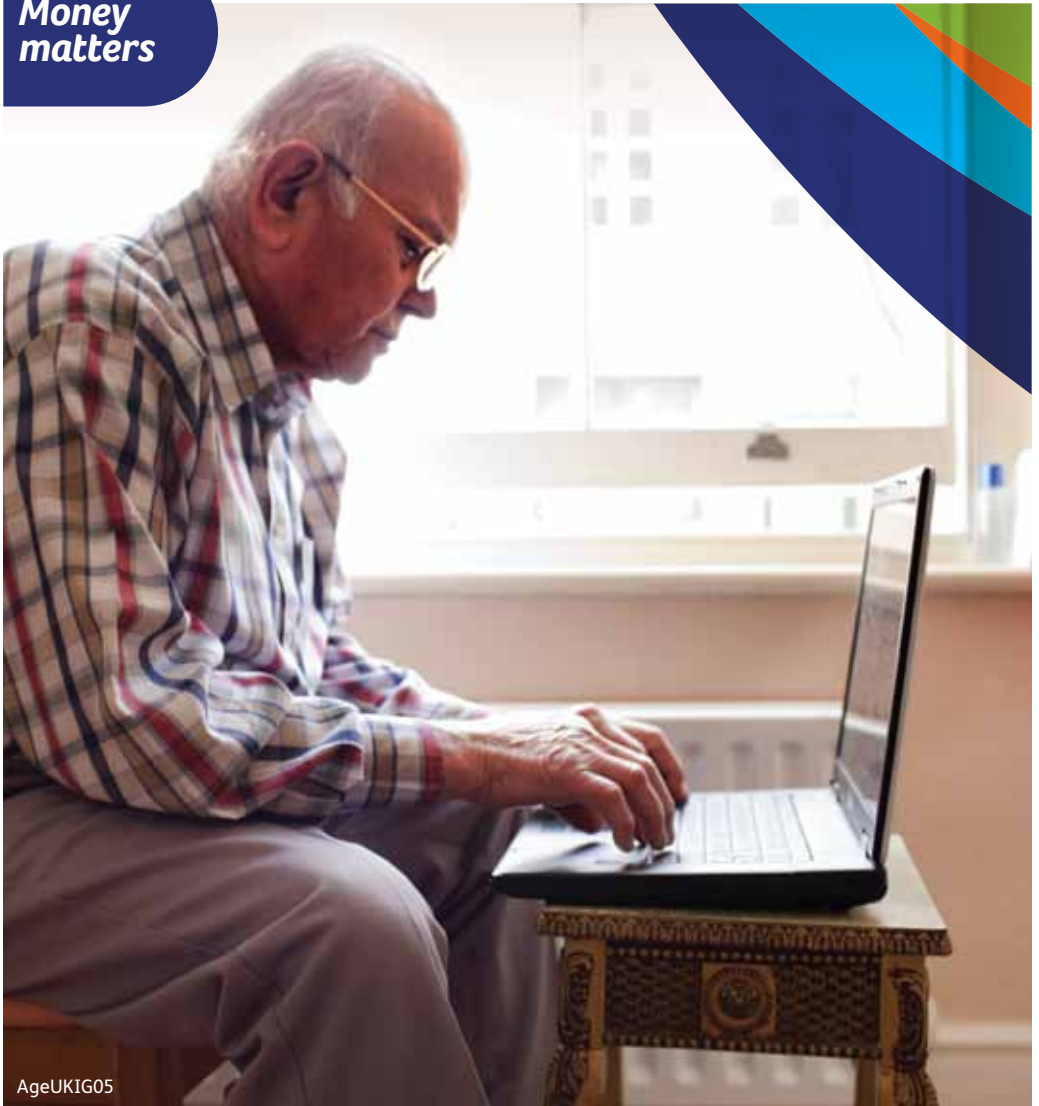


Avoiding scams

Smart ways to protect yourself

**Money
matters**



***Age UK is the new force combining
Age Concern and Help the Aged.***

***With almost 120 years of combined
history to draw on, we are bringing
together our talents, services
and solutions to do more to enrich
the lives of people in later life.***

***The Age UK family includes Age Cymru,
Age NI and Age Scotland. There are
also more than 160 local Age UKs.***

This information guide has been prepared by Age UK and contains general advice only, which we hope will be of use to you. Nothing in this guide should be construed as the giving of specific advice and it should not be relied on as a basis for any decision or action. Neither Age UK nor any of its subsidiary companies or charities accepts any liability arising from its use. We aim to ensure that this information is as up to date and accurate as possible, but please be warned that certain areas are subject to change from time to time. Please note that the inclusion of named agencies, websites, companies, products, services or publications in this information guide does not constitute a recommendation or endorsement by Age UK or any of its subsidiary companies or charities.

