

SCAMS AWARENESS UPDATE

Older Persons Scams Awareness & Aftercare Project

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Sign up, sign up!

But only after reading our top tips.

Last March, we asked you to put on your specs to alert you to the small print when buying goods and services. A year on, we're asking you again - this time, to avoid becoming a victim of subscription traps.

It's estimated around two thirds of UK households are signed up to one or more subscription services. These days, it's an industry way beyond a monthly magazine. Now, there's a subscription for almost anything - from meals and gym membership to razors, beauty products, and even cars.

Whilst subscriptions are good for many, they can be difficult to stop when you no longer want them. Also, you may have bought a product or service and, unwittingly, been signed up to a monthly subscription you never wanted.

So, read on to find out what subscription traps to look out for, and how to avoid becoming a victim of them.

Remember, if you're aged 50+, live in the northern or eastern parts for Cheshire East and would like a visit to talk about current scams, please contact our Scams Awareness & Aftercare Team on 01625 612958 or enquiries@ageukce.org.

SUBSCRIPTION TRAPS...

Subscription traps happen when you sign up for free or low-cost trials of products, only to find that you have been unwittingly locked into costly repeat payments. This can start off as an offer through the post, on the phone, in an email or online. Sometimes the fraudsters pose as well known legitimate companies. Locally, people have been charged anything from £7.99 to over £100 per month for several months on subscriptions they weren't aware they'd signed up to.

With the cost of living rising, we're all after a bargain. So, we can all be vulnerable to a subscription trap. Here's a few to look out for, all of which have happened locally in Cheshire East:



The P&P only trap: You spot a product that's just right for you. This could be beauty products, gardening items and plants or home meals delivery (or anything else!) They have a special offer where the product is free and you only have to pay post and packing costs of a few pounds. You send off your order with the small amount either by cheque or by giving your card details. The goods arrive but then, a month later, more goods arrive and a much larger payment has been taken from your bank account. Even worse, a monthly amount continues to be taken but no further goods arrive.

The free trial period trap: You buy a product or service that you want to try and it offers a free trial period. This could be anything from gym membership to free delivery from an online retailer for a month. You may be offered the free trial as you're finishing your purchase online, and it may not be obvious how you can avoid it. The trap comes when, at the end of the trial period, the subscription is automatically renewed and money is taken from your account each month.



The catalogue purchase trap: Catalogues, either paper versions or online, are often an easy way to buy products and have lots of special offers. However, some people have reported buying an item - from sun loungers to mobility aids - and then finding out that they've been signed up to a rewards club, which takes a monthly payment for benefits they don't want. This can sometimes be a misuse of personal data collected when the original product was purchased.

The Royal Mail bot trap: [Which?](#) has recently reported a subscription trap linked to a fraudulent email, pretending to be Royal Mail arranging delivery of a parcel. When you enter your bank details to have the (fake) package delivered, you are unwittingly signing up to an expensive monthly subscription, which will be taken every 30 days, for no goods or services in return.



So, here are some simple steps to take, to help you avoid and stop subscription traps:



Spot a subscription trap by being cautious with offers which sound too good to be true, like a free or discounted trial or postage and packing fees only.

Read the terms & conditions carefully before entering into any agreement or making a purchase, however long this takes, if it's by phone, email, text message or text chat. Make sure the terms & conditions acceptance box has not been pre-ticked. Save a copy of terms and conditions.

If you sign up for a free trial that gives you a limited timescale to cancel the agreement, make sure you do so before the due date if you want to cancel it.



Check your bank statement regularly so that you can spot any unexpected payments and take action to stop them.



Stop future payments. Contact your bank to stop a subscription trap. You don't need to get permission from the company who set up the subscription, and this will cancel the subscription immediately.



Request a refund of previous payments from the company who set up the subscription, if the charges weren't explained when you bought the goods or service. But, be aware that without a copy of the terms and conditions, your claim may fail. For more help with this, contact Citizen Advice Customer Service on 0808 223 1133 or [online](#). Alternatively, talk to your bank about a refund of previous payments that you didn't agree to.



Report it to Action Fraud by calling 0300 123 20 40 or by visiting www.actionfraud.police.uk.

Don't be embarrassed about what you've signed up for. Bank staff and Action Fraud have seen it all - from herbal Viagra to slimming pills, cannabidiol (CBD) to anti-ageing products. The important thing is to get the payments stopped and report it to save others.

Here are some recent frauds to look out for. Please share with family, friends and community.



“Free” money emails

We’ve seen a rise in emails where the sender offers hundreds of thousands of

pounds for you to use for good causes.

If you respond, you can find yourself being asked to send thousands of pounds to allegedly pay taxes to get the (non-existent) money into the country.

These suspicious emails can be forwarded to report@phishing.gov.uk. To date over 11 million suspicious emails have been reported, closing down more than 78,000 scams.



Easter bunny fraud alert!

There have been a number of posts on social media,

including WhatsApp & Facebook, offering free Easter Chocolate baskets. All you have to do is complete a questionnaire or survey.

It’s hard to turn down free chocolate, but this is a scam designed to get your personal details such as your email address and phone number. These can then be used to bombard you with fraudulent emails and calls.

Once Easter is over, the fraudsters will find another excuse to ask you to complete a questionnaire or survey.



Phone frauds

Good news for avoiding being defrauded over the phone.

If you receive a phone call saying they are from your bank, and asking you to transfer money or make a payment, you can check if it was really them by hanging up, waiting a few minutes for the line to clear, then calling 159 to be put through to your real bank to check.

Also, suspicious calls you receive on your mobile phone can now be reported by texting ‘Call:’ and the number the phone call came from.



Lottery fraud

We’ve had reports of emails being sent saying you have won tickets from a lottery for

the Football World Cup in Qatar at the end of the year.

We’re also aware of people receiving phone calls telling them they’ve won on the National Lottery and letters saying they’re a winner of the People’s Postcode Lottery.

Remember, you can only win a lottery if you’ve actually entered it. If you have entered a lottery, only check if you’ve won through the official channels.

COMING NEXT TIME

- Current fraud alerts

- Fraud news round-up

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

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