

SCAMS AWARENESS UPDATE



Older Persons Scams Awareness & Aftercare Project

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New Year, New Mindset

Turning the tables on the fraudsters

Victims of scams and fraud are often made to feel that the crime was their fault. Criminals use coercive control language, similar to that used in domestic abuse, to financially abuse their victims. Coercive control is when someone uses violence, threats, put downs or scares and frightens their victim. They do this so they can control the victim and make them do things they don't want to.

The National Trading Standards Scams Team recently ran a "No Blame, No Shame" campaign to highlight this. Its aim is to take away the blame and shame from victims of fraud and put the blame back on the criminals, where it belongs.

By changing the language we use around scams and fraud, victims will feel able to come forward and get the support they need. By breaking the silence and sharing their experience, fraud survivors can help us protect ourselves and take the power away from the fraudsters.

If you are affected by the content of this bulletin, you can talk to us. Our Scams Awareness and Aftercare Team can offer free support, advice and guidance. Contact us on 01625 612958 or enquiries@ageukce.org for more information.

The National Trading Standards Scams Team published a [report](#) highlighting the similarities between the behaviour of domestic abusers and fraudsters. They both use tactics that their victims are unaware of to get them to do something they don't want to.

Here are some of the tactics fraudsters use to get their victims to comply with their demands for money. They are so sophisticated that they use these tactics without the victim knowing.

We have also included examples from victim-survivors who have accessed our Scams Aftercare Service in Cheshire East:



Flattery: We all want to feel good about ourselves - feel useful, attractive, intelligent, needed or wanted. Fraudsters use this to make us more likely to do what they want. This could be telling someone how computer savvy they are, how they couldn't cope without their help, or telling them they're the most attractive person they've seen.

Grooming: This is when someone builds trust and emotional connection with someone so they can exploit and abuse them. The victim doesn't realise that the connection is fake, manufactured by the fraudsters. We have seen examples of this where a fraudster phoned an older person over several weeks, talking about their family, likes and interests, before asking them to move money to an account to help with a (fictitious) police investigation.



Manipulation: This can be direct or indirect. An example of indirect manipulation that victim-survivors have shared with us is where a victim asked to meet the fraudster before sending them money. The fraudster questioned the person's trust in them, creating conflict, so the person would comply to avoid confrontation.

Isolation: Fraudsters will do everything they can to isolate their victims from others. This is because, by talking about what they are being asked to do, the victim will realise that it is not genuine. The criminals use threats and coercion, such as "If you really love me, you wouldn't tell" and "Nobody will believe you".



Being a victim of fraud and financial abuse significantly affects a victim's home, health, employment and relationships.

Victims feel ashamed, embarrassed, fearful, and afraid to report the fraud.

Fraudsters know that many people think that a victim of a scam is at fault for "falling for it". This leaves the victims feel embarrassed, ashamed and less likely to report the fraud. We would never say that about victims of a burglary, we don't blame them.

The approach to victims of fraud, scams and financial abuse needs to change. The blame should be on the criminals and victims need to be supported.

Let's be alert to the fraudsters' tactics and the impact the crime has on victims. That way, fewer people will become victims, they will recover quicker and are more likely to report the fraud. This, in turn, can lead to more criminals being held to account for their crimes.

Here's what we can do:

- ✓ **Chat about scams** and fraud in everyday life - at the dinner table, on the phone, when meeting friends.
- ✓ **Share your stories** - we all have experience of spotting a scam, having a near miss or being a victim of fraud. If we share, it makes it easier for others to share too. Your experience may prevent others from becoming victims.
- ✓ **Recognise the impact** this crime has on victims. They need support to recover, and it takes time. Older people scammed in their own home are two-and-a-half times more likely to go into residential care or die within a year. But 80% of those who receive support avoid this.
- ✗ **Do not victim blame** - comments such as, "How could you fall for that", "Are you stupid" or "That wouldn't happen to me" are not helpful. We wouldn't say this to victims of other crimes.
- ✓ **Put the blame on the criminals**, where it belongs.
- ✓ **Protect yourself** - book a free personalised scams advice session with our Scams Awareness Team. There's always more to learn!
- ✓ **Protect your friends**, neighbours and loved ones - keep in touch, so they don't become isolated, share the information you learn from these bulletins and suggest a scams advice visit for them to learn more too.
- ✓ **Encourage victims** of fraud to report the crime and seek support.

The importance of reporting fraud

We know it's difficult to talk about what's happened, but we always encourage people to report fraud. The organisations you report it too are used to hearing similar experiences. Please do not be embarrassed or frightened. Reporting a crime is part of your recovery.

Report any fraud to Action Fraud at www.actionfraud.police.uk or on 0300 123 2040.

Your information may be the last piece of the jigsaw for a police investigation.

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

Check, check and check again

When checking a bank statement for a relative, one of our team noticed unusual transactions where the bank card had been used to order takeaways and taxis.

They called 159. This service, after a couple of questions, connects you directly to your bank's fraud team. The operator cancelled the bank card immediately, issued a new one and arranged for a reimbursement of the suspicious transactions dating back some time.

We encourage everyone to regularly check their bank statements and report any unusual transactions to their bank by calling 159.



Call 159

Social media purchase scams

One of our volunteers has highlighted an [article from Lloyds bank](#) reporting that two-thirds

of all online shopping scams reported to them started on Facebook and Instagram.

Always be cautious when buying or selling on social media, avoid deals that are too good to be true. Use cash face-to-face or use a debit or credit card, rather than paying by bank transfer.

Don't believe the stories people tell to persuade you to pay by bank transfer or when they say your transaction hasn't gone through.

Always independently check with your bank.



Fraudsters taking bank cards on the doorstep

Criminals have recently been posing as police officers or bank officials on the phone, telling people that their bank account has been compromised. They arrange for a courier to collect the compromised bank card. Once the card is handed over, it is used to empty the victim's bank account.

This is courier fraud, and is on the rise. The police or your bank will never arrange to collect your bank card.

Hang up, wait a few minutes and call your bank on 159.



HMRC postal scam

A relative of one of our volunteers received a letter pretending to be from HMRC. It said that the person owed £500 following a HMRC direct assessment.

The person was quick to check all the information on the letter and found that the National Insurance number and other details were wrong.

If you receive any letter asking for money or information, always check all the information in it and contact the genuine organisation to see if they contacted you.



Coming Next Time

- Current fraud alerts
- Befriending fraud

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

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