This guide was first published in April 2010 and updated in August 2011. Every effort has been made to ensure that the information contained in this guide is correct. However, things do change, so it is always a good idea to seek expert advice on your personal situation.

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Age UK is the new force combining

AGE
Concern

and

HELPTHEAGED WE WILL



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Introduction

No one likes to feel that they have wasted or, even worse, been conned out of their money. Unfortunately, there are plenty of situations in which you can be acting in good faith and suddenly find you've come off worse from a transaction. The word 'scam' can be used to describe anything from criminal fraud to sharp, but legal, selling practices designed to cheat someone. Fortunately, a lot of scams and bad purchases can be avoided if you know what to look for.

This guide explains the different ways you might be contacted, some of the most common schemes, and what you can do if you fall victim to a scam. Although this guide does not concentrate on high-street sellers, the questions it encourages you to ask are still relevant when dealing with well-known companies.

Throughout this guide you will find suggestions for organisations that can offer further information and advice about your options. Their contact details can be found in the 'Useful organisations' section (see pages 22–26). Contact details for organisations near you can usually be found in your local phone book. If you have difficulty finding them, your local Age UK should be able to help (see page 22).

As far as possible, the information given in this guide is applicable across the UK.

Key



This symbol indicates where information differs for Scotland, Wales and Northern Ireland.



This symbol indicates who to contact for the next steps you need to take.

Are older people at risk?

Older people can present an attractive target for scammers, not least because they are more likely than younger people to have easily accessible savings. Some older people are isolated and may not have anyone to go to for advice. Also, people in later life may be less likely to have access to the internet as a checking tool, although this is changing.

Most of us can protect ourselves from scams if we have the right information and advice.

Take advice

If you are contacted with what seems like a good deal, don't be afraid to take advice before making a decision to buy or invest. Ask your family and friends what they think. Having a website doesn't necessarily mean that a company is reputable. What do reviews on other websites say? Similarly, do not take a seller's claims at face value. Even legitimate companies will praise their product and downplay its limitations. Search for other opinions to get a balanced view. For further advice, contact one of the useful organisations listed in the back of this guide (pages 22–26).

what next?

The internet can be a good way to research anything that you're unsure about. If you do not have access to the internet at home, contact your local Age UK for advice on computer courses and local internet facilities (page 22).

Carers, relatives and friends

If you are concerned that someone you know is being tricked or buying unsuitable products and services, you can:

- look out for warning signs, such as unusual amounts of post or evidence of large cash withdrawals
- offer advice and support – reassure the person that this is a common problem and can happen to anyone
- get help – contact one of the useful organisations listed in the back of this guide for further advice (pages 22–26).

Take your time

A common feature of scams and sharp selling practices is pressure to commit yourself very quickly. You may be told that an offer is only available for a limited period, or that by signing now you will get a discount on the usual price.

A genuine offer is unlikely to require you to make an instant decision. Don't let yourself be rushed. Take your time to decide whether the product or service, and the terms offered, are right for you. Consider whether you really want or need what is being offered. If you want to buy something expensive like double glazing, get written quotes from several companies. And don't sign anything until you are completely happy about it.

You could also ask neighbours and friends whether they can recommend someone who has done a good job for them. If someone approaches you offering a service, you could phone the relevant trade association to see whether they are a member before you agree to their carrying out work for you.

Be cautious if you are asked for payment before you receive any products or services. In particular, don't make cash payments to traders that you don't know until you are sure that the work has been carried out to your satisfaction. If you are being pressured to pay before then, contact family, friends or the police. Never give your bank details out to people you don't know.

what next?

To find a trustworthy tradesperson, look for one recommended by the Office of Fair Trading (OFT), which will have an OFT Approved code logo (see page 25). Alternatively, the Local Authority Assured Trader Scheme Network or TrustMark can help you find someone reliable. Their contact details are in the 'Useful organisations' section (pages 25 and 26).

Is it clear what is being offered?

