

# SCAMS AWARENESS UPDATE

## Older Persons Scams Awareness & Aftercare Project

### In this update:

The 12 scams of  
Christmas...and beyond  
Pages 2&3

Current scams  
Page 4



## The 12 scams of Christmas...

### ...and beyond

This bulletin may arrive in time for Christmas, or the turkey, presents and wrapping may all be cleared away by the time you read it.

The focus is on the 12 scams of Christmas. However, unfortunately, they can happen any time of the year. So, it's as good a time as ever to reflect on the frauds you've avoided this year, with your raised awareness, and remind ourselves how to keep vigilant next year.

Why not make a new year resolution to share this bulletin with someone new, or pledge to report more of the frauds you come across.

In 2021 the Older Persons Scams Awareness and Aftercare Project Team has spoken to over 500 people about how to spot, avoid and report scams. We've supported more than 20 victims of fraud, delivering almost 150 sessions to help them get back on their feet.

The good news is, that the project has now secured funding to continue the project beyond its initial two years, through to December 2023. Throughout next year, our Team will continue to support fraud victims and offer scams awareness talks to older people, either in their own homes or at group awareness sessions. If you are interested, please get in touch on 01625 612958 or [enquiries@ageukce.org](mailto:enquiries@ageukce.org).



**On the 1<sup>st</sup> day of Christmas...don't trust the partridge post!** We hope that the pigeon post only brings Christmas cards at this time of year; but, still be on the lookout for promises of prize draw or lottery wins, clairvoyants offering contact with loved ones or catalogues selling miracle cures or aids (all for just a small fee!). For more information, why not read our [August 2020 bulletin](#) again?

**On the 2<sup>nd</sup> day of Christmas...be wary of new turtle doves.** We've featured romance and befriending fraud in two bulletins now, focusing on criminals targeting people online looking for their "turtle dove". More recently, we have seen at least 2 cases of this happening face-to-face, where people have been defrauded in their own home by a criminal pretending to help them and be their friend.

Never be persuaded to hand over money or change your will in favour of someone you, your family or friends don't know really well.



**On the 3<sup>rd</sup> day of Christmas...is it really a French hen?** The "French Hens" are a symbol of Faith, Hope and Charity.

Criminals pretend to be from charities, either collecting goods or money door-to-door, or asking for donations by phone or email. Recently, this has included asking to sponsor books for schools.

If you would like to donate to charity, choose one and contact them independently. You can search for a legitimate charity on the [Charity Register](#) online.

**On the 4<sup>th</sup> day of Christmas...avoid the calling birds.** Criminals contacting people by phone is very common with the people we talk to about scams. Always be suspicious of calls from out of the blue, whoever they say they are. Hang up and call the genuine company on an independent number.

Check out our [September 2020](#) bulletin to refresh your memory on our top tips.



**On the 5<sup>th</sup> day of Christmas...5 gold rings too good to be true.** You may be approached with a fantastic investment opportunity (even 5 gold rings!). ALWAYS check out a company's details on the [Financial Conduct Authority \(FCA\) register](#) or by calling 0800 111 6768 before parting with any money.

**On the 6<sup>th</sup> day of Christmas...let the geese only lay eggs, not your money.** Keep your everyday money and nest egg safe by avoiding this scam. Criminals contact victims and say fraudsters have taken money from the victim's account. They persuade the victim to move their money into a "safe account" to avoid losing any more.

**REMEMBER:** Just like the Police, banks will never ask you to withdraw money or move it into a safe account.





**On the 7<sup>th</sup> day of Christmas...avoid the swans-a-swimming.** You may wish you were swimming with dolphins, rather than swans. Whatever your holiday plans for 2022, don't be rushed by time limited special offers, especially from companies you're unsure of. Never pay for a holiday by bank transfer; use a credit card, if you've got one, to have more protection if things go wrong.