Before buying a product or service, or making an investment, make sure that you understand fully what the offer entails so that you can make an informed decision. If you do not, ask yourself whether you can trust the advice you receive. Does the salesperson really have your best interests in mind?

The offer may be related to a subject that is currently in the news. However, the suitability or value of a product, service or investment will still depend on its particular details, and on your personal needs. For example, even in a rising property market, the value of an individual piece of land will be heavily influenced by whether it has planning permission or not. Think about whether you really want what is being offered or whether the salesperson is just being persuasive or pushy.

Consumer organisations often tell us that if something seems too good to be true, it probably is. In investments, levels of risk and return are closely linked, so beware of those that offer guaranteed high returns. It is sensible to question claims made about products before buying them. Home demonstrations – for example, of vacuum cleaners – may be designed to show the product to its best advantage. Research that appears to support claims made about food supplements or slimming aids may be selective or even invented.

what next?

Always consider taking independent financial advice from an authorised adviser before making financial investments. For more details, see ‘Bad investments’ (page 19).

Checking companies' credentials

Before you commit to buying anything, be sure that you have enough information about the seller. It is worth checking the following points, particularly if you have not heard of the company before.

- Do you have a contact number and does it work?
Be wary if the only number you have is for a mobile phone (numbers that begin '07'). See page 16 for more information on telephone selling.
- Do you have a postal address for the company?
Be cautious if it uses only a PO Box number.
- Is the company based overseas? If so, the usual consumer rights may not apply or could be very difficult to enforce.
- Is the company or individual properly regulated, or a member of a trade association? Check any claims made with the body concerned.
- Remember that it is easy to have business cards, stationery and websites made up. Do not judge by appearances alone.
- Can you find any independent information about the seller?

what next?



Local community websites can be a useful source of information and recommendations. Contact Consumer Direct (ConsumerLine in Northern Ireland) for further information on checking companies' credentials (page 24).

In your home: rogue traders

Doorstep selling can present a number of risks – for example, dishonest tradespeople may carry out unnecessary work to a poor standard at inflated prices. It is wiser never to buy anything from callers who you have not bought from before (and know to be reliable). You could put up a notice to say that you do not buy on the doorstep.

Pushy and persuasive salespeople may offer what seem to be large discounts, time-limited offers, or just refuse to take ‘no’ for an answer. These selling techniques can be difficult to resist: the best defence is not to expose yourself to them.

Remember that even if you sign a contract for a purchase above £35 from a seller in your home, in most cases you have at least seven days to change your mind (the ‘cooling-off’ period). This applies even if you invited the salesperson into your home. However, if your seller is a rogue trader and you can’t trace them, your consumer rights may not be of much use.

Don’t be pressured into making any payments – particularly in cash – or signing documents until you’ve had a chance to think about things, or discuss them with family or friends. A reputable company will not try to force you into an instant decision.

what next?

See our free guide *Staying safe* for more information about rogue traders. For information about your consumer rights, contact Consumer Direct (ConsumerLine in Northern Ireland) (page 24) or your local Citizens Advice Bureau (page 23).



In your home: bogus callers

Bogus callers are people who try to con their way into your home to steal from you or trick you out of money. They might pretend to be an official from your gas or electricity company or a salesperson. It may even just be someone with a hard luck story claiming to need to borrow a few pounds, or wanting to use your telephone in an emergency.

If you are not expecting a visitor, consider the following steps.

- Find out who is outside before you answer the door by using a spy-hole or looking through a window.
- If you do not recognise the caller, put the security chain on before you open the door.
- Ask to see identification and examine it carefully, or ask them to post proof of identity through your letter-box.
- If you have seen identification but are still unsure, telephone the organisation they say they are from – get the number from a previous bill (if they say they are from a utilities company, for example) or your phone book rather than ringing the number they give you, which could be answered by an accomplice.
- Ask the caller to come back at another time when someone will be with you, or tell them to write to you to arrange an appointment.

Remember, you do not have to let any stranger into your home. If you are suspicious or the caller will not leave, dial 999 and ask for the police.

**what
next?**

Our free guide *Staying safe* has more information about dealing with bogus callers.

‘I asked for a business card but the one they gave me only had a mobile number on it and no address.’

Janet was recently visited by two men who offered to resurface her driveway.

‘I answered the door and the older of the men explained that they’d been driving past and saw my drive needed some work doing on it. I couldn’t see anything much wrong with it but they made it sound quite urgent. I asked for a business card but the one they gave me only had a mobile number on it and no address.

‘I remembered I’d seen a story in the local paper about dishonest workmen charging as much as ten times their original estimate and driving one man to his building society to get the money out.

‘I said I’d have to think about it and that my daughter was coming round later so I’d talk about it with her. I contacted Trading Standards afterwards and they said you should always be cautious when firms cold call offering these types of services.’

She also told us:

‘My neighbour received a letter from Holland saying that she’d won a lottery prize. She wrote back to say she didn’t see how, as she’d never entered anything. That just seemed to encourage them and now she gets quite a few letters. Best to throw anything like that straight in the bin.’



Direct mail scams

Receiving unsolicited offers of products and services through the post can be irritating, and often puzzling. However, this ‘junk mail’ can cause problems for vulnerable people who are unable to judge the products being offered.

If you receive something that looks like a scam and the mail is addressed to you, you can complain to the Advertising Standards Authority (see page 23) or report it to Action Fraud either online or over the phone (see page 22).

Direct marketing companies in the UK are required to follow certain rules. By registering with the Mailing Preference Service (page 25) you can have your name taken off most direct mailing lists, although the service does not cover mail that is unaddressed, addressed to ‘The Occupier’ or originated overseas. Once you are registered, reputable marketing companies should not contact you, so you might want to ignore any that continue to do so.

Unfortunately, many scammers and criminals also use letters to contact potential victims. Some common types of direct mail scams are listed on page 13. Many direct mail scammers are based overseas, so they are unregulated and largely beyond the reach of UK authorities. If you receive a direct mail invitation of this kind, ignore it and throw it away. Never reply to these letters. If you do, your details could be circulated to others running similar schemes, and you could end up being bombarded with scam mail.

what next?

Contact the Mailing Preference Service (page 25) to have your name taken off direct mailing lists in the UK. Details of overseas scams can be sent to the Office of Fair Trading or Trading Standards (pages 25–26) to help their investigations.

Common direct mail scams

The following are common types of direct mail scams.

- **Lotteries/prize draws.** You may be told you have won a large sum of money or a prize and asked to pay an administration fee before you can collect it. The prize is either non-existent or worth very little. You might be asked for further payments or to call a premium rate number before this becomes clear.
- **Psychics and clairvoyants** may claim to have seen something in your future and ask for money to disclose what it is.
- **Pyramid schemes** can take the form of chain letters or selling schemes. The former can be illegal. In either case, you may be encouraged to send money to the person who has contacted you, either through the promise of great rewards, or by threats about what might happen if the chain is broken.
- All kinds of products may be sold on the basis of **unrealistic claims** about their usefulness or value. These products often turn out to be of a far lower quality than the original claims suggested. Miracle health cures are a good example of the kind of unrealistic claims made about products. Many of these medicines have not been properly tested and could even be harmful. Consult a medical practitioner before you buy any medicinal products.

- **Hard luck stories.** The fraudster may claim to have lost all their money in unfortunate circumstances or that they need money for an operation, and will ask you to transfer or send some.
- **Bogus job offers** usually involve an offer of work to do at home, in return for a registration fee.

Don't fall for fraudsters who tell you not to tell anyone about their letter. No reputable organisation would ask you to do this.

Many direct mail scammers are based overseas, so they are unregulated and largely beyond the reach of UK authorities. Never reply to these letters.



Email scams

Email offers a cheap way of reaching large numbers of people for very little cost, so it's popular for both honest and dishonest purposes. Unsolicited bulk emails – generally known as spam – are generated in huge quantities. These can usually be spotted because you have not requested or agreed to the contact, and the message contains nothing that is specific to you personally. Don't open email attachments from people you don't know, as these will often carry a virus and can infect your computer. If you reply to scam emails, even to say 'no', it will let the sender know that your email address is active and is likely to encourage them to send more emails.

Bulk emails can be used by fraudsters to attract victims. One well-known type of email scam is called 'advance fee' fraud. This takes different forms, but commonly the initial email explains that the sender has money or something valuable and needs help to move it, often from one country to another. In return, the donor is promised a reward. Once involved, victims are persuaded to make a payment to help the transaction along. The promised reward never appears. Alternatively, victims are asked to provide their bank details. These are then used to remove money from their account. As with other scams, once you have paid you will be encouraged to make further payments.

what next?