For more tips to avoid holiday scams, check out our [April 2021](#) bulletin.

**On the 8<sup>th</sup> day of Christmas...don't let maids (or criminals) milk you for your details.** Criminals will use every event possible to send emails or texts to "phish" for your financial or personal details. This year we've seen it all - from fake COVID-19 testing offers to parcel delivery scams.

The advice remains - don't click on links in emails or text messages unless you are absolutely sure the message comes from a genuine source. Check with the organisation independently.



**On the 9<sup>th</sup> day of Christmas...shop safely online for those dancing shoes.** Over £15million were lost to online shopping fraud last Christmas. So, whether it's dancing shoes, electronic devices or any of the millions of products available online, get scam savvy. [Get Safe Online](#) have some great tips about checking a website is safe and using secure passwords.

For more top tips, head back to our [November 2020](#) bulletin.

**On the 10<sup>th</sup> day of Christmas...say no to criminals "leaping" to your doorstep.** This time of year, with the winds and the storms we've had, remember to refuse any offers from cold calling traders offering to fix roofs, gutters etc. To find a reputable trader, ask family and friends for recommendations or search the [Buy with Confidence register](#) online or by calling 0300 123 5500.



**On the 11<sup>th</sup> day of Christmas...don't follow the piper.** Courier fraud is where criminals pretend to be calling from the Police or bank, asking for help with a fictitious fraud investigation. The victims are asked to withdraw cash or buy expensive items, which a courier then collects, or the victim is asked to post. The criminals promise they will be returned after the investigation.

Cheshire Police have reported 4 incidents of Courier Fraud since November alone, and are asking residents to report any such crimes to them on 101 or to [Action Fraud](#).

**On the 12<sup>th</sup> day of Christmas...make sure the drummers' drums aren't fake.** The festive period is a popular time for criminals to sell counterfeit goods - from designer clothing to electronic appliances and gadgets. The items may be of poor quality, unsafe (even dangerous), or never arrive.

Trading Standards and the Police work together to arrest the criminals and seize these goods, as [recently reported](#) by the BBC in Manchester.



Our volunteers and partners have alerted us to the following scams this month:



## Omicron variant PCR Test

Less than a month since the Omicron variant was

discovered and criminals are on to it. Please be alert to fake NHS emails, texts or calls offering Omicron specific PCR Tests - they don't exist!

Only book PCR tests through the [NHS website](https://www.nhs.uk) or by calling 119.

Remember, the NHS will never ask for payment or for your banking details.

You can report suspicious contact by forwarding texts to 7726 and suspicious emails to [report@phishing.gov.uk](mailto:report@phishing.gov.uk).



## Home insulation scam, with a local history twist

We've had a

report of criminals calling people in the Macclesfield area offering free or reduced price loft insulation. They appear to have researched the historical nature of the houses and area to sound more plausible. When challenged, they terminate the call.

Never assume because a caller knows some details about you that they are genuine. If you are interested in home improvements, independently contact reputable companies through personal recommendations or the Buy with Confidence scheme.



## Bogus visitors

There have been reports of potential bogus visitors in

Cheshire East.

One claimed to be selling household items as part of an ex-offender rehabilitation scheme. Another said they were from the NHS, collecting medical items.

It's best not get into a conversation with strangers at the door, whatever their story. They may be trying to access your home.

Call the police on 101 to report any suspicious activity.



## Loyal customer white goods scam

We've highlighted unscrupulous

companies selling white goods insurance in previous bulletins.

We've recently heard of a twist on this, offering a discount for being a loyal customer. Victims are asked for their credit card details, which rings alarms bells because, as a loyal customer, they should have your details already.

Never part with your details over the phone if you have not initiated the call. If you do share your details - contact your bank immediately.

## COMING NEXT TIME

- **Current scams**

- **New year, new you**

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

The Older Persons Scams Awareness & Aftercare Project is brought to you by



in partnership with



funded by



and