Most email accounts can be set to block email spam: check your settings. You can visit the 'Help' pages of your email account provider for information about how to deal with scam emails.

Get more advice on how to avoid being targeted by scammers from www.getsafeonline.org

Telephone selling

Unsolicited telephone calls are used by both genuine and fraudulent businesses to reach new customers. Many people find them irritating and would rather not receive them. The Telephone Preference Service (TPS) is a free register that allows you to opt out of receiving unsolicited sales and marketing calls. Registering with the TPS should greatly reduce these calls but you may still get some, particularly from overseas companies.

Be wary of calls from companies that you've had no previous dealings with. Don't be afraid to put the phone down or end the call with a brief 'No, thank you'. The caller will probably expect, and be used to, a high proportion of calls ending in this way.

Pressure selling by telephone of dubious financial investments – so-called 'boiler room' operations – is also a recognised problem. Check whether companies are authorised by the Financial Services Authority (page 24). You can find out more about bad investments on page 19.

Be aware that telephone numbers are not always what they seem. Today's communications technology means that calls with a geographical area code may not have come from that area.

If a caller gives you a number to call back, this still doesn't necessarily mean that the company is genuine. Try to find information about the company from an independent source. Avoid calling numbers that begin '09' as these are charged at premium rates.

**what
next?**

**Contact the Telephone Preference Service (page 26)
for details of how to register.**

Identity theft

You might receive emails or telephone calls claiming to be from your bank or another financial institution, asking you to confirm your account details or other personal information. These are always fake and if you disclose the information it may be used to raid your accounts. This is referred to as 'identity theft'. Banks and institutions such as the tax authorities will never ask you for your PIN (Personal Identification Number), password or other security information in full.

If you are concerned about emails or calls claiming to be from your bank, contact your bank to discuss them, but make sure that you use the contact details on your bank statement or an official letter from the bank.

If you have a mobile phone, another way to keep your identity safe is to use the PIN or password function on it, so that only you can use the phone. You can call customer services at your mobile phone provider to find out how. Otherwise, if your phone is stolen, the person who steals it may be able to find out personal information about you, especially if you store home telephone numbers and personal email addresses on it.

A common scam is when a caller claiming to be from a reputable IT company phones saying that they need access to your computer, to get rid of a virus. They can then gain access to any personal details you have stored on your computer, by uploading software called spyware. You should not give these people access to your computer as they are not genuine.

There are other ways that you can reduce the risk of identity theft.

- Keep your personal documents safe and report missing passports or driving licences as soon as possible.
- Cancel any lost or stolen bank cards immediately.
- Avoid obvious passwords, such as your mother's maiden name.
- Keep passwords and PINs safe – don't write them down and don't disclose them to anyone.
- Shred documents such as bank statements, receipts and card slips before you throw them away.
- Check statements regularly for transactions that you do not recognise.
- Ensure that your computer has up-to-date security software.
- Have your post redirected when you move house.
- Check your personal credit file on a regular basis.
- Visit the Home Office website www.identitytheft.org.uk for further information on how to prevent identity theft, including how to check your personal credit file.

Bad investments

Financial investments are complicated and most of us need advice on the best way to manage them. There are plenty of unscrupulous sellers who try to exploit this. Before making investments take the following points into account.

- Make sure that the company you are dealing with is authorised by the Financial Services Authority (FSA) (page 24). Contact the FSA to check the company's status. Avoid companies that are not authorised.
- Be wary of dealing with companies that are based overseas. They may be located there to avoid regulatory requirements.
- Seek independent financial advice. Be clear about how your adviser benefits from the process.
- You may be encouraged to buy legitimate products that are overvalued – for example, shares that exist but have little or no resale value.
- Don't be pressured into making a quick decision.
- Don't buy 'off the page' from newspaper adverts or marketing leaflets unless you are sure that they are genuine. Try to research the company first.
- Listen to your doubts. If you think the offer sounds too good to be true, you may well be right.

**what
next?**

Contact the FSA for information about choosing a financial adviser (see page 24).

Can I get my money back?

If you are the victim of a scam, whether the scheme was legal or illegal, you are unlikely to be able to get your money back. Even well-known companies may direct you to the small print if you later query your position. Other, less reputable sellers may simply disappear. Depending on the circumstances, the police or Trading Standards are more likely to try to prevent future scams than recover money that has been lost. However, if you become a victim of a scam and you paid by credit card, contact your card provider as you may be protected under some circumstances.

what next?

If you are concerned about whether a scheme is legal, contact Consumer Direct, the national consumer information service, for advice (page 24).

 In Northern Ireland, contact ConsumerLine (page 24).

Scams checklist

If an exciting offer seems too good to be true, think about the following warning signs and ask yourself if it is a scam.

- Was the offer unsolicited?
- Do you have to respond quickly? What's the rush?
- Do you have to pay for a prize or 'free' gift?
- Do you have to ring a premium rate number (one starting with '09')?
- Are you being asked for your bank or credit card details?
- Is the business reluctant to give you its address or contact details?
- Are you being asked to keep the offer confidential?

There's nothing wrong with being sceptical – especially before signing anything or handing over any money.

If the worst happens and you are a victim of a scam, or if you want advice on how to protect yourself, contact Action Fraud for help (see page 22).

what next?

If you answer 'yes' to any of the above points, contact Consumer Direct to report the offer as a scam (page 24).



In Northern Ireland, contact ConsumerLine (page 24).

Useful organisations

Age UK

Age UK is the new force combining Age Concern and Help the Aged. We provide advice and information for people in later life through our Age UK Advice line, publications and online.

Age UK Advice: 0800 169 65 65

www.ageuk.org.uk

Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

In Wales, contact

Age Cymru: 0800 169 65 65

www.agecymru.org.uk

In Northern Ireland, contact

Age NI: 0808 808 7575

www.ageni.org

In Scotland, contact

Age Scotland: 0845 125 9732

www.agescotland.org.uk

Action Fraud

National helpline that gives advice on preventing fraud and what to do if you fall victim to it. You can also fill in a form online to report fraud.

Tel: 0300 123 2040 (national rate)

Email: information.enquiries@actionfraud.cjism.net

www.actionfraud.org.uk

Advertising Standards Authority

The UK's independent regulator of advertising across all media. It works to ensure ads are legal, decent, honest and truthful.

Tel: 020 7492 2222

www.asa.org.uk

CIFAS

Fraud prevention organisation that provides a 'Protective Registration' service to protect people whose details have been stolen from becoming victims of fraud. In exchange for a small fee, it alerts its members to be cautious when dealing with credit applications in your name.

6th Floor, Lynton House

7-12 Tavistock Square

London WC1H 9LT

www.cifas.org.uk

Citizens Advice Bureau (CAB)

National network of free advice centres. For details of your local CAB call 020 7833 2181 (this number gives local contact details only, not advice).

www.citizensadvice.org.uk for local CAB details in England and Wales. In Wales there is also a national CAB telephone advice service on 0844 477 2020.

Visit www.adviceguide.org.uk for online information.

For Northern Ireland, visit www.citizensadvice.co.uk

For Scotland, visit www.cas.org.uk

Consumer Direct

Government-funded service providing practical consumer advice.

Tel: 08454 04 05 06

www.direct.gov.uk (see 'Consumer Rights' in the 'Government, citizens and rights' section or type 'Consumer rights' into the search box)

ConsumerLine

Free consumer help and advice for people in Northern Ireland.

Tel: 0845 600 6262 (lo-call rate)

www.consumerline.org

Financial Services Authority (FSA)

The FSA provides information on how to find and choose a financial adviser and can confirm whether your adviser is authorised. It also produces a wide range of materials on finance-related matters. The best way to contact them is by telephone, although you can also email them.

25 The North Colonnade
Canary Wharf
London E14 5HS

Tel: 0845 606 1234 (national rate)

Typetalk: 18001 0845 606 1234

FSA's Money Advice Service: 0300 500 5000

Email: consumer.queries@fsa.gov.uk

www.fsa.gov.uk

Get Safe Online

Government-backed website that gives free advice and tips on using the internet securely.

www.getsafeonline.org

Local Authority Assured Trader Scheme Network

Run by local authorities, assured trader schemes provide consumers with a way of finding trustworthy local businesses.

Get more information and details of how to find your local scheme on the Office of Fair Trading website www.oft.gov.uk

Mailing Preference Service (MPS)

Free register for individuals who do not want to receive unsolicited sales and marketing contacts by post.

DMA House
70 Margaret Street
London W1W 8SS

Tel: 0845 703 4599 (MPS registration line)
Email: mps@dma.org.uk
www.mpsonline.org.uk

Office of Fair Trading

Promotes and protects consumer rights in various markets. Links to Consumer Direct. Provides more information about the Local Authority Assured Trader Scheme Network. Search for OFT consumer-approved code businesses in your area at www.oft.gov.uk/codes or by calling 020 7211 8987. The OFT does not provide assistance to individuals.

Fleetbank House
2–6 Salisbury Square
London EC4Y 8JX

Tel: 08457 22 44 99
Email: enquiries@oft.gsi.gov.uk
www.oft.gov.uk

PhonepayPlus

Regulates phone-paid services. Contact them to make a complaint about premium rate numbers or fill in a complaint form online.

PhonepayPlus
Freepost WC5468
London SE1 2BR

Tel: 0800 500 212
www.phonepayplus.org.uk

Telephone Preference Service (TPS)

Free register for individuals who do not want to receive unsolicited sales and marketing telephone calls. You can call TPS to register.

DMA House
70 Margaret Street
London W1W 8SS

Tel: 0845 070 0707 (TPS registration line)
Email: tps@dma.org.uk
www.tpsonline.org.uk

Trading Standards

Consumer information, free advice leaflets and information about your local Trading Standards offices.

www.tradingstandards.gov.uk

In Wales, visit www.tradingstandardswales.org.uk

TrustMark

Helps you find a reliable, trustworthy tradesperson.

Tel: 01344 630 804
www.trustmark.org.uk

Can you help Age UK?

Please complete the donation form below with a gift of whatever you can afford and return to: Age UK, FREEPOST LON13041, PO Box 203, London N1 9BR. Alternatively, you can phone 0800 169 87 87 or visit www.ageuk.org.uk/donate. If you prefer, you can donate directly to one of our national or local partners. Thank you.

Personal details

Title:	Initials:	Surname:
Address:		
Postcode:		
Tel:	Email:	

By providing your email address and/or mobile number you are agreeing to us contacting you in these ways. You may contact us at any time to unsubscribe from our communications.

Your gift

I would like to make a gift of: £

I enclose a cheque/postal order made payable to Age UK

Card payment

I wish to pay by (please tick) MasterCard Visa CAF CharityCard
 Maestro American Express

(Maestro only)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Signature X
Expiry date <input type="text"/> / <input type="text"/>		Issue no. (Maestro only) <input type="text"/>		<input type="text"/>		

Gift Aid declaration

(please tick) Yes, I want Age UK and its partner organisations* to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as gift aid donations. I confirm I pay an amount of income tax and/or capital gains tax at least equal to the tax that the charity will reclaim on my donations in the tax year. Date: ___/___/___ (please complete). *Age Cymru, Age Scotland and Age NI



We will use the information you have supplied to communicate with you in line with Data Protection guidelines. Age UK (registered charity no 1128267) comprises the Charity, its group of companies and national partners (Age Cymru, Age Scotland and Age NI). If you would prefer not to hear from them or carefully selected third parties, let us know by phoning 0800 107 8977.

You may be interested in other guides in this range

- *Avoiding scams*
- *Can I afford to retire?*
- *Claiming benefits: a guide for people of working age*
- *Equity release*
- *Help with legal advice*
- *How to be an executor*
- *Lesbian, gay or bisexual*
- *Looking after someone else's affairs*
- *Managing your money*
- *Money matters*
- *More money in your pocket: a guide to claiming benefits for people over pension age*
- *Powers of attorney*
- *Save energy, pay less*
- *Tax guide*
- *Tracing lost money*
- *When someone dies*
- *Wills and estate planning*
- *Your consumer rights*



To order any of our **free** publications, please call Age UK Advice free on:

0800 169 65 65

www.ageuk.org.uk/moneymatters

What should I do now?

For more information on the issues covered in this guide, or to order any of our publications, please call Age UK Advice free on **0800 169 65 65** or visit **www.ageuk.org.uk/moneymatters**

Our publications are also available in large print and audio formats.

The following Age UK information guides may be useful:

- *Going solo*
- *Home safety checker*
- *Staying safe*

The Age UK Group offers a wide range of products and services specially designed for people in later life. For more information, please call **0800 169 18 19**.

If contact details for your local Age UK are not in the box below, call Age UK Advice free on **0800 169 65 65**.

